



CULAC Permission Agreement

Luminate and America’s Credit Unions are more determined than ever to actively advocate laws that will benefit credit unions and to defend the credit union movement against harmful legislation. We are proud to report that Louisiana credit unions continue to become politically involved on the state and national level through participation in Luminate and America’s Credit Unions sponsored programs, such as: Governmental Affairs Conferences (state and national events), Hike the Hill, Meet and Greets and other functions. But we need to continue to work together. Part of that process is to be able to participate in the federal political action committee known as CULAC (Credit Union Legislative Action Council). Federal law requires that we receive the permission of trade association members (in our case credit unions) before they may be involved in CULAC. In the past we have called these permission agreements. That name caused some people to be concerned because they did not want to have their members solicited. Luminate will not solicit any of your members directly. We do not have access to them without you, nor do we plan any activity that would directly solicit members.

What we want is for you to have firsthand knowledge about all of our CULAC activities for participation purposes. In order to do that, we must have on file a participation agreement signed by your credit union CEO or Board Chairman.

CULAC PARTICIPATION AGREEMENT

_____ (Name of CU) grants permission to CULAC through the Luminate PAC to allow us to participate fully in political action. However, we do not authorize any direct solicitation of our members without prior approval by the Board of Directors. We have not granted any other federal political action committee this same right as federal law restricts members to only one trade association PAC per year.

2025 Signature: _____ Date: _____

2026 Signature: _____ Date: _____

2027 Signature: _____ Date: _____

2028 Signature: _____ Date: _____

2029 Signature: _____ Date: _____

Title: _____ Chapter: _____

Please return to:

culac@luminate.coop

**For questions, contact Mary DeLuca at
mary@luminate.coop**