

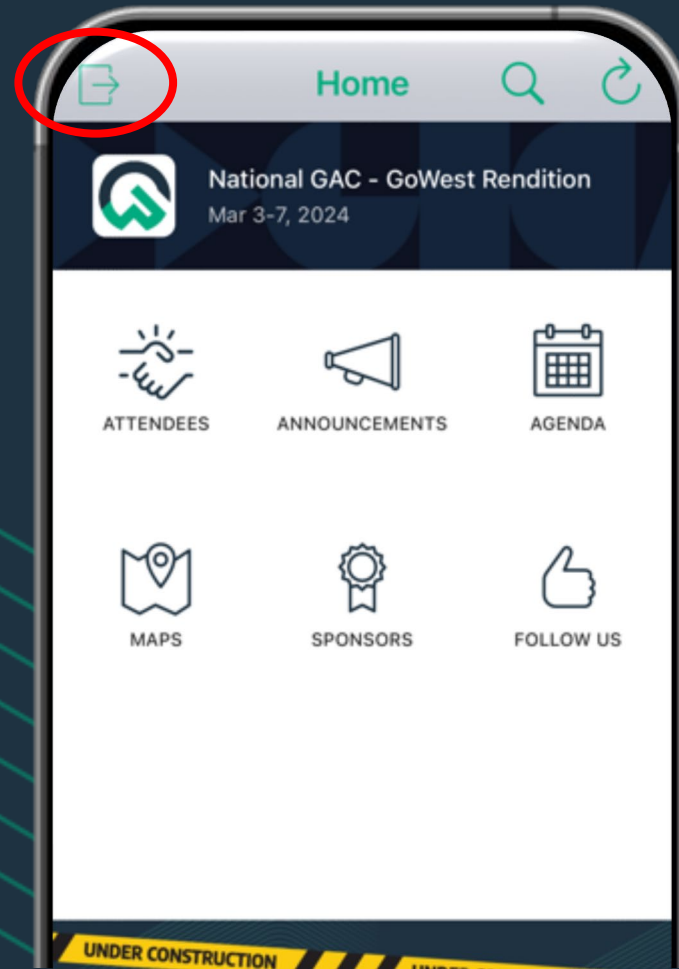
2024 ACU National GAC

# GoWest Advocate Prep



DOWNLOAD

# GoWest Event App



# GoWest Event Agenda

## Sunday, March 3, 2024

Time	Event	Location
1:00 - 2:00 p.m.	GoWest First Timers' Coffee	Compass Coffee – 1 <sup>st</sup> Floor Entry Washington Convention Ctr.

## Monday, March 4, 2024

Time	Event	Location
4:30 - 6:00 p.m.	GoWest Welcome Reception	Marriott Marquis Liberty Salon I-L

## Tuesday, March 5, 2024

Time	Event	Location
3:00 – 5:30 p.m.	GoWest Legislative Briefing – All States	Marriott Marquis Independence DE
5:30 – 6:30 p.m.	Individual State Legislative Briefings	See Individual Breakouts at All State Briefing

