

YEAR-END 2025

CCUA IMPACT REPORT





**America's
Credit Unions**



In Partnership with America's Credit Unions

CCUA IMPACT REPORT

2025

SIX YEARS OF CONTINUOUS MEMBERSHIP GROWTH



**PROTECTING THE INDUSTRY'S
TAX EXEMPTION SAVED
CCUA CREDIT UNIONS \$60 MILLION**





TAX BATTLE IN WASHINGTON, D.C.

Full support from our entire congressional delegation

Raised nearly \$150,000 to defend the exemption

ADVOCATING ON YOUR BEHALF

ADVOCATING IN YOUR BACKYARD AND IN THE NATION'S CAPITAL





SUCCESSSES WITH AMERICA'S CREDIT UNIONS

Defeated interchange amendments

Secured sponsors for the CU Board Modernization Act





SUCCESSES WITH AMERICA'S CREDIT UNIONS

Advocated for Veteran Member Business Lending

Advocated for a financial fraud prevention task force



A group of people are seated around a conference table in a meeting room. In the background, an American flag is visible on the left, and two circular seals of the National Credit Union Administration (NCUA) are on the right. The seals feature an eagle and the year 1934. The text "NATION" and "1934" are also visible on the seals. The people are dressed in business attire, and the overall atmosphere is professional.

SUCCESSFULLY ADVOCATED FOR AN INDEPENDENT NCUA





REGULATORY ADVOCACY WITH AMERICA'S CREDIT UNIONS



Advocated for an independent NCUA



Opposed regulatory overreach

Repealed the CFPB overdraft cap rule



Opposed changes to the electronic
payments system

STATE ADVOCACY ACCOMPLISHMENTS

Successfully advocated for the
financial literacy bill mandating
financial education for students



DELAWARE

STATE ADVOCACY ACCOMPLISHMENTS

Advocated for board compensation

Supported adoption of the Money
Transmission Act

Advocated for federal parity

Prevented data security
requirements beyond GLBA



MASSACHUSETTS

STATE ADVOCACY ACCOMPLISHMENTS

Advocated for equitable
examination fees for credit unions

Advanced board compensation

Secured fraud liability protections,
ensuring fraudsters—not credit
unions—were held responsible



