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Grassroots Development Resources

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Hike the Hill

http://www.cuna.org/pol_affairs/hike_the_hill.html



CULAC

http://www.cuna.org/pol_affairs/culac.html



Project Zip Code

http://www.cuna.org/pol_affairs/zip_code.html



Education: CUNA Advocacy Training

http://www.cuna.org/pol_affairs/campaign_school/advocacy_training.html



Education: CUNA Campaign School

http://www.cuna.org/pol_affairs/campaign_school/campaign_school.html

Education: CUNA Online Training Courses – Advocacy Corps

http://www.cuna.org/pol_affairs/online_training.html





A PLAN TO WIN

A 535 – Seat Advocacy Strategy

**AACUL's Political Involvement & Grassroots Committee
November 2011**

A Plan to Win: A 535 - Seat Advocacy Strategy

Impetus

It has been thirteen years since H.R. 1151, the *Credit Union Membership Access Act*, was enacted. For many within the credit union movement, this represents the movement's last significant legislative victory. For others, particularly some state chartered credit unions, H.R.1151 is a bill that represented credit unions taking two steps backward and one step forward. Since then, the credit union legislative agenda has almost exclusively involved repairing the damage done by the last victory and defending against taxation, the Community Reinvestment Act and additional regulatory burden.

In the wake of the intervening years, the most significant financial crisis since the Great Depression and the infancy of a recovery period that has seen large and community banks bailed-out with significant taxpayer dollars, whispers of the need for a new victory are heard clearly in nearly every meeting of credit unions. The saturation of "bankers' speak" on Capitol Hill and the perception that the community bankers are held in unending favor by Congress are nuisances that discourage and enrage credit union advocates. For many within the movement, it matters less what the victory is than that it is achieved; still, there is no consensus definition of victory.

Some credit unions seek additional business lending authority after an artificial cap was imposed by the 1998 legislation; others find supplemental forms of capital the most important issue; still others would be perfectly happy simply with a reduction of regulatory burden and the retention of the tax status. In an attempt to create a legislative package that included "something for everyone," the *Credit Union Regulatory Improvements Act* (CURIA) was introduced in 2003. However, that legislation proved too heavy to move because some credit unions supported only parts of the bill; few supported the entire package. With strong banker opposition, Congress pursued the path of least resistance, failing to enact CURIA or its component pieces in four consecutive Congresses. The result was nothing for everyone.

Congress' failure to enact CURIA was frustrating enough for credit unions; however, that frustration was compounded by the fact that the banking trade associations have deliberately fostered a political environment in which credit unions are chronically put on the defensive about their tax status; and while facing an economic environment with community banks reducing lending to small businesses, Congress enacted legislation which gave these banks \$30 billion to lend small businesses without increasing the credit unions member business lending cap. This result further perpetuated credit unions' perception that Congress has a positive impression of credit unions, but does not fear them, or automatically think of them as a legislative priority.

Credit unions' confidence in their grassroots power was further shaken by the loss on the Durbin debit interchange amendment during consideration of the *Dodd-Frank Wall Street Reform and Consumer Protection Act*. Despite a significant grassroots response, credit unions were on the losing end of a vote that has the potential to significantly reduce debit interchange revenue. While credit unions achieved victories by defeating cramdown legislation, preventing the consideration of overdraft protection legislation, persuading proponents of Community Reinvestment Act expansion to exclude credit unions, and making significant positive modifications to the most comprehensive financial reform legislation in the last eighty years, the setbacks on CURIA, member business lending, and interchange combined with the seemingly elusive consensus victory, have caused many within the movement to rightly ask, "What do we need to do differently?"

This "Plan to Win" begins to answer that question and lay out the steps which credit unions, Leagues and CUNA need to take in order to win. It calls for a plan to be developed for each Member of Congress – a "535 – Seat Advocacy Strategy" -- recognizing that a single plan will not work for every member, it must be individualized. It also recognizes that each League's approach to advocacy will be different, while providing measurable steps to assess progress toward moving Members of Congress to where they "can't say no" to credit unions.

