



On the next few pages are a series of activities to complete in order to earn your a star as a credit union advocate.

LEVEL 2

GRASSROOTS ADVOCACY

Credit unions are exempt from state and federal corporate income tax because of our not- for-profit, member-owned cooperative and democratic structure.

Our structure allows us to practice the CU Difference because our main mission is not to make money for shareholders. We need to educate our elected officials on what we are doing in return for our tax exemption.

Possible "CU Difference" Items:

- Financial literacy efforts for school kids and adults.
- Small, short-term loans that serve as good alternatives to payday and title loans. How many in a year, and money totals?
- Credit builder programs
- Loans for small businesses. If your borrower was turned down previously by banks, note that! Also note any new jobs that are created. Also, you can ask if any of them would mind you sharing their story with elected officials. Why? Because we have been asking Congress to pass legislation to allow credit unions to do more member business lending. We need to show them how we are helping the economy of their districts.
- Keeping homeowners in their homes despite hard times.
- Loaning money to members who may not look that good on paper but based on past relationships you are willing to make that loan so the member can buy car to continue to work, or fix a home to make it livable, or go to college, etc.
- Loans to people with less than top credit ratings.
- Special programs/services for military personnel and their families.

ASSIGNMENT

How does your credit union demonstrate the CU Difference? Compile a list of good news information that can be used to educate your lawmakers about your credit union. Share the list with the League.

Bonus: Participate in the League's Reality Check program:
<http://www.realitycheckvirginia.org>. It's an annual survey of credit unions providing short-term, low-cost small dollar loans.

Email completed Assignment to ksherbin@vacul.org



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BUILDING RELATIONSHIPS

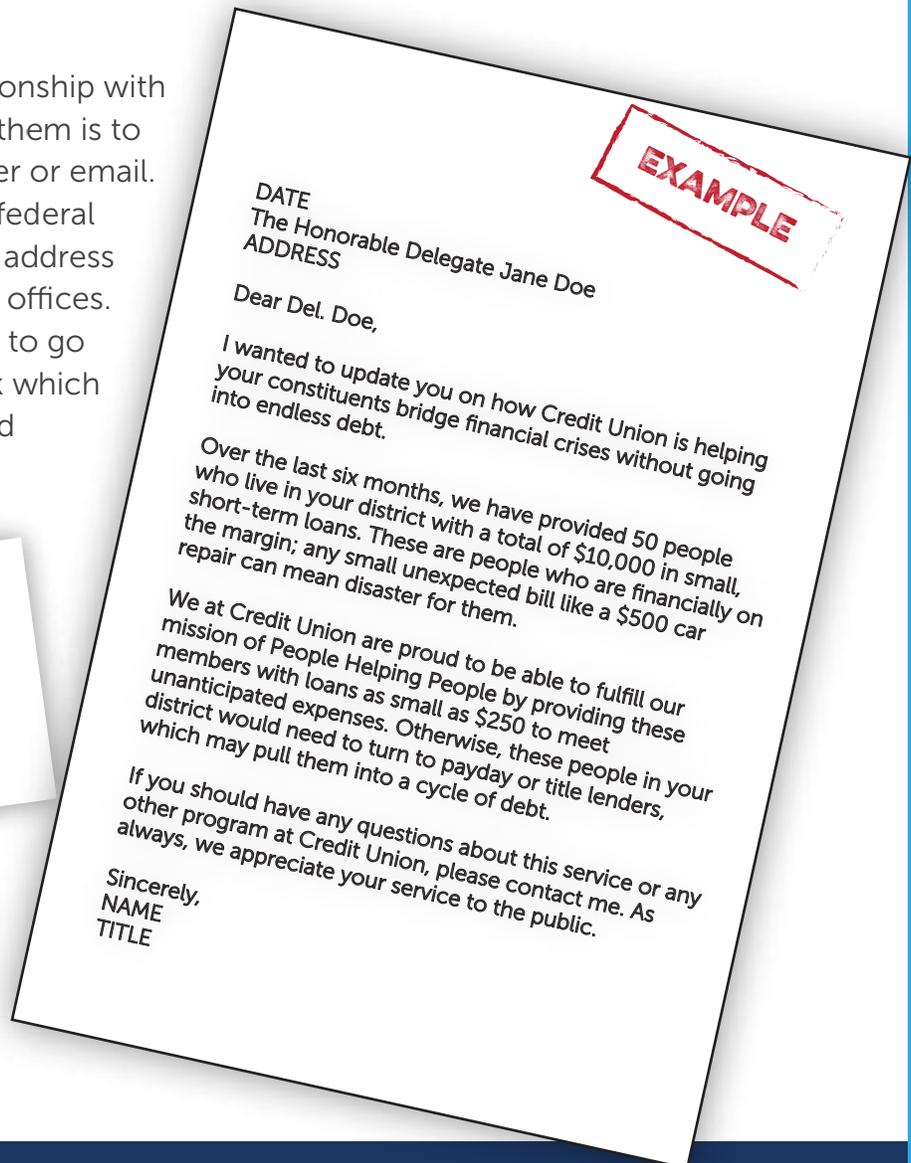
As you can gather from watching the videos on how to lobby, there are myriad groups, issues, and lobbyists contacting state and federal lawmakers all the time. You cannot expect legislators and their staff to be experts on everything. They need your help in learning about credit unions and our issues. And they need to hear from us before we seek assistance. Otherwise, we would have to start from scratch to educate them.

