

# League Peaks

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## League Elects New Officers Following 82nd Annual Meeting

Edgar Cosner, The United FCU, Morgantown, was elected chairman of the West Virginia Credit Union League board of directors. The elections were conducted following the League's 82nd annual meeting held on April 21 in Charleston, W.Va. Cosner succeeds Lynne Teets as Chairman. Teets served in that role since July of 2015 after the resignation of Carol M. Johnson.



**2018-19 Officers Elected**—The League Board's re-organizational meeting were from left: Lynne Teets, Wheeling; Ed Cosner, Chairman, Morgantown-Fairmont; Ron Bragg, Harrison Co.; Joetta Heck, Vice Chairman, Kanawha Valley; League President Ken Watts; Mike Tucker, Secretary; Parkersburg; Tom Walker, Treasurer, Huntington; Harry DeVilling, Weirton Wellsburg; Larry Slayton, Southern WV; and Dave Van Middlesworth, Eastern Panhandle.

## CUNA President Nussle Likens WV Visit to a Homecoming



Even though it was his first official visit to West Virginia, CUNA President Jim Nussle told 82nd Annual Meeting participants that the event felt more like a homecoming than a traditional meeting. Nussle, a former Iowa Congressman and OMB Director under President George W. Bush, has seen his share of events over the years, was comfortable with the one-on-one style meet and greet of which candidates and lawmakers are accustomed. Prior to his formal luncheon address, Nussle was able to meet with the *CU Next* group of young professionals for meaningful breakfast discussion and smoothly transitioned to meeting with credit union officials in the exhibit hall.

During his luncheon address, Nussle previewed the national credit union awareness campaign titled, *Open Your Eyes to a Credit Union*. Nussle explained the campaign is in its early phase, but stressed the need to bolster education and awareness directed at the public since there is much confusion on what a credit union is, and who is eligible to join.

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## Nussle...continued from page 1

Since his appointment as CUNA President and CEO in September 2014, Nussle has streamlined the organization and has strengthened lobbying efforts in Washington.

Although avoiding taking personal credit, Nussle thanked the participants for their advocacy efforts in seeing that credit unions were not included in the large tax bill passed by Congress earlier this year.



During a Friday breakfast meeting, CUNA President Jim Nussle spoke with CU Next participants—credit union young professionals wanting to make a bold impact on the credit union movement.



Jim Nussle thanks credit unions for their advocacy efforts but says much more needs to be done.

“We were extremely pleased that Jim was able to join us this year for our League Annual Meeting activities,” said League President Ken Watts. “His ability to easily connect with our credit union attendees and provided a timely message that was both encouraging, and clearly laid out the challenges ahead,” he added.

A native Iowan, Nussle served in the U.S. House of Representatives from 1991-2007. During his tenure representing the people of Iowa he served as chairman of the House Budget Committee, a key panel that oversees the federal budget process, including review of all bills and resolutions on the budget. In addition he was a member of the House leadership and served on Banking and Ways and Means Committees.

Nussle was appointed in 2007 by President Bush as the 36<sup>th</sup> director of the White House Office of Management and Budget (OMB), the largest office within the Executive Office of the President of the United States. As OMB director, Nussle was a member of President Bush's Cabinet.

## Senators Manchin and Capito Help Pass Major Reg Relief Bill

On March 14, the Senate passed S. 2155, a League and CUNA supported relief bill that will improve the current operating environment for credit unions and community banks nationwide. The Economic Growth, Regulatory Relief and Consumer Protection Act is a victory for consumers served by credit unions and aligns with the core efforts behind CUNA's [Campaign for Common Sense Regulation](#).

“We thank our West Virginia Senators Manchin and Capito for supporting this important legislation,” stated League President Ken Watts. “Senator Manchin in particular, took the lead as a co-sponsor of this bill early on to help ease the regulatory burden for smaller financial institutions.”

