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President & CEO

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March 23, 2020

Governor Larry Hogan  
National Governor's Association  
444 North Capitol St NW  
Suite 267  
Washington, DC 20001

Clarence E. Anthony  
President/CEO  
National League of Cities  
660 North Capitol St NW  
Washington, DC 20001

Attorney General Tim Fox  
National Association of Attorneys General  
1850 M Street NW 12th Floor  
Washington, DC 20036

Robin Vos  
Speaker  
National Conference of State Legislatures  
444 North Capitol St NW #515  
Washington, DC 20001

The Honorable Deborah B. Goldberg  
National Association of State Treasurers  
1201 Pennsylvania Avenue NW  
Suite 800  
Washington, DC 20004

Lisa Nelson  
President/CEO  
American Legislative Exchange Council  
2900 Crystal Dr #6  
Arlington, VA 22202

Dear Leader:

On behalf of America's credit unions and their 115 million members, I am writing regarding the importance of designating credit unions as essential services during the COVID-19 pandemic.

Credit unions' top concern and priority at this moment is keeping their members, volunteers, and employees safe and healthy. Remaining in a position to serve members during and after this crisis will help local communities maintain long-term financial security. To this end, the U.S. Department of the Treasury issued guidance on Financial Services as Essential Critical Infrastructure. This guidance recognizes financial services as part of the National Critical Function set. We encourage your members to include credit unions in any policy their state or locality might enact to ensure they are designated as essential services.

Credit unions continue to help their members and communities through this economic uncertainty. From suspending loan payments to providing low interest short term loan options and financial counseling, our credit unions are proving real solutions and critical services to many who have been caught off guard by this crisis. More than 2,100 credit unions, serving nearly 46 million members, have a primary field of membership that includes school, military, health care, police, fire, transportation, utilities, and government employees. These credit unions and others are serving members who are on the front lines of helping to keep others safe during this crisis.

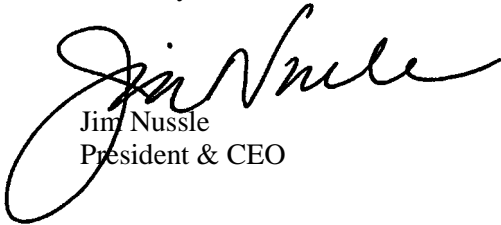
Having access to financial services and guidance is critical to keeping our economy as stable as possible during the COVID-19 pandemic. Based on our ongoing dialogue with our members, we can assert with confidence that many credit unions have already implemented emergency programs such as modifications to existing loans, fee waivers, new loan products, financial counseling, debt consolidation, and other services. Credit unions are also increasing ATM/debit card limits and offering new lines of credit for small business borrowers.

Attached is the CISA Guidelines as well as the memo from Treasury Secretary Mnuchin stating that financial services sector workers are essential personnel. This memorandum points to guidelines from the President and Department of Homeland Security.

We would once again urge your members to include credit unions as essential services or functions in their state and local policies.

CUNA, America's Credit Unions, and our league partners are taking the steps necessary to ensure that our members can continue to meet the financial services needs of those impacted by COVID-19 and stand ready to work with you to continue those efforts. Thank you for your leadership on this issue and for the opportunity to share the credit union industry's efforts during this time of crisis.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Nussle". The signature is fluid and cursive, with a large loop at the beginning and end.

Jim Nussle  
President & CEO