



The Pennsylvania Credit Union Association is a strong advocate for Pennsylvania's credit unions. On behalf of our members, here's a snapshot of key milestones during 2012:

LEGISLATIVE ADVOCACY

ATM Disclosure legislation to stop nuisance lawsuits was signed into law by President Barack Obama. Working closely with CUNA, we continue to make headway on key issues such as **examination fairness, member business lending, supplemental capital, cyber/data security, and housing finance reform.**

PCUA monitored over 90 bills in the Pennsylvania General Assembly that could impact Pennsylvania credit unions and/or their members. A bill that would tax a variety of everyday items including financial services was **defeated by a collaborative effort of trade groups including PCUA.**

Credit unions and PCUA collaboratively educated 44 candidates this past election. In a bi-partisan effort, your PACs contributed over \$100,000 to credit union friendly candidates, 98% of which are starting their term in Harrisburg this January. On a national level, 97% of Pennsylvania's Congressional candidates supported by PAC contributions and volunteer efforts will join the 113th Session of Congress.

REGULATORY ADVOCACY

Through formal comment letters and other communications with the NCUA, the adoption of **proposed CUSO and loan participation regulations that would be harmful to CUSOs and credit unions was blocked.**

Engaged with the Consumer Financial Protection Bureau in a consistent effort to simplify and **ease compliance burdens of pending regulations** that apply to mortgage lending.

In partnership with neighboring state leagues, surveyed credit unions concerning NCUA examinations and supervisory enforcement. Delivered survey findings to NCUA with the aim of **alleviating recurring compliance matters connected to the examination process.**

COMPLIANCE SERVICES

PCUA Compliance Officers responded to **more than 2,700 email and telephone inquiries** from members.

Compliance Cavalry provided compliance **training and customized solutions for more than 40 credit unions.**

Provided the most recent federal and state compliance information to **more than 21,000 visitors on InfoSight**, an online compliance resource available exclusively to members.

Supporting more than 200 policies and procedures customized by individual credit unions, *CU Policy Pro* **logged more than 4,500 member visits** during the year.

Through our semi-annual *Compliance Town Meetings*, staff **presented a compliance update to 383 staff and volunteers** at regional locations throughout the state.

COMMUNICATIONS & PUBLIC RELATIONS

Our cooperative advertising campaign *iBelong* continued to build awareness of credit unions as the most consumer-friendly provider of financial services. In 2012, the campaign generated **over 26,000 visits to *iBelong.org*** where consumers could “find a credit union” right for them. Pennsylvania credit unions continue to lead the national averages in member growth.

Issued a total of **24 press releases** touting topics such as member growth, consumer-savings, and credit union financial literacy initiatives. To view a release, visit “Press Room” on our website.

Credit union leaders and Association staff discussed financial literacy and provided consumer advice on **eight shows of *Pennsylvania Newsmakers*** — Pennsylvania’s premier politics and public policy television talk show.

Life Is A Highway provides a **daily update to more than 3,000 individuals** in the credit union community on a daily basis; *Keystone Extra* provides more in-depth coverage to the community on a bi-weekly basis. Every other month we mailed **4,000 copies of *Key Notes* magazine to our members and Pennsylvania legislators.**

PENNSYLVANIA CREDIT UNION FOUNDATION

As the Association’s philanthropic arm, the Pennsylvania Credit Union Foundation raised \$289,637 in contributions during 2012, an increase of \$69,983 from the prior year.

In 2012, the Foundation **awarded 33 unrestricted grants for \$151,620, including 11 financial literacy grants for \$89,896.**

Received \$47,250 in pledges for the Foundation’s Haiti Project during 2012.

EDUCATION & PROFESSIONAL DEVELOPMENT

The Association and its partners **deliver relevant, timely, convenient and cost-effective training** to credit union staff and volunteers.

In 2012, offered professional development and training opportunities to our members through **more than 100 webinars and 150 hours of in-person educational sessions to more than 3,500 CEOs, staff, and volunteers.**

PACUL SERVICES & AFFILIATES

Operating as a CUSO of the Pennsylvania Credit Union Association, Pacul Services provides solutions for every business unit within your credit union. Association staff works directly with credit unions on services such as **auditing, member business lending, debit and credit card services, and marketing.** Pacul Services offers strategic alliances to help credit unions enhance their **lending capability, increase non-interest income, and improve their operational efficiency.**

Our affiliate Pennsylvania Credit Union Service Centers (PaCUSC) **provides shared branching capability** to 61 Pennsylvania and Delaware credit unions.