

Helping Credit Unions
Serve, Grow and Remain Strong.

Legislative Forecast & PAC Fundraising Best Practices

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MCUL  **CU**CORP
MICHIGAN CREDIT UNION LEAGUE & AFFILIATES

LOBBYIST



What my friends
think I do.



What my parents
think I do.



What the other side
says I do.



What society thinks
I do.



What I think I
do.



What I actually do.

State Legislative Forecast

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2016 Leaders of the State Legislature

Governor Rick Snyder

Speaker of the House

- Representative Kevin Cotter
(R - Mt. Pleasant)

House Minority Leader

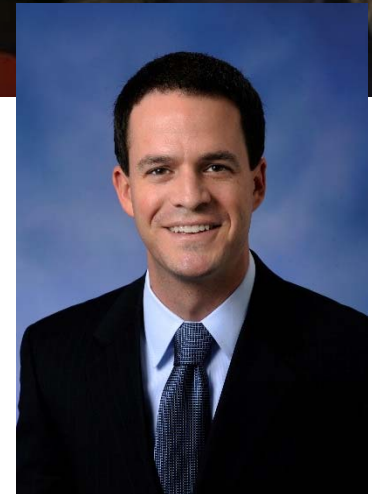
- Representative Tim Greimel
(D - Auburn Hills)

Senate Majority Leader

- Senator Arlan Meekhof (R – West Olive)

Senate Minority Leader

- Senator Jim Ananich (D – Flint)



2016 State Legislative Issues

Pro-Active Agenda

- Regulatory Relief – MCUA Refresh
- Data Security
- Patent Trolling
- Uber Insurance Reform
- Mortgage Compliance Reform (CFPB toolkit)

Defensive Agenda

- Payday Lending Expansion
- EMV Pin Chip Mandate



Importance of Grassroots Lobbying

Chapter leaders engaging local policymakers on important issues



Federal Legislative Forecast

Helping Credit Unions
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Influential Michigan Lawmakers

Washington, D.C. – MI Congressional Delegation

- 14 U.S. House members
 - 5 freshman members serving 1st term (Reps. Moolenaar, Trott, Dingell, Bishop, Lawrence)
 - 2 retiring from Congress in 2016 (Reps. Miller and Benishek)
- 2 U.S. Senators
 - U.S. Senator Debbie Stabenow (D-Lansing)
 - U.S. Senator Gary Peters (D-Bloomfield Twp)



Influential Michigan Lawmakers

Washington, D.C. – MI Congressional Delegation Leadership

- Ways and Means Committee Chairman Dave Camp (R-Midland, retired)
- Ways and Means Committee Ranking Member Sander Levin (R-Royal Oak)
- Senator Debbie Stabenow, Senate Finance Committee member and Chair, Senate Agriculture Committee
- Congressman Bill Huizenga, Subcommittee Chairman, House Financial Services Committee
- Congressman Fred Upton, Energy and Commerce Committee Chairman



Maintaining the Not-for-Profit Tax Status



Federal Legislative Forecast

Maintaining the Not-for-Profit Tax Status



Federal Legislative Forecast

Regulatory Relief

- CFPB Exemption
- FCUA Reforms
 - Expanded business lending authority
 - Access to supplemental forms of capital
- Points and Fees, QM Portfolio Loans, Privacy Notice

Tax Reform

- New Chairman – House Ways and Means Committee
- Sen. Stabenow on Senate Finance Workgroup

Data Breach

- Hearings held in House Energy & Commerce Committee



Upcoming Elections

Helping Credit Unions
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2016 State Elections

Helping Credit Unions
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ELECTIONS
20
16



2016 State Election – Michigan Term Limits

Michigan House of Representatives

- All 110 State House seats are up for election in 2016
- Can serve a maximum of 6 years (2 year terms)

Michigan State Senate

- 38 Senate seats – up for election in 2018
- Can serve a maximum of 8 years (4 year terms)

