

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



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 2ND CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

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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

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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



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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

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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

Not-for-profit
cooperatives

Owned by
Members

Volunteer
Board of Directors

Lower loan rates;
higher savings rates

Community
Focused

Insured by NCUA
up to \$250K

VS

BANKS

For-profit
institutions

Owned by
Shareholders

Paid
Board of Directors

Higher loan rates;
Lower savings rates

Profit
Focused

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 5TH CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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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
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CREDIT UNION DIFFERENCE

CREDIT UNIONS

Not-for-profit
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Lower loan rates;
higher savings rates

Community
Focused

Insured by NCUA
up to \$250K

VS

BANKS

For-profit
institutions

Owned by
Shareholders

Paid
Board of Directors

Higher loan rates;
Lower savings rates

Profit
Focused

Insured by FDIC
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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 6TH CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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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

Not-for-profit
cooperatives

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Lower loan rates;
higher savings rates

Community
Focused

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up to \$250K

VS

BANKS

For-profit
institutions

Owned by
Shareholders

Paid
Board of Directors

Higher loan rates;
Lower savings rates

Profit
Focused

Insured by FDIC
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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 7TH CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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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




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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

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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
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Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
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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

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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
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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

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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
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CREDIT UNION DIFFERENCE

CREDIT UNIONS

Not-for-profit
cooperatives

Owned by
Members

Volunteer
Board of Directors

Lower loan rates;
higher savings rates

Community
Focused

Insured by NCUA
up to \$250K

VS

BANKS

For-profit
institutions

Owned by
Shareholders

Paid
Board of Directors

Higher loan rates;
Lower savings rates

Profit
Focused

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 11TH CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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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
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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

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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
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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

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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
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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

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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
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TELL YOUR LAWMAKER TO SUPPORT HB 187

NORTH CAROLINA

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

ISSUE:

North Carolina's credit union laws haven't been updated **since 1975**—before computers and the internet. These **outdated regulations** create unnecessary administrative hurdles, some of which are costly and inefficient.

HB 187 would **modernize** these laws, allowing credit unions to better serve their members and operate more efficiently. It would also **streamline the approval process** for state-chartered credit unions to engage in activities already permitted for federally chartered credit unions.

SCAN HERE TO FIND YOUR LEGISLATOR



MESSAGE #1

I support HB 187 because it gives credit unions the ability to serve North Carolinians living in banking deserts, where traditional banks have closed branches and left communities without access to financial services.

Please support HB 187 to modernize outdated rules and ensure credit unions can meet the real needs of today's North Carolina communities.

MESSAGE #2

With over 650 bank branches closed in NC since 2013, we need practical solutions. HB 187 allows credit unions to step in where banks no longer serve.

I respectfully ask you to support House Bill 187 and help bring fair financial access to more North Carolinians.

MESSAGE #3

Financial access shouldn't depend on where you live. HB 187 helps ensure every North Carolinian has a fair chance at safe, affordable banking.

Credit unions like <INSERT NAME> are not-for-profit and member-owned — they reinvest in the community, not Wall Street.

Please stand with main street communities that have been left behind and vote yes on HB 187.



CONTACT INFORMATION

Billy Boylston, SVP of Advocacy



864.247.0863



bboylston@carolinaleague.org

Carson Butts, Legislative Affairs Manager (NC)



919.818.1854



cbutts@carolinaleague.org