

YEAR-END 2024

CCUA

IMPACT REPORT



YEAR-END 2024

In Partnership with America's Credit Unions

CCUA IMPACT REPORT



**America's
Credit
Unions**

YEAR-END 2024

Celebrating six years of
continuous growth in our
association membership

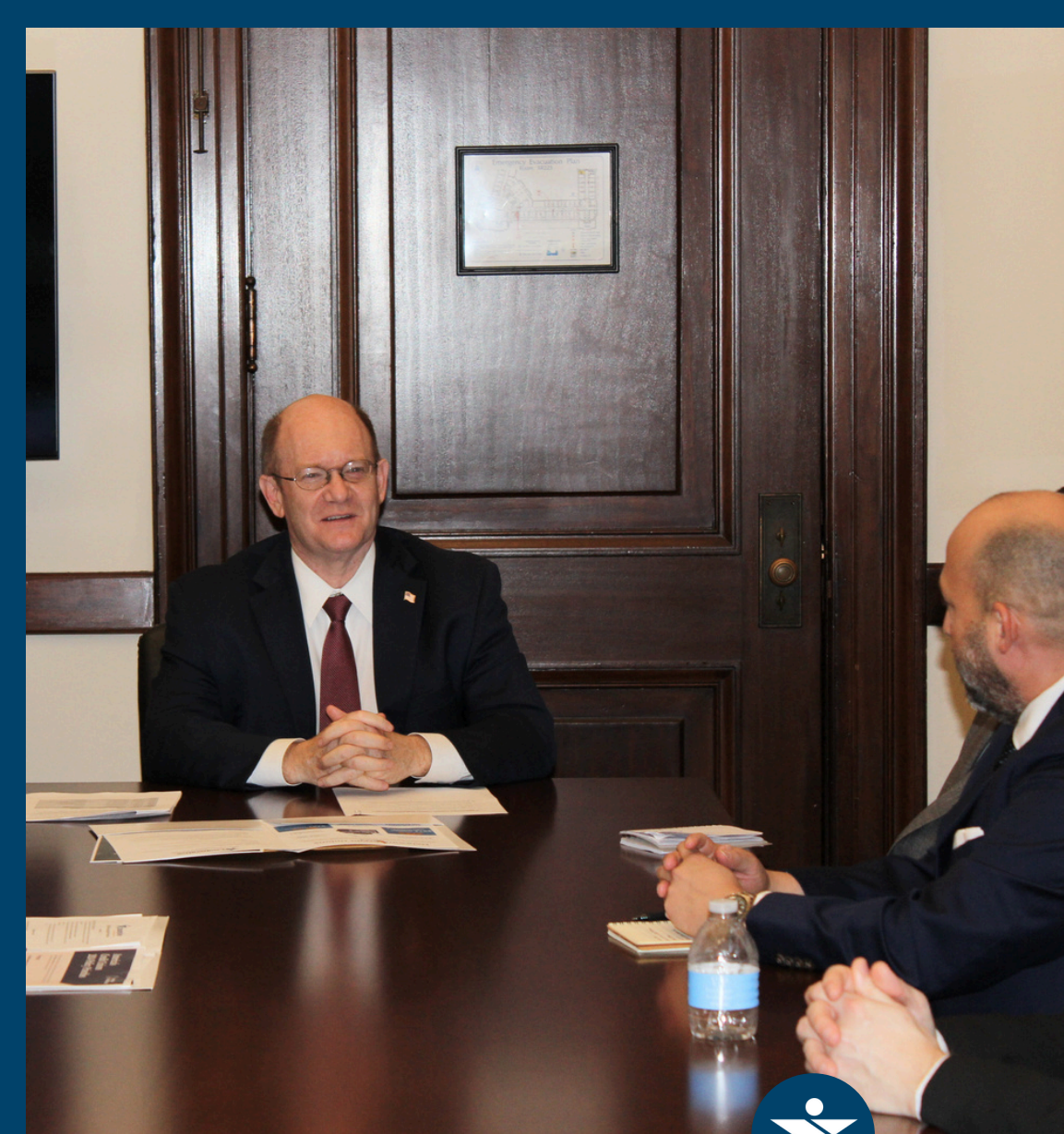
INDUSTRY STRENGTH



ADVOCATING ON YOUR BEHALF

ADVOCATING IN YOUR BACKYARD AND IN THE NATION'S CAPITAL





SUCCESSSES WITH AMERICA'S CREDIT UNIONS

Defeated federal CRA legislation

Defeated interchange amendments





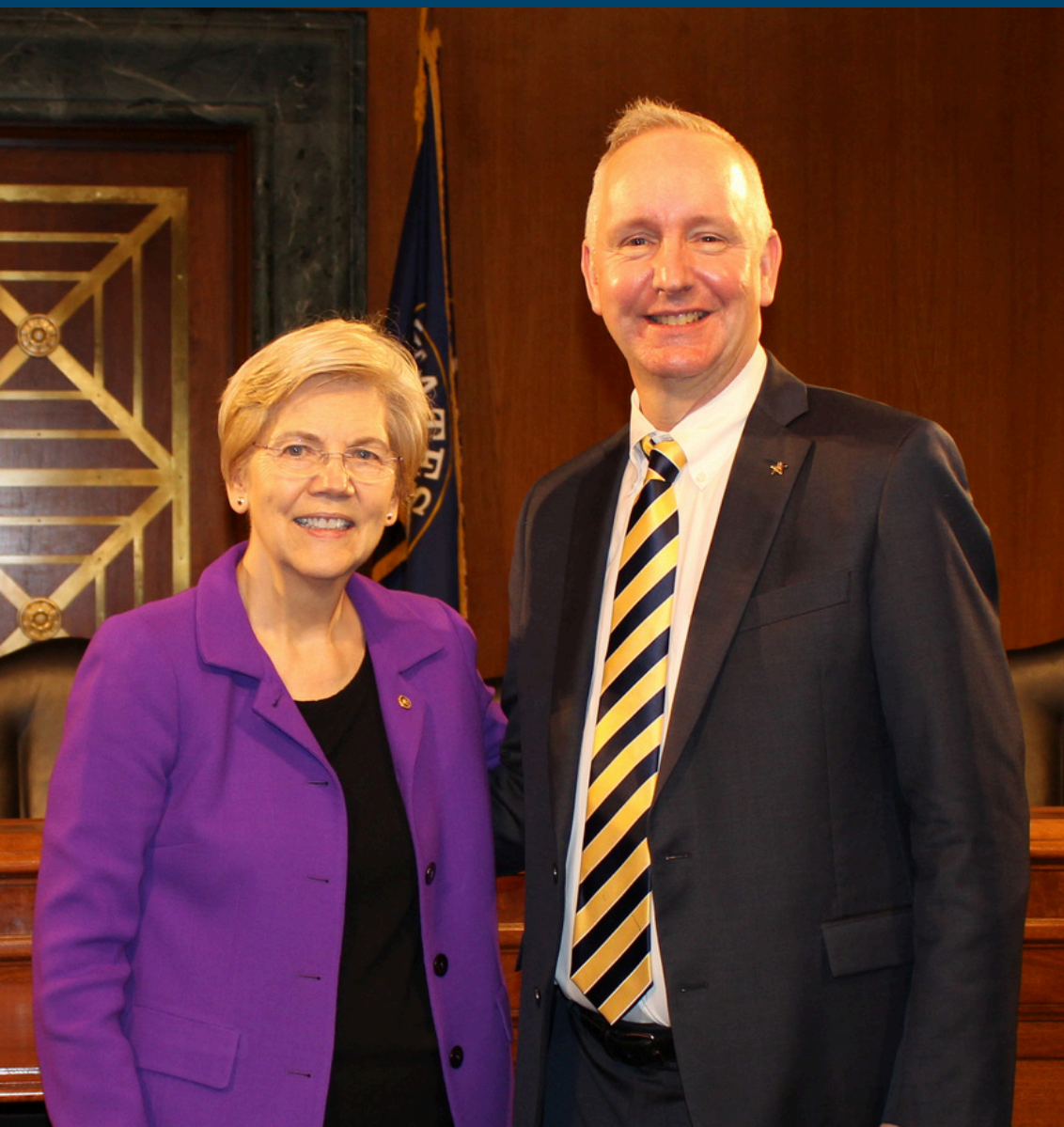
