CULAC 2018

Many donors, one voice.

www.nwcua.org/culac

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What is CULAC?

The Credit Union Legislative Action Council (CULAC) is a vehicle through which a credit union advocate can actively participate in advancing the future of the credit union industry. In contributing to CULAC—the political action committee (PAC) of the Credit Union National Association—you are making an investment in the future of your credit union and every credit union across the country.

CULAC's purpose is to provide the opportunity for individuals interested in the future of the credit union movement to contribute to the support of worthy candidates for federal office who believe, and have demonstrated their belief, in the principles to which the industry is dedicated.

Why Should I Give?

Legislative and regulatory decisions are being made every day in Washington that affect the ability of your credit union to serve its members. By contributing to CULAC, you are joining thousands of credit union members and employees nationwide to ensure that credit unions have a voice on Capitol Hill when those decisions are made.

How is the Northwest Credit Union Association Involved?

Each state has a representative on the CULAC Board of Trustees. CULAC Trustees serve as liaisons between their state leagues and CULAC. A Trustee's goal is to increase credit union involvement in CULAC and encourage engagement in political activities that advance the credit union movement. Trustees also are responsible for the governance of CULAC in pursuit of a stronger federal political action committee for all credit unions.

Who Can I Contact?

Idaho Trustee
Connie Miller, ICON CU
connie@iconcreditunion.org

Oregon Trustee
Stacie Wyss-Schoenborn,
Central Willamette Community CU
staciews@centralwcu.org

Washington Trustee
Debie Keesee, Spokane Media FCU
debieb@smfcu.org

Where Does the Money Go?

Your contribution will be put to use helping elect candidates who understand the credit union difference and who will fight to ensure that credit unions remain the best financial services option for consumers. CULAC is among the most bipartisan PACs in Washington, and bases its candidate support decisions strictly on support of credit unions without regard to party affiliation. CUNA and the state leagues work together.

Who Can Participate?

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.

Where Do the Goals Come From?

The goals are set by the CUNA CULAC Trustees.

Who Else Can I Call?

Samantha Beeler
AVP, Advocacy • NWCUA
sbeeler@nwcua.org • 503.350.2218

Gretchan Blum
Grassroots Advocacy Manager • NWCUA
gblum@nwcua.org • 503.350.2226

Alex Ginis
Political Programs Manager • CUNA
aginis@cuna.com • 202.824.6297

How to Talk About CULAC

We find the first step to overcoming any negative connotation about CULAC is to share the facts, and the best way to do that is by looking at the numbers.

CULAC is among the **top 10** largest **PACs** nationwide.

More than **36,000 credit union members** nationwide contribute to CULAC annually.

Record-breaking grassroots receipts by credit union members across the country totaled **$2.7 million**.

97% of the 364 CULAC-backed federal candidates in the 2016 elections won their races, including **9 of 12** candidates in priority races.

50% of contributions go to **Republicans**.

50% of contributions go to **Democrats**.

CULAC is among the **most bipartisan PACs** in Washington.

CULAC spent **more than $1.8 million** on Independent Expenditures (IEs) in key 2016 competitive races.

More than 1,000 political fundraisers are attended annually by credit union advocates with support from CULAC.

$73 was the **average annual donation** by CULAC contributors, making CULAC among the most grassroots-driven PACs in the country.

CULAC AND CHARITIES OF CHOICE

Credit Unions commit to match funds raised by CU Employees and donate them to a Children's Miracle Network Hospital.

CREDIT UNIONS FOR KIDS

CU employees sign up for payroll deduction or make one-time donations to CULAC.

CUs meet their CULAC fair share goals, and accomplish IMPORTANT work in their communities.

CULAC
Credit Union Legislative Action Council

Credit Unions for Kids
Children's Miracle Network Hospitals

Credit Unions for Kids Supporting the Children's Miracle Network.

1 in 10 kids in North America is treated by a CMN Hospital.

Every 60 seconds, 62 children receive treatments.

In 1986, a group of Oregon & SW Washington credit unions began raising money for local children's hospitals.

Their model was adopted nationally a decade later, and is now considered the credit union movement's charity of choice.