The purpose of the "Plan to Win" is not to deconstruct what CUNA or Leagues are currently doing. Much of what CUNA does in Washington, it does well. The Political Affairs Department operates a number of programs designed to help credit unions and Leagues actively and efficiently engage in advocacy. Likewise, the Legislative Affairs Department, through CUNA's in-house lobbyists and outside consultants, has been recognized as having represented credit unions well on Capitol Hill. At the same time, Leagues are viewed as the backbone of the System's political advocacy efforts, though the emphasis on particular programs varies by state.

Nevertheless, consideration should be given to how these programs can be adjusted – or the extent they need to be adjusted – to better align with a 535 – Seat Advocacy Strategy. In addition to the operational changes that would necessarily follow a change in strategic direction as proposed in this paper, other complementary changes should be considered, including:

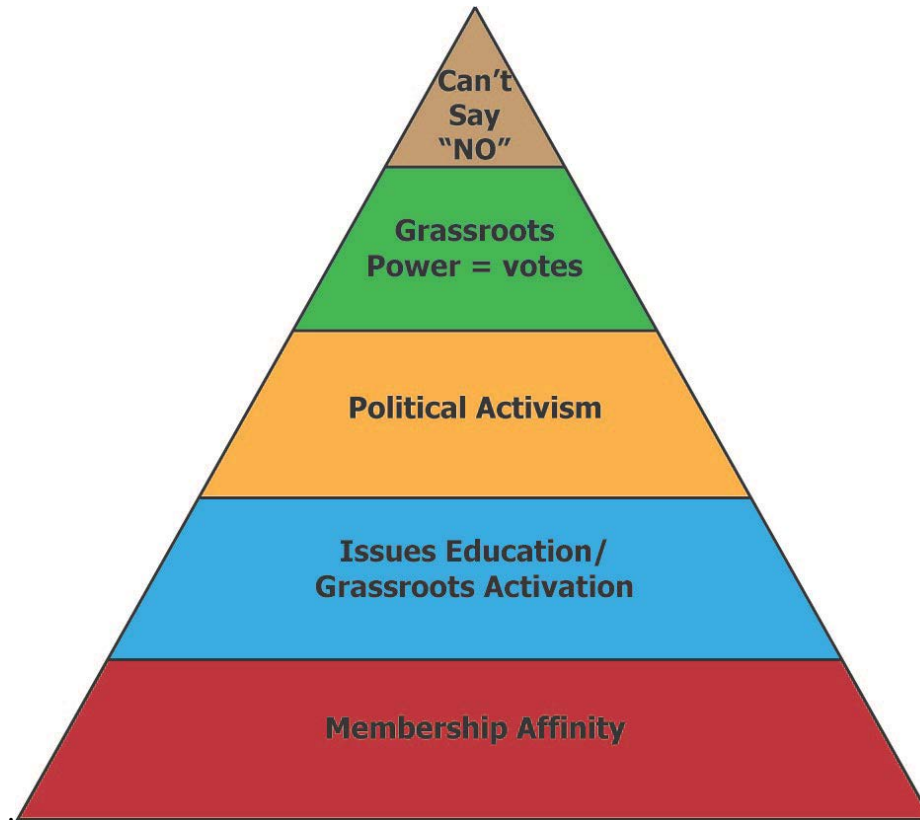
- developing a communication strategy that aligns with the 535 Seat Advocacy Strategy and focuses on local and national media relations, shaping the views of opinion leaders, and using social media to its full capacity in support of advocacy efforts;
- continuing to work on increasing credit union political activity in terms of PAC contributions as well as individual contributions

- increasing our efforts to promote greater direct political involvement in campaigns through such vehicles as partisan communications and independent expenditures on behalf of pro-credit union candidates;
- increasing emphasis on credit union grassroots activity in-district, including a renewed focus on Hike the Hill at Home meetings and credit union attendance at town hall meetings;
- conducting regular Congressional staff briefings on credit union issues and increased interaction with institutional support offices like the Government Accountability Office, Congressional Budget Office and the Congressional Research Service;
- setting expectations and accountabilities for Leagues, CUNA and Credit Unions;
- measuring overall results as well as on a state by state basis and
- acquiring and distributing resources as necessary to achieve success.

