MICHIGAN CREDIT UNION LEAGUE
GAME ON!
ACE26
GRAND RAPIDS, MI
JUNE 2 - 4

2026 Elections and Advocacy Fundraising 101

Kieran Marion

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The Legal Stuff!

Disclaimers

- *MCULAF is a state-registered political action committee that makes campaign contributions to candidates for elective office in Michigan. Contributions to MCULAF are not tax deductible. Contributions to MCULAF are completely voluntary and will be used for political purposes. You have the right to refuse without any reprisal. Must be 18 years or older and a qualified employee (professional, supervisory, managerial or administrative non-clerical position) or member of a MCUL affiliated Michigan credit union to participate.*
- *Contributions to MCULLAF are not considered charitable contributions or business expense for income tax purposes and are not tax deductible. Must be a qualified member of a participating MCUL-affiliated credit union, U.S. citizen and 18-years of age or older to enter. Individual credit union members lawfully admitted for permanent residence (I.e., holders of valid "green cards" and living in the US) may participate. Individuals on visas, including student visas, may not participate. Contributions are completely voluntary and will be used for political purposes. There shall be no reprisal for those who decided not to participate.*

The Current Landscape

Republican Control in Washington DC & Divided Power in Lansing

- Republicans Control in DC
  - US House: 218 R, 214 D – 3 Vacant
  - US Senate: 53 R, 45 D, 2 Ind
  - President Trump (R)
- Divided Power in Michigan
  - Senate: 19 D, 18 R – 1 Vacant
  - House: 58 R, 52 D
  - Governor Whitmer (D)



Decision ‘26 – State and Federal Elections

2026 State and Federal Elections

- 2026 Features Key Elections
  - All 110 State House Seats
  - All 38 State Senate Seats
  - All 13 U.S. House Seats
  - Governor/LG, Secretary of State, and Attorney General
  - 1 U.S. Senate Seat
  - Local and Judicial Races
- Endorsements are done on a rolling basis throughout 2026.
- So …. Where are we now?



Advocacy Fundraising

Advocacy Fundraising

- The CU industry raises PAC and ASFM funds to support candidates that support credit unions and our philosophy.
- MCULAF – State PAC
- MCULLAF – Federal PAC
- ASFM – Issue Ads and Scholarships (among other things!)



MCULAF (State) Fundraising

Key Concepts

- What is a “contribution”?
- What is an “expenditure”?
- No corporate funds allowed!
- No in-kind corporate funds allowed!
- “First Penny Reporting”
- $20 Cash Limit
- No person may direct corporate funds to an MCFA regulated entity*.
  - PAC support costs by connected organizations.
  - IECs and IEs.



MCULAF (State) Fundraising

Lapel Pin Program

- 5 Levels ($50, $100, $250, $500, $1000)
- Order online or through payroll deduction.
- Cornerstone program for MCULAF fundraising.
- As of March 31 (April financials pending), MCULAF has raised $118K+.



MCULAF (State) Fundraising

Plush Animal Program

- New Animal(s) Each Year
  - Selected in the Spring
  - Ordered by Summer
  - Available (Usually) after Labor Day
- 2025-26 Animals: Dinosaur, Turtle, and Panda
- Secondary program for MCULAF fundraising (with potential…)
- 2026-27 Animals: Dragon, Cat, and Sea Lion!



MCULLAF (Federal) Fundraising

Key Concepts

- Separate legal entity, but affiliated with ACU PAC for FEC regulatory purposes.
  - Shared contribution limits.
  - Shared expenditure limits.
- No corporate funds allowed!
- No in-kind corporate funds allowed!
- More Forgiving Reporting Thresholds.
- $100/$50 Cash Limit
- PAC support allowed.
  - The 1/3 Rule.
- Expenditures for “any lawful purpose.”
- How MCULLAF Operates.



MCULLAF (Federal) Fundraising

Rivalry Week

- Originally MSU v. U of M Themed
- 2023, 2024, and 2025 U of M v. OSU Themed (against OCUL).
- Engagement vs. Full Scale Fundraising
- In 2025, RW raised $6,000+.
- Historically, RW has raised $22,000+.
- ACU/CUNA awarded, and now replicated in other states.



MCULLAF (Federal) Fundraising

Charity Match

- Many credit unions and MCUL Chapters budget for charitable contributions.
- An exception to the “No Corporate Funds” rule exists for $1-$1 charitable matching for PAC contributions.
- Charity must be a bona fide 501(c)(3) entity (with some options).
- Employees or Members contribute to the PAC, the Credit Union or Chapter contributes the matching corporate funds to the chosen charity.



ASFM Fundraising

Key Concepts

- Can accept corporate funds.
- Used for:
  - Issue Defense
  - Scholarships
  - Business Promotion
- Affiliation Contributions
- Annual Golf Outing
- Item Sales or Other Programs



Grassroots Activism & Fundraising Culture

How Can You Engage?

- MCUL and ACU Advocacy Events
  - Hike the Hill
  - State GAC
  - America's Credit Unions GAC
- Chapter Legislative Events
- Invite Your Lawmaker to Your CU
- Local Opportunities
  - Chambers of Commerce
  - Rotary/Veterans Orgs/Etc.
  - Coffee Hours
- Volunteer Opportunities
- Foster A Fundraising Culture in Your CU



Key Issues & Political Climate

Lansing & Washington D.C.

- Key Legislative Issues
  - Reconciliation 2.0
  - Reconciliation 3.0???
  - ASI / Private Share Insurance
  - Targeted MCUA Updates
  - FY 26-27 Budget Items
  - UCC Updates
  - Interchange (Federal and State)
- Key Regulatory Issues
  - Student Lending
  - ACL / Vulnerable Exploitation
  - Illinois Interchange Implementation



Questions?!

