

2023 / 2024 CULAC ENGAGEMENT PLAN



Credit unions engage with elected officials in various ways to highlight their impact. One of which is providing financial contributions to candidates who support credit union policy priorities at the federal and state level. Two separate mechanisms provide financial support to elected officials and candidates who support credit unions - the Credit Union Legislative Action Council (CULAC), and state-based credit union PACs, which operate independently within each of our six states.

Contributions are used to help elect candidates who understand the credit union difference and will fight to ensure that credit unions remain the best financial services option for consumers. CULAC is among the most bipartisan PACs in Washington, D.C., and bases its candidate support decisions strictly on the support of credit unions without regard to party affiliation.

CUNA, GoWest Credit Union Association, and the state leagues work together to strategize the best allocation of funds.

Members and employees of CUNA-affiliated credit unions that have a current signed permission agreement with their state league/CUNA, are eligible to contribute to CULAC.

CULAC Permission Agreements

Federal law requires that your credit union grant CULAC 'prior approval' each calendar year by signing a permission document.

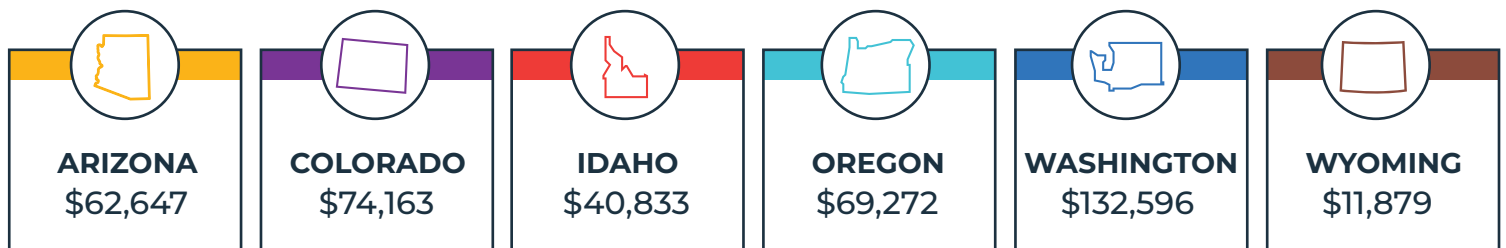
Before we talk about fundraising, there is one required step credit unions must complete. In order for GoWest or CUNA to share further information about CULAC and how your credit union can participate in fundraising efforts, federal law requires that your credit union grant CULAC "prior approval" each calendar year by signing a permission document, which allows us to educate you and your team about CULAC, as well as help your teams voluntarily participate in CULAC activities.

GoWest can quickly provide you with this document, assist you in completing it, and remind you each calendar year about the need to keep it current.

PERMISSION AGREEMENT TRACKING - RENEWAL

2023 Goals

Each state is given what are called their "fair share" goals. For 2023, here are the numbers outlined by CUNA for each of the GoWest states:



By coming together to pool resources, credit union employees across our states will be instrumental in helping make CULAC a strong and forceful political action committee in the nation. If every credit union employee gave \$1 per pay period or \$2 per month, on average, we would raise \$850k in a year, and \$1.7 million in an election cycle.

2023/2024 Fundraising Timelines

There are several opportunities throughout the year to raise awareness about what CULAC is, and why it is important. Our collective efforts to raise money for CULAC are essential to our efforts to help build relationships with credit union leaders to bridge the gap with decision-makers at the federal level.

We will work with CULAC Trustees, committee leaders, and credit union advocacy coordinators to support these programs.

Educate CUs on Payroll Deduction Program

When it comes to political action, every dollar given makes a powerful difference. Imagine the impact we could make if every credit union employee gave just \$1 to CULAC from each of their paychecks!



By offering CULAC's payroll deduction program to your employees, you can help make this a reality. This is a year-round effort to target new credit unions to get payroll deduction started. This should be the first tool credit unions are using to raise monies for CULAC/State PAC.

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JAN

CUNA Governmental Affairs Conference

The first association wide targeted event to fundraise outside the normal payroll deduction. This targeted event gives us access to leaders of our credit unions to give outside their annual commitment.



FEB
MAR

General Support of Individual Credit Union CULAC Events

The GoWest team understands that many credit unions have successful traditional CULAC fundraising events, like CULAC Month efforts, and we look forward to continuing to support individual CULAC fundraising events and programs!

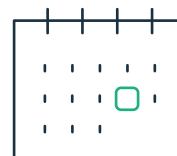


March Fundraiser (TBD)

MAR

We are working (pending review of state laws) to introduce a fundraiser in March around March Madness that will encourage friendly competition among credit union peers with all donations going to CULAC. We will work with participating credit unions on rolling out a successful program in 2024.

