



Upper Peninsula

CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 18, 2015
Island Resort and Casino, Harris, MI

I. CALL TO ORDER:

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

II. ROLL CALL:

Secretary Lynda Ellis called roll:

Connie Toensing, District IV Director
Jim Veneskey, Alternate District IV Director
Diane Moilanen, Chapter Chairperson
Rick Gatiss, Vice Chairperson
Lynda Ellis, Secretary
Ray Theoret, Treasurer
Tom Blake
Brenda Lippens
Chris Ison

Other Committees:

Sara Cottle, Government Affairs Rep
Tom Blake, Audit Committee Chairperson
Ray Theoret, Budget Committee Chairperson
Erik Bessonon, Nominating Committee Chairperson - Absent
Connie Toensing, Annual Meeting Committee Co-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 & Annual Meeting Committee Co-Chairperson
Jackie Ellisor, Website Coordinator Chairperson - Absent

Lynda Ellis called the roll and reported a quorum was present with 161 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 26, 2014 Board of Representatives meeting were presented. Motion to approve the minutes was made by Tom Thoresen and the motion was supported by Jodi Jaeger, motion carried.

IV. ELECTIONS:

Nominating Committee Chairman: Erik Bessonon was absent. David Black presented the following nominations:

1. Chapter Executive Committee: Nominees: Tom Blake, Rick Gatiss, Ron Lauren, Brenda Lippens, Darcy McLean, and Diane Moilanen. There were no nominations from the floor. There were 6 nominees and 4 to be elected therefore a ballot vote did take place. Upon completion of the counting of the ballots it was deemed Tom Blake, Rick Gatiss, Brenda Lippens, and Diane Moilanen were the voted candidates. A motion was made to destroy the ballots by Scott Jamieson of UP Catholic CU. Motion was supported by John Provos of Manistique FCU. motion carried.
2. Delegate to MCUL Annual Meeting: Nominee: George Isola, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place. A motion was made by Mike Mikulich to appoint the above nominee to a one year term for Delegate to the MCUL Annual Meeting. Motion was supported by Judy Pomeroy, motion carried.
3. Alternate Delegate to MCUL Annual Meeting Nominee: Diane Moilanen, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place. A motion was made by Dick Gunther to appoint the above nominee to a one year term as Alternate Delegate to MCUL Annual Meeting. Motion was supported by Paul Martin, motion carried.
4. District IV MCUL Alternate Director: Nominee: Jim Veneskey, there was one position to be elected and one nominee, and no nominations from the floor. A ballot vote did not take place. A motion was made by Dick Gunther to appoint the above nominee to a two year term as District IV MCUL Alternate Director. Motion was supported by Keith Maranger, motion carried.

