



MONTANA'S
CREDIT UNIONS

2025 Impact Report

Montana's Credit Unions

to promote and enhance a thriving credit union community across our state

As we close out 2025, I'm proud to share this Impact Report—a reflection of the progress we made together and the momentum we are carrying into 2026. This year was marked by collaboration, connection, and a renewed commitment to strengthening Montana's credit union community. Our work continues to be grounded in a simple but powerful purpose: **to promote and enhance a thriving credit union community across our state**. The executive team is excited to share key “wins” from 2025. As you review our Impact Report, please reach out if you have any questions or would like additional information. Please see the call to action section at the end for more ways you can engage with Montana's Credit Unions in 2026.

Advocacy

In 2025, we showcased Montana's credit union through coordinated political, philosophical, and philanthropic advocacy. **Political advocacy** efforts strengthened relationships with state and federal policymakers, elevating credit union priorities through grassroots engagement, legislative outreach, and coordinated calls to action. **Philosophical advocacy** focused on developing informed, values-driven credit union leaders through certification, leadership development, and expanded financial education resources that reinforced the credit union difference. **Philanthropic advocacy** continued to support communities statewide through fundraising and programs that promoted financial well-being, savings habits, and long-term economic stability for Montanans.

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Federal Advocacy

- **37** Montana advocates traveled to Washington, D.C. across three Hill-visit trips.
- We backed successful Calls to Action on **three issues**.

Political

The Advocacy Champions community includes 30 champions from **20 credit unions** who joined six monthly calls and webinars and issued **10 calls to action**.

In the last five years, the WINcentive Savings Program generated \$804,918 in savings across 1,009 accounts. This strengthens credit unions by promoting healthier financial habits and deepening member loyalty.

Philosophic

\$28,000 was raised to support MCUCD programs.

State-Level Advocacy

- Held the inaugural Montana Hike the Hill, bringing together **30+ CU professionals** to meet with lawmakers during the Legislative Session.
- Monitored **60 bills**, with **25 priority bills**.



Did you know? Supporters raised **\$9,000** for Montana's CUAC and **\$13,342** for America's Credit Unions PAC to strengthen advocacy efforts. These contributions help advance member-focused legislation and ensure credit unions' priorities are heard at both the state and federal levels.



Philanthropic

The 2025 Brawl of the Wild fundraising event raised **\$27,721** for CU for Kids.

Education

In 2025, our education efforts strengthened credit unions through high-quality **educational events**, **leadership development**, and **strong peer connections**. Credit union professionals engaged in a broad mix of **high-quality educational events** through conferences, training programs, and facilitated communities that built practical skills, developed leaders, and encouraged collaboration across roles and institutions. **Leadership development** pathways were reinforced through targeted development programs and mentorship, while extensive networking opportunities and strategic partnerships expanded access to timely, relevant education. Together, these efforts fostered a **connected, well-prepared credit union workforce**.

Did you know? Each year, we offer three different leadership development programs? **Take the Lead** (Year One & Two), **Personify Leadership** (Core, Deep Dive, Train the Trainer, Experiential Training), and the **Tristate Leadership Conference** (August 4-5 in Minneapolis) provide training for for professionals at all stages of their career.

- ### Education by the Numbers
- ★ 302 total webinars accessed by MT credit unions
 - ★ 18 in-person education/networking events
 - ★ 2,455 networking minutes spent with partners and peers
 - ★ 38 thought-leader speakers brought to Montana
 - ★ 43 mentorship matches across the Tristate program



Download the 2026 Education & Events Calendar

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Certifications & Professional Development

Notary Training Completions	FICEP Designees	Tristate Mentor/Mentee Matches
139 110 of these were credit union professionals	9 professionals from 5 credit unions	43 from Minnesota, Montana, and Wisconsin

Risk Management

In 2025, our risk management work helped strengthen credit unions through **high-impact community engagement**, **hands-on education**, and **direct operational support** across Montana. Participation across our professional communities continued to grow, with strong involvement in fraud prevention, compliance, lending, and governance conversations. Credit unions gained practical, specialized training from industry experts on fraud, regulatory changes, and consumer protection, making it easier for teams to stay ahead of emerging issues. We also provided direct support to help credit unions adapt to regulatory updates, roll out improved compliance platforms, and access the resources they need. And with enhanced communication tools, staff stayed informed, connected, and ready to respond to evolving risks throughout the year.

