



CANDIDATE

MONICA MARIA ALPONTE

U.S. HOUSE OF REPRESENTATIVES

ARIZONA'S 1ST CONGRESSIONAL DISTRICT | LIBERTARIAN

POLICY POSITIONS

Credit Unions, Veterans & Financial Access

Military & Veterans: Credit Union Policy Positions

MY RESPONSES TO THE DCU PAC FEDERAL CANDIDATE POLICY SURVEY

Responses submitted October 11, 2026

These are my policy responses to the DCU PAC Federal Candidate Policy Survey. The DCU PAC logo identifies the source questionnaire only; this document presents my views and does not imply PAC endorsement.

CANDIDATE BACKGROUND

I grew up in a military family. All immediate family members have served, including my father (22 years Air Force), sister, brother, and uncles. I am also an Army veteran. This upbringing gave me deep respect for those who serve and a firsthand understanding of the costs of war, fueling my commitment to a non-interventionist foreign policy that prioritizes peace.

I have been a member of a few credit unions: the Army Federal Credit Union upon discharge from the Army; the McDonnell Douglas West Federal Credit Union, and recently First Credit Union in Arizona. Although I've never been employed by a credit union, my professional background includes working at several commercial banks.

FEDERAL CANDIDATE POLICY RESPONSES

For each question below, my YES or NO response appears immediately after the question, followed by the reasons for my position.

QUESTION 01 | TAX EXEMPTION

Question: Will you protect the federal tax exemption for credit unions, ensuring they remain exempt from federal income taxes as member-owned financial cooperatives?

CANDIDATE ANSWER: YES

Reason: Credit unions are voluntary, member-owned financial cooperatives, and the federal government should not interfere with or penalize their operational structure with new tax burdens.

QUESTION 02 | MEMBER BOUNDARIES

Question: Do you support keeping strict regulatory boundaries that restrict credit union services and share insurance to their defined fields of membership rather than expanding to the general public?

CANDIDATE ANSWER: YES

Reason: Insuring nonmembers introduces outside risk to regular people's money. Keeping this boundary protects member capital, prevents bank-like taxation, and ensures credit unions do not just act like commercial banks.

QUESTION 03 | INDEPENDENT OVERSIGHT (NCUA)

Question: Will you support maintaining the National Credit Union Administration (NCUA) as an independent regulatory agency dedicated exclusively to credit unions, rather than consolidating oversight under a singular banking mega-agency?

CANDIDATE ANSWER: YES

Reason: Federal mega-agencies hurt diversity in the market. Keeping credit union oversight independent stops a single government agency from controlling the entire financial system, forcing member-owned groups to follow heavy regulations designed for commercial banks.

QUESTION 04 | REGULATORY BURDEN & CONSOLIDATION

Question: Do you agree that the current trajectory of federal regulatory burdens forces smaller credit unions into defensive mergers or closures, thereby restricting consumer choice?

CANDIDATE ANSWER: YES

Reason: Federal regulations should be cut back, not expanded. Heavy federal rules drive up administrative costs, which forces smaller credit unions to shut down or merge. Deregulate! Bureaucracy destroys local options, leaves members with fewer choices.

QUESTION 05 | REDUNDANT AUDITS & EXEMPTIONS

Question: Will you support a legislative solution to reduce regulatory burden on credit unions by creating an exemption process or allowing greater flexibility from CFPB regulations for institutions with assets under \$10 billion?

CANDIDATE ANSWER: YES

Reason: Repetitive government audits and inspections force credit unions to waste money on paperwork instead of helping folks, just more wasted time that hurts local branches.

QUESTION 06 | COMMUNITY REINVESTMENT ACT (CRA)

Question: Will you oppose any legislative or regulatory efforts to expand the complex and bureaucratic compliance mandates of the Community Reinvestment Act (CRA) to member-owned credit unions?

CANDIDATE ANSWER: YES

Reason: Let's repeal the Community Reinvestment Act and replace it with true free-market flexibility so credit unions can serve local members without federal red tape, especially low-income, military, rural areas.

QUESTION 09 | MEMBER BUSINESS LENDING CAPS

Question: Will you support legislation to exempt credit union member business loans from the statutory member business lending cap when those loans are made to veteran-owned small businesses or to small businesses located in persistent poverty areas?

CANDIDATE ANSWER: YES

Reason: Veterans should have priority, government caps should never block them from getting the business loans they need.

QUESTION 10 | LOAN MATURITY LIMITS

Question: Will you support modernizing the Federal Credit Union Act to increase or eliminate the outdated 15-year statutory loan maturity limit on non-mortgage loans to give consumers more flexible financing options?

CANDIDATE ANSWER: YES

Reason: Current federal time limits are outdated and force monthly payment burdens to be sky-high.

QUESTION 11 | LOAN MATURITY FLEXIBILITY FOR VETERANS

Question: Do you support giving credit unions the statutory flexibility to extend loan maturity terms specifically for veterans and military families to help lower their monthly payment burdens?

CANDIDATE ANSWER: YES

Reason: Yes. Modernize = Deregulate! Veterans need loan maturity flexibility to be able to lower their monthly payments.

QUESTION 12 | INTERCHANGE AND PAYMENT NETWORKS

Question: Will you oppose federal routing mandates on credit cards that disrupt existing private sector networks and diminish fraud protection and consumer rewards programs?

