CAROLINAS
CREDIT UNION LEAGUE



Impact Report 2026

- Advocacy
- Professional Development
- Risk Management
- Member Resources

United in Purpose, Stronger in Impact

A year of collective progress for Carolinas credit unions

98%

membership retention in 2026.

200+

lawmaker meetings facilitated on behalf of credit unions.

2,360+

professionals engaged via conferences, workshops and online training.

9,790+

social media followers, up 21% year over year, with 48.2K total engagements across social channels.

2,046

registered online members, an 11% growth year over year.

34,062

homepage visits by 22.4K active users, an increase of 13% year over year.



The Power of Collaboration

"BRINGING CREDIT UNIONS TOGETHER IS THE COMMON THREAD ACROSS THIS WORK."



Carolinas Credit Unions,



In times of financial hardship, credit unions shine brightest by helping members navigate uncertainty. **In 2026, affordability concerns heightened that responsibility**, just as the financial crisis of 2008 and the pandemic underscored the importance of credit union support.

Throughout the year, the Carolinas Credit Union League stood alongside credit unions through advocacy, professional development, risk management, and collaboration—creating opportunities to serve members, strengthen teams, and bring credit unions together.

In July, the North Carolina General Assembly enacted credit union modernization legislation, culminating a four-year effort. It enables state-chartered credit unions to serve banking deserts, expands investment authority, and establishes an expedited parity process. **In South Carolina, we continued our work on legislation allowing municipalities to deposit funds in credit unions**.

Federally, our partnership with America's Credit Unions helped secure passage of the Credit Union Board Modernization Act. These outcomes reflect years of relationship building and sustained advocacy.

LAUNCH, the Annual Meeting, and our new Networks helped credit union employees develop in 2026. **Your engagement demonstrated the value of League resources in preparing teams to lead and execute in a changing financial services environment**.

Our Risk Management team helped credit unions combat fraud by connecting them with law enforcement, banks, community groups, and one another. This support remained important as credit unions worked to contain costs and address fraud concerns.

Bringing credit unions together is the common thread across this work. **We value helping you build relationships, support one another and put the cooperative principles that guide financial cooperatives into practice**.

Thank you for your ongoing support. We look forward to the work ahead.



Dan Schline
President & CEO
Carolinas Credit Union League

CAROLINAS
CREDIT UNION LEAGUE

The League Difference in Action

In 2026, the League connected, educated and advocated on behalf of credit unions while celebrating the people-helping-people philosophy that defines our movement. At the heart of this impact is a simple belief: when credit unions invest in people, entire communities benefit.



Preserving Credit Union History

After two years of research, collaboration and advocacy, the League helped bring a North Carolina historical marker honoring the nation's first African American credit union to fruition. The project united community leaders, historians and credit union advocates around an important piece of cooperative finance history, ensuring future generations will recognize and celebrate the credit union movement's longstanding commitment to financial inclusion.

A Historic Milestone

This spring, we honored Thomas B. Patterson and the 22 Black farmers who founded Piedmont Credit Union in 1918, celebrating their vision and the generations of financial empowerment that followed.

Cooperation Without Borders

A shared commitment to education inspired credit union leaders across the Carolinas to support students half a world away. Through a collaborative initiative led by the CUxEL Council, Carolinas Credit Union Foundation, Piedmont Chapter, and Skyla Credit Union, more than $9,000 was raised to support the completion of a computer lab and education center in Ghana. The effort reflects the power of partnership and the belief that cooperative impact knows no geographic limits.

$9K+

raised for education center















N. Piedmont Chapter's
2026 ICU Day Giveback

Service in Action

From volunteering alongside REV Federal Credit Union during its annual Day of Service to celebrating International Credit Union Day through outreach efforts across the Carolinas, League staff and member credit unions demonstrated the cooperative spirit in action. Throughout the year, credit unions across the Carolinas invested their time and resources in strengthening their communities. The League is proud to amplify these efforts and the impact they create.

__ONE Mission__: People Helping People

Advocacy

Your Voice. Our Impact.

