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# The Gem

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IDAHO CREDIT UNION LEAGUE  
AND AFFILIATES

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Telephone (208) 343-4841  
Fax (208) 343-4869  
[www.idahocul.org](http://www.idahocul.org)  
[Click here to Like us on facebook](#)  
Board Chair: Shane Berger, Beehive FCU  
President/CEO: Kathy Thomson  
Editor: Nancy Bernhard

## Idaho and Moldova Sign World Council International Partnership Agreement

Shane Berger, Robert Taylor, David Lawrence, and Will Hall of the Idaho Credit Union League recently visited the Central Association of Savings and Credit Associations (CASCA) of Moldova in Eastern Europe to sign a partnership agreement, the newest of 20 international partnerships managed by the World Council of Credit Unions. They were accompanied by Victor Corro and Liliana Tangwall of the World Council.

"Exchanges like this are extremely valuable in that we can learn different ways of approaching credit union work from each other, while at the same time communing over the similar challenges we face such as increasing youth membership, emerging technologies, and how to protect small credit unions," said Shane Berger, Chair of the Idaho Credit Union League, CEO of Beehive FCU, and member of CUNA's World Leadership Development Committee.



Rob Taylor and Victor Trocin

The World Council's International Partnerships Program unites credit union movements from around the world to exchange ideas, best practices, and technical expertise. The program builds stronger institutional capacity that ultimately benefits credit union members, while demonstrating the principle of cooperation among cooperatives that distinguish credit unions as financial institutions.

"We very much appreciate CASCA's participation in our International Partnerships Program and their role in hosting the Idaho Credit Union League's delegation," said Brian Branch, World Council president & CEO. "The two organizations have a great deal of information to share for the mutual benefit and development of more comprehensive and effective member services."

During the week-long exchange, the Idaho delegation met extensively with CASCA, credit unions and their members, the national regulator, and the Rural Finance Corporation, to better understand credit unions' role in Moldova's economic landscape. Meetings took place with rural credit unions, including Onești-Credit and Rural Credit, the National Commission for Financial Markets, and the Ministry of Agriculture. Moldova is a country of about 3.5 million people, nestled between Romania and Ukraine. Its rich soil and moderate climate lend themselves to agriculture, which is credit union members' main economic activity. Crops include fruits, vegetables, and wine.



*Shane Berger, Victor Corro and Victor Trocin*

"Signing the collaboration agreement with World Council and the Idaho Credit Union League is a very important event for CASCA," said Victor Trocin, CASCA general director. "CASCA was created in 2009 and is proud to be recognized worldwide as a member of the global credit union movement. The visit of the Idaho League and World Council in Moldova was a very useful exchange, in particular for the upcoming amendments to the credit union law initiated by the National Commission for Financial Markets."

"This partnership marks the second time the Idaho League has expanded its focus to enhance the ability of credit unions in other parts of the world to serve the credit and savings needs of members. We believe that these partnerships strengthen the entire cooperative movement and look forward to a productive working relationship with Moldova's credit unions and CASCA," said Kathy Thomson, ICUL's president & CEO.

In the new partnership, the Idaho League and WOCCU seek to provide a variety of operational and technical assistance to Moldovan credit union organizations. The assistance can take many forms, including savings growth strategies for credit unions, regulatory support, and

marketing support for bolstering awareness and participation in the credit union movement. The next step for this partnership is to define the focus and come up with a work plan.



*David Lawrence*



*Idaho Credit Union League representatives Shane Berger, Chairman, Idaho Credit Union League & President/CEO, Beehive FCU; Robert Taylor, President/CEO, ISU CU; David Lawrence, Director, CapEd FCU and Will Hall, Vice President, Idaho Credit Union League accompanied by WOCCU representatives Victor Corro, Vice President, and Lili Tangwall, Manager Member Services, are meeting with credit union executives at the Central Association of Savings and Credit Association headquarters in Chisinau, Moldova.*





*Visiting a credit union member, Semion Colesnic, who was able to take a loan to invest in a greenhouse. In the photo: Mihail Galesco, Chairman, Rural Credit credit union; Semion Colesnic; Victor Corro, Vice President, WOCCU; and Shane Berger, Chairman, Idaho Credit Union League.*

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## CUNA Mutual Group Continues CU System Advocacy Efforts in 2015

***Adapted from an article by CHRISTOPHER P. ROE, senior vice president, Corporate and Legislative Affairs, at CUNA Mutual Group. Contact him at [christopher.roe@cunamutual.com](mailto:christopher.roe@cunamutual.com).***

As a partner in the credit union system, CUNA Mutual Group (CMG) continues to be a strong and vocal advocate for credit unions and their members. They have a long and accomplished history in this area from H.R. 1151, to the IRS battles regarding the Unrelated Business Income Taxes, to the more recent "Don't Tax My Credit Union" campaign. As the 114th Congress goes about its work, CMG will continue to play an active role with credit union trade associations in advancing the public policy agenda of credit unions.

For CMG and the credit union system, the defense of the credit union tax exemption remains the top priority. They continue to fund research in this area and are working with CUNA staff in preparing for the tax debate in the 114th Congress. Most recently, they have joined CUNA and the Leagues in bank battles in Illinois and Iowa by contributing significant funds to amplify credit unions' defense of the tax exemption. In addition, CMG believes coordination with the cooperative system is invaluable when discussing tax policy.

By working with other cooperative sectors, CMG is able to share intelligence on tax legislation, strategize on how they can work together, and identify common interests in defense of tax policy impacting the cooperative model. As a result, CMG's own Larry Blanchard, who led the charge during H.R. 1151, and the National Cooperative Bank, brought together a diverse group of cooperative sectors, including credit union trade associations, to discuss and coordinate on tax reform.

While passing tax reform is daunting, the debate today and in particular, the work of House Ways and Means Chairman Paul Ryan represents the building blocks for future tax reform. Chairman Ryan has already indicated the work of his predecessor will be a starting point. That's good news considering the great work of the credit union system to keep the credit union tax exemption out of former Chairman Camp's bill in the last Congress. As many will concur, the legislative debate becomes much more difficult once a tax provision is placed in the draft bill.