Credit unions are perceived to have political power because of the significant number of consumers that they serve well. A successful advocacy strategy should have at its foundation a simple, common narrative that unites credit unions. It should recognize how critically important the education and involvement of credit union members is to the overall success of the effort. And, it should be executed using a comprehensive approach that aims to saturate every Member of Congress with the credit union message delivered by a variety of sources. It is up to CUNA and the Leagues to ensure this happens.

Implementing the PLAN to Win

A key area of focus is the “Hierarchy of Power”. The credit union community then becomes an entity to which policy makers cannot say “no”.



Can't Say "NO": This is the ultimate goal in our relationship with elected officials: you can't be ignored and any attempt to oppose you comes with a political cost.

Grassroots Power = Votes: When elected officials equate grassroots strength to votes, numbers matter.

Political Activism: There are many types of political activism: supporting a PAC or political activities fund; engaging members with mailings/calls to support pro-credit union candidates; providing volunteers for a campaign; fundraising directly for candidates. These activities go far beyond simply handing a candidate a check.

Issue Education / Grassroots Activation: There are two elements: educating members on our issues, then activating them to contact their lawmakers. There is no substitute for an informed employee and membership base: having informed

advocates can be the difference between winning or losing a legislative argument.

Membership Affinity: Our potential political success is based at its core on the affinity that members have for their credit union. It is what separates us from traditional retail organizations (such as banks, retailers, etc.) that lack loyalty from their customer relationship.

Key to achieving this Hierarchy of Power will be specific goals and objectives for Leagues, CUNA and credit unions, combined with success measurements.

These are outlined as follows:

Overall Objectives:

- Increase number of political champions in House and Senate.
- Increase grassroots outreach participation on behalf of credit unions and members in order to affect legislation.

Phase I – Design Federal Advocacy Best Practices for CUNA, Leagues and Credit Unions.

Model League Best Practices—Benchmarks for Success

1. Grassroots

- Hold at least one Hike the Hill and one in-district meeting with each Member of Congress' office per year (in addition to GAC visits)
- Provide advocacy goals/expectations to CEOs and CUs (PAC giving levels, grassroots participation levels, etc.)
- Identify grassroots/political coordinator or contact at every CU
- Identify and maintain at least 90% of credit union members identified through PZC within the last two years
- Achieve League's Action Alert Response Goals for at least 75% of Action Alerts in a given year
- Develop key contact program with at least one key CU contact/relationship for each MoC
- Communicate and follow-up with CUNA following visits with MoCs
- Develop personal relationships between League staff and each MoC

- Develop and maintain relationships with Congressional district staff and campaign staff
- Work with CUNA to facilitate real-time sharing of action alert response data
- Develop a regulatory advocacy plan (Being undertaken by Reg Advocacy Committee)

2. Political

- Meet assigned CULAC goals through sustained giving and employee/board participation
- Solicit League employees for CULAC via payroll deduction and strives for 100% of eligible employees
- 75% of affiliated credit unions sign a CULAC Permission Agreement
- 25% of affiliated credit unions enrolled in payroll deduction for CULAC
- Prioritize strategic event attendance / delivery of PAC checks by key contacts
- Identify select individuals as part of the key contact program who are willing to contribute personally to campaigns when asked, including campaigns in other states
- Willing to encourage CUs to go to membership (partisan communications)
- Solicit volunteers for CU-backed candidates
- Strive to host a Campaign School each cycle with goal of identifying a CU candidate for elected office
- Support strategic political giving – individual support for CULAC and/or state PAC, corporate giving (where permitted) to state PAC, legal defense fund and/or CUNA Political Activities Fund