House Financial Services Committee

- 10 members, 4 are termed out in December
- 2017 will bring a brand new Chair and Vice Chair



2016 Congressional Elections

U.S. Senate – not up for election

- Gary Peters (D – Bloomfield Twp.)
- Debbie Stabenow (D – Lansing)

U.S. House – all seats up for election

- 14 current members (9 R's, 5 D's)
- 5 freshman facing first re-election (Moolenaar, Bishop, Lawrence, Trott, Dingell)
- 2 Open Seats (Reps. Dan Benishek & Candice Miller retiring)
 - 10th Congressional Seat
Senator Phil Pavlov, businessman Paul Mitchell, State Rep. Tony Forlini
State Senator Tom Casperson vs. former Senator Jason Allen (GOP)
 - 1st Congressional Seat
State Senator Tom Casperson vs. former Senator Jason Allen (GOP)
Former State Party Chairman Lon Johnson vs. Retired General Jerry Cannon (DEM)



MCUL Endorsements and Election Resources

MCUL 2016 Election Webpage

- Info on MCUL political fundraising programs
- Link to find your legislators
- Maps of 2016 State House, State Senate and U.S. House districts
- 2016 MCUL candidate surveys linked
- List of MCUL endorsed candidates
- Get out the vote resources – lobby fliers and mail pieces
- MCUL Government Affairs staff contact info

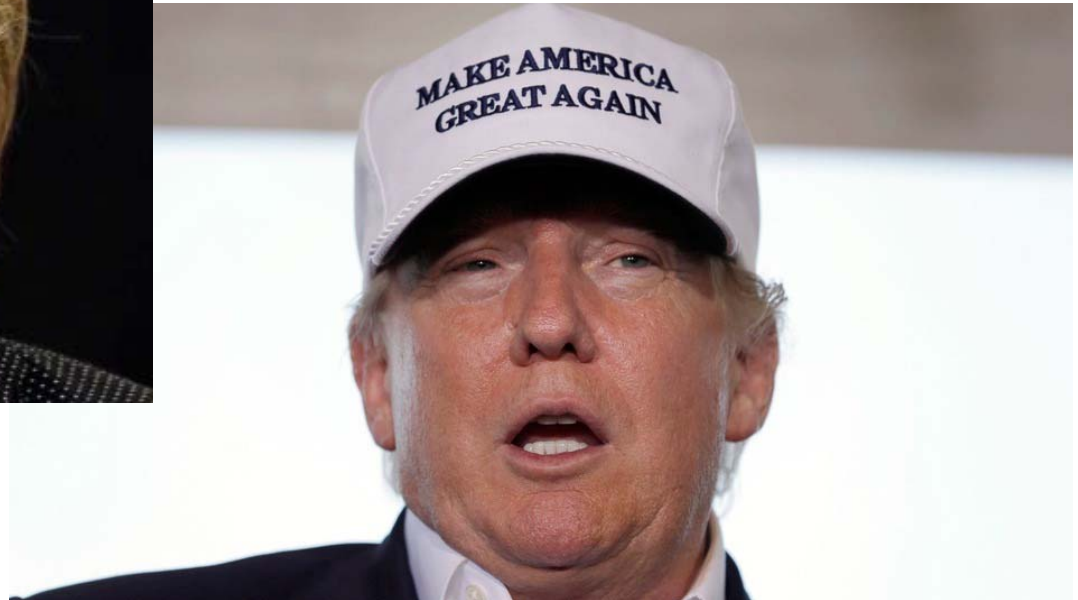


<http://www.mcul.org/elections-and-fundraising>



Presidential Election

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MCUL Political Action Funds

- MCUL has three political action funds
 - State PAC
 - Federal PAC
 - ASFM (A Stronger Financial Michigan)
- Governed by a bi-partisan Board of Trustees comprised of credit union leaders from across the state
- **Federal PAC** - The Michigan Credit Union League Legislative Action Fund
- **State PAC** - The Michigan Credit Union League Action Fund
- **Issue Advocacy Fund** (ASFM, formerly CURE) – Accepts corporate funds



What is a PAC?

