

Proportional Regulation & Relief for Small Credit Unions

Protecting Community-Based Financial Institutions

Across the country, small credit unions serve military families, veterans, and rural communities that large financial institutions often overlook. Yet federal regulations frequently apply a one-size-fits-all framework that disproportionately burdens smaller institutions.

4,600+ credit unions operate in the US

A significant portion hold under **\$100 million** in assets and operate with limited staff and compliance resources.

Since the passage of Dodd-Frank, regulatory burden has contributed to:

- Billions in compliance costs
- A decade of consolidation
- Erosion of local financial access

The Challenge

These burdens divert resources away from serving members and toward paperwork.

- Disproportionate reporting requirements
- Examination burdens designed for large institutions
- Capital and compliance standards misaligned with their size
- Rising costs that force mergers or closures



Regulation should be risk-based and right-sized, not one-size-fits-all.



For more information, contact DCUC Chief Advocacy Officer Jason Stverak at jstverak@dcuc.org.