CANDIDATE ANSWER: YES

Reason: This law lets big corporate stores choose cheap, unsafe networks to handle credit card data just to save themselves a few cents. Corporate giveaway, retailers pocket the savings, while folks lose their fraud protection and card rewards.

QUESTION 13 | BANK SECRECY ACT (BSA) & PRIVACY

Question: Will you support raising the outdated currency transaction reporting thresholds under the Bank Secrecy Act to reduce unnecessary compliance paperwork and safeguard member financial privacy?

CANDIDATE ANSWER: YES

Reason: Cut red tape, lift the minimum so smaller credit unions are exempt, and protect member privacy.

QUESTION 14 | FIELD OF MEMBERSHIP MODERNIZATION

Question: Will you support updating federal field of membership rules to let credit unions seamlessly expand their service boundaries to reach underserved, rural, or low-income communities?

CANDIDATE ANSWER: YES

Reason: Cut red tape. Modernization = Deregulation!

QUESTION 15 | DIGITAL ASSETS & INNOVATION

Question: Will you support a regulatory framework that allows credit unions to safely engage with digital assets, blockchain technologies, and modern financial innovations without overreaching federal restrictions?

CANDIDATE ANSWER: YES

Reason: The government needs to get out of the way of true financial freedom and innovation.

QUESTION 16 | RESPONSIBILITY FOR FRAUD AND SCAMS

Question: Will you support cross-sector fraud legislation that assigns responsibility according to conduct and control, requires cooperation from technology and telecommunications platforms, and provides good-faith safe harbors for credit unions protecting members from suspected scams?

CANDIDATE ANSWER: NO

Reason: I support bills like H.R. 6955 and H.R. 1799 because they are deregulation bills that shrink government power and cut red tape. But this proposal does the opposite—it creates brand-new federal regulations and mandates on private businesses, creating a slow federal tech police force. Fraud should be handled through private contracts and common law, not expanded federal mandates.

QUESTION 17 | CREDIT UNION OPERATIONS AND TECHNOLOGY

Question: Will you support a credit-union-specific legislative package addressing CUSO and fintech authority, prudent investment flexibility, de novo assistance, predictable agency processing, and nationwide recognition of secure remote online notarization?

CANDIDATE ANSWER: YES

Reason: This package is a good step toward true financial deregulation.

QUESTION 18 | EMERGENCY BORROWING THROUGH THE CLF

Question: Will you co-sponsor and support S. 3575, the NCUA Central Liquidity Facility Enhancements Act, or successor legislation that permanently improves agent-member access and strengthens the credit union system's emergency liquidity capacity?

CANDIDATE ANSWER: NO

Reason: Expanding a government emergency fund might sound good for the present, but could turn into a federal bailout in the future. Credit unions should handle emergency cash through private banks and market networks, not federal safety nets. The warning up ahead is that permanent government lifelines reward bad risk management and remove accountability.

QUESTION 19 | FINANCIAL SERVICES ON MILITARY INSTALLATIONS

Question: Will you protect the one-bank/one-credit-union framework, equitable on-base access and no-cost land or space authorities, and require consultation with affected defense credit unions before changes to installation or overseas military financial services?

CANDIDATE ANSWER: YES

Reason: Keeping it simple on military bases works. We should protect the current system so dedicated credit unions can continue providing stable, hassle-free service to our troops without turning installations into crowded commercial zones.

QUESTION 20 | MILITARY AND VETERAN FINANCIAL POLICY

Question: Will you make military and veteran financial readiness a priority by protecting earned benefits and consumer safeguards, expanding access to VA housing and education programs, supporting a durable NFIP, and keeping the NDAA free of unrelated provisions that harm credit unions or their members?

CANDIDATE ANSWER: YES

Reason: Protecting earned veteran benefits is a priority, and defense funding bills must stay free of unrelated political riders.

ADDITIONAL QUESTION 1 | PRIORITY ISSUES

Question: Which three issues in this survey should Congress address first, and why?

YOUR RESPONSE

1. Consumer protection oversight
2. Business loans to veteran-owned firms
3. Credit card fees and payment networks

ADDITIONAL QUESTION 2 | BACKGROUND AND EXPERIENCE

Question: Please describe any credit union, military, veteran, small-business, or community-finance experience that informs your positions.

YOUR RESPONSE

MILITARY: As a veteran who grew up in a military family with a father who served 22 years in the Air Force, I understand the unique needs of our service members. I currently lead a seniors, veterans, and disabled task force for my campaign.

COMMUNITY FINANCE: I am a stock investor with a decade of serving our HOA as President and Treasurer, managing budgets, drafting resolutions, amendments, policies, and the quarterly newsletter. As a former small business owner (telecommunications), and professional business writer, I have the writing skills to draft legislation, and the patience required to read 3,000-page bills, decipher pork, and spot hidden agendas.

I know how to cut red tape and protect capital for everyday people.

Currently I serve as treasurer of my campaign and also serve as an Arizona Libertarian Party Precinct Committeeman, holding meetups, helping voters navigate the election process, and publishing a quarterly newsletter.

ADDITIONAL QUESTION 3 | CLOSING COMMENTS

Question: Additional comments or policy priorities (optional)

YOUR RESPONSE

Thank you for the opportunity for all candidates from all parties to share our views and platform with your members.

Monica Maria Alponete | AZ-01