

A red flag and a blue flag are positioned on a map background. The red flag is on the left, and the blue flag is on the right. Both flags are on thin black poles. The map background is a light-colored map with various lines and text, including names like 'Kuzomb', 'Martin', 'Nizke', and 'Brezno'.

Legislative and Regulatory Forecast

Threats and Opportunities at the Legislative and Regulatory Level

Georgia Credit Union Executives Association – March 2025

Congress: Industry Issues

Credit Union Tax Structure

Payments:

- Interchange Restrictions
- Credit Card Interest Rates
- Stablecoin

Operations:

- CTRs
- CRA?
- Debanking/Reputational Risk
- Board Enhancements

Georgia State Legislature – Overarching Issues

- Tort Reform Measures
- Taxation Shifts
- Social Issues
- Phones in Schools
- Leadership Shifts



Georgia State Legislature: Industry Issues

Interchange Restrictions

Debanking Attempts

Intangible Tax

Operations

- AI
- Lending Shifts (auto lending, boat loans, mortgage)
- Payment Recovery
- Data Privacy

Open Records

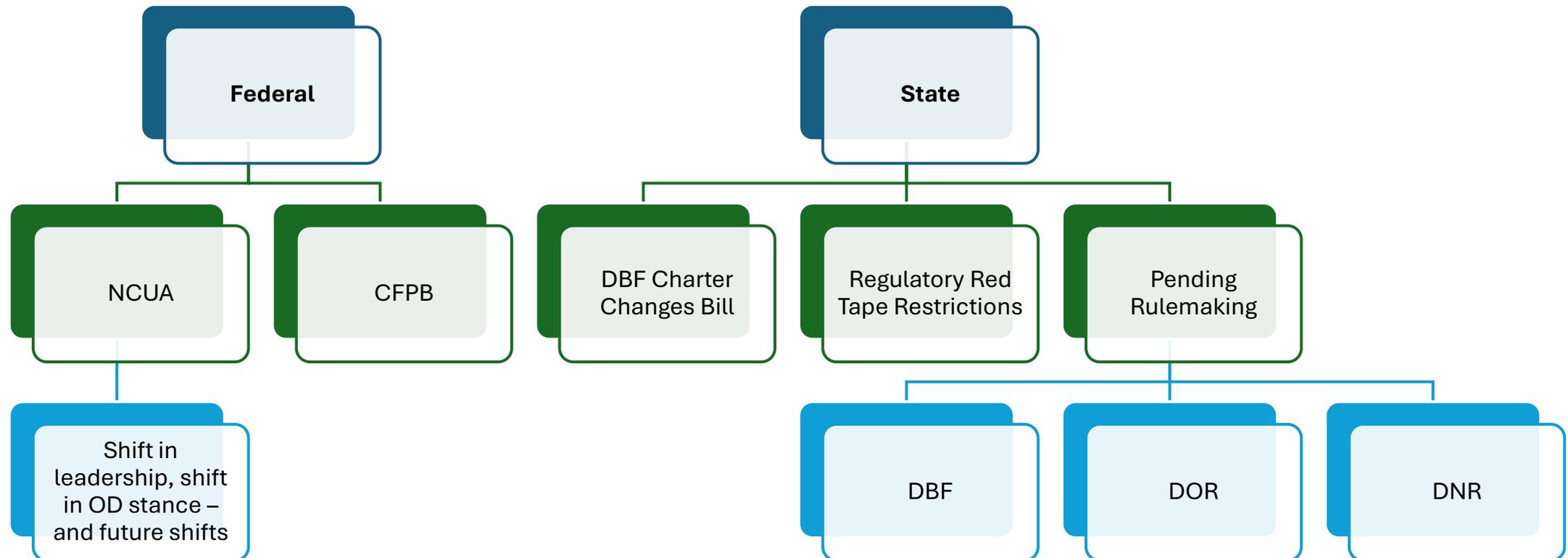
Broader Regulatory Environment

1. De-emphasis on “Junk Fees”
2. Deregulation (some)
3. Defunding (some)
4. Reduction in Staff (many)

... But the Structure Remains, as Will the Pendulum



Federal and State Regulatory Issues



Levers for the Industry to Shape Outcomes