In 2026, the League mobilized credit union advocates across the Carolinas to strengthen state and federal relationships, advance key policy priorities and amplify the credit union difference.



200+

meetings facilitated between federal and state officials, staffers, and CU advocates



$146,000

raised for the Carolinas Capital Club, with 770+ total contributors

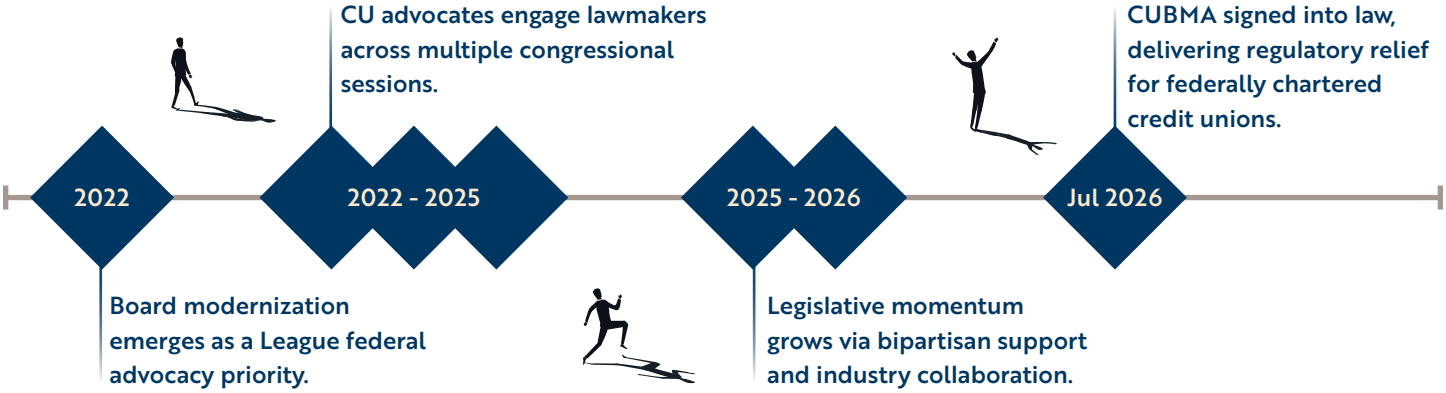


100+

advocates engaged in the League's inaugural NC and SC State House Days

From Persistence to Passage

What began as a long-standing advocacy priority became federal law in 2026 with passage of the **Credit Union Board Modernization Act**. Working alongside America's Credit Unions, member advocates and congressional leaders from the Carolinas, the League helped advance the measure through multiple congressional sessions. **Supported by Senate Banking Committee Chair Tim Scott (R-SC)** and backed by broad bipartisan support, the legislation reduces unnecessary administrative burden on federally chartered credit unions while preserving strong governance standards. The outcome reflects years of relationship-building and advocacy efforts that create a more flexible operating environment for credit unions.



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**.

Strengthening North Carolina's State Charter

Four years of advocacy, collaboration and persistence culminated in a major victory for North Carolina credit unions when Governor Josh Stein signed SB 595 into law in 2026. The League worked alongside credit unions, policymakers and industry stakeholders to modernize the state's credit union statutes, strengthen the state charter and create new opportunities for credit unions to serve their members and communities. **The legislation streamlines regulatory processes, enhances charter flexibility and expands opportunities to reach underserved populations.** The milestone reflects the power of sustained advocacy and reinforces North Carolina's state charter as a strong foundation for the future of the credit union movement.



A Historic Win

In a special July message, CEO Dan Schline shares what this achievement means for credit unions and the members they serve.

