



UP Chapter Executive Meeting

February 6, 2015

The Island Resort and Casino

Harris, MI

- I. Call to Order: Chapter Chair, Diane Moilanen called the meeting to order at 11:10 am EST
- II. Roll Call Executive Committee:

Present were: Diane Moilanen, Rick Gatiss, Ray Theoret, Connie Toensing, Brenda Lippens, Chris Ison, Darcy McLean, Tom Blake, Jim Veneskey, Sara Cottle, Darl McLean, George Isola and Lynda Ellis
- III. Minutes from the previous meeting dated December 4, 2014 in Harris, MI were approved on a motion by Chris and supported by Brenda, Motion carried.
- IV. Correspondence:
 - a. None
- V. Reports:
 - a. League Director: Connie Toensing
 1. December's meeting for MCUL
Government Task Force on hold again, looking at getting rid of the Alternate Director – tabled until April's meeting – The Road to Reinvention based on a book written by Josh Linkner was mentioned.
Financially, the League is in good condition.
No longer giving \$1,000.00 to credit union's under \$30 million from the CU Foundation. Now MCUL will give \$1,000.00 to any CU \$100 million or less that meet certain criteria for MCUL education events.
Investment MCUL is looking into partnering with a Cuso for Commercial Real Estate.
Approved sponsorship for Inauguration dinner for Rick Snyder at \$20,000.00
 - b. Chapter Chair: Diane Moilanen
 1. Brad Swee is no longer with Corporate Central.
 2. Michelle Freeman is doing well in the state of Washington.
 3. Everyone get their reports for the Chapter Annual Meeting to Lynda by February 23, 2015.
 - c. Treasurer: Ray Theoret
 1. A written report was handed out for the new fiscal year end December 2014.
 2. All Committee funds are in balance.
 3. The budget is a little skewed do to the change in fiscal year now ending in December.

4. Motion was made by Jim and supported by Rick to accept the Treasurers report, Motion carried.
- d. Marketing: George Isola
 1. Marketing is the same; cu's got a 50% rebate if they pay the full share. Creative advertising is to start sometime in March. Money is currently being raised and the MCUL will pay \$280,000.00 and match up to a million dollars.
 - e. Audit Committee: Tom Blake
 1. Audit will be completed today after this meeting.
 - f. Education: Brenda Lippens
 1. Working closely with Monica from MCUL
 2. April 30, 2015 – CFPB Check Up at the Island Casino.
 3. June 25, 2015 UP Compliance Conference – 1 day session
 4. July 7, 2015 at True North Credit Union, Front Line Fraud Training – 2 ½ day sessions
 5. October 6 and 7, 2015, IRA Essentials and Beyond at the Land Mark in Marquette
 6. Manager's Conference in Mackinac Island, have been in contact with Stacey Vandenberg from MCUL on Developing a Culture on Finding a Way to Say Yes, will book her.
 7. Look at some type of training on EMV with Ed from CSCU in the U.P.
 - g. Events: Darcy McLean
 1. All contracts are signed for the Managers Conference. Will check into a cruise ship dinner for Wednesday night.
 - h. Golf Committee: Rick Gatiss
 1. Date for the Golf Outing is confirmed for August 27, 2015. The first meeting will be held before month end. Looking for the cause to support, some type of cancer fund that will cover the entire U.P.
 - i. Annual Meeting Committee: Connie Toensing
 1. Registration and lodging is now open on the website.
 2. Biggest change this year is two sessions for the Board of Directors. Financial Literacy, still waiting on final confirmation from Lynne at NCUA and ALM will be done by Cynthia Walker, from Mark H. Smith Inc.
 3. Other change is breakfast in the Convention Area.
 4. Becky is doing great with booking the Vendors.
 5. Reminder to have reports in by 2/23/15.
 - j. Legislative: Sara
 1. Sara is going to the GAC in Washington DC; she has received a \$2500.00 from the MCUL towards her cost to attend.
 2. Sara will not be able to attend the GAC in Lansing, a motion was made by Tom and supported by Connie to send a representative in her place, motion carried.
 3. We are in the process of scheduling legislative luncheons for St. Ignace and Marquette.

4. Kieran Marion left the league.

k. League Consultant: Darl McLean

1. Lending Marketing Conference and Compliance 2/10/15 to 2/12/15 in Detroit.
2. Cuna GAC 3/8 /15 to 3/12/15, MCUL still is offering scholarships for credit unions.
3. Spring Leadership Conference at Soaring Eagle 3/20/15 to 3/22/15.
4. 4/14/15 & 4/15/15 Risk Management Conference at Soaring Eagle.
5. 4/17/15 to 4/19/15 UP Chapter Annual Meeting in Harris, MI.
6. 4/21/15 & 4/22/15 MI GAC in Lansing.
7. Registration is now open for the AC&E at Grand Traverse, 6/4/15 to 6/6/15.
8. Hike the Hill in September.
9. Love My CU rewards changes have been well received, no more marketing requirements to the All Program than there is to just the Sprint Program.
10. Making changes to the Love My CU Partnering Center – there is a 20 minute staff training webinar for all staff to learn about the programs offered through Love My CU, can also order marketing materials which are free.
11. Comply Sight is free to SAS CU's under 50 million, \$1500.00 annual fee for CU's 50 to 250,000 million, Maggie Anderson, U.P. Compliance Consulting, also can help set up with a onetime fee.
12. HR Consulting with Stacey Vandenberg and staff.
13. AFG, Auto Financial Group, is a new program for a competitive product to auto leasing, finance with a balloon.
14. Support Maggie Anderson, Compliance Consultant to keep this consultant in the U.P.
15. Loan Plus GPS systems-tracking device for automobile collection.
16. CU Link marketing campaign, good participation for the 100% contribution. On the CU Link Campaign, if a cu doesn't participate at least 25%, they will not appear on CU Link. There is a 50% return, with CU Link Marketing logo, if 100% contribution. March Madness is the kick off for the campaign.
17. Gas Station TV has one location in the U.P., Zephyr in Manistique, working its way north.
18. Lapel Pins, a special U.P. pin available this year.

VI. Old Business:
None

VII. New Business:

1. Credit Union Person of the Year was chosen, Tom Thoresen, on a motion by Tom and supported by Chris, Motion Carried.
2. Distinguished Service award was chosen, Diane Moilanen, on a motion by Jim and supported by Rick, Motion carried.
3. A discussion on delegates and alternate to the AC&E.
4. Executive Committee terms expiring are Diane, Tom, Brenda, and Rick and Jim as Alternate Director.
5. Anyone from the Executive Committee not attending the Chapter Annual Meeting, let Diane know.

6. Donation to the CU Foundation of \$1,000.00 was motioned by Rick and supported by Tom, Motion carried.
7. A purchase of Rapid River Knives for the Children's Miracle Network Silent Auction, to spend up to \$200.00, to be taken care of by Ray, a motion by Tom and supported by Jim, Motion carried.
8. Budget was discussed and will be an increase to the dues factor from .00024 to .00028, with the cap to remain the same, on a motion by Rick and supported by Connie, Motion carried.

Adjournment

The meeting adjourned at 1:27 with a motion by Lynda and supported by Connie, Motion carried.

Respectfully submitted by: Lynda Ellis, Secretary