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Ahead of Election Day, Ohio Credit Unions Host Roundtables around the State to Discuss Affordability Agenda & Initiatives to Protect Members' Hard-Earned Money

Ohio Credit Unions Recently Shared Affordability Agenda with Gubernatorial Candidates, Offering to Work Together to Lower Costs

Columbus, OH – Over the last month, Ohio credit unions hosted roundtable discussions across the state to highlight their efforts to make life more affordable for their members. Ohio credit unions are on the frontlines of the affordability crisis, working to ensure their members can meet their financial needs.

Recently, ahead of the November elections, the Ohio Credit Union League's Advocacy Action Committee outlined an Affordability Agenda they've shared with both of Ohio's major gubernatorial candidates to help lower costs and put more money in the pockets of Ohioans at a time when too many families are struggling to make ends meet.

"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," Ohio credit unions wrote in the letters.

- **Read the letter to Mr. Vivek Ramaswamy HERE and Dr. Amy Acton HERE.**

In the letters, Ohio credit unions offered to work directly with the future Governor of Ohio and their Administration to make life more affordable for Ohioans and their families.

The Affordability Agenda includes five key components:

1. **More Affordable Housing**
2. Lower and Fewer Fees
3. **Reinvestment in Ohio Communities**
4. People-Driven Financial Services
5. **Focus on Financial Literacy**

Ohio Credit Unions, which serve as member-owned, not-for-profit financial institutions for more than 3.3 million Ohioans, are focused on helping Ohioans meet their financial goals and their financial well-being. Unlike other financial institutions, Ohio credit unions emphasize people over profits.

Read more below about the roundtable discussions:

WEWS-TV Cleveland: Credit Unions Push for Affordability

- Seven northeast Ohio credit unions came together this morning to tackle the high cost of living.
- They sent a letter to both major candidates running for governor, outlining a new affordability agenda.
- Credit union leaders say they want to partner with the next Administration to make ends meet.

WFMJ-TV Youngstown: Ohio credit unions prepare statewide plan to aid residents

- Area credit unions met in Youngstown Tuesday to discuss what they're doing to make life more affordable for customers.
- (Credit) Unions that took part in the discussion include Associated School Employees Credit Union (ASECU), CSE Federal Credit Union, Friends and Family Credit Union, and 7 17 Credit Union.
- Ohio Credit Union League's Advocacy Action Committee recently outlined an Affordability Agenda ahead of the November elections. That agenda was then shared with both of Ohio's major gubernatorial candidates to help lower costs for Ohioans.
- "We want to work with the next governor, the state legislature, Congress, to make life more affordable for Ohioans and we're ready to partner with either candidate that wins, and again, those elected officials in Columbus and Washington to help their constituents make ends meet," Keyes said.
- Nemergut said that customers of any credit union can take advantage of its services by having it help with budgeting.

WTVG-TV Toledo: Credit Unions Roll Out Plan to Cut Costs

- Rising costs are hitting just about everyone right now, so several local credit unions met in Toledo today to talk about how they're trying to make life more affordable for members.
- They laid out an affordability agenda, calling for more affordable housing, lower and fewer fees, people-driven financial services, and a bigger focus on financial literacy.

Lima News: Financial literacy crucial, credit union reps say

- Helping their customers navigate the national affordability crisis was the topic of a roundtable meeting Monday between representatives of area credit unions. Lending experts representing area credit unions shared tips and success stories during the session held at the Lima Public Library.

- Representatives from Millstream Area Credit Union, Superior Credit Union, TopMark Credit Union and the Ohio Credit Union League took part in the discussions. One of the participants said helping customers understand how to avoid unnecessary fees and charges is key to developing good relationships.

- The roundtable's "Affordability Agenda" included five components: More affordable housing, lower and fewer fees, reinvestment in Ohio communities, people-driven financial services and a focus on financial literacy.

- The Ohio Credit Union League's Advocacy Action Committee recently sent letters to the two major party candidates in the Ohio governor's race, Vivek Ramaswamy and Amy Acton. In the letters, Ohio credit unions offered to work directly with the future governor of Ohio and their administration to make life more affordable for Ohioans and their families.

WLIO-TV Lima: Ohio Credit Union League holds Lima roundtable on cost of living in the state

- The cost of living is high, and the Ohio Credit Union League wants to work with the next governor to make things more affordable.

- Representatives from Millstream Area Credit Union, TopMark Federal Credit Union and Superior Credit Union took part in a roundtable to discuss affordability issues their members are facing and how credit unions can help them make ends meet.