3. Legislative

- Work with CUNA to establish and maintain Confidential Dossier for each Member of Congress which includes the Legislative Voting Profile with updates after contacts
- Develop Legislative Voting Profiles in Conjunction with CUNA
- Work to discern, update, and share with CUNA accurate “whip count” of MoC positions on key issues and legislation

4. Communications/Education

- Has regular communication with CUs, including issue briefings/education
- Utilize CU Advocacy Corp (CUNA's online training modules)
- Host an Advocacy Training
- Where possible, assign or hire communications professional devoted specifically to advocacy
- Focus on mainstream press (in addition to just trade press)
- Share positive press stories with both DC and district Congressional staff
- Integrate communications staff with advocacy staff
- Utilize social media
- Find earned media opportunities
- Identify positive stories for media use
- Allow members to sign up for special communications
- Maintain user friendly website that provides members information on legislation
- Systematic collection and distribution to Congress and State Legislators of positive stories
- Develop a plan targeting inactive CEOs for greater advocacy participation

Credit Union Best Practices

1. Grassroots

- Has active grassroots/legislative coordinator
- Willing to activate membership when asked
- Has contact with and/or personal relationship with each MoC and/or District Director
- 100% of employees participate in Action Alerts when asked
- Send at least one representative to Hike the Hill/Hike at Home every year
- Update PZC twice a year

2. Political

- Willing to go to membership (partisan communications) on critical issues
- Meet assigned PAC goals through sustained giving and employee/board participation
- Solicit volunteers for CU backed candidates
- Host candidate tours and/or "meet and greets" at branches

- Work within CUNA/League structure rather than having own PAC
- Willing to make corporate contributions (where permitted) to state PAC, legal defense fund, and/or CUNA Political Activities Fund

3. Communications

- Has regular communication with members on issues/advocacy
- Utilize CU Advocacy Corp for staff and volunteers
- Engage in Social Media
- Find earned media opportunities
- Identify positive stories for media use, and regularly shares with CUNA and league
- Allow members to sign up for special communications
- Maintain user friendly website that provides members information on legislation

CUNA Best Practices

- Work with Leagues to develop a Legislative Voting Profile and Confidential Dossier to compare CU support of MoCs relative to others
- Work individually with leagues to fine tune strategic plans for their delegations via Confidential Dossier
- Provide more detailed and state-specific HTH briefings (e.g. for states with Financial Services committee members, etc.)
- Provide ready-made issue capsules and briefings for leagues to distribute to CUs (for websites, newsletters, etc.)
- Provide improved technology to better facilitate PAC and grassroots activities and reporting
- Provide more national conference calls and direct communication to CUs, coordinating with Leagues, on key issues
- Provide state and district level economic data to assist in lobbying
- Communicate regularly with Leagues on key contacts with their respective MoCs
- Provide clear numerical expectations/response goals for Action Alerts
- Provide clear and direct messaging on Calls to Action, with an eye toward what CUNA is 1) asking leagues/CUs to do and 2) what Leagues/CUs are asking CU employees/members to do

Phase II – Develop assessment tools to measure success based on best practices identified.

- Develop League Scorecard (s) to Measure Objective Goals
 - Provide status reports on a consistent basis to GAPS contacts and League Presidents
 - Provide forum at AACUL meetings for League Presidents to review results and overall performance on activities
 - Provide forum for GAPS contacts to review results and overall performance on activities
- Develop and Conduct “Custom League Advocacy Analysis” Program

Phase III – Develop Mechanisms/Tools to assist states not meeting minimum benchmarks.

