

Marc D. Goodman  
1420 1/2 S. Spaulding Ave  
Los Angeles, CA 90019

September 8, 1993

Mr. Thomas F. Coleman  
Spectrum Institute  
Family Diversity Project  
P.O. Box 65756  
Los Angeles, CA 90065

Dear Mr. Coleman,

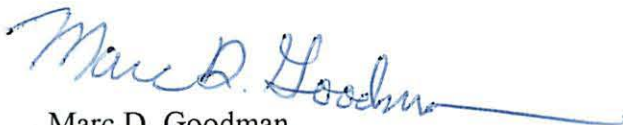
As per our conversation, enclosed please find a copy of a letter which was recently submitted to the Los Angeles Police Credit Union. A total of nine credit union members (half straight, half gay) signed the actual letter which was forwarded to the Board of Directors on September 8, 1993.

This letter was based heavily upon information which I received from you. I wish to thank you very much for that information. The Board of Directors will be meeting in several weeks, and it is my hope that they will accept our suggestion to change the field of membership to include domestic partners.

Please feel free to use the language of the attached letter as you see fit. It is my hope that it will be of assistance to others who also wish to challenge the policies of their respective credit unions.

Again, thank you for all your kind help.

Sincerely,

A handwritten signature in blue ink that reads "Marc D. Goodman". The signature is written in a cursive style and is followed by a horizontal line.

Marc D. Goodman

September 8, 1993

Mr. William Connors  
Chief Executive Officer  
The Board of Directors  
Los Angeles Police Credit Union  
16150 Sherman Way  
Van Nuys, CA 91406

Dear Mr. Connors and Members of the Board,

We are writing you today to request a change in the By-laws of the Los Angeles Police Credit Union to permit the inclusion of domestic partners within the definition of "family" for the purposes of membership in the organization.

According to 1990 U.S. Census Bureau statistics, fewer than 27% of the households nationwide contain a married couple with minor children. In urban areas such as Los Angeles, San Diego, and Sacramento indeed a majority of households do not contain a married couple. Instead, a combination of single-parent households, foster families, extended families, domestic partnerships, and one-person households are by far the norm.

These statistics suggest that there is a bona fide need for many institutions to revisit their policies as they relate to the definition of family. Our world is clearly not what it once was. Today it is widely accepted that there are many couples who, for a variety of reasons, choose not to marry, or, as in the case of gay and lesbian families, cannot marry.

The Los Angeles City Attorney's Consumer Task Force on Marital Status Discrimination has suggested that the current definition of "immediate family" could be construed as being discriminatory as it does not permit members of the same household involved in long-term committed relationships to receive the same benefits as those who are legally married.

The aforementioned Task Force did acknowledge however that many mainstream businesses and corporations, including dozens of municipalities across the United States, are increasingly defining domestic partnerships as one of several different types of families commonplace in today's society. To this end, many organizations, such as airlines with frequent flier mileage bonuses, health clubs, retail membership outlets, such as the Price Club, insurance companies, such as Fireman's, and cities such as Los Angeles, West Hollywood, Atlanta, and Seattle, to name just a few, have recognized and included domestic partner provisions in their benefit programs.

Furthermore, several other credit unions in the Los Angeles area including the Los Angeles City Employee's Federal Credit Union and the Los Angeles County Civic Center Credit Union have changed their By-laws to permit membership of domestic partners.

As individual Credit Union members, we are requesting that this issue be included as an agenda item at the next meeting of the Board of Directors. Enclosed you will find several documents including sample domestic partnership language, letters from other credit unions, a copy of the Report of the City Attorney's Consumer Task Force on Marital Status Discrimination, as well as opinions regarding the proposed change from both the National Credit Union Administration and the California Department of Corporations. We will be happy to make ourselves available to you for further assistance with this matter. Should you have any questions, please do not hesitate to contact Officer Marc Goodman at (213) 934-2900 or (213) 237-0559.

Thank you for your assistance.

Sincerely,

Marc D. Goodman  
Membership Number

Enclosures

February 24, 1994

Mr. William Connors  
Chief Executive Officer  
The Board of Directors  
Los Angeles Police Credit Union  
16150 Sherman Way  
Van Nuys, CA 91406

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Thank you for your assistance.

