

# NORTH CAROLINA'S 1ST CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **351,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 2ND CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **333,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 3RD CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **347,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 4TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **284,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION


Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 5TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **303,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities

### CREDIT UNION DIFFERENCE


CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K



**CAROLINAS**  
CREDIT UNION LEAGUE


### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 [bboylston@carolinasleague.org](mailto:bboylston@carolinasleague.org)

Nate Lane, Director of Federal Affairs

 772.812.5263

 [nlane@carolinasleague.org](mailto:nlane@carolinasleague.org)

# NORTH CAROLINA'S 6TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **294,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$95 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 7TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **279,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 8TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **253,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$83 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org



# NORTH CAROLINA'S 9TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **302,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 10TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **290,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 11TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **322,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 12TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **216,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$132 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION


Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 13TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **324,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$108 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities

### CREDIT UNION DIFFERENCE


CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K



**CAROLINAS**  
CREDIT UNION LEAGUE


### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

# NORTH CAROLINA'S 14TH CONGRESSIONAL DISTRICT

## CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

### WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







### CREDIT UNION IMPACT

- **262,000** credit union members in district
- Over **4.2 million** credit union members in North Carolina
- **\$64 million** added in financial benefits to district in FY24
- **\$1.8 billion** added in financial benefits to North Carolina in FY24
- Over **34,000** jobs created
- **\$903 million** in tax revenue generated for North Carolina
- **\$8 billion** in economic output generated by North Carolina credit unions

### CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


### CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




### CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org