CUNA and Leagues urged committee leadership to support the regulatory relief legislation that will aid in the removal of barriers that keep credit unions from fully servicing its members. The provisions CUNA supports will:

- Classify credit union one-to-four unit, non-owner occupied residential property loans as real estate loans, freeing up credit unions to lend to more small businesses, which CUNA believes would make up to \$4 billion in additional capital available;
- Treat loans held in portfolio by certain lenders as Qualified Mortgages;
- Raise Home Mortgage Disclosure Act reporting thresholds to 500 closed-end and open-end loans in calendar year;
- Apply the same consumer protections in place for mortgage lending to Property Assessed Clean Energy (PACE) loans;
- Remove the three-day wait period required under the Truth in Lending Act Real Estate Settlement Procedures Act integrated disclosure rule's mortgage disclosure is a creditor extends a second offer of credit unions a lower annual percentage rate to the consumer;

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# First Choice America Community FCU Receives National Recognition for Community Service

First Choice America Community FCU recently received a second place national award in the Dora Maxwell Social responsibility program sponsored by the Credit Union National Association (CUNA).

Award winning credit unions were recognized at CUNA's 2018 Governmental Affairs Conference held

"We congratulate First Choice America Community FCU on this prestigious award," stated West Virginia Credit Union League President Ken Watts. "Year-in and year-out, through their actions, this credit union embodies the 'people-helping-people' philosophy of credit unions. We are pleased to see them recognized for their efforts at the national level," Watts added.



Pictured at the award presentation in Washington, D.C. were: Ken Watts, WV Credit Union League President; Edward Kennedy, First Choice America Board Member; Kenneth Truax, First Choice America Board Member; Jim Nussle, CUNA President; Scott Winwood, First Choice America President and Board Member; Robert Mrvos, First Choice America Board Member and John Thayer, First Choice America Board Member.

recently in Washington, DC. First Choice America was the second place winner in the \$250 million to 1 billion asset category. Nearly 6,000 credit unions, throughout the United States, participated in this program.

First Choice America's entry showcased its philanthropic efforts toward local charities, with emphasis on leadership and volunteerism. First Choice America maintains its intensive, year-round community involvement practices through financial support, as well as countless hours of support by its officials, management, and staff of a variety of charitable organizations throughout the Ohio Valley.

"We are sincerely grateful to CUNA for this tremendous honor named for a true pioneer in the credit union industry," stated First Choice America President Scott E. Winwood. "Our Credit Union embraces the merits of good citizenship and strives to expand our value to society by generously supporting many charitable organizations in the communities that we serve. We have strong bonds with these communities and their residents, and make a sincere effort to assist when needed," Winwood added.

Dora Maxwell was an original signer of CUNA's constitution and a tireless organizer of hundreds of credit unions nationwide. She also developed volunteer organizer clubs and

worked diligently with organizations on behalf of the poor. The Maxwell Award is presented to credit unions for outstanding social responsibility projects in their communities. Activities may include: solving core community problems, coordinating supply drives for the needy, raising money or organizing special events for charitable organizations, or mentoring students.

First Choice America is a \$450 million financial institution with eight local offices and was chartered in 1939.

# WVU Medicine Children's Launches School Intervention Program

*Fairmont FCU kicks-off funding with \$6,000 donation*

When a child is hospitalized, what he or she considers “normal” – going to school, participating in extracurricular activities, daily routines – is disrupted. For children who are admitted for extended stays at [WVU Medicine Children's](#), a new School Intervention Program is available to keep them on track, so they can return to their classrooms without missing a beat.

“We have children, who, due to the severity of their illness or injury, end up spending weeks or months admitted to our hospital. Missing that much school can be incredibly detrimental and can force a child who has already been through so much by being hospitalized to overcome yet another set of hurdles,” Cheryl Jones, assistant vice president of WVU Medicine Children's, said. “With our School Intervention Program, we hope to make the transition from hospitalization back to school and everyday life as seamless as possible.”

## The goals of the program are to:

- Closely sync the standards being taught in a child's classroom
- Maintain a sense of “normalcy” in all children by providing them educational opportunities and growth
- Create a learning environment within the hospital that simulates a classroom experience
- Set up an organized communication system with medical staff to plan the best times to meet with students
- Establish community support and relationships

In January, WVU Medicine Children's hired Katie Ridenour, a West Virginia certified teacher, to serve as its school intervention specialist.

“If children have to be in the hospital long term, that means they are away from their classroom and their friends. Those two things play a huge role in their overall development. When it is time to reintegrate into the classroom, we want them to return to their same class and same friends,” Ridenour said. “School is a normal part of kids' lives – when they are in the hospital and everything is overwhelming and different, it is important to provide these type of normalizations.”