SUCCESSES WITH AMERICA'S CREDIT UNIONS

Advocated on the Greenhouse Gas Reduction Fund

Advocated for clean National Defense Authorization Act

Secured co-sponsors for MBL Relief





SUCCESSES WITH AMERICA'S CREDIT UNIONS

Defeated adverse fraud legislation

Advocated for credit union's expanded field of membership





REGULATORY ADVOCACY WITH AMERICA'S CREDIT UNIONS



Proposed rulemaking on junk fees

Opposed regulatory overreach



Supported Freddie Mac pilot to purchase
second mortgages



Opposed changes to the FHLB mission
and incentive program

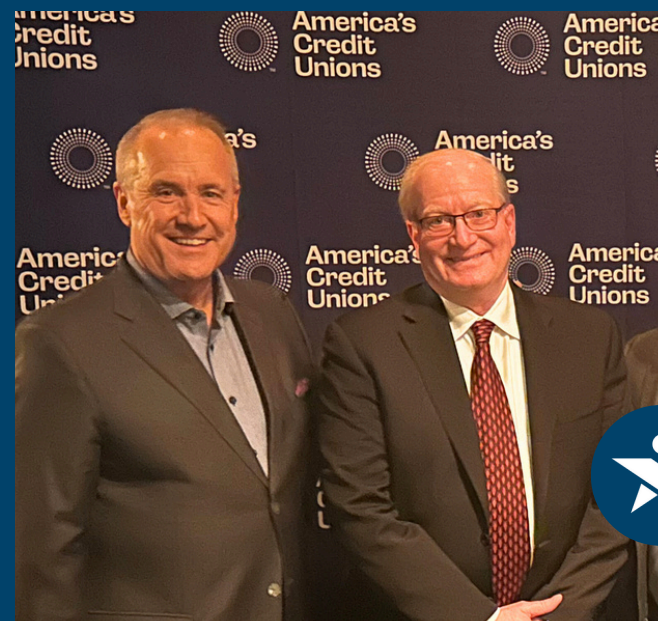


REGULATORY ADVOCACY WITH AMERICA'S CREDIT UNIONS



Opposed CFPB proposed rulemaking on declined fees and overdraft lending

Supported NCUA Fair Hiring in banking

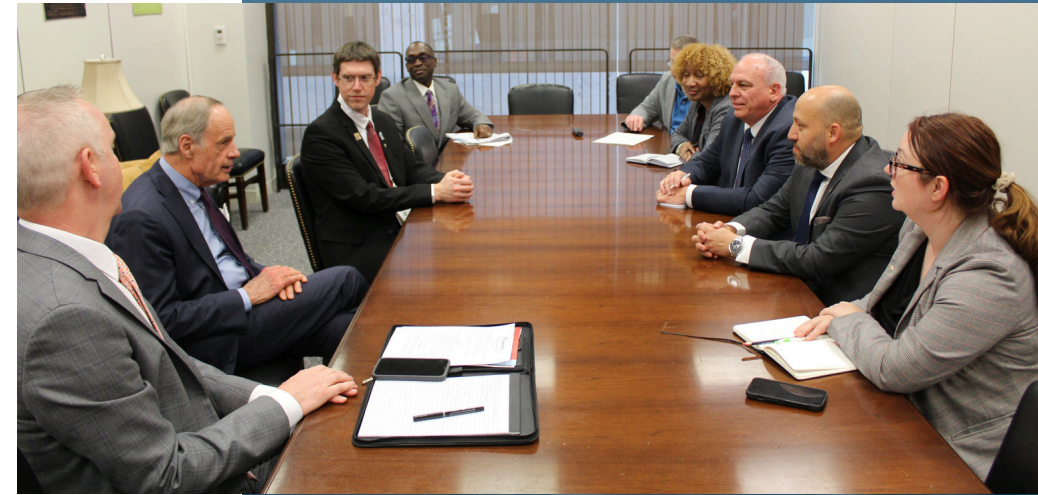


Opposed Financial Inclusion and Debit Card Interchange regulation



STATE ADVOCACY ACCOMPLISHMENTS

Advocated with the Division of Small Business & the Small Business Development Center to enhance business lending



