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**National Association of Federally-Insured Credit Unions**

November 15, 2021

The Honorable Maxine Waters  
Chairwoman  
House Financial Services Committee  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Patrick McHenry  
Ranking Member  
House Financial Services Committee  
U.S. House of Representatives  
Washington, DC 20515

**Re: Tomorrow's Committee Markup**

Dear Chairwoman Waters and Ranking Member McHenry:

I am writing on behalf of the National Association of Federally-Insured Credit Unions (NAFCU) regarding tomorrow's committee markup of various measures. NAFCU advocates for all federally-insured not-for-profit credit unions that, in turn, serve over 127 million consumers with personal and small business financial service products. NAFCU would like to take this opportunity to express the views of our members on legislation being marked up by the committee.

**NAFCU Supports H.R. 2311, the *Credit Union Governance Modernization Act***

NAFCU strongly supports H.R. 2311, the *Credit Union Governance Modernization Act*, bipartisan legislation introduced by Representatives Tom Emmer and Ed Perlmutter. This timely legislation will help provide urgently needed relief to credit unions that are constrained in their efforts to remove dangerous and threatening members from their institution by outdated provisions of the *Federal Credit Union Act*. NAFCU has heard from countless members of the need for this bill.

Some examples include:

- We have heard from a credit union in Birmingham, Alabama, about a member threatening to shoot a branch manager; this member cannot be easily expelled for this behavior.
- A member of a credit union in Fairfax, Virginia, threatened to burn down a branch when an employee refused to falsify documents for them. That member cannot be removed from the credit union without a meeting of the institution's membership.
- A member of an Arlington, Virginia, credit union has been sending threatening emails for years to credit union staff, and despite law enforcement being involved, still has not been able to be removed as a member.

Allowing credit unions to adopt a streamlined expulsion process, while still protecting member rights, will have an immediate and positive impact on the credit union industry. The managers' amendment offered by Representatives Emmer and Perlmutter strikes the appropriate balance to do so. It will also serve to better protect credit union staff and other members of the institution from having to interact with those who would pose a threat. We thank you for your leadership on this issue and urge the Committee to support this important legislation.

The Honorable Maxine Waters  
The Honorable Patrick McHenry  
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**NAFCU Supports H.R. 5911, the *Fair Hiring in Banking Act***

NAFCU also supports H.R. 5911, the *Fair Hiring in Banking Act*, which would reduce barriers to employment due to past minor offenses. A similar effort to reduce barriers to employment has been a National Credit Union Administration priority under the leadership of chairmen from both parties, and NAFCU was pleased to support the agency's Second Chance Interpretive Ruling and Policy Statement in 2019. We are pleased to see the Committee is also committed to working on this issue and urge support for the legislation at the markup.

We thank you for the opportunity to share our thoughts in advance of tomorrow's markup. Should you have any questions or require any additional information, please contact me or Lewis Plush, NAFCU's Associate Director of Legislative Affairs, at 703-842-2261.

Sincerely,

A handwritten signature in cursive script that reads "Brad Thaler".

Brad Thaler  
Vice President of Legislative Affairs

cc: Members of the House Financial Services Committee