



CAROLINAS
CREDIT UNION LEAGUE



Impact Report 2025

▶ Advocacy

▶ Professional
Development

▶ Risk
Management

▶ Member
Resources

Together, We Lead the Way



"AT THE CAROLINAS CREDIT UNION LEAGUE, WE STAND BESIDE YOU AND THE 6.5 MILLION MEMBERS YOU SERVE, HELPING YOU FACE POLITICAL CHALLENGES, OPERATIONAL HEADWINDS, AND PREPARE FOR WHAT IS TO COME."

Carolinas Credit Unions,

It has been an honor to watch each of you this past year help credit union members navigate economic uncertainty and life's challenges. The impact you are making in the Carolinas is unquestionable!

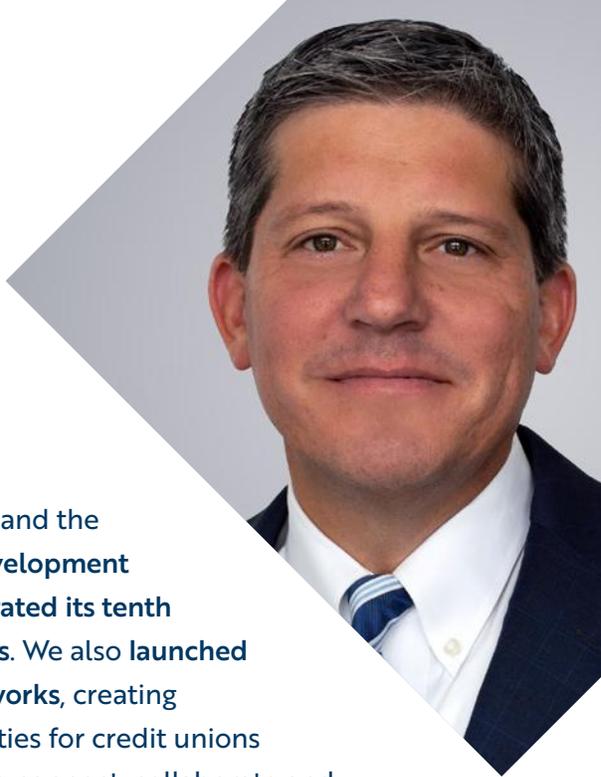
At the Carolinas Credit Union League, we stand beside you and the 6.5 million members you serve, helping you face political challenges, operational headwinds, and prepare for what is to come. Our focus remains clear on **delivering relentless advocacy, top-tier learning and networking opportunities, and access to risk management, compliance, and member resources** that benefit every role at your organization.

Thanks to the collective efforts of the credit union system, we successfully kept changes to the credit union tax status out of the budget reconciliation bill signed into law on July 4. This success was due in no small part to our coordination with **America's Credit Unions, a key strategic advocacy partner.**

I could not be prouder of how Carolinas' credit unions stepped up to **tell Congress: "Don't Tax My Credit Union."** We leveraged the support and goodwill of our credit union membership in that tax battle, **sending over 60,000 messages to Capitol Hill.** Most importantly, we saw the value of years spent building relationships with lawmakers and telling our story.



Dan Schline
President & CEO
Carolinas Credit Union League



Our year-long **Compliance Boot Camp** graduated 25 students in its inaugural year, and the **Leadership Development Institute** celebrated its tenth graduating class. We also launched our **CCUL Networks**, creating new opportunities for credit union professionals to connect, collaborate and grow.

While we evolve, so does our national association, America's Credit Unions. With Scott Simpson now serving as president and CEO, I am confident the organization is in capable hands. I've had the privilege to know and work with Scott for more than 20 years. He brings political acumen and a commitment to a united credit union system. His leadership will, without a doubt, be transformative.

As you read these pages, I hope you enjoy this snapshot of our commitment to making an impact with you. Thank you for all you do, and we look forward to continuing to serve as **the strongest voice for Carolinas' credit unions.**

Impact At A Glance

Each year, the Carolinas Credit Union League amplifies the collective voice of our movement—championing credit unions through advocacy, education, and collaboration. In 2025, that voice was louder and stronger than ever, producing measurable results that empower credit unions and their members across the Carolinas.