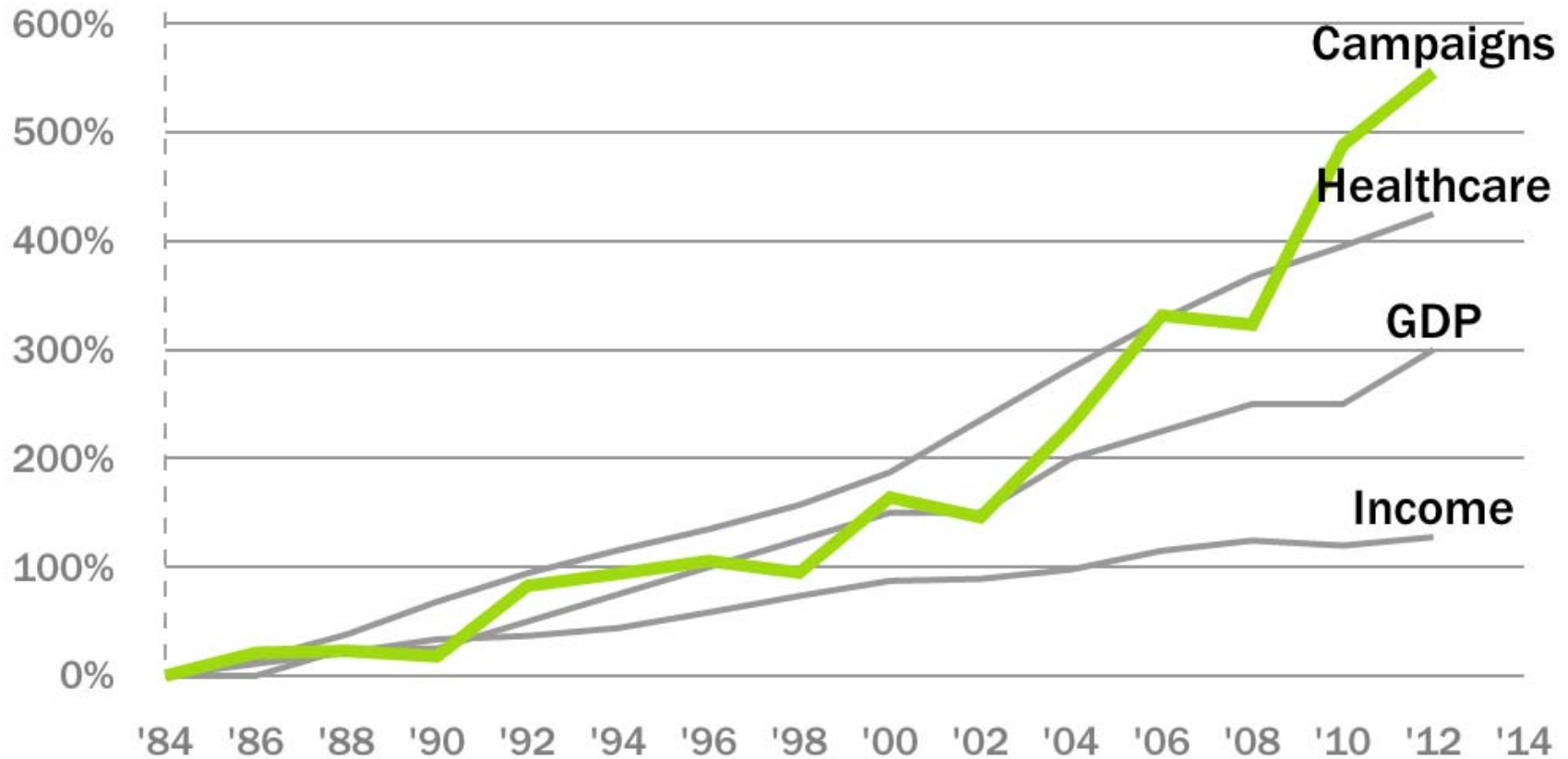
A **political action committee (PAC)** is a type of organization that pools campaign contributions from members and donates those funds to campaign for or against a candidate, ballot initiative, or legislation. The Michigan Credit Union League & Affiliates political action committee provides credit unions with the opportunity to financially support candidates for Michigan state and federal offices who have demonstrated a belief in the principles of the credit union movement.



