



DCUC
DEFENSE CREDIT UNION COUNCIL

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Jason Stverak
Chief Advocacy Officer

February 13, 2026

The Honorable Ted Cruz
United States Senate
Washington, DC 20510

The Honorable Katie Britt
United States Senate
Washington, DC 20510

The Honorable Andy Barr
U.S. House of Representatives
Washington, DC 20515

Dear Senator Cruz, Senator Britt, and Representative Barr:

On behalf of the Defense Credit Union Council (DCUC) and the defense credit unions we represent worldwide, I write to express our support for the goals of the Community Bank Relief Act and to respectfully request clarification and inclusion of credit unions within the bill's statutory language. DCUC member credit unions represent over 40 million members and have assets in excess of \$525 billion.

DCUC strongly supports efforts to modernize federal law to reflect current economic conditions. Adjusting statutory thresholds tied to debit interchange regulations to account for inflation is a prudent and necessary step toward restoring regulatory balance in the financial services marketplace. Smaller financial institutions continue to face rising compliance costs, cybersecurity investments, fraud mitigation expenses, and operational pressures that were not contemplated when current thresholds were set.

However, while the legislation appropriately references community banks, it does not explicitly reference credit unions. Credit unions, including those serving servicemembers, veterans, and their families, operate under the same Electronic Fund Transfer Act and Regulation II framework governing debit interchange. They face identical market dynamics and regulatory burdens.

Credit unions are mission-driven, member-owned cooperatives that serve communities across all fifty states and around the globe. Defense credit unions in particular play a critical role in providing safe, affordable financial services to military families who often face unique financial mobility and deployment-related challenges.

If Congress intends to provide meaningful and durable relief to smaller financial institutions, we respectfully urge you to explicitly include credit unions in the statutory language. Clear inclusion will ensure parity, prevent ambiguity, and reinforce competitive fairness across the financial services sector.

We would welcome the opportunity to meet with you and your staff to discuss this request and to provide additional information regarding how debit interchange policies directly impact defense

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credit unions and the servicemembers they serve. DCUC stands ready to work collaboratively with your offices to strengthen this legislation and ensure it fully reflects the broad spectrum of community-based financial institutions.

Thank you for your leadership on this issue and for your continued support of policies that promote financial access and stability for American communities.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jason Stverak", with a long horizontal flourish extending to the right.

Jason Stverak
Chief Advocacy Officer
DCUC