- The league presented letters to gubernatorial candidates Vivek Ramaswamy and Amy Acton, saying it will work with them if elected on an affordability agenda. The league also wants the next governor to expand programs that help promote homeownership.

- The Ohio Credit Union League is holding 10 roundtables around the state. Other issues members are struggling with include child care costs and living paycheck to paycheck, as they are forced to dip into their savings to pay for everyday expenses.

Jackson County Telegram: Ohio Credit Union representatives meet in Jackson, unveil Affordability Agenda

- Ohio Credit Unions, including Atomic Credit Union and DESCO Federal Credit Union, joined with community stakeholders in Jackson on Wednesday, Sept. 30 to discuss their efforts to make life more affordable for their members.

- "Ohio credit unions are on the frontlines of the affordability crisis, working to ensure their members can meet their financial needs," according to a press release from Ohio Credit Union League.

- “Our members own the credit union, which allows Atomic to look out for their best financial interests and do our best to make things more affordable. From lower rates and fees, to financial education, to affordable housing programs, we’re here to make life as affordable as we can,” an Atomic Credit Union representative stated.

- “When we’re looking at any decision, we’re putting our members’ needs first. We’re always thinking about the best way to help our members and our community make ends meet,” a DESCO Federal Credit Union representative commented.

Steubenville Herald Star: Credit unions share affordability agenda

- No matter where you turn these days, it’s very likely you will face a question about affordability.

- Lisa Callahan, manager and CEO of S&J School Employees Federal Credit Union in Wintersville; Brendan Healy, president and CEO of Marietta-based Riverview Credit Union; and Hannah Ross, advocacy manager for the credit union league, shared their thoughts on a wide range of issues during the 45-minute session.

- “Most of my members are struggling to pay minimum payments on credit cards, buying groceries, paying for medicine and things like that,” Callahan said. “We have a small base, and deal with school districts in the county. We see a lot of people with high credit card debt who come in and want to know how we can help them lower their payments, giving them a lower rate or helping them pay off their credit cards and things like that.”

- Healy agreed, saying that a solid background is critical.

- “I got my MBA in finance, and not once did they tell you what a FICO score was, or how to get a mortgage or how to pay your taxes. You know, the things that are going to deal with in life,” he said. “And it’s up to us to really pick up the baton on that one.

WTOV-TV Steubenville: Local credit unions, leaders discuss affordability challenges, solutions at roundtable

- As the cost of living continues to squeeze household budgets, credit union leaders in Steubenville say affordability is not just a national issue, but one playing out locally — and they want residents to know help may be available through their own financial institutions.

- Credit unions are made up of local members who are immersed in the community and work to help bridge gaps for residents. Leaders said credit unions operate within what they call a “field of membership,” meaning they are based in certain communities.

- “So, you don't have to worry about going to your credit union and seeing your money go out of state to New York or California,” one credit union leader said. “It's going to stay right back here in the community and it's going be reinvested in the community.”

- With affordability also becoming a major issue in Ohio’s race for governor, Ohio credit union leaders said they are already looking ahead and hoping to work with whoever takes over.

- Members of the Ohio Credit Union League said their goal is to continue building trust with residents, especially for people who may not know where else to turn when costs rise.

Mercer County Outlook: As Affordability Remains a Key Concern for Ohioans & Voters, Area Credit Unions Highlight Initiatives, Efforts to Protect Members' Hard-Earned Money

- Today, area Ohio credit unions, including CODE Credit Union, Universal 1 Credit Union, and Wright-Patt Credit Union, met to discuss their efforts to make life more affordable for their members. Ohio credit unions are on the frontlines of the affordability crisis, working to ensure their members can meet their financial needs.

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Hannah News: Credit Unions Send Letter to Acton, Ramaswamy on Affordability

- The Ohio Credit Union League (OCUL) Advocacy Action Committee Friday promoted letters it sent to the Acton and Ramaswamy gubernatorial campaigns on OCUL's affordability agenda to help Ohioans. The letters were signed by credit union leaders in Beavercreek, Cincinnati, Columbus, Findlay, Kettering, Lima, Miamisburg, Painesville, Portsmouth, Smithville and Toledo.

- The five elements of the affordability agenda include more affordable housing; lower and fewer fees; reinvestment in Ohio communities; people-driven financial services; and focus on financial literacy.

- The credit unions' letters to Democratic gubernatorial nominee Dr. Amy Acton and Republican nominee Vivek Ramaswamy are available HERE and HERE, respectively. They are identical beyond being addressed to each candidate.

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