



Credit Union National Association

# *CUNA Issue Summary*

## **NET NEUTRALITY**

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**ISSUE:** Network neutrality, commonly referred to as “net neutrality”, is the term that has been applied to the concept of maintaining the rights of internet content providers and individual internet users to host websites and access their content without discrimination, denial of access, higher access and usage fees to internet service providers, or any other type of unfavorable or discriminatory treatment.

**CUNA POSITION:** CUNA supports legislation that would protect credit unions as well as their members from discriminatory or tiered pricing systems that may be implemented by internet service providers. We support the strongest possible net neutrality language in any overhaul of the nation’s telecommunications laws.

**IMPACT ON CREDIT UNIONS:** Under a tiered pricing system instituted by internet service providers, credit unions that maintain websites or offer online banking services would be subject to potentially drastic increases in the fees they pay to ensure that their members receive nondiscriminatory, secure, reliable, and quick access to the content and services on credit union websites. This cost could ultimately force credit unions to institute new fees, decrease member dividends, or seek revenue in some other manner in order to pay for the new and more costly internet access charges.

**STATUS/OUTLOOK:** Senators Byron Dorgan (D-ND) and Olympia Snowe (R-ME) plan to reintroduce legislation that would establish tough neutrality safeguards. In the House of Representatives, Energy and Commerce Communications Subcommittee Chairman Rick Boucher (D-VA) has encouraged the Bell companies and net neutrality advocates to negotiate an agreement that would stave off any possible forced legislative remedy.

CUNA will continue to be a strong advocate for net neutrality.

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