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October 6, 2021

The Honorable Michael F. Doyle
Chairman
Subcommittee on Communications and
Technology
Committee on Energy and Commerce
Washington, DC 20515

The Honorable Robert E. Latta
Ranking Member
Subcommittee on Communications and
Technology
Committee on Energy and Commerce
Washington, DC 20515

Chairman Doyle and Ranking Member Latta,

On behalf of America's credit unions, I am writing regarding the hearing entitled, "Strengthening Our Communications Networks to Meet the Needs of Consumers." CUNA represents America's credit unions and their more than 120 million members.

Across the country, millions of Americans are living in under-resourced communities that don't have access to technology resources or broadband. In 2018, more than 16 million Americans lacked broadband access, according to the Federal Communications Commission (FCC). Moreover, 15 million of those lived in rural areas or tribal lands.

The COVID-19 pandemic has shown financial institutions just how deep the "digital divide" has become. In the early days of the pandemic, credit unions, like so many other businesses, were forced to close or reduce access to branches. Credit union members, likewise, had to rely on online services with which they had varying degrees of familiarity. Credit union staff also faced challenges pivoting to remote work access while at the same time maintaining the high standard of data privacy and security to which credit unions are subject under Federal and State law. In many cases, access to online services and remote work continues to be complicated by the unavailability of broadband service.

That said, credit unions have taken action to help bridge the digital divide and create equitable digital access. Credit unions have donated digital devices to their community, supported grant programs, and connected their members to digital literacy programs. Of course, more needs to be done to ensure digital access and financial access, especially in rural and underserved communities.

Rural and underserved communities need access to a trusted, local financial partner as they save for retirement, respond to unexpected financial needs, and obtain loans for homes, cars, and businesses. Credit unions are eager to be that partner. And, considering the significant bank branch consolidation that has occurred in the last 15 years, credit unions are more and more often the local financial institution of record in local communities, making them well positioned to help. But credit unions face many barriers to fulfilling their mission to improve their members' financial well-being and advance the communities they serve, including inadequate broadband availability to connect members to their credit unions.

That is why we applaud the attention the Subcommittee is giving to these issues as well as the legislation aimed to make interagency interaction and communication around broadband deployment and availability a higher priority. Enhanced broadband availability and affordability is critical to financial inclusion and will help credit unions fulfill their mission.

On behalf of America's credit unions, thank you for the opportunity share our views.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Nussle". The signature is fluid and cursive, with a large initial "J" and "N".

Jim Nussle
President & CEO