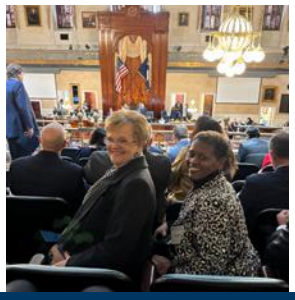












Other key progress in 2026:

- Working with CDFI credit unions, congressional leaders and other stakeholders, the League kept pressure on Treasury to release FY2025 CDFI Fund awards.
- Laid the groundwork for credit unions to accept public deposits in SC through education, stakeholder engagement and coordinated meetings with credit unions on the issue.
- STOP Senior Fraud Act introduced in the U.S. House



Development

Supporting Who You'll Become Tomorrow

In 2026, the League brought together emerging and experienced professionals from across the Carolinas to learn, connect and develop the skills needed to lead their organizations into the future.

Member Participation Across Top Events

Annual Meeting

385 **credit union professionals** gathered, united by a powerful voice. **Learn More**

Southeast Regional Directors' Conference

275 **volunteers** from ten southeastern states joined this year's record-setting event. **Learn More**

LAUNCH

225 **participants** met for insights and innovation, **a 20% jump** in attendance from last year. **Learn More**

Principles & Philosophy Conference

70 **people** experienced the power of the CU movement at this beloved, collaboratively hosted retreat. **Learn 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**.

Celebrating a Decade of LAUNCH

The League's innovation-focused LAUNCH Conference marked its 10-year anniversary in 2026 with record engagement and continued growth. Attendance increased by 20% over the previous year, while exhibitor and sponsor opportunities remained in high demand. The milestone reflects a decade of bringing credit union professionals together to explore new ideas, build connections and prepare for the future. As one attendee shared, **"The scale and interaction of LAUNCH was terrific. Plenty of time for members to network. The subject matter of the programming was relevant and well done."** **Learn More**

"The scale and interaction of LAUNCH was terrific."







LDI: Leadership That Lasts

Following its 10-year anniversary celebration in 2025, LDI continued to build momentum in 2026, **welcoming 50 participants** across two cohorts—**a 16% increase** from the previous year. The program also introduced leadership coach and instructor Maureen Frazer-Monroe, whose expertise further enriched the participant experience while providing ongoing coaching and support. Beyond the classroom, LDI's impact is evident in the growing number of graduates who have advanced into new leadership roles and applied the program's lessons within their organizations. As recent graduate Toya Reid of Skyla CU reflected, **"This experience changed me by teaching me how to pause, reflect and approach situations with more awareness."** **Learn More**

Risk Management

High Standards, Higher Commitment

In 2026, CCUL's Risk Management Resources team helped Carolinas credit unions stay ahead of emerging threats through expert guidance, specialized training and collaborative fraud prevention efforts.

Building Community Defenses Against Fraud

In January, the League launched Friends Against Fraud, a turnkey program that helps credit unions bring fraud prevention education directly into their communities. Throughout the year, the Risk team **connected one-on-one with 21 credit unions** to share implementation resources and event planning guidance. Those efforts translated into action in October when Coastal Credit Union hosted its first Friends Against Fraud event alongside the N.C. State Bureau of Investigation and Triangle Family Services. By equipping credit unions with ready-to-use tools and community partnerships, the program is helping expand fraud awareness and strengthen consumer protection efforts in the Carolinas.





When Every Minute Matters

In addition to expanding fraud prevention efforts across the Carolinas, the League's Risk team provided **guidance and support on more than 60 fraud-related cases** throughout the year. In one notable instance, a credit union member unknowingly wired **$40,000** to a fraudster. League Risk staff quickly collaborated with the credit union and leveraged trusted industry relationships to connect with the receiving financial institution, helping coordinate recovery efforts. Thanks to that same-day intervention, the funds were successfully recalled before they could be lost, and the full amount was ultimately returned to the member after the necessary procedures were completed.

$40K

recovered following a wire fraud case supported by the League's Risk team.

Fraud Monitoring

286

members signed up for fraud alerts; 160+ fraud alerts issued

Member Support

1,600+

calls and emails from CUs requesting compliance guidance or department support

Risk Education & Events

89

participants at risk events. Plus, 25 tailored trainings delivered to member credit unions

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.



Your Compliance Resource Hub

70%

of member credit unions actively use InfoSight 360.

