North Carolina

Senator Thom Tillis (R-NC)
Tax Status
- Inquire about the possibility of another reconciliation bill where altering existing CU tax status could be raised as a potential pay-for.

Interchange
- Several Senators recently cosponsored S.3623, the *Credit Card Competition Act*. Has there been any discussion about further action on the bill outside of sponsors continuing to try and include language in larger, must-pass legislation?

Fraud/Cybersecurity
- Cosponsorship Request - S. 2019, the *TRAPS Act* (Crapo) would establish a Treasury-led task force to study scams and recommend prevention measures.

Regulatory Reduction
- Emphasize importance of maintaining a strong and independent NCUA.
- Cosponsorship Request - S. 3616, the Expanding Access to Lending Options Act (Cramer) would allow the NCUA to increase federal credit union loan maturity caps from current 15-year limit to 20, or more if deemed appropriate.
- Cosponsorship Request - S. 2918, the *STREAMLINE Act* (Kennedy) would increase the CTR threshold from $10,000 to $30,000. Is still not properly adjusted for inflation but is a good start.

Ensure a Robust CDFI Program
- Emphasize the benefits of the program. Highlight personal anecdotes and member experiences.
- Cosponsorship Request - S. 2704, the *CDFI Fund Transparency Act* (Sen. Daines) would increase transparency and accountability within the CDFI Fund by requiring annual testimony before Congress regarding the Fund's operations and activities.

Senator Ted Budd (R-NC)
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CAROLINAS CREDIT UNION LEAGUE

Congressman Don Davis (D-NC-01)

Tax Status

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Fraud/Cybersecurity

- THANK YOU - H.R. 9668, the *STOP Senior Fraud Act* (Don Davis) would allow financial institutions to refuse or temporarily delay certain transactions when they reasonably believe the transaction involves the financial exploitation of an older adult or vulnerable person.
- Cosponsorship Request – H.R. 4936, the *TRAPS Act* (Nunn) would establish a Treasury-led task force to study scams and recommend prevention measures.

Regulatory Reduction

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- THANK YOU – H.R. 4167, the *Expanding Access to Lending Options Act* (Fitzgerald) would allow the NCUA to increase federal credit union loan maturity caps from current 15-year limit to 20, or more if deemed appropriate.
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Expanding Access to Affordable Housing

- Cosponsorship Request - H.R. 7647, the *MORE Opportunities for Homeownership Act* (Fitzpatrick) would expand opportunities for credit unions to support homeownership by improving access to mortgage lending and providing greater flexibility for credit unions serving their members.

Congresswoman Deborah Ross (D-NC-02)

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Congressman Greg Murphy (R-NC-03)

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Congresswoman Valerie Foushee (D-NC-04)

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Dr. Virginia Foxx (R-NC-05)

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Congressman Addison McDowell (R-NC-06)

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Congressman David Rouzer (R-NC-07)

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Congressman Mark Harris (R-NC-08)

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Congressman Richard Hudson (R-NC-09)

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Congressman Pat Harrigan (R-NC-10)

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Congressman Chuck Edwards (R-NC-11)

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CAROLINAS CREDIT UNION LEAGUE

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Congresswoman Alma Adams (D-NC-12)

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<u>Fraud/Cybersecurity</u>

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Congressman Brad Knott (R-NC-13)

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Congressman Tim Moore (R-NC-14)

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South Carolina

Chairman Tim Scott (R-SC)
Tax Status
- Inquire about the possibility of another reconciliation bill where altering existing CU tax status could be raised as a potential pay-for.

Interchange
- Several Senators recently cosponsored S.3623, the *Credit Card Competition Act*. Do you intend on holding any additional payments hearings that may include conversation on the bill?

Fraud/Cybersecurity
- Cosponsorship Request - S. 2019, the *TRAPS Act* (Crapo) would establish a Treasury-led task force to study scams and recommend prevention measures.

Regulatory Reduction
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- Cosponsorship Request - S. 2704, the *CDFI Fund Transparency Act* (Sen. Daines) would increase transparency and accountability within the CDFI Fund by requiring annual testimony before Congress regarding the Fund's operations and activities.

Senator Darline Graham (R-SC)
Tax Status
- Educate the Senator on the importance of the CU tax exempt status to our model.

Interchange
- Several Senators recently cosponsored S.3623, the Credit Card Competition Act. Has there been any discussion about further action on the bill outside of sponsors continuing to try and include language in larger, must-pass legislation?

Fraud/Cybersecurity
- Opportunity to educate Senator Graham on the many different types of fraud credit unions institutions combat on a daily basis on behalf of members.
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Congresswoman Nancy Mace (R-SC-01)

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Fraud/Cybersecurity

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Congressman Joe Wilson (R-SC-02)

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Congresswoman Sheri Biggs (R-SC-03)

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Congressman Ralph Norman (R-SC-05)

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Congressman Jim Clyburn (D-SC-06)

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Congressman Russell Fry (R-SC-07)

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