

IDAHO CREDIT UNIONS

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Q1 2024 GAC Meeting Notes

Idaho Governmental Affairs Committee Q1 Meeting

Tuesday, January 23, 2024

Meeting held at Boise Centre prior to 2024 Idaho Day at the Capitol

Participants:

Trisha Baker	Lewis Clark CU
Amber Dolphin King	Horizon CU
Ezra Eckhardt	STCU
Jack Fallis	Global CU
Andy Forth	Clarity CU
Nick Fugal	Clarity CU
Mike Hill	CapEd
Suzanne Oliver	MACU
Jamie Simmons	Connections CU
Brad Swartzentruber	Northwest Christian CU

Stephanie Tocher	Connections CU
Mike Vogeler	P1FCU
Michael Watson	ICCU
Brenda Worrell	ICCU
Brian Berrett	ICCU
Zach Forster	GWCUA
Ryan Fitzgerald	GWCUA
Jordan Beyer	GWCUA
Troy Stang	GWCUA

Co-Chair Trisha Baker kicked off the 2024 Q1 meeting with introductions from the new committee and asked what they are most interested in or issues they would like to discuss throughout the 2024 Government Affairs Committee meetings.

Idaho State Advocacy Discussion

- Zach kicked the meeting off discussing the upcoming primary election in Idaho along with the changes to the Idaho presidential primary election.
- He touched on critical legislative races around the state that we are already starting to pay attention to.
- Zach then turned to discuss the 2024 legislative session. He highlighted some of the issues we were going to see this year (including interchange, ESG, unclaimed property, ITD, homestead exemption, and IBA legislation).
- We spent a significant amount of time going over the modernizations to the Idaho Credit Union Act. This was the legislation that came out of the 2024 Idaho State Issues Working Group.
- To wrap up the state advocacy portion of the meeting, we did a quick run through of the Day at the Capitol and what members can expect.

Idaho Grassroots and Political Engagement Discussion

- Jordan did a quick run through of updating the committee on where the Association was at on advocacy coordinators and the key contact program.

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- We recognized Trisha Baker and Lewis Clark Credit Union for their PAC fundraising totals this year. Her team did a tremendous job raising money through fun and various ways at the credit union.

Federal and Regulatory Discussion

- Ryan and John started the discussion off by discussing the recent CFPB's proposed rulemaking on overdraft fees. The question was posed to the members how they are currently utilizing overdraft in their member services strategy and how this new proposed change will directly impact that strategy.
- Shifted the discussion to update the committee on the proposed interchange rule strategy. This has been an ongoing debate over the last 18-24 months on the direction Congress is headed on this issue. Members were animated about that discussion and the Association received great feedback.
- We wrapped up the discussion to quickly speak to emerging issues such as check fraud, cybersecurity, Buy Now-Pay Later, and competition we are seeing with tech and fintech companies.

Co-Chair Baker wrapped up the meeting, by reminding members of the upcoming events and to get registered, and she thanked everyone for their contributions and a great discussion.