InfoSight 360 continues to help member credit unions navigate complex compliance questions through a centralized hub of regulatory guidance, resources and tools. Available at no additional cost, the platform gives users faster access to trusted information that supports day-to-day decision-making and risk management efforts. Learn More

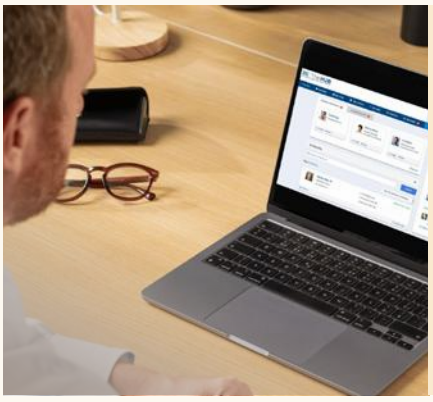
Expanding the Talent Pipeline

145+

job postings received over 7,549 views in the CCUL Career Center.

Through the League's online Career Center, credit unions are expanding their reach to attract and hire great people. This year, the platform **hosted 145+ job postings and received 7,549+ views—a massive 235% increase in visibility over last year**—helping credit unions match with the right professionals for their teams. Learn More





Connecting the Carolinas



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 2026, the directory was viewed **497 times, a 7% increase** from the same period last year—reflecting a steadily 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 **carolinasleague.org/resources**.

Carolinas Credit Union Foundation

Proof of the Cooperative Difference

In 1993, credit union leaders across the Carolinas came together around a simple idea: we can do more good together than apart. More than three decades later, that idea has grown into something unique in our movement, a foundation built exclusively to serve the philanthropic needs of credit unions in the Carolinas. Today, your Carolinas Credit Union Foundation stands as one of the strongest credit union foundations in the country, with the League serving as a key partner in our vision and success.

CAROLINAS
CREDIT UNION
FOUNDATION

Why does philanthropy matter so much to our industry? Because it is one of the clearest ways credit unions prove they are different. **Concern for Community**, one of our eight cooperative principles, shines brightest when credit unions give back. Our communities, members and lawmakers increasingly ask what sets credit unions apart. A credit union that invests in its community answers that question. Philanthropy also strengthens credit unions from the inside, deepening member loyalty, giving employees a sense of purpose, and building trust with the communities they serve.

That is where your Carolinas Foundation comes in. We serve as a trusted infrastructure partner, providing resources, managing funds, and highlighting the needs of members and communities through data, shared success stories and nonprofit connections. **In the last two years**, that work reached **nearly $4 million** across North and South Carolina. We awarded **$1.2 million in scholarships**, in partnership with credit unions, to more than **650 members** pursuing their educational dreams. We processed nearly **400 nonprofit grants** for credit unions, chapters, and business partners who want to give locally. And through our hardship and disaster relief programs, we made sure no credit union family faced its hardest days alone.

Your Carolinas Foundation's impact on our industry is not measured only in dollars. It is also measured in understanding. We help credit unions see their communities clearly. The ALICE reports we sponsor







$3,970,562

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











reveal the hardworking households who still cannot afford the basics, the very people credit unions were created to serve. Our Principles and Philosophy Conference connects professionals to the history of our movement and the cooperative principles that set us apart. Through our work with the League on the FiCEP program, we equip employees with the tools to help members build thriving financial lives. Together, these efforts show the true value of your Carolinas Foundation: a lasting commitment to the cooperative difference.

That same commitment to drives our investment in small credit unions, the original expression of our movement. Through our Technology and Capital Improvement and Hamilton Professional Development grants, we delivered **$1.08 million to small credit unions** over the past **eight years**, helping them modernize, invest in their people, and keep serving communities others overlook.

"People helping people" is not a tagline. It is who we are. Your Carolinas Foundation will continue to ground our movement in its roots, champion the generosity that changes lives, and prove that the cooperative model is the best choice for members and communities.