JUL

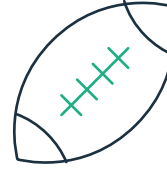


30/30 (Partner with CUNA)

Targeted CUNA CULAC campaign that is meant to get current contributors or past contributors to give \$30 within the 30 days of June. This would just be a coordinated communication with our members to help raise more awareness of CULAC.

CULAC Tailgates at Your Local Sporting Events

Work with GoWest to explore the opportunity to recognize and reward current CULAC donors, and recruit new ones at local sporting events. Credit unions can host receptions at local sporting events to honor donors and raise funds.



AUG
OCT



NOV

Permission Agreement Focus

In November, we will deploy a month-long awareness campaign to renew our expiring or sign-up new permission agreements. This would be a GoWest wide push, using our committee leaders, and advocacy coordinator to help meet our objectives.

December: Holiday Giveaway

Post Thanksgiving holiday, we ask credit unions from each of the six states to donate gifts/gift cards for our annual holiday giveaway. This would be a six-state CULAC sweepstakes where each \$10 contribution would give you an entry to the CULAC GIVEAWAY.

- We would use the 1/3 FEC donation rule. So, to give away \$2,000 in prizes, we would need to raise \$6,000 in donations.
- On the 19th, we would process the raffle and ship out gifts to the sweepstakes winner in time for their holiday with families.



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Engaging Credit Union Boards

Our commitment is to raise funds for CULAC through political engagement programs, targeting credit union leadership at all levels. Strong board participation is crucial for success, and without their support, raising sufficient funds is almost impossible. It is important to ask each board member to contribute a baseline amount annually to demonstrate their commitment. Board members can also be key advocates for CULAC, encouraging contributions from their credit union and the movement.



Strong board participation is essential to running a successful CULAC program.

Tracking & Accountability

To better track and stay true to our overall goals, we have created a state-by-state report, which is a live link and updated on a regular basis. Our goal in 2023 is to complete a tracking process for individual donations to Members of Congress. We will ask credit unions to self-report their individual contributions to Congressional candidates, and we will include these in future political engagement reports to our state GAC's.

[2023 Permission Agreements](#)

GoWest CULAC Report 2023



Arizona CULAC Report



Oregon CULAC Report



Colorado CULAC Report



Washington CULAC Report



Idaho CULAC Report



Wyoming CULAC Report



Overview of State PACs

As important as CULAC, we have strong state Political Action Committees (PACs). Credit Unions' individual state PACs support state-level candidates who support credit unions. Below is a brief description of each state PAC and its funding structure.

ARIZONA

Credit Union Political Action Committee (CUPAC), CUPAC can only be funded with individual donations. We are working with the Credit Union National Association that all individual donations are split 50% with 50% going to CULAC (FEDERAL) and 50% going to CUPAC (STATE).

COLORADO

Credit Union Political Action Committee (CUPAC). In the past, individual contributions have designated 75% going to CULAC and 25% going to CUPAC. Following the creation of GoWest, each state that does not currently fund the state PAC with corporate contributions is undergoing a deep review of campaign finance laws, analysis of existing conditions and future structure, and will result in recommendations on the best way to fund state contributions moving forward.

IDAHO

The Idaho Credit Union Legislative Action Fund (CULAF) allows state-chartered credit unions to contribute to the State PAC (CULAF) through option contributions on their GoWest dues statement. Corporate and individual contributions are allowed in CULAF, although individual donations are historically CULAC focused. Federal credit unions are not allowed to contribute to CULAF.

OREGON

Credit Union Legislative Action Fund (CULAF) State Chartered Credit Unions contribute to the State PAC with contributions listed on their dues statement. Corporate contributions are allowed, and their contribution is based on years past. All individuals' donations are focused on CULAC. Federal CUs (Credit Union) cannot contribute to CULAF.

WASHINGTON

Washington Credit Union Legislative Action Fund (CULAF) – State chartered credit unions make contributions to the state PAC via their annual dues statement. Corporate contributions are allowed to fund state PACs in Washington and are used specifically to support statewide and legislative candidates both directly and through caucus PACs. No personal contributions are solicited for the state PAC and federally chartered credit unions cannot contribute.

WYOMING

Credit Union Political Action Committee (CUPAC), All individual donations are focused on CULAC. We are in negotiation with Credit Union National Association that all individual donations are split 50% with 50% going to CULAC (FEDERAL) and 50% going to CUPAC (STATE) - Current split is 75% to CULAC and 25% going to CUPAC.