



U.P. Chapter Executive Meeting

May 6, 2013
Munising Credit Union
Munising, Michigan

I. Call to Order:

Chapter Chairperson, Diane Moilanen, called the meeting to order at 10:30 AM.

II. Roll Call:

Present were:

Executive Committee

Rick Gatiss	Connie Toensing	Michele Freeman
Brenda Lippens	Diane Moilanen	Ray Theoret
Wayne Johnson	Ron Lauren	

Absent: Darl McLean, Chris Ison

Committee Chairs

George Isola	Sara Cottle	Pam Bottkol
James Veneskey		

III. Minutes of the Previous Meetings:

March 6, 2013, Regular Meeting Minutes: Motion was made by Wayne and supported by Rick to accept the minutes. Motion carried.

April 20, 2013, Re-organizational Meeting Minutes: Motion was made by Brenda and supported by Rick to accept the minutes. Motion carried.

April 20, 2013, Annual Meeting Minutes: Motion was made by Wayne and supported by Ron to accept the minutes. Motion carried.

IV. Correspondences:

Correspondence was received by Dave Adams pertaining to the MCUL backing Gary Peters in the next Governor election.

V. Reports:

- a. League Director: Connie Toensing
 - Connie reported that there was a conference call held regarding the MCUL endorsement of Gary Peters in the 2014 election. Concerns were discussed in regards to such an early endorsement and that Dave Adams had logical good reasons for doing it.
 - The merger between CuCorp and CU Solutions is to help simplify the organization.
 - The reserve life insurance fund has approximately \$400,000.00 left in it. The league will be sending out information in June to credit unions to give them time to plan a transition.
- b. Chapter Chair: Diane Moilanen - None
- c. Treasurer: Ray Theoret
 - Ray reported that the large balance in the checking account is due to very few of the April Annual meeting bills have been paid. Current total balance is \$49,208.12 as of May 2, 2013.
- d. League Consultant: Darl McLean - None
- e. Education: Brenda Lippens
 - Brenda reported that a Collection Training was held on May 2nd and the attendance was excellent. The attendee's felt that the overall program was very good.
 - In June there will be a Foreclosure and Bankruptcy Training, Compliance A to Z Training, and a Mortgage Training.
 - The Managers Conference will be start on Wednesday August 7, 2013 on Mackinac Island.
- f. Events: Pam Bottkol
 - The Mortgage Training in June will be held at U.P. State Credit Union instead of at the Island Resort because the PGA Tournament will be taking place at the same time.
 - The Managers Conference will be held at the Lake View Hotel on Mackinac Island. The speaker for the Managers Conference is Barry Thompson. He will be discussing social media attacks, culture of ethics, and internal fraud.
 - The next chapter executive committee will be held on Wednesday August 7, 2013 in St Ignace. The location is not decided on yet.
- g. Golf Committee: Rick Gatiss
 - Rick informed the committee that he handed out documentation to the vendors at the U.P. Annual Meeting Vendor show for the Charity Golf Outing on August 22, 2013. This will hopefully help with a wider turn out of vendors and sponsorships.

- The Golf Committee has enough start up money for the Charity Golf Outing so they are not requesting funds this year. They are working on this year's plans and getting everything in place for the outing.
- h. Annual Meeting Committee: Connie Toensing
- Connie reported that the annual meeting committee ended up with net earnings from the 2013 event of \$14,600.00. This is because it was our first year handling the vendor show. We had a large turnout of vendors and our expenses came in less than anticipated.
 - Discussion was had with contributing \$5,000.00 from the annual meeting proceeds to the manager's conference to assist in covering the education expenses. Connie made a motion to contribute \$5,000.00, seconded by Rick, motion carried.
 - Discussion was had on the venue for the 2015 and 2016 annual meetings. Wayne made a motion to hold the 2015 meeting at the Island Resort in Harris, Michigan, motion was seconded by Connie, motion carried.
- i. Marketing: George Isola
- George reported that each credit union was to receive a box of information on the new marketing program that the league has started.
 - New commercials are airing across the state.
- j. Audit Committee: Jim Veneskey- No report
- k. Budget: Ray Theoret - No report
- l. Legislative: Sara Cottle
- Sara reported that there were two representatives from the Upper Peninsula at the GAC in Lansing. She encourages credit unions to send their compliance staff to the GAC so that they have an opportunity to speak with the legislatures regarding their issues.
 - The Washington D.C. Hike the Hill will be taking place in June.
 - The UP Credit Unions donated \$1,725.00 towards the raffle that was to be given away as cash prizes at the UP Annual meeting in April. This was \$201.00 more than last year.
 - Sara encourages credit unions to respond to the comment call requests that the league sends out. This gives credit unions an opportunity to state how they feel and let their concerns be known. The link for comment calls is:
http://www.mcul.org/comment_calls_538.html

VI. Committee Meeting Invites

None

VII. Old Business

Crashers: Sara Cottle

- Sara reported back to the committee on the possibility of having Crashers attend the 2014 Annual Meeting. There would be approximately 5 or 6 people and the chapter

would cover the registration and hotel cost. The committee was in agreement of having this take place at our next annual meeting. Sara will work out the details of the selection process and the logistics and will report back to the annual meeting committee.

VIII. New Business

- a. Plaques: Connie made a motion that all plaques should be paid for from the general fund, motion was seconded by Wayne, motion carried.
- b. Legislative Fund: The committee will maintain a \$1,000.00 legislative fund for the legislative representative to use for expenses.
- c. IT Audits: A discussion was held on the various companies that perform IT Audits in the Upper Peninsula. The committee will be looking at the possibility of getting a group of credit unions together to get a discounted rate through an undecided company.
- d. 2013-2014 goals for the chapter were discussed.
 - We reached our Brand Campaign goal of 80% in 2012-2013, therefore switch the verbiage to: "To maintain an 80% participation in the Brand Campaign".
 - Remove number 7; to find new legislative representative, as we now have Sara Cottle.
 - To establish a Crasher Program for the 2014 U.P. Annual Meeting.
 - Getting 100% of the UP Chapter credit unions to belong to the UP list serve.
 - To rewrite the guidelines to make the easily understood for the U.P. MCUL Person of the Year and Distinguished Service nominations.
- e. Strategies: Stay the same
- f. Action steps and timelines:
 - Remove:
 - To form additional committees as we have done so
 - Add:
 - When we email to credit unions the 2013-2014 Master Plan to add our website and request recommendations and suggestions for making the website better.
 - Contact credit unions not on the list serve to encourage them to join.

Wayne made a motion to accept the changes to the Master Plan as stated above, seconded by Brenda, motion carried.

IX. Other Chapter Business

Dates were discussed for future meetings. Possible dates are:

- August 7, 2013 – St Ignace, MI in conjunction with Managers Conference
- December 5, 2013 - Marquette, MI at the Landmark
- March 6, 2014 – Harris, MI Island Resort & Casino

X. It was motioned by Rick and supported by Brenda to adjourn the meeting at 2:30PM. Motion carried.

Respectfully submitted,

Michele Freeman, Secretary