Our Voices Heard

60,000+

voices in the Carolinas join in national “Don’t Tax My CU” campaign, protecting the CU tax status.

Strong & Aligned

98%

affiliation rate in 2025. Plus, League brand refresh in late 2024 sharpens purpose, mission, and vision.

Learning in Action

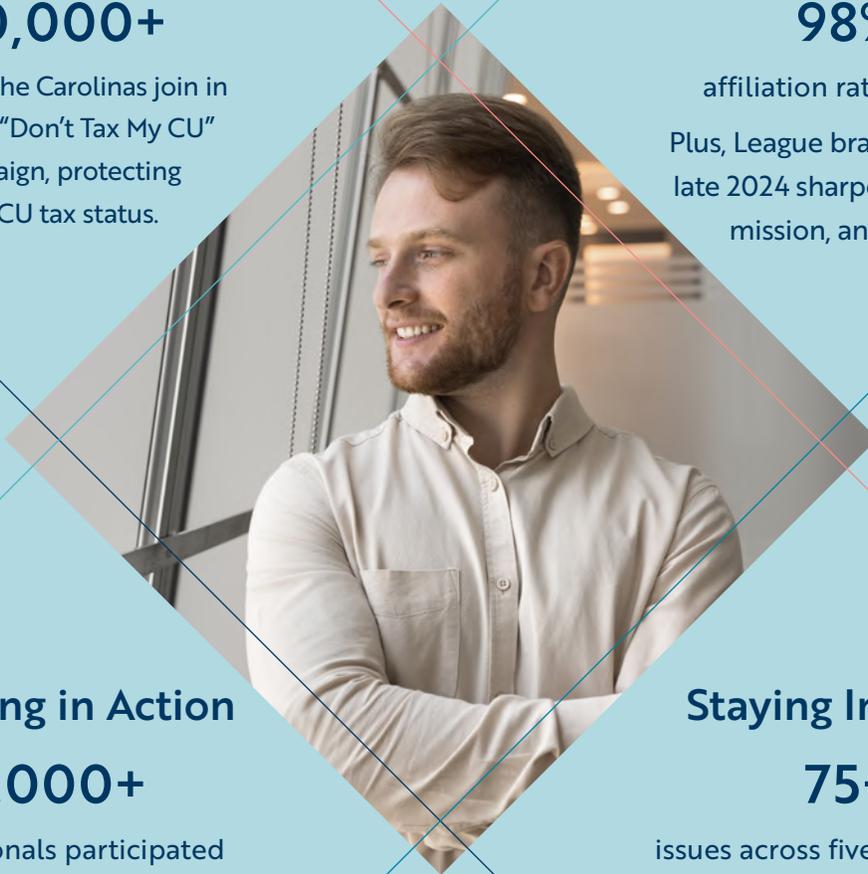
2,000+

professionals participated in League learning and events.

Staying In Touch

75+

issues across five publications reached thousands of pros across the Carolinas.



Peer Power

▶ **CCUL Networks:** Launched Feb. 2025, growing to **250+ members and 2,503% in landing page views** since launching. Ongoing virtual and in-person events keep professionals connected. [Join a Network!](#)

▶ **Next-Gen Connections:** CUxEL Emerging Leaders, guided by **20+ council members**, engaged **200+ emerging leaders** in 2025. Featured programs include CUxEL Mentor, CUxEL Protégé, and events like the Emerging Leaders Workshop and Roundtable. [Join the Network!](#)

Online & Engaged

▶ Online membership via carolinasleague.org saw a **+13% increase** in year over year growth.

▶ Between Q1 and Q3 2025, top-level CCUL webpages received **38,306 views and 19,213 active users** – a 27% increase from 2024.

▶ **8,100+ followers** across social channels, including Advocacy – the League’s LinkedIn page alone passed 4,000!

“WE ALL HAVE THE SAME VISION, AND THAT’S PEOPLE HELPING PEOPLE. BUILDING A HUB THAT CONNECTS AND GROWS OVER TIME...WILL UNDOUBTEDLY HELP US ACHIEVE EVEN GREATER SUCCESS.”