Currently, Ridenour is based out of the [WVU Medicine Children's Hostetler Family Resource Center](#). Plans are in

the works to create a fully functional classroom within the [new Children's tower, which is slated to open in 2020](#).

Funding for the School Intervention Program is being provided by **Credit Unions for Kids**, a nonprofit collaboration of credit unions across the country engaged in fundraising activities to benefit Children's Miracle Network Hospitals. WVU Medicine Children's is the only Children's Miracle Network Hospital in West Virginia. Fairmont Federal Credit Union donated \$6,000 to kick off the partnership.

“Through our **Credit Unions For Kids** fundraising efforts, the West Virginia Credit Union League has been a proud partner of WVU Medicine Children's and Children's Miracle Network since 1996,” Rich Schaffer, senior vice president of the League, said. “We are excited about the recently established School Intervention Program and are eager to be a part of this important component at WVU Medicine Children's.”

At the end of the day, Ridenour wants to do what she can to help kids be kids and keep their minds off the fact that they're in the hospital.

“When I first introduce myself to kids, generally, they aren't excited to do school work in the hospital,” Ridenour said. “But once we start working on assignments and playing educational games, and I see a smile, I feel good. I just spent an hour with them – an hour they didn't have to think about their medical treatment.”

**For more information on how to participate, credit unions may contact WVU Medicine Children's Lora Edgell at [ledgell@wvumedicine.org](mailto:ledgell@wvumedicine.org) or by phone at 304-598-4346.**

*WVU Medicine Children's – currently located on the sixth floor of J.W. Ruby Memorial Hospital, WVU Medicine's flagship hospital – provides maternal, infant, and pediatric care for West Virginia and the surrounding region, giving care to high-risk mothers, premature infants, and children with life-threatening conditions through adolescence to adulthood. In 2020, WVU Medicine Children's will move into a new tower and ambulatory care center to be attached to Ruby Memorial. For more information, including ways to support the \$60-million capital campaign for Children's new home, visit [wvumedicine.org/childrens](http://wvumedicine.org/childrens).*

## Alexis Friel | WV's 2018 GAC Crasher

The West Virginia Credit Union League was pleased to announce that Alexis Friel of Members Choice WV FCU was selected to attend Crash the GAC by The Cooperative Trust and Credit Union National Association. The GAC is the Credit Union National Association's annual Governmental Affairs Conference which was held in Washington, D.C., February 25 to March 1, 2018.



**Alexis Friel**

Crash the GAC brought 78 young credit union professionals together from each state, running a tailored program alongside the main event and allowing for mentor sessions with key individuals; previously from the likes of National Credit Union Foundation, Credit Union National Association, Filene Research Institute and CUNA Mutual Group.

All Crashers receive a complimentary registration to attend GAC, from Credit Un-

ion National Association. In addition, the West Virginia League Designated Fund provides a \$1,000 scholarship to offset travel and lodging related expenses. During the previous three years, the League Designated Fund has co-sponsored three *Crashers* from West Virginia to attend the GAC.

"I feel truly blessed to have been able to not only attend the GAC, but to be a Crasher!" said Friel. "Thanks to the West Virginia League Designated Fund scholarship supporting me as a Crasher, I was able to hike the hill to speak with our government and become an advocate for credit unions. Crashing the GAC gave me inspiration to bring back and use to ignite excitement for the credit union movement within my own credit union and West Virginia," she added.

"We congratulate Alexis on being selected as West Virginia's 2018 GAC Crasher," stated League President Ken Watts. "This was a great opportunity for Alexis to network with other young professionals, and to meet with our West Virginia lawmakers, while making the most of her experience," he added.

The Crash the GAC is brought to you by The Cooperative Trust and CUNA, in association with Credit Union Leagues/Associations.

## U.S. Secret Service Warns ATM Owners of "Jackpotting"

Earlier this year, the United States Secret Service issued warnings to financial institutions about cyberattacks on ATM's known as "jackpotting." ATM jackpotting is a sophisticated crime in which thieves install malicious software and/or hardware at ATMs that force the machines to dispense huge volumes of cash on demand.

To execute a jackpotting attack, perpetrators must gain physical access to the cash machine and install malware, or specialized electronics, or a combination of both to control the operations of the ATM. Criminals have been able to find vulnerabilities in financial institutions that operate ATM's, primarily ATM's that are stand-alone. The targeted stand-alone ATMs are routinely located in pharmacies, big box retailers, and drive thru ATMs, the Secret Service warned.

