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SMALL CU CONNECTION

MONTHLY
NEWSLETTER

April 29, 2026 | Volume 2026, Issue Number 4 | Small Credit Union Resources

Built for What's Next: Strength, Strategy, and Support

Resources, insights, and opportunities designed to help small credit unions thrive

Small credit unions continue to face both significant challenges and meaningful opportunities in today's evolving landscape. From rising operational demands to shifting regulatory expectations, success requires adaptability, resourcefulness, and strong support systems. One resource helping make a measurable impact is the [CCUA Impact Grant program](#), which has become increasingly critical in helping small credit unions strengthen operations and take full advantage of available funding opportunities.

This issue of the Small Credit Union Connection brings together ideas, insights, and resources designed to help navigate what's ahead. A recap of this year's Small Credit Union Spring Training highlights key takeaways from each Tuesday session in April, while an article from ViClarity explores how compliance strategies must evolve alongside ongoing deregulation. As a trusted CCUA partner, ViClarity also supports the complimentary member compliance hotline—an important tool for staying informed and prepared.

Ongoing support remains focused on strengthening growth, building resilience, and advancing the mission that drives small credit unions forward.



The Compliance Paradox of Deregulation

Deregulation may reduce formal requirements, but it often creates new complexity as compliance teams must interpret shifting rules, update processes, and manage increased uncertainty. As agencies roll back or revise guidance, organizations still face ongoing risk and must stay vigilant, since expectations can change quickly or be reinstated under future administrations. Ultimately, compliance becomes less about checking boxes and more about proactively managing risk in a fluid regulatory environment.

[Read the full article from ViClarity on evolving strategies](#)



Messiah Baptist-Jubilee FCU: Impact Grant

For MBJFCU, the Impact Grant arrived at a critical moment as the credit union faced increasing challenges with outdated technology that no longer met the demands of daily operations or evolving cybersecurity needs. Limited resources can make it difficult for smaller institutions to prioritize large-scale upgrades, but this funding provided a timely solution—allowing MBJFCU to move forward with necessary improvements that might otherwise have been delayed. With support from the Impact Grant, MBJFCU updated IT equipment and secure a 24/7 IT contractor.



“As a recipient of the Impact Grant, MBJFCU has made a significant improvement in procuring the required technology necessary to replace outdated systems. For small credit unions like ours, the Impact Grant makes a difference in the life and purpose of the credit union and its members.”

Messiah Baptist-Jubilee Federal Credit Union, 2026 Impact Grant Recipient



Small Credit Union Spring Training Recap

The Spring Training Series for Small Credit Unions wrapped up after four weeks of sessions focused on practical strategies and partner solutions, with recordings available for any missed content. Topics ranged from financial education platforms and AI tools to policy resources and compliance responsibilities, all tailored to support small credit union operations. The series concluded with insights on strengthening lending, managing risk, and adapting digital strategies to meet changing member needs.

[Read the series recap and watch the replays](#)





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Cooperative Credit Union Association
845 Donald Lynch Boulevard | Marlborough, MA 01752
800-842-1242 | info@ccua.org
www.ccua.org/smallcu

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