InfoSight360 Rollout: The late-March launch unified the **InfoSight compliance library** and **CU PolicyPro templates** into a single platform where credit unions can manage their own users, access AI-powered search, and receive timely updates. Today, just over 300 users from 35 credit unions are using it.



High Communication Engagement

- Compliance Vault moved to weekly, providing more digestible updates and boasting a **55% open rate**.
- Direct Line blog reached **240 recipients** with a **50% open rate** among directors and leaders.

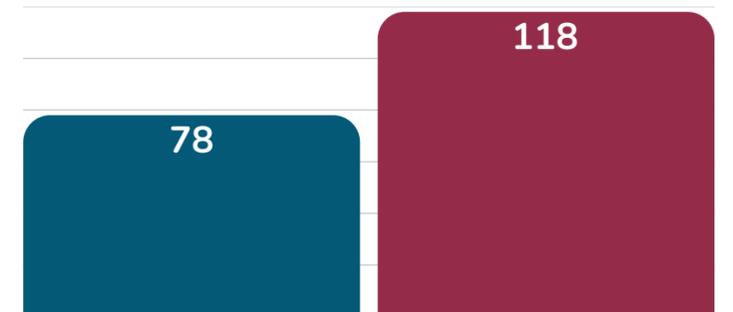


Did you know? In 2025, Donya traveled over **10,000 miles** across Montana to meet with **41 credit unions**, discussing available resources, team engagement in communities, examination challenges, and emerging needs.



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Fraud Community Growth a 50% increase



Community calls for this group included speakers from Reed & Jolly, FBI, IRS-CI, Shazam, and AARP

Group Benefits Trust

In 2025, the Trust strengthened member support through enhanced benefits administration, wellness engagement, and comprehensive health advocacy. A transition to a **new third-party claims administrator** improved responsiveness and member assistance, while expanded initiatives encouraged **wellness engagement through** health screenings, coaching, and educational activities. Members benefited from a network of trusted vendor partners that provided support across physical and mental health, prescription management, and care navigation. Ongoing communication empowered members to navigate health and claims decisions with confidence, reinforcing the Trust's commitment to **health advocacy** through proactive care, informed decision-making, and overall well-being.



The Power of Member Engagement In 2025, the Trust distributed over **\$9,000** in wellness incentives to **123** members. Additionally, Trust members saved \$205k in prescriptions costs by engaging with the SmithRx team

The Trust's **comprehensive ecosystem of 13 specialized vendor partners** supports the overall health of each member.



2025 Wins

- Our new Third-Party Claims Administrator supported members and providers through over **2,000 calls**.
- Offered **easy-to-navigate benefits access** through the zConnect mobile benefits app.
- Delivered **52 Trust Tips** to help guide Trust members on wellness, mental health, and claims navigation.
- Offered additional **educational opportunities** through the Trust Collaboration in Wellness and open enrollment meetings.

“Take Control was amazing. Super helpful. Provided so much great information that I have saved and can reference any time. I was paired with an amazing coach.”



Did you know? Our unique partner **FEDlogic** offers guidance on Medicaid, Medicare, Social Security, and retirement planning.

Resource Page

Click on each icon to learn how you can get involved



Join a Community



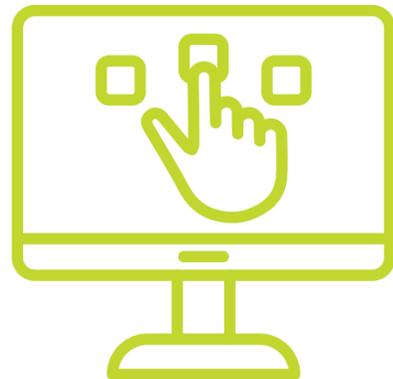
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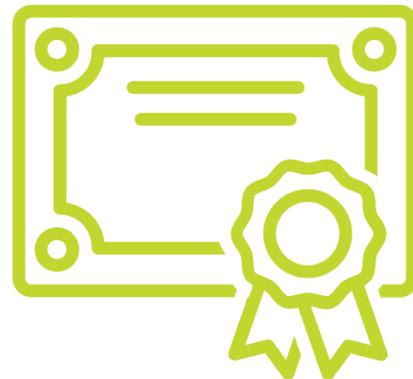
Attend an Event



Become an
Advocacy Champion



Visit our Website



Obtain your MT Credit Union
Philosophy Certification



Stay tuned for our
League Orientation
(in Late March)



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Cheers to 2026!