



Upper Peninsula

CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 26, 2014
Kewadin Convention Center, Sault Ste Marie, MI

I. CALL TO ORDER:

Chapter Chairperson, Diane Moilanen, called the meeting to order at 9:30 a.m.

II. ROLL CALL:

Secretary Michele Freeman called roll:

Connie Toensing, District IV Director
Ron Lauren, Alternate District IV Director
Diane Moilanen, Chapter Chairperson
Rick Gatiss, Vice Chairperson
Michele Freeman, Secretary
Ray Theoret, Treasurer
Wayne Johnson - Absent
Brenda Lippens
Chris Ison

Other Committees:

Sara Cottle, Government Affairs Rep
Jim Veneskey, Audit Committee Chairperson
Ray Theoret, Budget Committee Chairperson
Erik Bessonon, Nominating Committee Chairperson
Connie Toensing, Annual Meeting Committee Chairperson
George Isola, Marketing Committee Chairperson
Brenda Lippens, Education Committee Chairperson
Rick Gatiss, Golf Committee Chairperson
Darl Mclean, MCUL League Representative
Darcy McLean, Events Committee

Michele Freeman called the roll and reported a quorum was present with 152 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 20, 2013 Board of Representatives meeting were presented. Motion to approve the minutes was made by Erik Bessonon of Delta County CU. Motion was supported by Dick Guenther of U.P. Catholic CU. Motion Carried.

IV. ELECTIONS:

Nominating Committee Chairman: Erik Bessonon presented the following nominations:

1. Chapter Executive Committee: Nominees: Michele Freeman, Ray Theoret, Chris Ison, and Ron Lauren. There were no nominations from the floor. There were 4 nominees and 3 to be elected therefore a ballot vote did take place. Upon completion of the counting of the ballots it was deemed Michele Freeman, Ray Theoret, and Chris Ison were the voted candidates.
2. Delegate to MCUL: Nominees: . Michele Freeman and Sarah Cottle. There were two positions to be elected with two nominees and no nominations from the floor. A ballot vote did not take place.
3. District IV MCUL Director: Nominee: Connie Toensing. There was one position to be elected and one nominee, and no nominations from the floor. A ballot vote did not take place.

V. Reports

1. League District Director: Connie Toensing presented her written report. She briefly discussed how the MCUL and CU Solutions Group are keenly focused on critical issues and initiatives to keep our industry moving forward as we face the challenges of both the regulatory and business environments. She discussed the success we had in Washington in preserving our tax-exempt status.
2. Chapter Chairperson: Diane Moilanen presented her written report. She informed the group that the 2015 U.P. Chapter Annual meeting will be held back at the Island Resort and Casino in Harris, Michigan and 2017 has yet to be determined. The education committee organized several education sessions during the past year. The golf outing was another successful year. The U.P. Chapter of MCUL covers approximately 16,450 square miles and consists of 30 credit unions. Despite the distance, it is a close-knit group.

3. Chapter Treasurers Report: Ray Theoret presented his written report. He discussed the Executive Committee balance at the fiscal year end, which was \$36,278.30. Ray asked if there were any questions from the floor. There were no questions.
4. Marketing Committee Report: George Isola: George presented his written report. George discussed the Marquette, Menominee, and Gogebic DMA credit unions contributed \$81,286.00 and matching funds from the MCUL and CUcorp made the total funds raised \$179,376.00 in 2013. The CU Difference media ad ran from April 22nd to October 21st. He informed the group that like any effective legislative advocacy program, successful branding requires a strong, sustained effort. To accomplish this, credit union leaders must continue to recognize brand campaign investments as voluntary supplemental dues assessments, rather than a marketing expenditure. It's about protecting the credit union difference – today, tomorrow and well into the future.
5. Budget Committee Report: Ray Theoret presented his written proposed budget for the fiscal year ending 2014. A motion to approve the budget was made by Erik Bessonon and supported by Jim Langendorf, motion carried.
6. Audit Committee: A report by Jim Veneskey was reviewed. Jim stated that an audit was completed on February 27, 2014 at the UP State Credit Union in Escanaba Michigan and no material exceptions noted and everything was in order.
7. CUNA Mutual Group: CUNA Mutual supplied a written report for review.
8. Nominating Committee: Erik Bessonon referred to his written report.
9. Education Committee: Brenda Lippens referred to her written report. She discussed the past years education events that took place and stated that the 2014 Managers Conference will be held on Mackinaw Island. She stated the education committee has a goal of hosting at least 3 education events per year and in this past year they exceeded their goal. Brenda also requested that if anyone has any suggestions or recommendations for any educational seminar to please contact a committee member.
10. Golf Committee: Rick Gatiss presented his written report. He stated the 2014 golf outing will be held on August 21st at the Terrace Bluff in Gladstone. Rick announced the 2013 charity funds were donated to the Superior Health Foundation in the amount of \$5,000.00.
11. Annual Meeting Committee: Connie Toensing presented her written report and thanked her committee for their hard work and dedication. She expressed her gratitude to the vendors that help make the event possible and requested everyone take a moment and fill out an evaluation form. The 2015 U.P. Annual Meeting will be held in Harris Michigan at the Island Resort & Casino. She stated that the Executive Committee is confident that they will be excellent to work with as they were in 2013. The evaluation forms that were completed by attendees were filled with positive feedback regarding the move to the Island.
12. Legislative Forum: Sara Cottle presented his report. Sara discussed efforts to raise funds for MCULAF and MCULLAF and she encourages credit unions to participate in PAC fund-raising. She thanked everyone for giving her the opportunity to participate in the 2013 CUNA GAC, MCUL GAC, and MCUL Capital Day. There was one Legislative Luncheon that took place in Marquette with 29 credit unions in attendance. Sara talked about the current actions the league is working on to assist credit unions.

VI. OLD BUSINESS

- a. none

VII. NEW BUSINESS:

- a. Guest Speakers
 - 1) Dave Adams: Dave Discussed the actions the league is taking to work on the various credit union legislative issues that could affect credit unions. He thanked the Chapter Executive Committee and all the credit unions for their efforts and for supporting the Michigan Credit Union League.
- b. CU Person of the Year Award: Brenda Lippens presented Joseph Mark Canale from U.P. Catholic Credit Union a plaque and gift honoring him as "UP Chapter Person of the Year 2014".
- c. Credit Union Anniversaries: None
- d. An award was presented to Norway Community Credit Union for raising 709% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.
- e. An award was presented to Delta Country Federal Credit Union for raising 357% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

Chairperson Diane Moilanen requested a motion to adjourn. Motion was made by Ron Lauren supported by , motion carried. Meeting Adjourned at 11:00 a.m.

Respectfully submitted,

Michele Freeman
Chapter Secretary