~ Nisha T. Nicholson, Greenville FCU, CCUL MemberXP Network member



Making a Difference

From Mar. through Sept. 2025, the League partnered with the Carolinas Credit Union Foundation and local credit unions to [build a home with Habitat for Humanity Greenville](#), leaving a lasting mark on the community. Member credit unions and supporting organizations, including the League, also [collected donations for food charities](#) across North and South Carolina, helping those affected by the government shutdown and broader food insecurity.

Together, we’re shaping a stronger future for Carolinas’ credit unions.

Advocacy

Using Our Voice to Lift You Up

In 2025, the League mobilized credit unions across the Carolinas to protect the industry, strengthen member advocacy, and ensure lawmakers understand the value of our cooperative financial system.

DON'T TAX MY CREDIT UNION.

The national "Don't Tax My Credit Union" campaign ensured the credit union tax status remained intact during the budget reconciliation bill process. The effort included meetings with all Carolinas congressional delegation members, federal regulators, and activating member credit unions to submit letters, op-eds, and support digital outreach. The result reflects the power of collective action and the strength of Carolinas credit unions speaking with one unified voice.

Tell Congress

DON'T TAX MY CREDIT UNION.

832,000
messages sent to congressional offices nationwide



60,000+
of those messages from Carolinas credit union members



#4
among leagues for messages sent in the national grassroots campaign

▶ **Congressional Engagement**

95
meetings facilitated between federal officials, staffers, and credit union advocates

▶ **PAC Support**

\$146,610+
raised for the Carolinas Capital Club, with 50 credit unions participating and 770+ total contributors

▶ **First-Time Advocates**

18,639
first-time advocates participated in grassroots campaigns

As a League member, you can become an active participant in shaping credit union policy. Learn more about key priorities, advocacy events, and how to make your voice count at carolinasleague.org/advocacy.



Advocacy in Action: Turning Relationships Into Results

In early October, after discussions with Senator Tim Scott’s staff ahead of a Senate vote on the National Defense Authorization Act (NDAA), CCUL highlighted the importance of provisions for the National Credit Union Administration’s Central Liquidity Facility (CLF), which provides stability and liquidity support to credit unions during times of market stress. The bill passed in the Senate with those provisions intact. Later that month, during CCUL’s annual Hike the Hill in Washington, Scott co-introduced the STREAMLINE Act, legislation that would raise Bank Secrecy Act reporting thresholds for Currency Transaction Reports (CTR) and Suspicious Activity Reports (SAR). “Engaging with lawmakers directly ensures that credit union perspectives are not only heard but reflected in policy,” said CCUL Director of Federal Affairs Nate Lane.



Why Advocacy Matters

In November’s *From the Desk* update, Dan Schline shares from Washington, D.C. why relationship building is key to advocacy success.

Key legislative wins in 2025:

- ▶ Credit union tax status preserved in budget reconciliation bill
- ▶ NDAA bill passes in the Senate, with CLF provisions included
- ▶ STREAMLINE Act introduced in the Senate



Development

Supporting Who You'll Become Tomorrow

In 2025, the League empowered credit union professionals across the Carolinas through signature programs, immersive learning experiences, and peer connections that build knowledge, skills, and leadership capacity.



Member Participation Across Premier Events

▶ Annual Meeting

380

credit union professionals gathered, energized to lead onward. [Learn More](#)

▶ LAUNCH

187

participants connected for insights and innovation, with vendors supporting the event. [Learn More](#)

▶ Leadership Development Institute

43

students from two cohorts advanced their skills at LDI, building on a 10-year legacy of leadership. [Learn More](#)

2,000+

professionals engaged across all development events, including conferences, workshops, roundtables, webinars, and more.

Continue your growth and development with League support, gaining skills and connections to lead your organization forward. Explore programs and upcoming opportunities at carolinasleague.org/development.