Criminals range from individual suspects to large organized groups, from local criminals to international organized crime syndicates. The Secret Service recently obtained credible information about planned jackpotting attacks in the U.S. through partners of their Electronic Crimes Task Force (ECTF).

While no "jackpotting" attacks have been reported thus far by credit unions in West Virginia, business partner LSC Card Services offers these best practices to mitigate such risks.

-ATMs running Windows XP are particularly vulnerable to cash out crews using malware. It is recommended that ATMs operate an up to date version of Windows 7 to defeat this specific type of attack.

-Perform daily ATM inspections to ensure lighting is adequate, the ATM is not obstructed or concealed, and cameras and alarms are functioning properly.

-Confirm ATM operating software is supported and install security patches as soon as possible after they are made available by the manufacturer.

-Encrypt the ATM hard drive to protect the data and make data manipulation more difficult for attackers.



# West Virginia's Credit Unions Are Among States Dealing with ADA Lawyer Demands

Add West Virginia to a growing list of states in which credit unions are receiving letters from a California litigation firm seeking damages from an unnamed visually impaired client they represent with regard to website accessibility as applied to the Americans with Disabilities Act. As a result, over 30 credit unions have contacted West Virginia League staff seeking advice and explanation of the letter which has been sent by the same firm.

Without naming the client, the January 16 dated letter said the firm is planning to file a lawsuit within two weeks while the client is entitled to “damages, attorney’s fees and accessibility injunction,” since their client is unable to easily access the website with reader software and is “prevented from determining where a local branch is located.”

Thus far, no lawsuits have been filed against credit unions in West Virginia, but the whole ordeal has left many credit unions frustrated and many others in a “fighting mood.”

CUNA explained in a webinar, that this law firm and others are taking advantage of ambiguity in the law since the U.S. Justice Department has not put forth clear rules on how websites should accommodate visually impaired individuals. CUNA has been working with Congress to seek a legislative remedy while working with the Justice Department in determining clear web accessibility guidelines.

“We have reached out to our Congressional delegation to request a legal remedy since it is unlikely the Justice Department will be issuing any clear guidelines anytime soon,” said League President Ken Watts. “In addition, we have consulted with legal counsel on what the next steps would be if a lawsuit is filed against of our League member credit unions,” Watts added.

Watts advised that “CUNA Mutual Group should be your first contact if you're the recipient of one of these letters.” Tom McLane of CUNA Mutual's staff has been

designated the point of contact on this issue and has asked that you forward the letter to him so he can get a member of CUNA Mutual's legal team involved. “Please notify Tom ([tom.mcclane@cunamutual.com](mailto:tom.mcclane@cunamutual.com)) even if he isn't your regular representative,” Watts urged.



CUNA advises that credit unions not wait for the website accessibility rules but offered these tips instead:

- Use Web Content Accessibility Guidelines (WCAG 2.0)
- Assign ownership both for initial remediation, and ongoing monitoring and maintenance;
- Conduct a thorough risk assessment on credit union websites and mobile applications;
- Review third-party linked sites;
- Add a website accessibility statement and supporting processes;
- Ensure content and services are accessible and compatible with assistive technology;
- If necessary, make adjustments to your website's accessibility to minimize risk.

“Credit unions are victims of predatory litigation and frivolous demand letters. Credit unions exist to serve their members, so clearly they take every effort to make sure they're accessible to all of their members. This kind of predatory activity threatens credit unions' ability to serve their members,” said CUNA Chief Advocacy Officer Ryan Donovan. “We're taking a 360 degree approach to this critical problem, pursuing legislative, regulatory and, if necessary, judicial remedies.”

# Detecting and Preventing Ransomware Starts with Four Key Steps

**R**ansomware is a type of trojan—malware designed to provide unauthorized, remote access to a user’s computer—that was first seen in 1989 and dubbed the AIDS Trojan. The original infection was found on floppy disks that were handed out at a conference. Once the user’s machine was infected, the trojan laid in wait counting the number of times the machine rebooted. Once the machine hit 90 reboots, malware hid the directories and encrypted the names of the files. The ransom demand for a “licensing fee” of \$189 was to be paid using the twentieth century, black-box equivalent of bitcoin—by sending money to a Panamanian P.O. Box.