## Wednesday, March 6, 2024

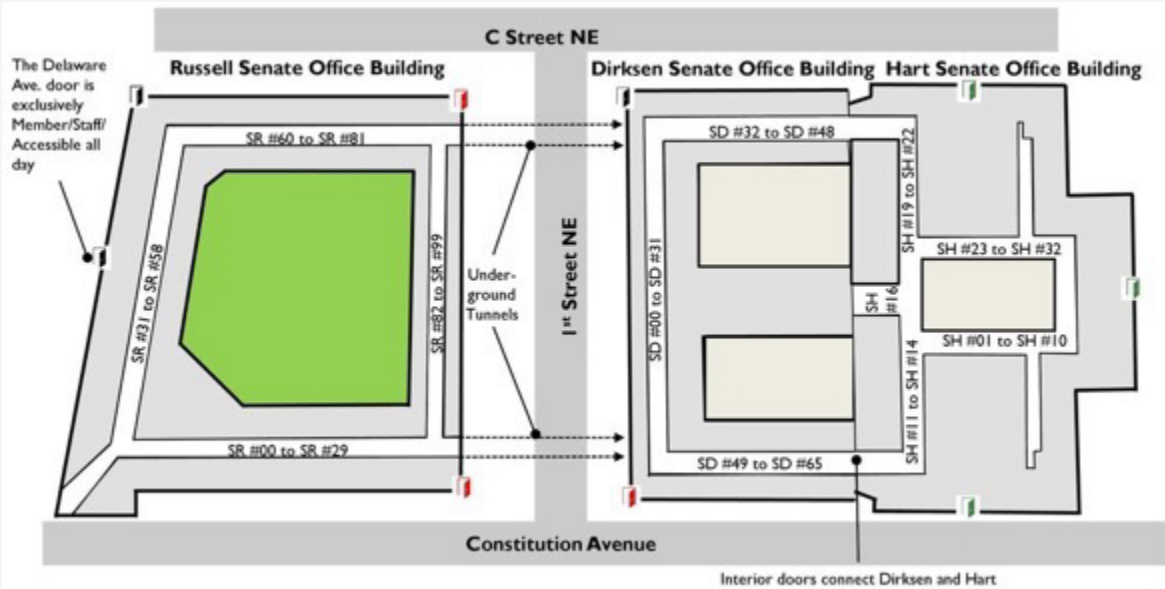
Time	Event	Location
8:00 a.m. - 5:00 p.m.	GoWest Legislative and Congressional Meetings	Capitol Hill

## MEETING LEVEL 4 (M4)

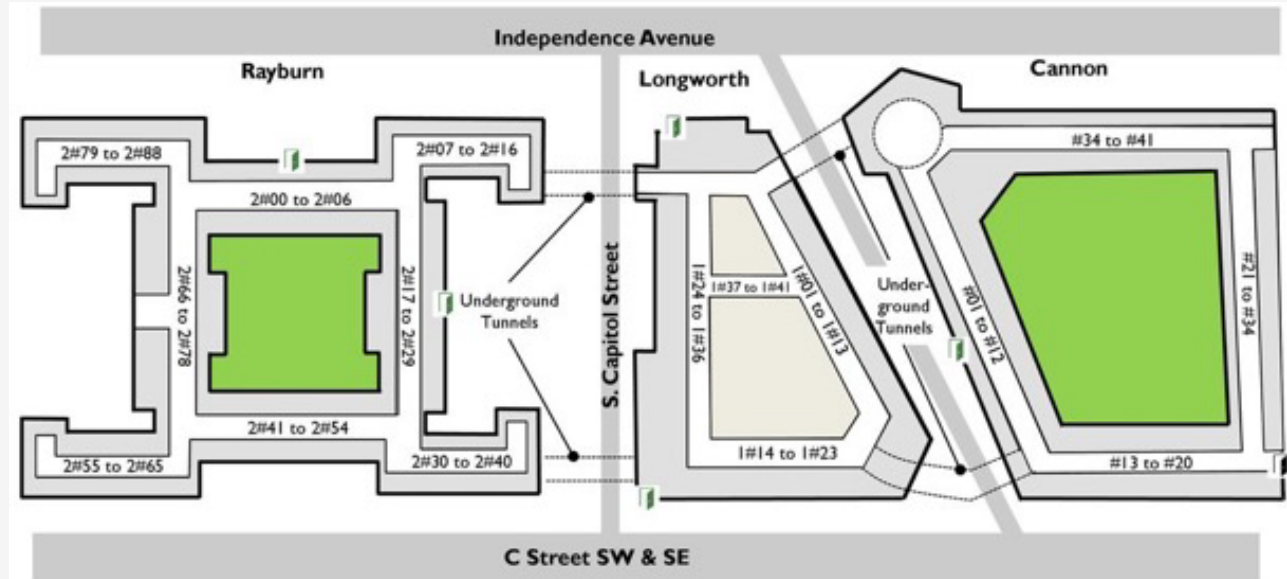


# Maps & Capitol Hill Logistics

## SENATE OFFICE BUILDINGS



## HOUSE OFFICE BUILDINGS



## Capitol Hill Office Buildings – Fully Open to the Public

Currently, there are no restrictions for the public to enter the House and Senate Office Buildings. Restrictions put in place in recent years requiring escorts in the office buildings have been removed. Access to the U.S. Capitol remains limited to official tours, which can be requested at the U.S. Capitol Visitors Center on the South side of the Capitol.