V. Reports

1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. MCUL is poised for a busy year in 2015 as we examine our operations with an eye on reinvention. We're looking at every facet of both organizations for ways to better serve you, our members. While we take on that effort, we continue to rely on our guiding principles – Vision, Focus, Communication and Support – to provide a framework to provide real value to our members and customers. Connie also recognized Limestone Credit Union as the MCUL Credit Union of the year.
2. Chapter Chairperson: Diane Moilanen presented her written report. The Chapter held numerous education events during 2014. Our Golf Committee raised/donated \$5,000.00 for the Beacon House. The U.P. Chapter of the MCUL consists of over 16,450 square miles in the Upper Peninsula of Michigan. Our conferences, our U.P. Chapter website (<http://up.mcul.org>), our U.P. Chapter Email List Serve, and today's technology, all help to keep the credit unions in the U.P. a close knit group. Diane announced her retirement in 2015 and Thanked everyone for allowing her to serve on the Executive Committee, the Committee for electing her as Chapter Chair, and the Chapter Committees for all their hard work.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Ray mentioned the change to our fiscal year is now December starting in 2014. Current Balances are as follows: Executive Committee - \$2,240.66, Education Committee - \$8,202.40, Annual Meeting Committee - \$9,259.21, Golf Committee - \$2,271.56, Legislative funds Committee - \$976.46, Making a total balance of \$22,950.29. Ray asked if there were any questions from the floor. There were no questions.
4. Budget Committee Report: Ray Theoret presented his written proposed budget for the fiscal year ending 2015, which includes an increase to the Chapter dues from .0026 to .0028. A motion to approve the budget was made by Mike Mikulich and supported by Tom Thoresen, motion carried.
5. Marketing Committee Report: George Isola: George presented his written report. George discussed the Marquette, Menominee, and Gogebic DMA credit unions contributed \$60,373.00 and matching funds from the MCUL and CU Solutions Group made the total funds raised \$130,576.00 in 2014. The CU Difference media ad ran from April 21st to December. 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.
6. Audit Committee: A report by Tom Blake was reviewed. Tom stated that an audit was completed on February 6, 2015 at the UP State Credit Union in Escanaba Michigan. It is the Committee's opinion that the Chapter's financial statements and records accurately reflect the Chapter's financial activity and current position for the period audited.
7. Education Committee: Brenda Lippens referred to her written report. She discussed the past years education events and stated that training is already lined up for 2015 by partnering with the Michigan Credit Union League and CU Solutions Group. 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 the Education Committee.
8. Golf Committee: Rick Gatiss presented his written report. He stated the 2015 golf outing will be held on August 27th at the Terrace Bluff in Gladstone. Rick announced the 2014 charity funds were donated to the Beacon House in the amount of \$5,000.00. He recognized the sponsors for their continued support and generosity.
9. Annual Meeting Committee: Connie Toensing presented her written report. The 2014 Annual meeting was held at the Kewadin Convention Center in Sault Ste. Marie, MI. For the third year all registrations are channeled through the UP Chapter website. The 2014 Vendor trade show was very successful and the annual meeting committee will continue to handle the registration and set up of vendor night. The Executive Committee has approved the 2016 Annual Meeting to be held at the Island Resort and Casino. Enjoy the weekend and complete the evaluation forms. We value the comments that we have the power to change.
10. Nominating Committee: Erik Bessonon, Chairperson was absent, his written report was included in the program
11. Governmental Affairs: Sara Cottle presented her written report. One Legislative breakfast and two Legislative luncheons were held in the U.P. with 66 C.U. delegates in attendance from U.P. and Blue Ox Chapters. In attendance at all or some of these events were Congressman, Dan Benishek, State Rep. Scott Dianda, State Rep. Frank Foster, State Senator Howard Walker, State Rep. Wayne Schmidt, State Senator Tom Casperson, and State Rep. John Kivela. 2014 Legislative Raffles at Chapter events saw a total donated to MCULLF of \$1,836.00 throughout the year. In 2014, U.P. credit union's raised \$10,125.44 with candy sales. Sara mentioned ways to get your CU more involved in PAC fundraising. She also explained the FEC's "One-Third Rule" and MCULLAF Fundraising.
12. CUNA Mutual Group: CUNA Mutual supplied a written report for review.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

a. Guest Speakers

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 Tom Thoresen from Soo Co-op Credit Union a plaque/gift honoring him as "UP Chapter Person of the Year 2015".

c. CU Distinguished Service Award: Brenda Lippens presented Diane Moilanen from Settlers Federal Credit Union a plaque/gift honoring her as "UP Chapter Distinguished Service Award for the Year 2015".

d. Credit Union Anniversaries: None

e. An award was presented by Sara Cottle to Norway Community Credit Union for raising 1010% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC, the award was accepted by Ray Theoret.

f. An award was presented by Sara Cottle to Delta County Credit Union for raising 315% of their fund-raising goal for the U.P. MCUL Chapter State PAC, the award was accepted by Brenda Lippens.

Chairperson Diane Moilanen requested a motion to adjourn. Motion was made by Bob Barr and supported by Dennis Cook, motion carried. Meeting Adjourned at 11:00 a.m.

Respectfully submitted,

Lynda Ellis
Chapter Secretary