



America's  
Credit  
Unions

# Grassroots Advocacy: Harnessing the Power of Collective Action

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## What is Grassroots Advocacy?

- What is it?
  - Direct vs Indirect Lobbying
  - State vs Federal
  - Quantity vs Quality
- Why we do it?
  - Create *Unified Voice*
  - Educate lawmakers
  - “Proactive Defense”



## Examples of Grassroots

- IRS Reporting Provision – Quantity (750k!)
- Bank Sales – Quality / “Grasstops”
  - In-District Meetings and Hill Hikes
- Interchange – Media
- TikTok’s Problem
  - Polling
  - Messaging
  - External Factors



## Tools to Help

- Grassroots Action Center
- Member Activation Program (MAP)
- Project Zip Code (PZC)
- Advancing Communities
- Messaging Center at America’s Credit Unions



# Grassroots Action Center

- Ability to create a private state-specific action alert, if the need arises.

## ACTIONS YOU CAN TAKE

### Grassroots Action Center

We've made it easy to reach out to your local lawmakers and keep them aware of key issues and legislation affecting credit unions. With pre-composed emails that highlight our stance on a variety of issues, we ask for their support or opposition. It's an easy way to make your voice heard.

Simply choose an issue, fill in your information, and click "Send."



#### Take Action: Reg E Impact on Credit Unions

Oppose H.R. 9303 / S. 4943, this legislation would amend the Electronic Fund Transfer Act (EFTA) to require credit unions and other financial institutions to reimburse consumers for fraudulently induced transfers, undelivered merchant goods, and consumer-based errors for...



#### Interchange Works: Protect My Card and Consumers Like Me

The re-introduced legislation would change the current credit card interchange system, making our current payments system less secure and hurting consumers. Tell your lawmakers to oppose changes to the current interchange system. Oppose the Big Box Bill that will hurt...



# MAP: Delivering Advocacy Success

- Member Activation Program (MAP) gets your members engaged in credit union advocacy.
- We provide plug-and-play content, you deliver the content to members and your members discover ways to play a role in the future of their credit union.

**82%** of CU members say advocacy outreach makes them want to conduct **more business** with their credit union.



**Advocacy communications** strengthen the credit union member loyalty bond **77% more favorable to CU**



**3% click through rate** on take action asks – leading to more contacts with lawmakers



Average **26% open rate** among MAP email recipients... with **only 0.01% opt-out**



## Project Zip Code (PZC)

- Project Zip Code (PZC) is a user friendly, **secure** computer program that counts your members and matches them by congressional district, state legislative district and county.
- PZC is the only way to accurately reflect member counts based on legislative districts without estimating.
- 21 / 43 MT credit unions have run PZC
- This reflects only 304,044 members out of the state's 429,377!
- Cloud Based Service coming soon!
- How do I run PZC?
  - [www.pzconline.com/install](http://www.pzconline.com/install)

## Design Your Own Reports

To design your own reports, simply select the state you would like to view, followed by the League Affiliation and data you would like to see from the "View" menu.

For more detailed directions, please click here.

### 1. Select A State

None selected ▾

### 2. Select A League

All Leagues ▾

### 3. Credit Unions Members >

100

### 4. Select View

Credit Unions ▾

Submit

1. Select your state(s)
2. Select League (helpful to identify state HQ'd)
3. Minimum CU member
4. View
  - a. Credit Unions
  - b. Districts
  - c. Counties

## Montana

### Montana Credit Unions

Districts Credit Unions Counties Export Totals

#### U.S. Senate

District Name	Credit Unions Represented	# of Members
U.S. Senate	21	280,373
Total		280,373

#### U.S. House Of Representatives

District Name	Credit Unions Represented	# of Members
Congressional District 1	21	141,668
Congressional District 2	21	138,204
Total		279,872

#### State Senate

District Name	Credit Unions Represented	# of Members
Senate District 1	20	4,703
Senate District 2	20	12,401
Senate District 3	19	12,102

- Toggle between different views or export into an excel.
- View which credit unions have the most members or most members in a given district

## Montana

### Montana Credit Unions

Districts Credit Unions Counties Export Totals

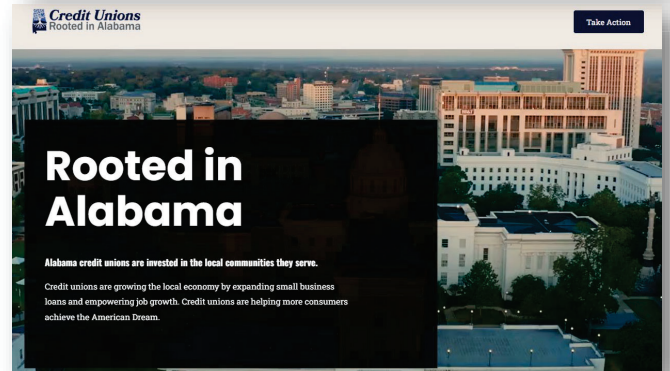
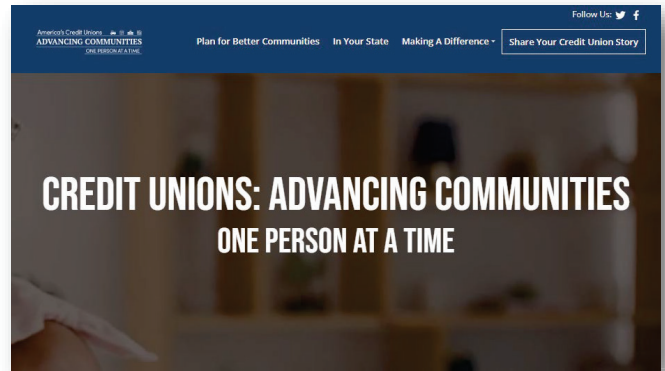
Credit Unions Members > 100 Go

CUID	Credit Union	% CU Members Living in State	# of Members
10022353	Vocal CU - MT	95.64%	3,733
10022297	Butte Community FCU - MT	95.09%	2,656
10022298	Mountain West FCU - MT	94.56%	2,712



# Advancing Communities

- Advancing Communities highlights the constituent voice through video, designed to demonstrate the economic value of credit unions and the CU difference through the lens of community impact.
- It combines factual economic and statistical data with real-life stories from credit unions and members.
- In some cases, a particular state will develop their own “microsite” in defense of a state-legislative battle.



# Story Example





**America's Credit Unions** About Us ▾ Advocacy ▾

# Messaging Resources

To aid in your advocacy efforts, we've built a range of resources including talking points, communication guidance and research. If you have any questions around these issues, [email us](#). We're here to help you.

**Banks Selling to Credit Unions**  
*Everyone wins when money stays local*

- [Handout](#)

**Community Reinvestment Act (CRA)**  
*Credit unions serve the underserved without mandates*

- [Handout](#)

**Credit Union Difference**  
*People first, 140 million strong, with incredible economic impact*

- [Handout](#)
- [Talking Points](#)

<https://www.americascreditunions.org/advocacy/messaging-resources/>



## On the Horizon

- More of the previous slides
- Advocacy Trainings
  - Virtual and in-person
- Grassroots Credit Union Recognition Award

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### Links:

- [America's Credit Unions Resources](#)
- [National Advancing Communities Site](#)
- [Alabama Example Site](#)