

# IDAHO CREDIT UNIONS

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## 1st Quarter Idaho GAC Meeting

January 23, 2024, 2:00 p.m. – 4:00 p.m.

Boise Centre West, Suite 200 – Boise, Idaho

Registration [HERE](#)

Zoom [link](#)

### 2:00 p.m. Kicking off 2024 – Welcome and Introductions

Committee co-chairs Tricia Baker and Chris Loseth will review committee expectation and annual goals:

- Committee member introductions, please briefly provide your:
  - 1) Name
  - 2) Credit union and location
  - 4) Advocacy focus areas you have for 2024.
- **Feedback requested:** *Please be prepared to share any issues or topics you would like to ensure they are addressed by the GAC at the 2024 meetings.*

### 2:10 p.m. Idaho State Advocacy Discussion – Zach Forster

- Update on Upcoming Primary Election
  - Presidential Primary Caucus
  - Critical legislative races to watch
  - *Discussion: Has there been any campaign activity in your district? What are you hearing regarding the change to a primary caucus?*
- 2024 Legislative Session
  - Anticipated Idaho Legislative Issues
  - GWCUA Legislative Agenda
    - Idaho SIWG
    - Other credit union priorities
  - *Discussion: Are your credit unions tracking legislation? What are the best ways GoWest can provide updates to you throughout the legislative session?*

### 2:45 p.m. Idaho Credit Union Day at the Capitol – Quick Overview

- What to expect from the day?
  - *Discussion: What are impediments to attending each year?*

### 3:00 p.m. Idaho Grassroots and Political Engagement Discussion – Jordan Beyer

- Advocacy Coordinators and Key Contacts Program Updates
- Grassroots and Political Committee Update
- PAC Fundraising updates and recognizing Idaho's CULAC fundraising in 2023
  - *Discussion:*

- *How are your teams organizing internally for advocacy efforts currently? In what ways can your GoWest team be more supportive?*
- *What's working well with your CULAC fundraising efforts and how can we encourage even more participation in '24?*
- *What resources can we partner in creating to better equip advocates in your credit unions?*

**3:15 p.m. Federal Issues Discussion – Ryan Fitzgerald and John Trull**

- CFPB's Proposed Rulemaking on Overdraft
- Regulation ii – Proposed [Interchange rule strategy](#) / Interchange Strategy in Congress
- Data Privacy / Data Protection (*if time allows*)
  - *Discussion:*
    - *How is your CU utilizing overdraft in your overall member services strategy and will the CFPB's proposed rule impact that strategy?*
    - *Is it time to initiate an interchange threshold "exchange" to allow credit card interchange fees to be capped in exchange for debit threshold to be significantly increased?*
    - *How is the growing patchwork of state and third-party data standards impacting operational efficiency?*

**3:45 p.m. Emerging/evolving issues – 15 mins**

Check fraud, cybersecurity, Buy Now - Pay Later, competition with big tech / fin techs, are just some of the major topics impacting credit unions and under discussion by policymakers.

- *Discussion:*
  - What are you seeing on these issues and what other items spanning business and policy should the committee review and discuss?

**4:00 p.m. Closing and wrap up**

*Happy Hour to follow in same location – will conclude around 5:00 P.M.*

**Future Event Planning**

- [Americas Credit Union GAC, Washington, DC](#) – March 3-7, 2023
- Q2 Idaho GAC Virtual Meeting – April 2, 2024
- Q3 Idaho GAC Virtual Meeting – July 25, 2024
- [EXECUTIVES@Skamania](mailto:EXECUTIVES@Skamania), August 5-7, 2024, Skamania, WA
- [MAXX Convention](#) October 13-16, 2024, Denver, CO