Sincerely,

Marc D. Goodman  
Membership Number

Gloria T. Vargas  
Membership Number

Ruben Padilla  
Membership Number

Dawn-Amber McCallum  
Membership Number

Tom Ward  
Membership Number

Maria Elena Palacios  
Membership Number

Gilbert S. Saenz  
Membership Number

Kimberly Thompson  
Membership Number

Juan D. Arroyo  
Membership Number

Enclosures



LOS ANGELES  
POLICE  
CREDIT UNION

January 26, 1994

Mr. Marc Goodman



Dear Marc:

The Board of Directors reviewed the information that you sent us regarding "domestic partners" and considered your request for an expansion of current membership guidelines to include domestic partners as family members.

We are quite concerned about preserving our field of membership status, particularly in light of recent lawsuits filed against credit unions by Bankers regarding field of membership expansions. Realizing that these lawsuits are not aimed directly at the issue that you raise; nonetheless our Board is very sensitive to making changes that affect our field of membership.

There is also concern on the Board's part about what might at best be a loose definition of "domestic partner" and our ability to qualify "domestic partners" for membership. As far as we can determine, there are no tested definitions of "domestic partners" available.

The Board has, therefore, denied your request, at this time, to include domestic partners within the definition of family members.

Marc, we are sensitive to the needs of our members and do recognize, as you note, in your letter, that this is a changing world.

I have asked Management to continue researching this issue. As soon as additional information is received, I will review it, and if it is relevant, I will again bring this issue back to the Board of Directors.

Thanks for your interest in our credit union and for bringing this issue to our attention.

Very truly yours,

*James E. McNair*  
James E. McNair  
Chairman

## ARTICLE III

### MEMBERSHIP

#### SECTION A. QUALIFICATIONS

The field of membership shall be limited to:

1. Civil Service Certified employees of the City of Los Angeles Police Department; and
2. Retired members of the above group; and
3. Employees of this Credit Union; and
4. Organizations of such persons; and
5. Employees of such organizations; and
6. The International Credit Union Services Corporation; and
7. Other credit unions organized under State or Federal laws, and associations of such credit unions; and
8. Immediate Family which shall include only those persons related by blood, legal decree or marriage to a primary member. When such family member is a child of a primary member, his or her spouse and children may be eligible for membership in the Credit Union. Immediate family members remain eligible for membership up to six (6) months following the death of the primary member.

(Amended 11/21/90)

9. Members of the Los Angeles Police Department Reserve Corps.

Once accepted, no member may be expelled except as set forth in the California Credit Union Law.



**Jackie Goldberg**  
Councilmember, 13th District

City Council  
of the  
City of Los Angeles  
City Hall  
90012

March 29, 1994

William Connors  
Chief Executive Officer  
The Board of Directors  
Los Angeles Police Credit Union  
16150 Sherman Way  
Van Nuys, CA. 91406

Dear Mr. Connors and Members of the Board,

It has recently come to my attention that a request has been made of and denied by you to change the By-laws of the Credit Union to expand the definition of family membership to include household members, which of course, would have the effect of eliminating membership discrimination against domestic partners.

There are questions that are raised as a result of your action. First, what is the practical effect of this decision? For example, will you grant a joint loan to a member and an unmarried partner? Also, how can your decision be reconciled with the actions of the Los Angeles Federal Credit Union, Los Angeles County Civic Center Credit Union in regards to the domestic partner issue and the newly adopted policy of the City Council?

Would you please provide written responses to the above questions within five days of receipt of this letter.

Yours Truly,

Jackie Goldberg  
Councilmember

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To TOM COLOMAN	From SANDY	
Co FDP	Co. C.D.#13	
Dept.	Phone #	
Fax # 258-8099	Fax # 913 4474	





LOS ANGELES  
POLICE  
CREDIT UNION

COPY

April 22, 1994

Jackie Goldberg, Council Member  
City of Los Angeles  
City Hall - Room 240  
Los Angeles, CA 90012

Dear Ms. Goldberg:

Thank you for your inquiry about Los Angeles Police Credit Union. The questions you raise are field of membership issues. Over the years, Los Angeles Police Credit Union has elected to remain a single sponsor group, serving the sworn and civilian employees of the Los Angeles Police Department. We do not foresee changing this at the present time.

What many people don't realize is that primary members may elect to have *anyone* as a joint owner on their accounts--a friend, acquaintance, distant relative and so on. These joint members have access to *all our services*, including the right to be joint on a loan with a primary member.

Although we are not affiliated with the City of Los Angeles, as a state-chartered institution we watch with interest decisions made by other state and federal credit unions, including L.A. Civic Center and L.A. Federal. While we are not considering changing our field of membership at this time, this is an issue we may reconsider in the future.

Sincerely,

Kimberly Phillips  
President/CEO