DELAWARE

STATE ADVOCACY ACCOMPLISHMENTS

Stopped Anti-Credit Union Bill

Blocked Public Bank Bill

Advanced state-charter parity

Prevented data security
requirements beyond GLBA



MASSACHUSETTS

STATE ADVOCACY ACCOMPLISHMENTS

Blocked legislation on third-party
data breach liability

Protected credit unions from
liability linked to firearm purchases

Supported adoption of Money
Transmission Modernization Act

Hosted Advocacy Day at the
New Hampshire State House



NEW HAMPSHIRE



STATE ADVOCACY ACCOMPLISHMENTS

Defeated the removal of
credit union exemption from
interest rate limits

Hosted Advocacy Day at the
Rhode Island State House



RHODE ISLAND

POLITICAL ACTION COMMITTEE ACHIEVEMENTS

Rhode Island

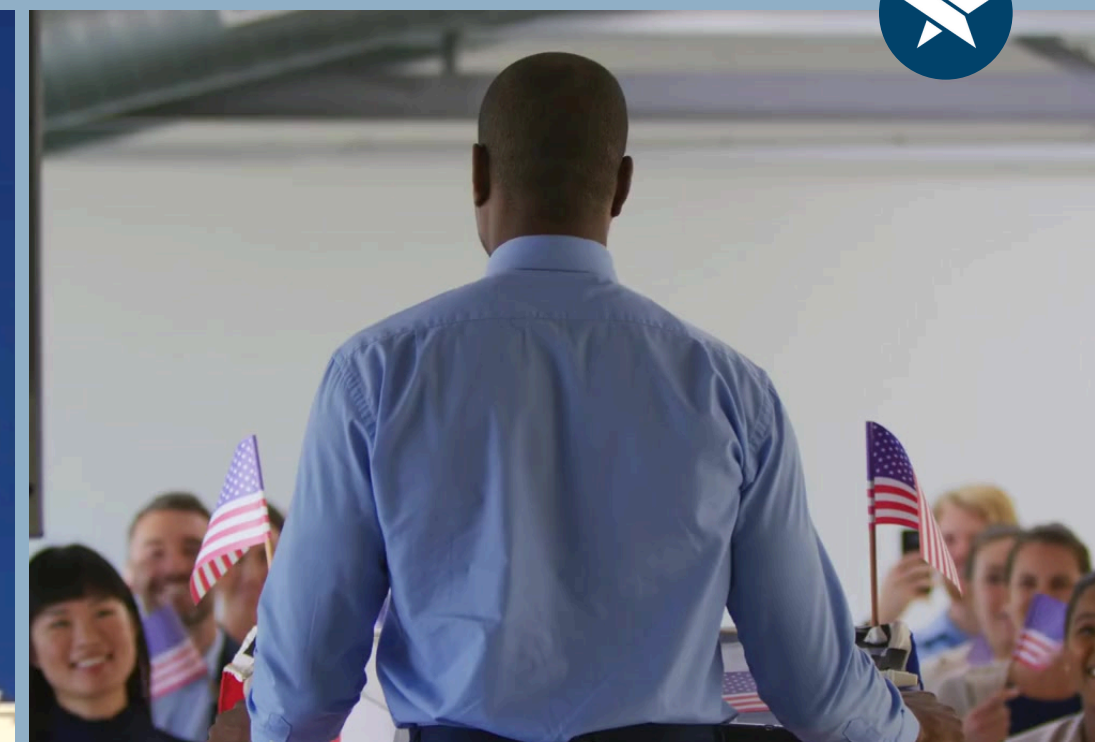
Top 10 state for contributions during GAC sweepstakes