NEW HAMPSHIRE

STATE ADVOCACY ACCOMPLISHMENTS

Supported the adoption of anti-fraud virtual currency

Advocated against payday lending

Prevented interchange on sales tax and gratuities



RHODE ISLAND



REGULATOR ENGAGEMENT

Testified at NCUA public budget hearing

Held in-person and virtual meetings
linking our members with NCUA leaders

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

Hosted joint virtual session with the
Massachusetts Division of Banks



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



ADVANCING YOUR COMPLIANCE NEEDS

ADDRESSING COMPLIANCE CHALLENGES SIDE BY SIDE

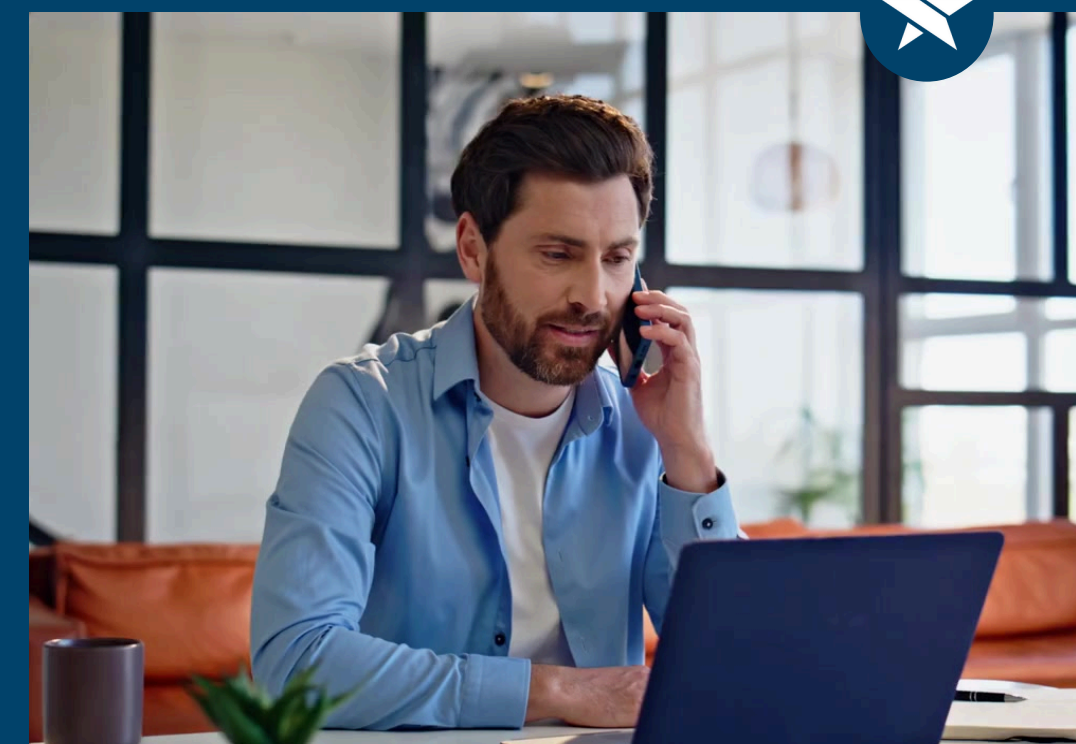
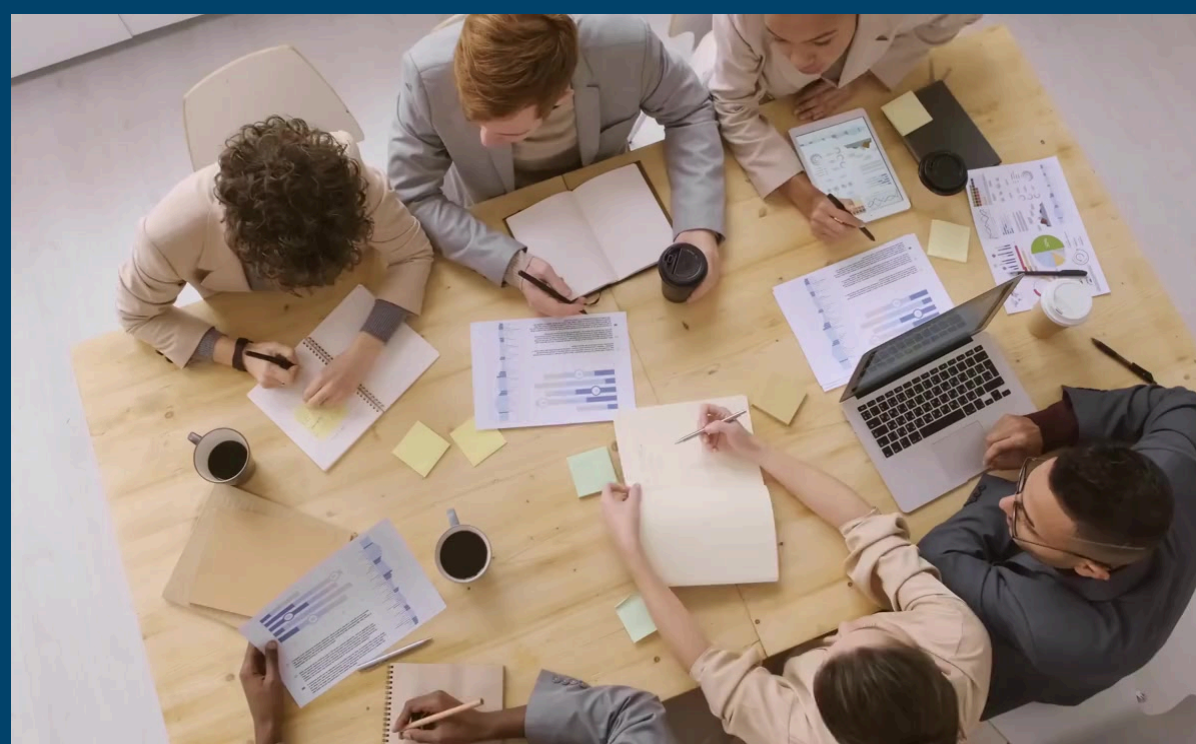