- Assign GAPS contacts from other states to conduct peer reviews and provide advice on advocacy programs
- Improve sharing of strategies and best practices among Leagues
- Implement “SWAT” teams to assist leagues as needed
- Develop guidelines on “How to Cultivate a Champion” based on success stories

In Closing

As previously stated, the purpose of this plan is not to deconstruct what CUNA or Leagues are currently doing, but rather to consider how our current programs can be adjusted to better align with a 535 - Seat Advocacy Strategy.

It is also important to note that this plan is meant to be one that can be easily adjusted as priorities and the political and legislative environment change. It is also not meant to be a “one-size-fits-all” and is intended to be reviewed and updated on a continuous basis in order to maintain its relevance.

November 2011

AACUL-CUNA A Plan To Win for America's CUs

**AACUL Political Involvement &
Grassroots Committee
January 2012**

A Plan to Win for America's Credit Unions

Overall Objectives:

- Increase number of political champions in House and Senate Through Undertaking a 535 Seat Strategy.
- Increase grassroots outreach participation on behalf of credit unions and members to affect legislation.

A Plan to Win for America's Credit Unions

Phase I

Design Federal Advocacy Best Practices for CUNA, Leagues and Credit Unions.

Phase II

Develop Assessment Tools to Measure Success Based on Best Practices Identified.