With the proliferation of the internet, ransomware has expanded. However, the method of infection today remains the same as it did in the original AIDS Trojan of the late 1980s. After encrypting files or directories following a phishing attack, the perpetrator seeks a ransom usually in the form of a virtual currency like bitcoin. Increasingly, however, ransomware perpetrators only partially unlock files in an effort to extract an even larger payment, or simply keep the money and never provide the key.

Recent changes to the ransomware model have incorporated a worm that allows the infection to spread through peer-to-peer computer networks, as in the case with the recent *WannaCry* virus. Here, attackers used exploits exposed by the *ShadowBrokers* hacker network to infect even larger numbers of machines.

What hasn’t changed though is that it is still possible to detect and prevent an attack using the following methods. Here are four ways you can better protect your credit union from ransomware:

**Monitoring**—Researchers have found that when ransomware attacks, there is a significant amount of changes to the file system. By monitoring the system-file logs, you can detect the creation, encryption or deletion of files.

**Behavior Analytics**—Endpoint solutions, like virus



protection, can’t block unknown ransomware variants so it is best to move to user behavior analytics. Baseline normal user activity and setting up a tripwire to find variances will enable you to catch the infection in near real time.

**Honeypots**—Create honeypots. Since it is quicker and, often more cost effective, to encrypt recently accessed files in a ransomware attack, creating a fake file repository will often lure the ransomware into encrypting those files and allow you to enact your security measures. This can also help if you don’t have the resources to monitor file access activity.

**Access controls**—Getting rid of global access groups from your IT network’s access controls can greatly reduce the ability of the virus to spread. These access groups are known as “open shares,” and open to misuse.

Additionally, if you find yourself a victim of ransomware, the first thing is to go to law enforcement. You will often find that you are not alone, and there may be a known decryption system available for the specific ransomware that you are facing. Also, there are many decryption tools on the market, and often these are built into your security software suite or available online for free.

Credit unions can find additional information and resources on NCUA’s Cybersecurity Resource Center to help them be better protected against ransomware and other cyber threats. Go to NCUA’s [Cybersecurity Resource Center](#) for additional information.

Source: NCUA



# ONVERGE '18



Gerald Workman, CWV Tel FCU was surprised to receive the William Bryan Hawkins Award from League President Ken Watts during the 82nd Annual Meeting. The award is the highest annual honor for credit union volunteers. Workman is a long time board member of the credit union based in Clarksburg.



Accepting the Weirton-Wellsburg Challenge of the Chapters Cup are: (front row) Ted Kennedy, Janet Stagani, Judy Elias, Duke Horstmeyer (back row) Scott Winwood, and Harry DeVilling.



Recognized for Chapter Leadership Awards were: Lisa Bennett, Harrison Co. Chapter; Tom Walker, Huntington Chapter; and, Donna Kauff, Southern WV Chapter.



Recognized for CUNA CPD Certificates were: Glenn Acker, Kemba Charleston FCU; Leisa Rinard, Long Reach FCU; and Calvin Holden, Kemba Charleston FCU.



# 82nd Annual Meeting in Review



Accepting First Choice America Community FCU's state level Dora Maxwell Award was Scott Winwood, and Ted Kennedy.



Retiring League Director Dave Van Middlesworth receives an appreciation gift from Chairman Lynne Teets and President Ken Watts honoring his service to the League, and to his country as a retired military veteran.



Winners of the Thursday evening *Game Show Mania* night were *CU Nexters* Emily Claycomb. Bayer Heritage FCU and Gabrielle McClure, Members Choice WV FCU.



League Senior Field Consultant Danita Hiley presents McDowell Co. FCU's Heather Mullins with their 50 Year Anniversary Award following the League Annual Meeting.

# The Evolution of Auto & Home Insurance in 2018

From Amazon and Alexa to Uber and Zillow, we don't need to look far to see how technology and connectivity have changed our way of life, how we communicate, and how we do business. The auto and home (A&H) insurance industry is no exception. Regardless of whether your credit union currently offers A&H insurance, trends in the marketplace can help you evaluate, update, or implement new insurance offerings.

The biggest trend to watch in 2018 will be **continued direct channel growth**. Whether researching or purchasing insurance online or through a call center, a consumer's desire to instantly fulfill their needs is driving the rapid and continued rise of direct channels. Access to smartphones is one factor driving this desire. As of today, 77 percent of adults in the United States now use a smartphone, a significant increase from just 35 percent in 2011.<sup>1</sup> Geico and Progressive, two profit leaders that only sell in direct channels, are proof that the strategy works.