COMPLIANCE SUPPORT, EVENTS, & TRAININGS

Assisted with hundreds of compliance inquiries from member credit unions

Facilitated compliance trainings for member credit unions

Co-hosted regional fraud meetings with league partners



SHAPING IMPACTFUL, INFLUENTIAL EXPERIENCES

ENGAGING WITH MEMBERS THROUGH EVENTS AND COLLABORATION





MEMBER ENGAGEMENT

Hosted nearly 100 events with
members, partners, and peers
gathering over 3,300 attendees

Distributed salary survey





CU ACCELERATE

Over 150 credit union executives, volunteers, and partners united for a dynamic CU Accelerate experience in Newport

Save the Date: May 1-3, 2026



FINTECH CONNECT

Second annual conference dedicated to fintech hosted in New Hampshire



More than 150 industry leaders came together for the innovative event



Hosted the 4th Annual Cyber Showcase with LetMeDolt winning the Cyber Cup



YP SUMMIT

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

Nearly 200 young professionals, partners, and sponsors participated

Partnered with credit union leagues to host young professionals from seven states



Save the Date: August 11-12, 2026





CREDIT UNIONS ON TAP

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



Gathered credit union leaders from Massachusetts, New Hampshire and Vermont to Harpoon Brewery



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



APEX

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

Introduced the Solutions Stage inside the convention's largest, and fully sold-out exhibit hall with 120 partners

Save the Date: October 13-16, 2026

ROUNDTABLES

Introduced the inaugural C-Suite Roundtables

Hosted nearly 200 credit union leaders at the CEO and C-Suite Roundtables

Discussed hot topics, trends, and best practices

Invited credit union leaders from Vermont and Maine to participate in CEO roundtable events



SMALL CREDIT UNION SUPPORT

Awarded nearly \$40,000 in Impact Grants,
\$100,000 since inception

Held Spring Training featuring tailored solutions

Discounted solutions for small credit unions

Brought CEOs together for a SCUN roundtable

Distributed Small Credit Union Resources catalog

Provided complimentary compliance hotline,
training, salary survey, and strategic planning



A photograph of four diverse professionals (three women and one man) sitting around a conference table in a modern office setting, engaged in a meeting. The image is overlaid with a semi-transparent blue filter. The text "BUILDING SKILLS FOR TOMORROW" is prominently displayed in the center in a large, bold, white sans-serif font.

BUILDING SKILLS FOR TOMORROW

COOPERATIVE EDUCATION



MODERNIZED PROFESSIONAL GROWTH

Nearly 200 members advanced their knowledge through Cooperative Education

Unveiled new signature courses: Supervisors Toolkit and Trusts & Estates

Hosted 23 sessions of our signature programs

Celebrated the first graduating class of the Emerging Leaders program in October

Provided complimentary 2025 BSA training



COOPERATIVE EDUCATION

Offered nearly 600 webinars, professional development events, and educational opportunities to our membership

Partnered with America's Credit Unions to proctor certification exams for advancing professional credentials



A group of approximately 15 people, including men and women of various ages, are standing outdoors in front of a light-colored building. They are all smiling and looking towards the camera. In the center-right of the group, two people are holding a large white check. The check has handwritten text that includes "Make-A-Wish" and "The Maryland Cleft Foundation". The overall image has a blue tint, and the text is overlaid in white.

FUELING STATEWIDE CHARITABLE SUPPORT

BROADENING THE POSITIVE IMPACT IN OUR COMMUNITY





SOCIAL RESPONSIBILITY

Raised nearly \$375K, surpassing \$8.8 million since inception

Volunteered hundreds of hours for state charities

New Hampshire credit unions reached \$4M in total donations

BUILDING NEW RELATIONSHIPS & SUPPORTING SUCCESSES

COOPERATIVE SOLUTIONS





NEW PARTNERSHIPS

Formed new alliances with key partners to empower credit unions

Ascent Platform

Confer Lending

POSH Technologies

Salus

SRM

The Reseda Group

Zest AI



A person with long dark hair, wearing a light-colored sweater and dark pants, is walking away from the camera towards a modern glass building. The building has a grid-like structure of windows. The scene is slightly blurred, giving a sense of motion.