Today in Just One Hospital

200 CHILDREN will visit the ER

32 CHILDREN will receive heart treatments

32 KIDS will receive cancer treatment

The Children's Miracle Network HELPS 170 HOSPITALS

The Importance of the Credit Union Legislative Action Council

$2.7 MILLION
RAISED IN GRASSROOTS DONATIONS IN 2016

$1.8 Million
INDEPENDENT EXPENDITURES
in key competitive races

$73
AVERAGE DONATION
from CULAC contributors

97%
OF CANDIDATES
backed by CULAC won their 2016 races

36,000
CU MEMBERS
contributed to CULAC in the past year

1000+
FUNDRAISERS
by credit union advocates attended annually by CUNA

9 of 12
CANDIDATES IN PRIORITY RACES
backed by CULAC won in 2016

CULAC IS AMONG THE MOST BIPARTISAN PACS IN WASHINGTON, D.C.

50%
CONTRIBUTIONS TO REPUBLICANS

50%
CONTRIBUTIONS TO DEMOCRATS

Northwest Credit Union Association
Idaho • Oregon • Washington

CULAC
Credit Union Legislative Action Council

Fundraising Goals

Recommended Donations by Position

CEO:	$500 - $1,000
Executive Level:	$250 - $500
Managers:	$100 - $250
Directors and Staff:	$50 - $100

CULAC Donor Recognition Levels

Founder:	$5,000
Presidential Club:	$2,500-$4,999
Leadership Circle:	$1,000-$2,499
Chairman's Club:	$500-$999
Capitol Club:	$250-$499
CULAC Contributor:	$100-$249

For information on the full benefits package for each donor level, visit CUNA's website.

Federal Election Law Requires the Following Disclosures in All CULAC Materials

Contributions to CULAC are not tax deductible. All contributions are voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal. Guidelines contained here are merely suggestions. You may contribute more or less than the guidelines suggest, and you will not be favored nor disadvantaged by reason of the amount of your contribution or a decision not to contribute.

Reporting Guidelines

You must obtain and report the name, home address (as required by the FEC), occupation, and employer of each contributor who gives $50 or more to CULAC.

Contributions need to be deposited by certain dates. The quickest and easiest way to transmit funds is through CUTS (information included). If you collect checks, they must be mailed each Friday of the month as required by the FEC.

Items being mailed must include a contribution form listing all donors (form included in this packet) and be sent to CULAC at the following address:

CULAC
c/o CUNA
99 M Street SE
Suite 300
Washington, D.C. 20003

All checks sent in must be made out to CULAC. Do not send cash.

When possible, it is requested that the credit union collect the donations and send in one (1) check along with the contribution form.

A typed copy of the contribution form that lists everyone's name, home address, title, and amount contributed needs to be mailed with the check(s), as well as emailed to culacreceipts@cuna.com. (See instructions included in this packet.)

The contribution form should list a total for donations received each week, it should not list a cumulative total.

Thanks for participating!

Payroll Deduction Information

Why Payroll Deduction?

It's Automatic: Once an employee has provided initial authorization, no renewal is necessary, and a steady stream of revenue for CULAC continues with every pay period.

It's Painless: Having a small amount automatically withheld every pay period is barely noticeable, and yet adds up over time.

A commitment of only $8 from a biweekly paycheck equals $208 a year.

It's Easy to Administer: Using the payroll deduction program simplifies tracking and reporting contributions.

Best of All, It Will Raise More Money: The ease and efficiency of payroll deduction will help you meet your goal and continue to grow what is already one of the nation's largest PACs. Take CUNA's own experience with payroll deduction for CULAC: contributions from CUNA staff have grown exponentially since its inception and now top $81,000 a year.

For more information on how to start payroll deduction at your credit union, visit **www.nwcua.org/culac** or CUNA's website.

Instructions for Emailing CULAC

Why General Emails Versus Contribution Supporting

As the volume of CULAC contributions increase, it has become more difficult to keep track of the disclosure spreadsheets and the supporting documents that come into the CULACReceipts@cuna.com inbox. In order to effectively track, organize, and follow up with the incoming emails and disclosure spreadsheets, please adhere to the following format guidelines for the subject line when emailing to the CULACReceipts@cuna.com inbox.

Please Include the Following on the Subject Line for All Emails:

- State
- Credit Union/League

Example: DC – CUNA CU

Please Include the Following on the Subject Line for All Contribution Supporting Document Emails:

- State
- Credit Union
- Fundraising Program Type
- Date
- Method of Payment (Check, Wire, Transfer, ACH)
- Amount

Example: DC - CUNA CU - Payroll Deduction - 04/07/2013 - ACH - $100

Please put this format into practice immediately. We appreciate your assistance in developing an effective process.

CUTS

CULAC Upload and Transfer System

What is CUTS?

