OHIO CREDIT UNION LEAGUE

August 5, 2026

**Mr. Vivek Ramaswamy**
471 E Broad Street
Suite 1510
Columbus, OH 43215

Mr. Ramaswamy,

Ohio credit unions are proud to serve 3.3 million Ohioans, and we work every day to meet the financial needs of each of those Ohioans, as well as the families they love, the communities they live in, and the small businesses they patronize.

As not-for-profit, member-owned financial institutions, Ohio credit unions are uniquely positioned to help make life more affordable for Ohioans and help them keep more of their hard-earned money in their own pockets.

And right now, as you know well, too many Ohioans are struggling to make ends meet.

As members of the Ohio Credit Union League's Advocacy Action Committee, we are charged with developing an advocacy blueprint agenda and driving proactive public policy success for Ohio credit unions.

With affordability as a top issue facing our members and a key priority for Ohio credit unions, we appreciate that you have made it a top issue as you talk with voters across the state. On the campaign trail, we know you are hearing the same stories we hear from our members every day about the financial struggles they are facing and the need for more tools and resources to make life more affordable.

Ohio credit unions stand ready to help.

Below, we have outlined our Affordability Agenda – five key ways that credit unions can work with you and your future Administration to bring costs down and put more money in the pockets of each and every Ohioan who calls our state home:

1. **More Affordable Housing**
   Not only do credit unions offer lower interest rates and more competitive loans on mortgages, several credit unions in Ohio also reinvest profits earned into programs that help put more Ohioans in homes they can afford and enjoy for years to come.

2. **Lower and Fewer Fees**
   As not-for-profit financial institutions, credit unions can reinvest profits back into their members, including through lower, fewer fees on loans, mortgages, and checking and savings accounts.

3. **Reinvestment in Ohio Communities**
   Ohio credit unions are based in Ohio and deeply in tune with the communities we serve. The money deposited at Ohio credit unions not only stays here in Ohio, it's also reinvested back into the community, from small business loans to supporting local sports teams.

   And your Administration has the opportunity to make sure even more money stays here in Ohio by opening up the ability for local communities to deposit funds at Ohio credit unions.

4. **People-Driven Financial Services**
   Credit unions are owned by our members, so our financial services are driven by meeting them where they are to achieve their financial needs. We prioritize members, not shareholders, so we can be flexible in how we provide support for our members to meet their goals and help them make ends meet. Ohio credit unions are driven by people, not profit.

5. **Focus on Financial Literacy**
   Ohio credit unions go above and beyond traditional financial services. We work to equip members with the tools and resources they need to make life more affordable and keep more of their hard-earned money over their entire lifetime.

We are available anytime to host you and your team at any of our credit union branches to discuss ways we can work together to reduce costs, make life more affordable for Ohioans, and help them meet their financial needs and dreams.

Please reach out to any of us on the Advocacy Action Committee or Ohio Credit Union League Chief Advocacy Officer Emily Leite with any questions or for any follow-up to the Affordable Agenda outlined above.

Sincerely,

Bill Burke
**Day Air Credit Union**
**Kettering, Ohio**

Misty Brown
**DESCO Federal Credit Union**
**Portsmouth, Ohio**

Barry Shaner
**Directions Credit Union**
**Toledo, Ohio**

Cathi Kisseberth
**Hancock Federal Credit Union**
**Findlay, Ohio**

Mike Shafer
**Pathways Financial Credit Union**
**Columbus, Ohio**

Carrie Poynter
**River Valley Credit Union**
**Miamisburg, Ohio**

Todd Cain
**Sharefax Credit Union**
**Cincinnati, Ohio**

Phil Buell
**Superior Credit Union**
**Lima, Ohio**

Miranda McConoughey
**Theory Federal Credit Union**
**Painesville, Ohio**

Tim Csuti
**Wayne County Community Federal Credit Union**
**Smithville, Ohio**

Molly Lampe
**Wright-Patt Credit Union**
**Beavercreek, Ohio**