## 5 Trends Worth Exploring

In addition to the direct channel growth, five other trends that will drive the evolution of A&H insurance in 2018 include:

**The prevalence of web and mobile as a research platform.** Statistics show that 74 percent of insurance shoppers research online before they buy, yet only about 25 percent actually close the deal online.<sup>2</sup> This gap signifies an opportunity for credit unions to better enable purchase completion.

**A continued desire to shop around.** Better technology, like safety sensors in bumpers and windshields, and an increase in the frequency and severity of accidents are driving insurance prices up. A recent review found the cost to fix a fender bender of the same make and model almost doubled over just two years due to these additional sensors<sup>3</sup>. Consumers are very price sensitive, and when premiums increase, the shopping starts. So, expect the year ahead to be a busy one for comparison shopping.

**Creating a one-stop member experience.** Best practices generally recommend that drivers review their car insurance policy whenever it's up for renewal (typically every six months to one year), and consumers typically compare quotes from at least three companies. The ability to provide comparison quotes for your members within a

single experience delivers increased value to those you serve and helps them find the best product to meet their needs.

**The "Internet of Things" will further personalize pricing.** In our data-driven world, anything and everything that tracks personal data could affect insurance. Smart devices have the potential to record data about everything from miles driven to acceleration and braking rates. New smart devices for the home, including thermostats and fire detection devices, could help decrease risk of serious damage, thereby offering insurers the opportunity to personalize pricing for policyholders.

**Momentum for ride sharing and autonomous cars will continue.** Major shifts in how we approach transportation—either due to increases in ride sharing or the advancements of autonomous cars—have already created a demand for insurance products to meet these changes. As a result, we've seen insurance companies begin to innovate their products. One example is insurance that covers only the number of miles you drive or ride. You can expect continued innovation in auto insurance as this trend progresses.

Credit union members have many choices for how, when, and where they shop for insurance, in addition to many reasons why. Therefore, it's vital for credit unions to stay relevant with their members' insurance needs. From increasing your insurance marketing efforts to align with high comparison shopping rates, to improving your online content to ensure it's easy to use on any device and creating stronger sales propositions and multiple channel choices for your members to use, the time is now to take another look at your A&H offering and how it can help you capitalize on these trends.

*Corrin Maier is the VP of Partner Management for CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Corrin is responsible for leading the strategic partnerships with Liberty Mutual, Esurance, and GoHealth, and ensuring credit union members get the protection they need. Contact her at [corrin.maier@cunamutual.com](mailto:corrin.maier@cunamutual.com).*

*CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Corporate headquarters are located in Madison, Wis.*







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\*Source: 2016 CUNA Mutual Group Internal Reports



## Reg Relief Bill...cont. from page 2

- Provide legal immunity for properly trained, good-faith reporters of suspected financial elder abuse;
- Require the Treasury to conduct a study on the risks that cyber-threats might pose to financial institutions.

*“We thank our West Virginia Senators Manchin and Capito for supporting this important legislation,” stated League President Ken Watts. “Senator Manchin in particular, took the lead as a co-sponsor of this bill early on to help ease the regulatory burden for smaller financial institutions.”*

In a prepared news release sent out following the bill’s passage, Senator Capito stated, “For years, our smaller financial institutions in West Virginia have struggled under the weight of burdensome *Dodd-Frank* regulations. With this legislation, the Senate sent a clear message that those days are over. I was proud to help pass this bipartisan bill that will deliver the most significant reform of *Dodd-Frank* in nearly a decade and provide commonsense regulations for Main Street businesses, community banks, credit unions, and smaller financial institutions in West Virginia. I was also glad to see that many of the priorities I have long advocated for—dating back to my days in the House—are reflected in the bill. Hardworking West Virginians deserve a fair shot and a chance to succeed, and this legislation will give them that chance,” Capito added.

The legislation will now move on to the House for consideration, and is expected to be taken up before the Memorial Day recess.

Credit unions are encouraged to contact their House members to ask for swift passage of S. 2155.

For further information, contact Ken Watts or Rich Schaffer at the League office.



## LEAGUE PEAKS

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