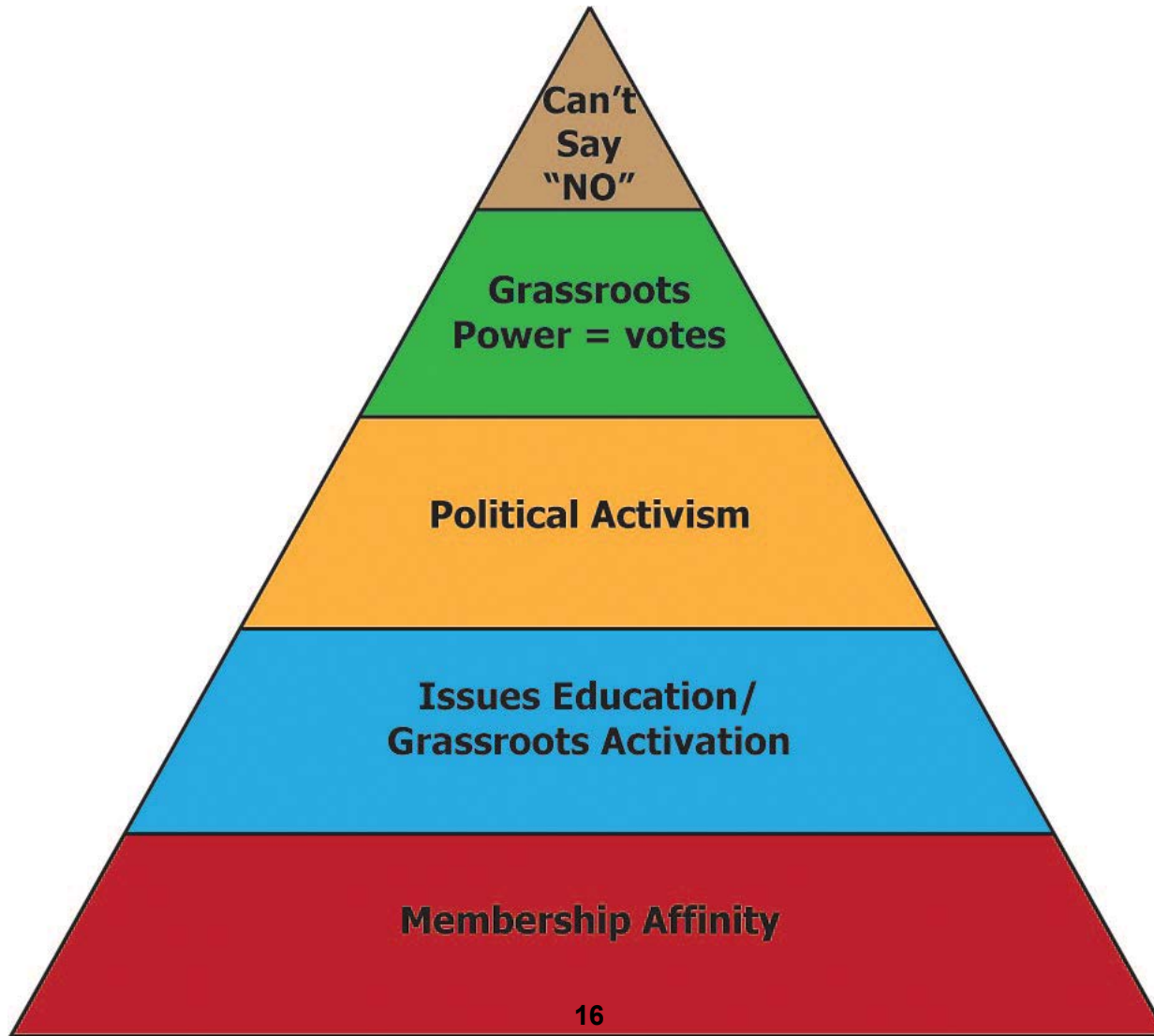
Phase III

Develop Mechanisms/Tools to Provide Assistance Where Needed.

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Hierarchy of Political Power



Grassroots Strength

- ⊕ More than 2 million people work for banks
- ⊕ 225,000 full-time CU employees
- ⊕ 35,000 part-time CU employees
- ⊕ **93 Million CU members**



Phase I: Model League Best Practices

Benchmarks for Success


Grassroots

- ✓ Has at least one Hike the Hill and one in-district meeting with each Member of Congress per year (in addition to GAC visits)
- ✓ Provide advocacy goals/expectations to CEOs and CUs (PAC giving levels, grassroots participation levels, etc.)
- ✓ Identify grassroots/political coordinator or contact at every CU
- ✓ Identify and maintain at least 90% of credit union members identified through PZC within the last two years
- ✓ Achieve League's Action Alert Response Goals for at least 75% of Action Alerts in a given year

Phase I: Model League Best Practices

Benchmarks for Success

Grassroots

- ✓ Key contact program with at least one key CU contact /relationship for each MoC
- ✓ Regular communication and follow-up with CUNA following visits with MoCs
- ✓ League staff develop personal relationships with each MoC
- ✓ Develop and maintain relationships with Congressional district staff and campaign staff
- ✓ Work with CUNA to facilitate real-time sharing of action alert response data
- ✓ Develops a regulatory advocacy plan (Being undertaken by Reg  Advocacy Committee)

Phase I: Model League Best Practices

Benchmarks for Success

Political

- ✓ Meets assigned CULAC goals through sustained giving and employee/board participation
- ✓ Solicits League employees for CULAC via payroll deduction and strives for 100% of eligible employees
- ✓ 75% of affiliated credit unions sign a CULAC Permission Agreement
- ✓ 25% of affiliated credit unions enrolled in payroll deduction for CULAC
- ✓ Prioritizes strategic event attendance / delivery of PAC checks by key contacts

Phase I: Model League Best Practices

Benchmarks for Success

Political

- ✓ Has identified select individuals as part of the key contact program who are willing to contribute personally to campaigns when asked, including campaigns in other states
- ✓ Willing to encourage CUs to go to membership (partisan communications)
- ✓ Solicits volunteers for CU-backed candidates
- ✓ Strives to host a Campaign School each cycle with the goal of identifying a CU candidate for elected office
- ✓ Supports strategic political giving – individual support for CULAC and/or state PAC, corporate giving (where permitted) to state PAC, legal defense fund and/or CUNA Political Activities

Fund

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Phase I: Model League Best Practices

