



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
OFFICE OF FINANCIAL AND INSURANCE SERVICES  
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES  
DAVID C. HOLLISTER, DIRECTOR

LINDA A. WATTERS  
COMMISSIONER

**DATE:** September 5, 2003

**LETTER NO.:** 2003-CU-06

**TO:** The Board of Directors and Management of Michigan State-Chartered Credit Unions

**SUBJECT:** Conversion to Electronic Delivery Channels

To better utilize regulatory fees imposed on State of Michigan chartered credit unions, the Credit Union Division of the Office of Financial and Insurance Services is instituting a program to deliver correspondence of non-confidential information to our regulatees through electronic delivery channels. This program will become effective September 30, 2003.

The correspondence will include Credit Union Letters such as this, as well as other regulatory alerts we feel may be informational. These items will be delivered via email to the address noted on the attached page. If the email address is incorrect, the credit union should submit the appropriate address by contacting the Division at (517) 373-6930. Those credit unions without a listed email address will continue to receive hard copies of the correspondence through regular mail.

Correspondence items sent in this manner will also continue to be listed on our public website reached through the [www.michigan.gov](http://www.michigan.gov) portal.

Because of the public nature of this type of delivery channel, no confidential correspondence will be sent via this method by our division. Confidential Reports of Examination, as well as other related correspondence will continue to be sent through the United States Postal Service or a similar delivery method to ensure its confidentiality.

State chartered credit unions are reminded to utilize electronic mail on correspondence, which does NOT contain confidential information. In no instance should member information, loan downloads, examination replies or any other confidential information be sent to the Division through electronic mail.

Sincerely,

Roger W. Little, Deputy Commissioner  
Credit Union Division