New Hampshire

Awarded the CULAC PAC Trustee Chair's Award for the highest fundraising increase

Delaware, New Hampshire, & Rhode Island

Surpassed 2024 targets for the \$30 by 30th campaign





REGULATOR ENGAGEMENT

Hosted in-person and virtual meetings linking members with NCUA leaders



Submitted letters to the CFPB, Federal Reserve, FHFA, and NCUA on key issues



Hosted in-person Delaware event with NCUA examiner

Held meeting with the New Hampshire Banking Department Commissioner

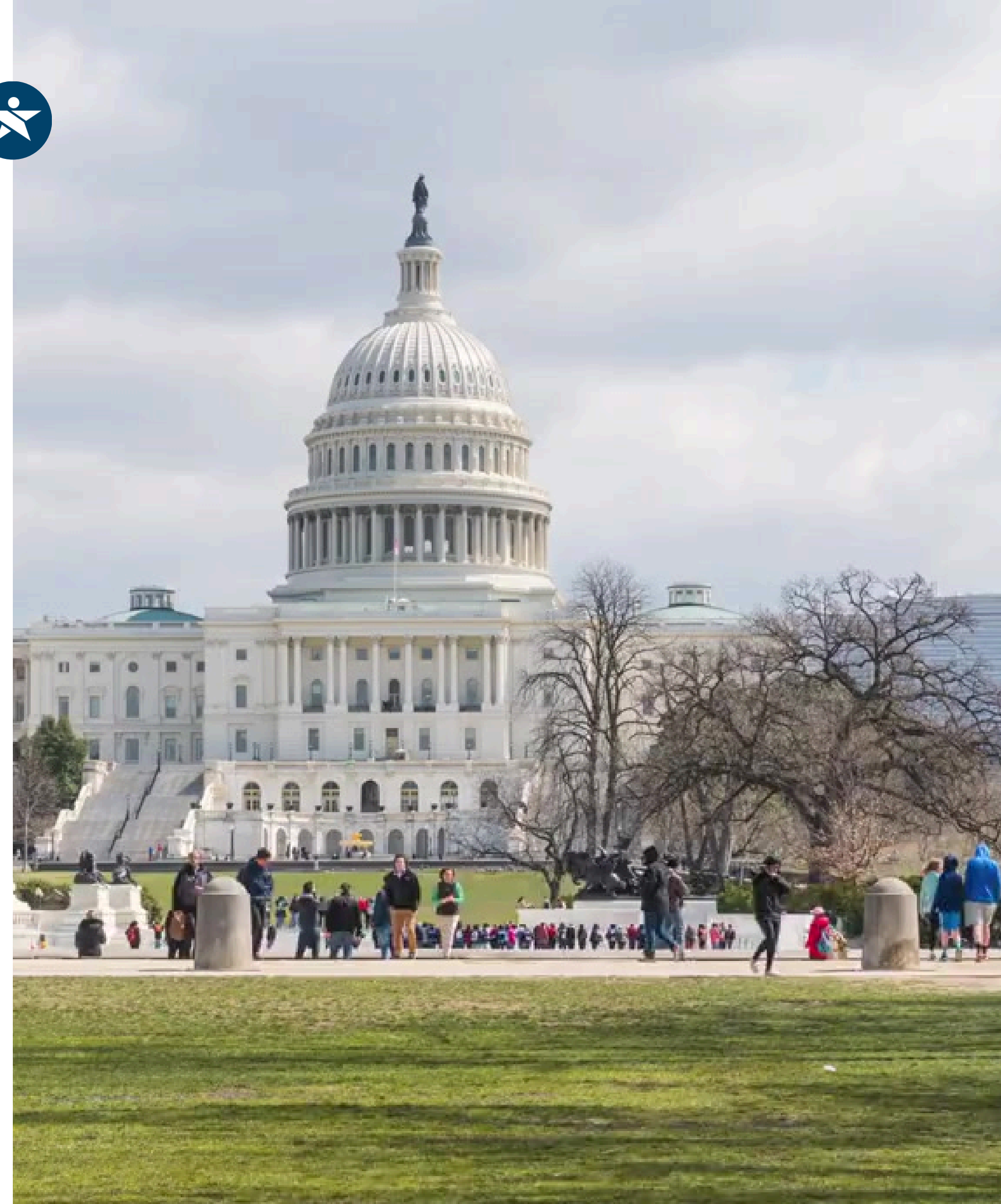


HIKE THE HILL

Hundreds of CCUA members advocated to elected officials on interchange and key priorities