Where Leadership and Community Meet

INSPIRE 2025 brought over 220 participants together for three days of learning, networking, and giving back. Attendees raised \$3,797 through the INSPIRE Boutique and direct donations, which, combined with a Carolinas Credit Union Foundation match, provided grants to three charitable organizations centered around girls and women empowerment. From thought-provoking keynotes to lively breakout sessions, participants left inspired and connected, with 92% rating the event 'excellent' and 88% planning to return in 2026. "INSPIRE is more than just an event. It's a space where energy, empowerment, and community come alive," said CCUL Director of Meetings and Conferences Brooke Rouse, while attendees shared that the experience renewed their perspectives and strengthened their leadership skills. [Learn More](#)



CCUE Launches a New Era

2025 was a milestone year for Southeast Management School as Certified Credit Union Executive (CCUE) testing was fully implemented for the first time. Interest soared—first-year enrollment hit record numbers, alumni returned in force, and a waitlist for 2026 had to be created. "SRCUS has been a journey full of growth, laughter, and more ratios than I thought possible to learn," said 2025 graduate Kristen Shambro. "This experience reminds me that leadership is a blend of heart, hustle, and always being ready to learn." Travis Hall, a 2016 alum earning CCUE this year, added, "The alumni program was really well done as there was value added beyond the CCUE with courses on AI, digital marketing, and leadership." [Learn More](#)

▶ Southeast Management School

37 students and alumni from the Carolinas participated in SRCUS SE Management School in 2025, with graduating students and alumni earning the CCUE designation.



Risk Management

High Standards, Higher Commitment

In 2025, CCUL's Risk Management Resources team provided critical guidance, training, and tools to help credit unions protect their members and operations in an evolving compliance and fraud landscape.



Building Compliance Confidence Across the Carolinas

In its inaugural year, Compliance Boot Camp 2025 provided 25 participants with a yearlong, blended learning experience that encouraged open dialogue across credit unions of all sizes, strengthening compliance culture while building meaningful professional connections. "It was a valuable investment in both operational excellence and team cohesion," said Rhonda Rosenberger, Santee Cooper CU. [Learn More](#)

Fraud Monitoring

262

members signed up for fraud alerts; 100+ fraud alerts issued

Member Support

900

calls and emails from CUs requesting compliance guidance or department support

League-Facilitated Trainings

33

trainings facilitated for member credit unions

Turning Awareness into Action Against Elder Fraud

The League piloted the Friends Against Fraud Program in 2025, focused on raising community awareness of elder abuse and financial exploitation. Adapted under license from the Guilford County Family Justice Center, the League's turnkey program provides credit unions with everything needed to host community events, including "Train-the-Trainer" videos, marketing materials, and a ready-to-use presentation. This initiative empowers credit unions and their communities to recognize scams and stop fraud targeting older adults. **Full program launch is expected in early 2026.**



Stay informed and proactive in managing risk and compliance. Access guidance, training, and resources from the League and key partners at carolinasleague.org/risk.

Member Resources

Supporting Every Facet of Your Business

Beyond advocacy and events, the League provides tools and resources to help credit unions thrive—from compliance and career growth to collaboration and data insights.

INFOSIGHT360



Smarter Compliance Starts Here

Available at no cost to member credit unions, InfoSight 360 powered by League InfoSight underwent a major enhancement this year—integrating AI technology for faster, more accurate compliance guidance. The upgraded platform makes it easier than ever to find the answers and tools needed to stay compliant and informed. [Learn More](#)

41%

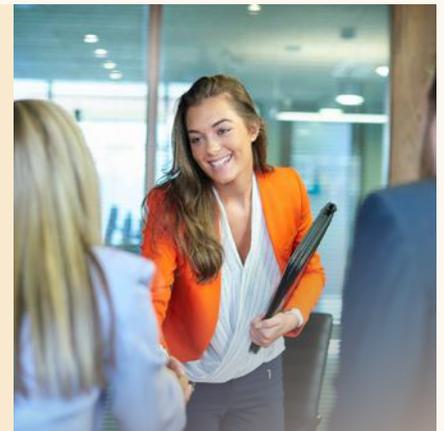
of member credit unions actively use InfoSight 360.

Connecting Credit Unions with Top Talent

Through the League’s online Career Center, credit unions are expanding their reach to attract, hire, and retain great people. This year, the platform hosted 140+ job postings and received 2,252+ views, helping credit unions match with the right professionals for their teams. [Learn More](#)

140+

job postings received over 2,252 views in the CCUL Career Center.



Search. Connect. Collaborate.