- CUTS is a section of CULAC's website where Credit Unions and State Credit Union Leagues can upload contributor information and transfer contributions in one simple process.

Why should I use CUTS?

- Free - Allows you to send your contributions to CULAC at no cost. No more wire fees or spending money on checks and stamps.
- Accurate - You can enter all of your contributor information into one standardized spreadsheet that will automatically tell you if you have made any data entry errors.
- Fast - The entire process of uploading the spreadsheet and processing the transaction takes less than 5 minutes.

How do I get started?

1. Go to www.cuna.org/CUTS (note: you will need a cuna.org login)
2. Download the Contributor Information Template
3. Enter all of the contributor information into the template
4. Click on Upload Spreadsheet and follow the quick and easy steps until completed

What if I have any questions?

Help Section - Check the help section on each page for detailed information on all aspects of that step in the process.

FAQ - Check the Frequently Asked Questions section for answers to common questions and problems.

Contact Us - Email us at cuts@cuna.org with any questions pertaining to the use of CUTS.

Contact your League - Contact your State Credit Union League and request more information on CUTS.

Contributions are not deductible for federal income tax purposes.

Corporate contributions are prohibited by law.

Contributions to CULAC are used to support credit union-friendly candidates in their bids for federal office. Contributions are strictly voluntary and you have the right to refuse to contribute without any reprisal.

In accordance with federal law, CULAC is required to record the name and address of individuals that contribute $50 or more. This information, along with the contributor's occupation and name of employer for those that contribute in excess of $200 per calendar year, will be reported on CULAC's regular reports to the Federal Election Commission

CULAC
Credit Union Legislative Action Council

Credit Union Name:
Credit Union Contact Person:
Contact Person Direct Phone:
Contact Person E-mail Address:
☐ Yes, we reached 100% participation from volunteers and staff

Contributor Disclosure Spreadsheet

FULL NAME	STREET ADDRESS	CITY	STATE	ZIP CODE	CREDIT UNION	TITLE	AMOUNT

CULAC
Credit Union Legislative Action Council
A Member of the Credit Union System

Credit Union Legislative Action Council
c/o CUNA, 99 M Street SE, Suite 300 Washington, D.C. 20003

_____ Number of Volunteers
_____ Number of Employees
_____ Total Dollars Raised

Creative Ideas

Tired of the same old fundraiser? Here are some fun ideas you could use or customize for CULAC Month:

Parking Spaces – Raffle off the CEO's parking spot—or another coveted spot!

Footrace In Costumes – Use your imagination! Maybe it's a tricycle race instead? Maybe you sell giant squirt guns to shoot water at the participants as they go by? Bet on who will win.

Start Payroll Deduction – A great opportunity while you are raising awareness of CULAC is to start Payroll Deduction or to sign up more employees! Have a raffle ($25 Starbucks card) for everyone who either starts or increases their deduction. Or, let everyone who participates wear jeans one day!

Sports Jersey Day – Invite everyone to wear their favorite sports jersey for a contribution to CULAC (can combine with jeans and maybe a BBQ for employees).

Summer of Jeans - $5 for every Friday or $60 for the whole summer!

Senior Management – Cooks breakfast for everyone who contributes to CULAC! Serves dessert to the winning department. Use your imagination!

Friendly Competition – Challenge the credit union down the street to see who can raise the most for CULAC Month! Whoever loses has to display the toilet seat cover award in their lobby for a day!

Raffles – It's always fun putting together a basket. How about a new hose, some sponges, and car wash soap? Or a bag of soil, some plants, and gardening gloves? Just make sure not to spend too much – if the credit union purchases the materials, you'll need to raise three times their value. (Example: A basket of items worth $25 would need to raise $75 from raffle tickets. It's called the One-Third Rule.)

Request Additional Marketing Materials

To request additional marketing materials, email Samantha Beeler at sbeeler@nwcua.org.

Thanks-A-Latte for Supporting CULAC Kit

Thanks-A-Latte is a low-maintenance "starter" program for credit unions that don't have the manpower to promote CULAC. We suggest they take a staff meeting to have the Association present the idea, or have the CEO send an all-staff email or post on the employee intranet to introduce the program. The Association will then send the credit union a box with posters, envelopes, and a collection box. The credit union can simply place the kit in the break room and let the giving begin! For credit unions that participate in payroll deduction, we suggest including payroll deduction forms in the box. You can then select a weekly winner for a prize, or see which department can fill up a box the fastest.

The logo and posters

The collection boxes and envelopes