Advocated alongside members with our entire federal House and Senate Delegation

Held meetings with all members of the CCUA federal delegation



SUPPORTING YOUR COMPLIANCE NEEDS

NAVIGATING COMPLIANCE CHALLENGES TOGETHER

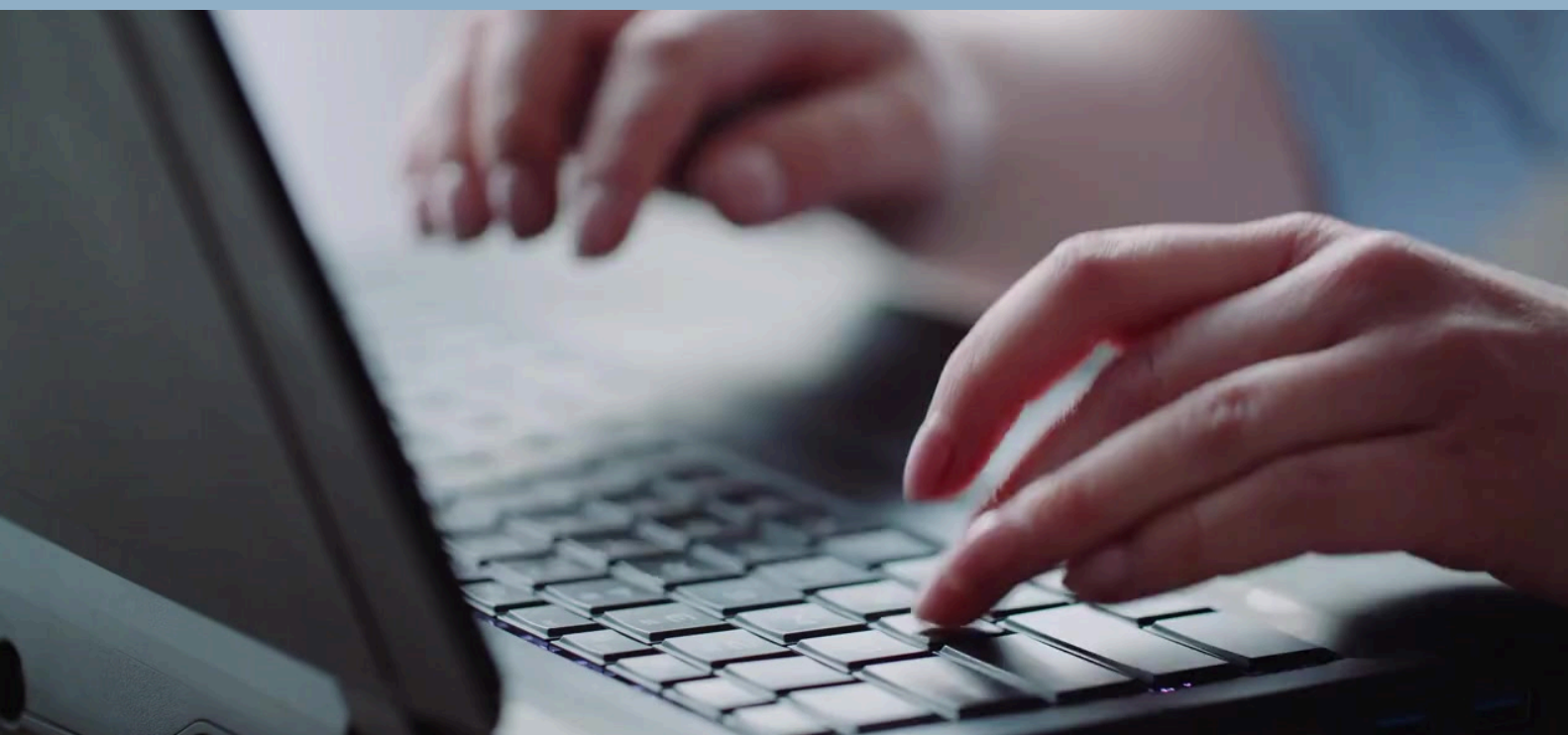


COMPLIANCE SUPPORT, EVENTS, & TRAININGS

Assisted with hundreds of compliance inquiries from member credit unions

Hosted a Compliance Town Hall

Organized fraud trainings with federal agencies





DEVELOPING THE NEW COOPERATIVE BRAND

CONTINUING TO ENHANCE & ELEVATE MEMBER EXPERIENCES



COOPERATIVE BRANDING



Launched **Cooperative Solutions** to empower credit unions through collaborative innovation and partnerships

Modernized **Cooperative Education** offering revamped professional growth, education, and training



HOSTING IMPACTFUL & INFLUENTIAL GATHERINGS

ENGAGING WITH MEMBERS THROUGH EVENTS AND COLLABORATION





MEMBER ENGAGEMENT

Hosted 77 events with
members, partners, and peers
gathering over 2,400 attendees