Accessible through the League’s member portal, the online CU Directory helps professionals across the Carolinas network and stay in touch. Between Q1 and Q3 2025, the directory was viewed 466 times, a 7% increase from the same period last year—reflecting a growing desire for peer connection. [Learn More](#)



Every member resource is designed to make the League’s support practical, accessible, and impactful. Get the most out of League membership by exploring these tools and more at carolinaleague.org/resources.

Carolinas Credit Union Foundation

The Cooperative Difference in Action

In 2025, the Carolinas Credit Union Foundation advanced its vision as the **philanthropic catalyst of the Carolinas' credit union movement**, guiding with empathy, uniting through purpose, and fueling lasting change. We are deeply rooted in cooperation and strengthened by the incredible partnership of the Carolinas Credit Union League – our steadfast ally in advancing this work.



This year marked a pivotal milestone for the Foundation. Informed and inspired by credit union leaders across both states, we activated our new **Strategic Plan** to shape the next chapter of our collective impact. At its core is a renewed commitment to collaboration, strengthening financial well-being, and empowering every credit union in its mission to serve – ensuring the Foundation remains a trusted philanthropic partner for decades to come.



\$3.4 Million

in grants, scholarships, hardship assistance, and disaster relief
dispersed across the Carolinas over the past 18 months.

Thanks to your generous support and partnership, **over the past 18 months we distributed more than \$3.4 million in grants, scholarships, hardship assistance, and disaster relief across the Carolinas.** Yet, the true impact of your Foundation extends far beyond financial resources. It lives in the stories of resilience, opportunity, and hope that continue to inspire us all. Proving that when credit unions unite around shared values, we create lasting change and stronger communities for all.





570+

pounds of food donated at the CCUL Annual Meeting and 60 volunteer shifts at MANNA Food Bank, packing 5.6 tons of food to support Hurricane Helene relief.



49

graduates from the 16th Principles & Philosophy Conference, supported by the League, Foundation, and 15 CUDE Network mentors and ten volunteers.



\$134,000

in grants for small CUs to support professional development through the Hamilton Fund as well as technology and capital improvements.

“THE SKYLA EMERGING LEADERS WHO ATTENDED PRINCIPLES & PHILOSOPHY CONNECTED WITH INSPIRING PEERS AND MENTORS, **EXPERIENCED THE POWER OF THE CREDIT UNION MOVEMENT, AND REIGNITED THEIR PASSION FOR SERVING OUR MEMBERS AND COMMUNITIES.** EACH OF THEM RETURNED INSPIRED, MOTIVATED, GROUNDED IN PURPOSE, AND GRATEFUL FOR THE OPPORTUNITY TO GROW IN SUCH A MEANINGFUL AND IMPACTFUL WAY.”

~ Jennifer Parker, CUDE, VP Organizational Culture, Skyla CU



One of the most powerful expressions of that belief is our support for small credit unions. These institutions are the beating heart of our movement – often doing extraordinary things with limited resources. When we invest in their success, we’re not just strengthening one credit union – we are helping our entire movement succeed.

Grounded in our newly refined mission and vision, **we will continue turning purpose into action: expanding support for social responsibility, deepening philanthropic engagement, and fostering cooperative programs that drive meaningful change.**

If you believe in the promise of people helping people, we invite you to deepen your support. **Every dollar you invest helps the Carolinas Credit Union Foundation remain a force for good** – advancing cooperation, inspiring generosity, and building communities where everyone can thrive.

UNIFIED *leadership.* **RELENTLESS** *advocacy.* **STRONGER** *credit unions.*



America's Credit Unions and the League System are here to advocate for and advance an environment where your credit union thrives. Everything we do starts with you, and our associations are dedicated to building a better future for our industry. In 2025, our collective grassroots efforts to protect credit unions' federal tax status showcased the storytelling power of credit unions and what we are capable of when we speak with a unified voice.

Unified leadership & collaboration

We work hand-in-hand with our league partners to unite the credit union industry—across all asset sizes, fields of membership, and communities—to speak with one unified voice. Our strength comes from you, and we ensure your stories and priorities are backed by hard data and clearly and consistently communicated to policymakers at all levels of government.