Benchmarks for Success

Legislative

- ✓ **Work with CUNA to establish and maintain Confidential Dossier for each Member of Congress which includes the Legislative Voting Profile**
 - **Develop Legislative Voting Profiles**
 - **Discern, update, and exchange information regarding credit union interactions with Members of Congress, and their views on key credit union issues.**
 - **Develop a plan for each Member of Congress to move them toward being a stronger credit union supporter... to a place where they cannot say no.**

Phase I: Model League Best Practices

Benchmarks for Success

Communications

- ✓ Has regular communication with CUs, including issue briefings/education
- ✓ Utilizes CU Advocacy Corp (CUNA's online training modules)
- ✓ Hosts an Advocacy Training
- ✓ Where possible, assign or hire communications professional devoted specifically to advocacy
- ✓ Focuses on mainstream press (in addition to just trade press)
- ✓ Shares positive press stories with both DC and district Congressional staff
- ✓ Integrates communications staff with advocacy staff

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Phase I: Model League Best Practices

Benchmarks for Success

Communications

- ✓ Utilizes social media
- ✓ Finds earned media opportunities
- ✓ Identify and share positive stories not only for media use, but for CU use in communicating to members.
- ✓ Allows members to sign up for special communications
- ✓ Maintains user friendly website that provides members information on legislation
- ✓ Systematic collection and distribution to Congress and State Legislators of positive stories
- ✓ Develop a plan targeting inactive CEOs for greater advocacy participation

Phase II: Assessment Tools

Tracking Success

- ✓ **Develop League Scorecard(s) to Measure Objective Goals**
 - Provide status reports on a consistent basis to GAPS contacts and League Presidents
 - Provide forum at AACUL meetings to review results and overall performance on activities

- ✓ **Develop and Conduct “Custom League Advocacy Analysis” Program**

Phase II: Assessment Tools

Tracking Success—Action Alerts

Below is the grid detailing the three action alert levels, their importance to the credit union movement, and how the contact “goal number” per state will be calculated.

Level	Target	Goal Calculation	Example	Goal Number
3	Key Targets Alert - Advocates responding to Action Alerts in which the targets are specific committee members (Ex. Financial Service Committee)	12 – 15 contacts per Key Member of Congress/ Senator, etc.	State X has 2 members on the Financial Services Committee, therefore they should have a minimum of 12 each	24
2	General Alert - Advocates responding to Action Alert: employees and volunteers. This level is used for issues of need and utilized for various time frames (immediate versus extended time frame), and dictates the need for unique emails, letters or phone calls	75% of Affiliated Credit Union Employees	State X has 700 credit union employees	525
1	Critical Action Alert - Advocating responding to Action Alert: employees, volunteers, and membership. Used for issues of critical importance to the credit union movement (Ex. Tax status, banker attacks, etc.)	100% of Affiliated Credit Union Employees 2% of Affiliated Credit Union Members	State X has 700 credit union employees and 215,336 affiliated members	5,006

Phase II: Assessment Tools

Tracking Success—League Tracking Report

- ✓ **Overall CULAC Receipts**
- ✓ **Permission Agreements**
- ✓ **Payroll Deduction**
- ✓ **Project Zip Code**

- ✓ **Hike the Hills**

Phase III: Providing Assistance Where Needed

- ✓ Improve sharing of strategies and best practices among Leagues
- ✓ Develop guidelines on “How to Cultivate a Champion” based on success stories
- ✓ Assess other strategies to provide assistance

Plan to Win – A 535 Seat Advocacy Strategy

Short-Term Implementation Priorities for 2012 Election Implementation Date – March 1, 2012

Grassroots:

- ✓ Communicate advocacy goals/expectations to CU CEOs. (PAC giving levels, grassroots participation levels, need to engage membership...)
- ✓ Engage CUs that have not updated Project Zip Code within the last two years to do so. (CUNA assistance available.)