Lauren Whaley
President and CEO

YOUR *investment.*
YOUR *voice.*
OUR *commitment.*

America's Credit Unions

When credit unions come together, we create greater influence, stronger institutions, and more opportunities for the 146+ million Americans who depend on cooperative finance to achieve their dreams. Membership with America's Credit Unions helps your credit union navigate change, amplify its voice, and deliver lasting impact.



More value, same investment.

Member dues are frozen for 2027 as America's Credit Unions develops a new, consistent dues formula designed around the needs of our association and members, while maintaining our focus on responsible stewardship, efficiency, and strong member value.

Membership benefits at a glance:

Amplified influence

Together, with a unified voice, we advance the credit union movement through:

- Federal and state advocacy alignment with the League System
- Protection of credit unions' not-for-profit tax status
- Regulatory relief and modernization
- Responsive compliance guidance and expertise
- Grassroots engagement tools to showcase the credit union difference

Strengthened potential

Equip your credit union to grow stronger with:

- Industry-leading conferences and events
- Professional development and certifications
- Professional Councils networks and peer communities
- Research, benchmarking, and insights into trends
- Leadership development
- On-demand employee training

Credit unions are investing more than $10 million in 2026 midterm elections to help elect pro-credit union Congress.

Advanced more than a dozen regulatory relief measures in 2026, including the enactment of the Credit Union Board Modernization Act.

22,000 industry designations currently active among credit union professionals nationwide.

© America's Credit Unions 2026

When credit unions succeed, **communities succeed.**

For nearly 120 years, credit unions have created opportunities that transcend financial services by helping people buy homes, start businesses, recover from hardship, and save for the future. Through affiliation, your institution is part of a movement working cooperatively and collaboratively to expand access, affordability, financial well-being, and economic opportunity nationwide.



$352B
annual contribution to the U.S. economy

More than
2.5M
small businesses rely on credit unions

1M
jobs supported nationwide

146+M
members served

Protecting the credit union model means protecting affordability, competition, and opportunity for future generations to achieve the American Dream.

Align around a shared mission and stay ahead of what's next

Membership connects credit unions, Leagues, partners, and industry leaders around shared priorities that strengthen the movement and drive stronger outcomes. These connections help your credit union:

- Anticipate regulatory and marketplace changes
- Access industry intelligence and emerging trends
- Build strategies for sustainable growth and prepare the next generation of credit union leaders

Strengthen your impact.
Strengthen your future.

Learn more about membership benefits

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Carrick PROFESSIONALS

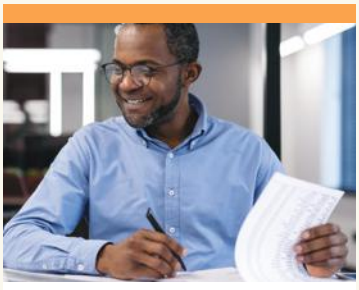
A Carolinas Credit Union League Company

Your Mission Drives Us



We measure our success by your satisfaction. Everything we do is designed to help your organization run smoothly and efficiently, so you can focus on what matters most.

Signature Solutions that Work for You



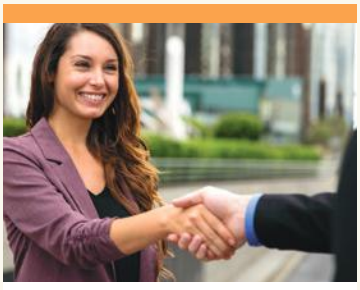
Audit

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



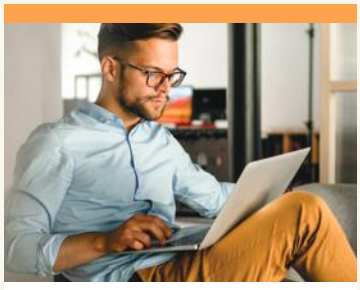
Accounting

Get accurate, timely financial guidance and support tailored to your organization'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 organizations strengthen teams, improve operations, and achieve their goals with confidence, making it easier to serve their customers.

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 to learn how Carrick can help your organization 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.

CAROLINAS
CREDIT UNION LEAGUE

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