# Capitol Hill Logistics & Contacts

## Basecamp for Hill Meetings

The cafeterias in the basement of the **Longworth House Office Building** and the **Dirksen Senate Office Building** are recommended locations to sit down for a few minutes to rest or get a snack in between meetings. Our GoWest Advocacy team will endeavor to have someone available in these locations if you need assistance or have questions while on the Hill.

## Identification and IDs

Please ensure you have a valid driver's license or passport with you when attending meetings on Capitol Hill. The Capitol Hill Police have relaxed their security protocols significantly in the past 6-8 months but have required spot ID checks in recent months.

## Attire for Meetings

Business attire is requested for all meetings on Capitol Hill during the week of ACU National GAC.

## GoWest Staff Member Contacts

Ryan Fitzgerald	(208) 860.8072
Jordan Beyer	(206) 384.3883
Madeline Robertson	(720) 459.2463
John Trull	(971) 263.0681
Gracie Nelson	(503) 781.3290
Sharee Adkins	(206) 265.0313
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Katy Wagnon	(509) 499.3929
Jennifer Wagner	(503) 915.5141
Amanda Macias	(720) 201.2226

# Meeting Logistics & Reminders



- ▶ Meet in the Hall 10-Minutes Before the Meeting Time
- ▶ Team Leader check-in with front desk representative 2-3 Minutes Before the Meeting Time
- ▶ Assign Priority Issues to Team Members
- ▶ Don't Be Afraid to Say We Don't Know, but we will have GoWest staff follow-up

“

***People think that a staff-level meeting is somehow less important, and that is just not the case.”***

*- Former Chief of Staff to Democratic Senator*

# Team Lead Specifics



## **INTERNALLY**

Attend the Tuesday briefing to ensure clarity of our message

Organize your CU's attendees to manage multiple districts that you serve

District Constituents Have Highest Priority

Organize your leaders to manage a single issue before the meeting

## **DURING STATE BREAKOUT MEETINGS**

Settle the Crowd and Organize According to Districts

Assign Key CU Advocates with Specific Topics to Discuss During Each Meeting

Give Direction on:

- Don't start early
- Managing Introductions
- Business Cards

15 Minute Meetings

Check-In & Hit the Topics

Please Email Your Cell Phone Number to **Ryan at** [rfitzgerald@gowest.org](mailto:rfitzgerald@gowest.org)



# LEGISLATIVE MEETING Quick Reference Guide



## INTRODUCTIONS

### GENERAL CREDIT UNION MESSAGING:

Remind Members of Congress that credit unions are different, and uniquely serve the financial needs of their members, communities, and the underserved in each community they serve. Their focus is on relationship banking.

### STRUCTURE

The **STRUCTURE** is what makes credit unions different and equips each credit union to serve the needs of their members and their communities in ways that only credit unions can.

### VALUE

Credit unions bring tangible **VALUE** to their members through the not-for-profit, cooperative, member-owned model, and exist to serve and improve the financial well-being of those members through numerous programs that are tailor-fit to best serve them.

### IMPACT

The **IMPACT** credit unions make in the everyday lives of their members and communities bolsters their financial well-being and stability, providing access to credit, expanding financial services to communities, and serving the underserved.



## LEGISLATIVE MEETING

# Quick Reference Guide



### Protect the Credit Union Tax Status

#### ASK CONGRESS

Continue protecting the not-for-profit, cooperative structure that makes credit unions unique, and provides tangible value to their member-owners, supporting the needs of communities, and providing greater access to financial services for consumers and businesses.

### Oppose Misguided Interchange Legislation & Reg II Proposed Fee Changes

#### ASK CONGRESS

Oppose expansion of the Durbin Amendment on Interchange to include credit cards, and actively oppose changes to Regulation II to further reduce Interchange income for credit unions.