PAC Fundraising

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PERCENT GROWTH IN COST



Fundraising in Michigan

- 2013 - 2014 Campaign Cycle

MCUL State PAC - \$374,913 (45th)

- MI Bankers State PAC - \$431,299 (42nd)

- Comerica PAC - \$624,945 (28th)

- Quicken Loans PAC MI - \$324,500 (51st)



Changing Landscape of PACs

- Record \$68m raised by top 150 PACs in 2013-2014
- Michigan's top 150 political action committees (PACs)
 - Raised more than \$68 million in the period from January 1, 2013 through December 31, 2014, Previous record of \$51.9 million
 - The 2014 election cycle was the first in which superPACs - independent-expenditure committees that are free to accept union and corporate treasury funds - were a major presence on the list of top PACs.
 - 32 of the top 150 PACs in 2014 were superPACs, including 20 of the top 40.



How Can Support Our State PAC?

- Purchase a 2016 Lapel Pin
 - All proceeds support the State PAC.
 - Who can contribute?
- Who Decides?
 - Volunteer Board of Trustees
 - Non-partisan strategy focused on CUs
 - Candidate surveys during election years



Lapel Pin Campaign

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The Lapel Pin Program is the largest State PAC Fundraiser. Wearing this pin is a symbol of personal commitment to preserving and protecting the credit union philosophy through political action. It is a very easy way to meet and exceed your state goal very early in the year. This fund supports lawmakers and candidates who run for state office.



\$1,500



\$1,000



\$500



\$250



\$125



\$60



\$30

UP Chapter Lapel Pins



\$125



\$60



\$30



Federal PAC - Grand Raffle

- The Grand Raffle is our largest fundraiser for our Federal PAC and the money raised supports CULAC and our federal lawmakers.
- Tickets are sold for \$5 each. A limited number of \$20 discount packs are available.
- Grand prize winner will receive their choice of a \$20,000 cash prize or the same amount applied toward a new GM vehicle.
- Second prize winner will receive \$5,000 and 5 third prize winners will receive \$1,000.
- Tellers selling the winning tickets receive \$500 for grand prize ticket and \$100 for each for second and third Prize tickets.



“A Stronger Financial Michigan” (ASFM)

- ASFM (formerly operated as the CURE Defense Fund) is the credit union industry’s vehicle in Michigan for issue advocacy and defense.
- Primary purposes are:
 - Promote and defend the credit union industry philosophy.
 - Engage in issue advocacy on topics critical to unions.
 - Build a war chest to safeguard credit unions and allies against banker attacks, in particular on exemption.
- 2016 ASFM Golf Outing – July 20th at Forest Akers Golf Course, East Lansing
- Consider a direct corporate contribution or sponsor the CMN live auction event at the AC&E!



PAC Fundraising Best Practices

- State PAC – Lapel Pins
 - Payroll deduction
 - Casual days
- Federal PAC – Grand Raffle
 - Promote campaign with MCULLAF lobby flyers
 - Showcase the featured car/truck from a local dealership in front of your CU



PAC Fundraising Best Practices

- Additional PAC Fundraising Resources
 - Utilize MCUL GA Staff to make presentations on PAC fundraising to credit union boards, management teams or full staff
 - Designate a “Political Contact” at your credit union to coordinate fundraising and political action activities



Questions?

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