Relentless advocacy & expert compliance support

We are tireless in elevating the credit union difference, from protecting the tax status to proactive regulatory relief and modernization. Through system-wide cooperation, we are uniquely positioned to build strong relationships across state and federal governments that drive real policy results. All while providing you with expert compliance support, saving you time and resources.

Premier events & networking

Whether it be local events in your home state or national conferences that bring together credit unions from across the country, our professional development opportunities are built to give you an edge. We design and deliver opportunities for all credit union professionals to connect with peers, sharpen skills, and gain designations to elevate your career and financial institution.

Our movement sent lawmakers more than **861,000 messages** and held more than **1,000 legislative meetings** to protect the credit union tax status.

America's Credit Unions is among the **top 15 most influential associations** among policymakers according to Penta Research.

With more than **8,000 members**, the America's Credit Unions Councils program is a nationwide network run by and for credit union professionals.

As a member of America's Credit Unions and your league, you make our industry stronger. With dedicated staff at the state and national levels, our associations are uniquely positioned to serve your needs every step of the way.

Check out these benefits:

- **System-wide advocacy:** We work hand-in-hand with league partners to advocate for *all* credit unions to ensure you can meet your members' unique needs.
- **Compliance support:** Our compliance teams are proactive and ready to help you with ever-changing compliance needs and questions.
- **Credit union focused events and training solutions:** Our professional development resources are rooted in the credit union perspective and focused on industry impact.
- **Data and statistics:** We're here to back your credit union story with hard data that highlights the impact of the credit union difference at the state and national levels.



Membership with America's Credit Unions and your league will position you in 2026 to be part of something transformational as we shape the future of credit unions, together.

Lawmakers are listening, and want credit unions' perspective in the room.

The reputation of America's Credit Unions and the League System among policymakers is far ahead of banks and fintechs. Senior policymakers respect our role in public debates, underscoring that the credit union voice is essential in shaping financial policy. In just one year, we rose from 32nd to 13th among all associations when it comes to policymakers seeking support because of influence. More and more, lawmakers recognize the need for credit unions to be at the table for critical policy discussions.

*2025 Washington Reputation Update - Penta Group, LLC

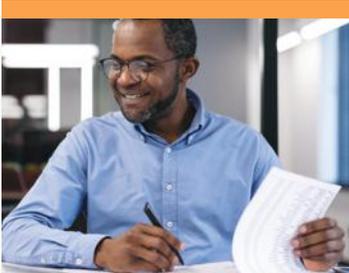
► Learn more about America's Credit Unions: AmericasCreditUnions.org

Your Mission Drives Us



Because credit unions are dedicated to their members, **we're dedicated to you.** From improving operations to strengthening leadership, every solution is designed to help your mission succeed.

Signature Solutions that Work for You



Audit

Stay ahead of changing regulations while uncovering opportunities to improve efficiency.



Accounting

Get accurate, timely financial guidance and support tailored to your credit union's needs.



Talent

Find the right people, strengthen leadership pipelines, and enhance staff performance.



Shared Branching & Partner Solutions

Expand access and operational capabilities efficiently.

See How We've Helped Others Grow

Carrick helps credit unions strengthen teams, improve operations, and achieve their goals with confidence, allowing them to focus on serving their members and communities.

Your support and dedication have been truly appreciated...

As a small credit union, finding the right partner to help us navigate payroll and benefits management was crucial. We highly recommend Talent Solutions to other credit unions looking for a knowledgeable and trustworthy partner. They not only delivered on every goal we had but also provided the peace of mind that we are offering our employees the best possible benefits at the most competitive costs.”

Christie Smith, Acclaim Federal Credit Union

A Trusted Growth Partner

97%

client satisfaction
rate

50+

years of combined team
experience in audit,
finance, and HR

20+

years of creating
solutions for
our clients

Building Tomorrow Together.

Let's elevate your mission, strengthen your team, and simplify your operations. Visit [GoWithCarrick.com](https://www.gowithcarrick.com) to learn how Carrick can help your credit union succeed.

The Leading Voice for Carolinas' Credit Unions

To learn more about our mission and what we can provide your credit union, please visit us at carolinasleague.org.



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