Distributed complimentary
retail fees report, salary survey,
and E-Scan





CU ACCELERATE

Over 100 credit union executives, volunteers, and partners united for the dynamic CU Accelerate experience

Save the Date: May 9-11, 2025



FINTECH CONNECT

Inaugural event dedicated to fintech



More than 150 industry leaders from across the globe came together for the innovative conference



Hosted the 3rd Annual Cyber Showcase with Goalsetter winning the Cyber Cup

Save the Date: June 9-10, 2025



YP SUMMIT

Hosted one of the system's largest young professional events—sold out for three years

Approximately 200 young professionals, partners, and sponsors participated

Partnered with three credit union leagues to host young professionals from seven states in Rhode Island

Save the Date: August 5-6, 2025





CREDIT UNIONS ON TAP

Third annual event hosted in collaboration with the Association of Vermont CUs

America's Credit Unions Chief Economist, Mike Schenk served as keynote speaker



Raised funds for Make-A-Wish New Hampshire and the Vermont Food Pantry



Save the Date: August 19, 2025



APEX

Record attendance at Mohegan Sun with nearly 1,000 credit union, sponsor, and partner participants

Introduced fintech-focused elements, and a sold-out exhibit hall

Save the Date: October 15-17, 2025



KEEPING CREDIT UNIONS AHEAD OF THE CURVE

COOPERATIVE EDUCATION



MODERNIZED PROFESSIONAL GROWTH

Unveiled revamped signature courses: Credit Union Bootcamp, Consumer Lending Basics, Developing Great Managers, and Elevating Your Leadership

Introduced the Technology Network

Implemented a comprehensive Learning Management System for on-demand training

Started Emerging Leaders pilot program



COOPERATIVE EDUCATION

Offered nearly 800 webinars, professional development events, and educational opportunities

Provided complimentary 2024 BSA training for staff and board



FUELING STATEWIDE CHARITABLE SUPPORT

BROADENING THE POSITIVE IMPACT IN OUR COMMUNITY





SOCIAL RESPONSIBILITY

Raised over \$390K, surpassing \$8 million since inception

Volunteered hundreds of hours for state charities

Massachusetts credit unions reached \$3M in total donations

New Hampshire credit unions reached \$3.8M in total donations

BUILDING NEW RELATIONSHIPS & SUPPORTING SUCCESSES

COOPERATIVE SOLUTIONS





NEW PARTNERSHIPS

Formed new alliances with key partners to empower credit unions

Arkatechture

Capstone Strategic

Clutch

CU Digilend

Janusea

Penny Finance

Robert Half





MEMBER SURVEY 2024 RESULTS

98% of survey respondents are
satisfied with CCUA membership

97% of respondents find value in
being members of the CCUA



MEMBERCLOSE

MEMBERCLOSE

Home equity products now in all 50 states

First mortgage production now serves almost half of country

Enhanced platform to optimize pricing for small credit unions

Hosted essential industry webinars and seminars



MEMBERCLOSE

ABOUT US SERVICES EVENTS CONTACT US

LOG IN

Your Trusted Financial Services Partner.

Since 2004, MemberClose has been providing a quick and seamless experience for credit unions and their members by streamlining the real estate lending process so you can close more loans, faster.

REQUEST A DEMO

Fulfillment Services

In one convenient platform, we aggregate best-in-class providers offering credit reporting, appraisals, document preparation, and more. Together, we'll identify the needs of your credit union, allowing us to focus on serving you, so you can better serve your members.

LEARN MORE →

Mortgage Services

From credit to closing, our proven all-in-one real estate lending process reduces both errors and processing time - creating a seamless experience for you and your members.

LEARN MORE →

Additional Services

MemberClose credit union partners get exclusive access to finance services, such as: credit repair, student loan lending, commercial lending, and more. Log-in to the platform to access additional financial programs for your members.

LEARN MORE →

YEAR-END 2024



CELEBRATING SIX YEARS IN A ROW

Ranked number one in
representing the voice of our
members for six consecutive years



America's
Credit Unions





**THANK YOU FOR SUPPORTING
& ADVANCING THE CREDIT
UNION MOVEMENT WITH US**

SEE THE FULL YEAR-END REPORT ON WWW.CCUA.ORG

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