One way to build a relationship with lawmakers and educate them is to write them either by letter or email. (If you send a letter to a federal lawmaker, please use an address from one of their district offices. Otherwise, the letter has to go through a security check which can take a few weeks and damage it).

QUESTIONS?

434-237-9626

KSHERBIN@VACUL.ORG



ASSIGNMENT



Write to one of your state or federal lawmaker. Choose your topic from any of these:

Update the lawmaker on your credit union fulfilling its mission of People Helping People. Use the list you compiled in your previous assignment.

Thank the lawmaker for doing something on behalf of credit unions.

Invite the lawmaker to a credit union event, such a Member Appreciation Day.

You can find contact information for state and federal lawmakers at www.mycuisme.com, or at several of the online resources listed at the end of program..

Provide a copy of your communication to Karin Sherbin, director of governmental affairs, at VACUL 1207 Fenwick Drive, Lynchburg VA 24503, or ksherbin@vacul.org.

Email completed Assignment to ksherbin@vacul.org

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ASSIGNMENT

Shadow an experienced advocate at a meeting with a lawmaker. Contact the League's Karin Sherbin at ksherbin@vacul.org, or 434-237-9626, and we'll connect you with an advocate in your area.

We'll give you information on current issues and basic tips on meeting etiquette. You can leave the heavy lifting of the conversation to the veteran advocate and enjoy the experience.

Email completed Assignment to ksherbin@vacul.org



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CU DAY

at the General Assembly

One of the League's signature advocacy events is the annual CU Day at the General Assembly when credit union constituents meet with their state lawmakers in their General Assembly offices.

The General Assembly convenes the second Wednesday of January. The sessions last 45 days or 60 days on alternate years.



ASSIGNMENT

Help organized CU Day for your chapter.

1. Make appointments with the lawmakers from your area.
2. Recruit participants.
3. Get the League material for the attendees to them beforehand
4. Give the League IN ADVANCE of CU Day the list of legislative meetings that include the time and the names of participants (as best you can ahead of time).
We need this information to assign League staff to each meeting.

The League has a list of lawmakers by district with contact information.

You can use that, or look up your lawmakers at <http://viriniageneralassembly.gov/>.

Your chapter officers should have contact information for credit unions in your area.

PROMOTE PUBLIC AWARENESS

You can promote public awareness of credit unions and the CU Difference through the media. Educating the public on credit unions can create goodwill that may be helpful in a legislative tussle. Plus, lawmakers track what is written by businesses in their districts. By placing a media piece, you will help educate lawmakers as well as raise the profile of credit unions in the district.

ASSIGNMENT

Write a letter or opinion piece to your local newspaper on a topic that is relevant to the general public but is credit union-related.

Newspapers have guidelines for submissions, such as word limits. The guidelines and contact information usually can be found online.

Example of a topic: April is Financial Literacy Month. Your letter could say:

Now that it's Financial Literacy Month, we should all be thinking about how well we know how to manage our money.

Being good financial managers is vital to our personal and professional success. A 2015 study found that only 57% of Americans are financially literate!

There is free help available for those who need to sharpen their money skills. For instance, at Credit Union we go into schools, and we have free seminars for adults. (go into details).

Money can't buy happiness, but it can buy food, clothes and housing. Seek out free help to get your finances in order.

Sincerely,

Your Name

Address, Phone number, email