

Event: MCUL/CUSG Annual Convention and Exposition
Location: Center Stage
Time: 9:15am (TRT: 15 minutes)

Thank you, Ken.

When we gather together for events like the AC&E, we talk a lot about credit union *engagement* — and it's with good reason. Real, genuine grassroots commitment is what makes our industry different.

Knowing that what we do matters — that every single day, we're making a real, positive impact on people's lives. It's rewarding in a way that many people never experience.

It's a part of what keeps us going, pushing for the next breakthrough ... reaching for the next milestone. And it's why, for the second consecutive year, the Michigan Credit Union League has 100 percent affiliation. It's why we continue to see record turnouts at both MCUL and CUNA GACs. It's why half of our state — more than five million citizens — belongs to a credit union ... and it's why that number is growing at a record pace.

MCUL exists to help credit unions do together, what they couldn't do alone. So as we share information, stories and resources through the next few days, let's remember that, together, we *can* achieve more. When we face challenges, we're *not* facing them alone. We're part of a community — a collective network — that shares a bond much stronger than the bonds shared by other industries.

It's been my privilege to step in as chairman of one of the most influential credit union leagues in the nation. I'm dedicated to helping MCUL continue to be the best partner it can be for Michigan's credit unions. So once again, thank you all, for your continued engagement...

Next, we have two Michigan leaders that have shown a firm commitment to credit unions over the years.

Unfortunately, both gentlemen had prior engagements and couldn't be with us in-person today, but both send their regards via video.

First, we have a short clip from Congressman Bill Huizenga.

Currently in his third term, Huizenga represents the west side of Michigan. His district covers 38 credit unions and more than a half-million members.

Representative Huizenga has a long history of being there when credit unions need him most. He was an influential member of the Michigan legislature from 2002 to 2008. In 2003, he voted to modernize the Michigan Credit Union Act, broadening fields of membership and making it one of the most progressive laws in the nation.

Creating legislation such as the Mortgage Choice Act, he's been an advocate for both MCUL *and* CUNA. Now, a member of the House Financial Services Committee, and Chair of the House Financial Services subcommittee on Monetary Policy and Trade, we're fortunate to have his support.

Ladies and gentlemen ... representing Michigan's second congressional district: Representative Bill Huizenga.

[Huizenga video plays]

[Audience applause]

We appreciate Representative Huizenga sending his regards.

Next, we have a short message from Governor Rick Snyder.

As you all know, Governor Snyder played a pivotal role in last year's *very-welcome* update to our state charter. He's long been a proponent of fiscal and social responsibility which puts him firmly in-line with the credit union social mission.

Governor Snyder isn't a career politician — he's an accountant with a strong financial background. He understands the important role our institutions play in the lives of our members.

Please allow me to present, Governor Snyder.

[Snyder video plays]

[Audience applause]

Many of you will remember our next speaker from just a few short weeks ago at the MCUL Government Affairs Conference in Lansing. Another staunch supporter of the credit union movement, let's have a round of applause for our next speaker: Michigan Lieutenant Governor Brian Calley.

[Calley intro video plays]