### Don't Buy into the Myth of "Junk Fees" – Maintain Operational Flexibility to Serve Members

#### ASK CONGRESS

Support credit unions' ability to maintain operational flexibility and autonomy to offer the services that best fit the needs of their members by "right-sizing" regulation.

### Expand Opportunities for Credit Unions to Serve Consumers

#### ASK CONGRESS

Support legislation and policies that update the Federal Credit Union Act to provide operational flexibility and relevant products and services to meet member needs in the transforming financial services landscape.

# Quick Reference Guide



### “Right-Size” Regulation and Allow Credit Unions to Remain the Consumer-Focused Sustainable Relationship Banking Model

- If credit unions continue to receive the same treatment as the biggest of banks, they will be challenged to remain the resilient member-owned, not-for-profit cooperative financial service provider.
- Massive contraction in the industry will be unavoidable and consumers’ choice in financial services will decrease, forcing many to seek out predatory businesses like payday lenders or could possibly become unbanked.

### Oppose Attacks on Interchange / Federal Reserve Reg II Rules Advancement

- Oppose expansion of the Durbin Amendment on Interchange to include credit cards. The misguided concepts outlined in the **Credit Card Competition Act** ([S. 1838](#) / [H.R. 3881](#)) will limit access to financial services, weaken data privacy efforts, and hurt consumers.
- Healthy competition already exists, and this legislation would only be a huge windfall for mega-retailers at the expense of security of the payments ecosystem and

## LEGISLATIVE MEETING

# Quick Reference Guide



### Dispel the Myth of the “Junk Fee” & Protect Member-Focused Services

- Help the nation’s credit unions maintain the operational flexibility to offer the services that best fit the needs of their members and provide consumers with choice in the marketplace.
- Eliminating the ability for credit unions to offer member-requested, opt-in services will have negative impacts on our ability to provide true “no-fee” services further impacting the financial well-being of all members, including those in most need of these services.

### Data Privacy / Data Protection – *Establishing a Nationwide Standard*

- Congress needs to establish a strong, national data protection and consumer notification standard with effective enforcement provisions.
- A standard should preempt existing state laws and establishes a single baseline data standard that must be met by financial institutions and third-party vendors alike.

# Quick Reference Guide



## Modernize the Federal Credit Union Act for a Sustainable Future

**ASK CONGRESS**

Support legislation and policies that update the FCUA and provide operational flexibility and service options for credit unions to better serve their members, while broadening the delivery of financial services to more consumers, small businesses, and communities.

- **Co-sponsor and support** the **Credit Union Board Modernization Act** ([S. 610 / H.R. 582](#))  
Update the Federal Credit Union Act to allow credit union boards to meet six times per year.
- **Co-sponsor and support** the **Veterans Member Business Loan Act** ([S. 539 / H.R. 4867](#))  
Allow credit unions to provide loans to Veteran-owned businesses without impacting their MBL cap.
- **Co-sponsor and support** the **Expanding Access to Lending Options Act** ([H.R. 6933](#))  
Allow the NCUA the flexibility to allow federal credit unions to make loans with maturities up to 20 years, where the current limit for most loans is 15 years.

**PROTECTION OF CU TAX EXEMPTION**

**INTERCHANGE EXPANSION / REG II OPPOSITION**

**JUNK FEE MISNOMER – CU SERVICE AUTONOMY (ODP / NSF)**

**MODERNIZING THE FEDERAL CHARTER**

**DATA PRIVACY / PROTECTION**

**SAFE BANKING**

**CDFI MISSION, TRANSPERANCY & PROGRAM SUPPORT**

**CFPB OVERREACH & BOARD EXPANSION**

**3<sup>rd</sup> PARTY VENDOR AUTHORITY**

**FHFA / FHLB – MISSION LIQUIDITY**

**STABLE COIN / DIGITAL ASSETS**

# FEDERAL PRIORITIES

# QUESTIONS?

Ryan Fitzgerald

SVP, Advocacy

GoWest Credit Union Association

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