MEMBER SURVEY 2025 RESULTS

98% of respondents agree that CCUA advocacy, education, and social responsibility initiatives are effective

97% of respondents find CCUA membership to be valuable



MEMBERCLOSE

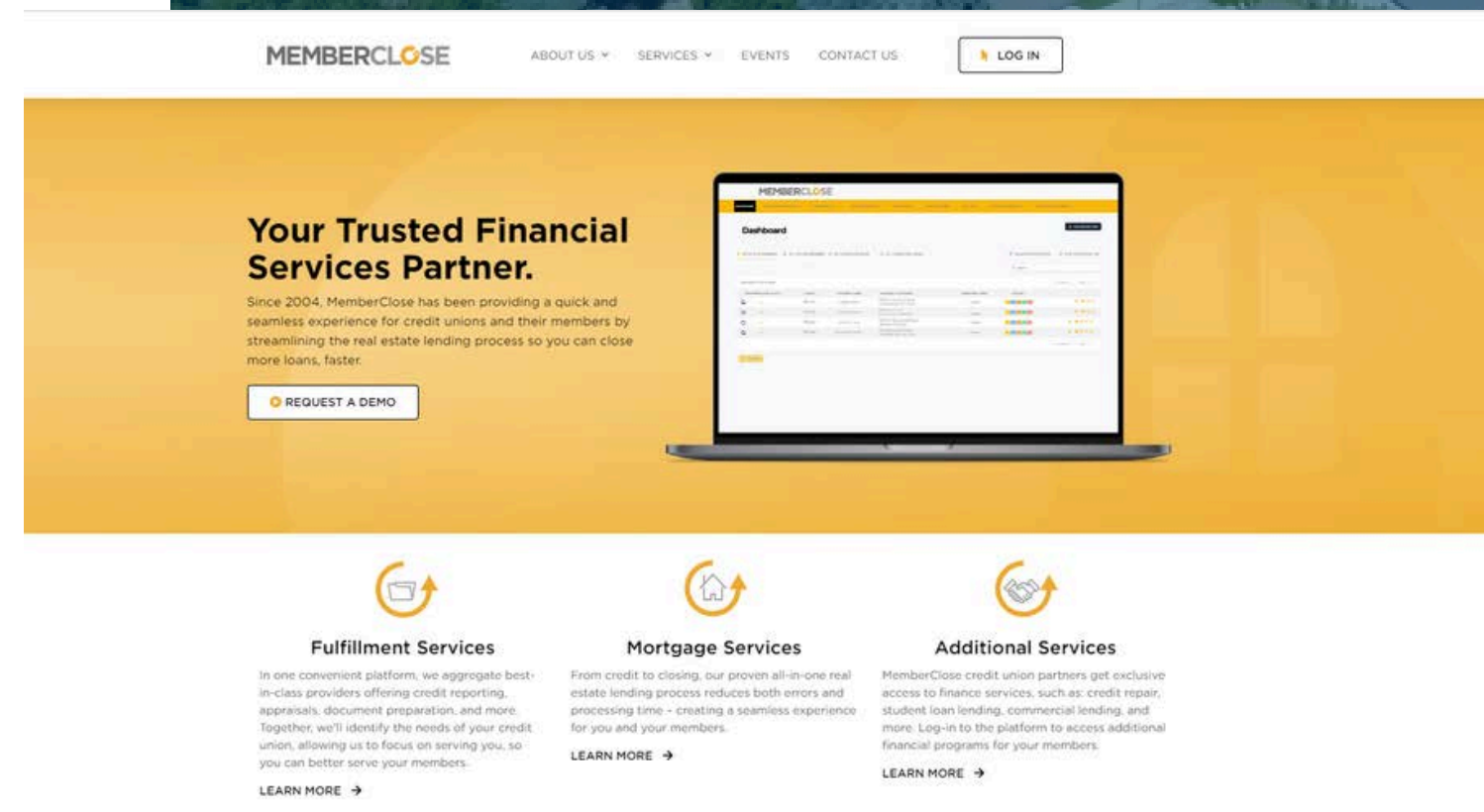
MEMBERCLOSE

Home equity products in 50 states

First mortgage production serves almost half of country

New partnership with Gooi Mortgage enhanced offerings

Hosted essential industry webinars and seminars







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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Cooperative
CREDIT UNION ASSOCIATION