Plan to Win – A 535 Seat Advocacy Strategy

Short-Term Implementation Priorities for 2012 Election Implementation Date – March 1, 2012

Political:

- ✓ Implement plan to meet 100% of CULAC goal.
- ✓ Engage CUs to Sign Permission Agreements.
- ✓ Identify CUs in Key Districts willing to go to their membership on political issues (partisan communications.)
- ✓ Identify potential CU volunteers willing to assist CU-backed candidates.

Plan to Win – A 535 Seat Advocacy Strategy

Short-Term Implementation Priorities for 2012 Election Implementation Date – March 1, 2012

Legislative:

- ✓ Begin developing a process for maintaining Confidential Dossiers by working with a small number of Leagues.
- ✓ Encourage enhanced exchange of information regarding interactions with Members of Congress and their Staff for inclusion in the central database.
- ✓ Develop legislative voting profiles before GAC.

Communications:

- ✓ Identify and share positive stories not only for media use, but for CU use in communicating to members.

Feedback

Questions

Consensus

Date

CEO Name
Credit Union Name
Address
City, State Zip

Dear XXX,

Since 2008 CUNA staff and AACUL have been working together to advance the Political & Grassroots Network (PGN) which is comprised of individuals from across the country. The goal of the network is to develop a superior way to utilize current credit union political resources – specifically credit union professional staff who are responsible for the political and grassroots activities of their credit union. As we actively work to achieve our goals, we require individuals who are willing and eager to participate. Therefore, we extend an offer to your government affairs/grassroots advocacy professional to participate in the Political & Grassroots Network. Please have your participant fill out the attached form and send it to CUNA. Information regarding the network is listed below.

The Political and Grassroots Network’s mission:

“To provide credit union professionals engaged in political and grassroots activities with access to communications and best practices with other credit union professionals in the same arena, as well as with their state league and CUNA. Furthermore, the group is to work within the existing CUNA/League structure to harness the resources of individual credit unions.”

CUNA and ACCUL reviewed and voiced approval for the following framework:

- Create a network that will meet face to face at least once per year; either at CUNA’s GAC, immediately following the League GAPS Summer meeting or both. League GAPS contacts are invited to participate in all meetings.
- Set up a list serve for credit union and league political professionals to use when sharing ideas and asking questions.
- Offer special training sessions to better prepare credit union political professionals who deal with political and grassroots mobilization.
- Work to educate credit unions on the need to coordinate political professional activities with the Leagues and CUNA.
- Create a framework and a set of procedures that better coordinates an effective state and national force in the political and grassroots arena. This is not a policy making body. Policy decisions for the credit union movement are made through leagues at the state

level and the CUNA GAC to the CUNA Board at the national level. The credit union movement is most effective when it speaks with one voice.

The next Political & Grassroots Network meeting will take place during CUNA's Government Affairs Conference in Washington, D.C. on Sunday, March 18th from 1:30 to 2:45pm at the Washington Convention Center. I hope your credit union can participate.

Sincerely,

XXXXXXX
XXXXXX League President

Political & Grassroots Network Sign Up

Political involvement throughout the credit union system is essential for the well-being and growth of credit unions. CUNA & AACUL have worked together to form the Political & Grassroots Network which is comprised of credit union professionals across the country who are responsible for political and grassroots activities for their respective credit unions.

The Political and Grassroots Network's mission:

"To provide credit union professionals engaged in political and grassroots activities with access to communications and best practices with other credit union professionals in the same arena as well as with their state league and CUNA. Furthermore to work within the existing CUNA/League structure to harness the resources of individual credit unions."

Member Information

Name: _____

Credit Union: _____

Title: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Phone: _____ Fax: _____

Asset Size: _____ Charter: _____

Please return to Adam Engelman at
aengelman@cuna.coop or fax to 202.638.7751

Thank you for your interest in this program. We look forward to working with you to promote political involvement throughout the credit union system.