



# Upper Peninsula

## CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING  
April 16, 2016  
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  
Chris Ison  
Brenda Lippens  
Tom Blake

Other Committees:

Sara Cottle, Government Affairs Rep  
Tom Blake, Audit Committee Chairperson  
Ray Theoret, Budget Committee Chairperson  
David Black, Nominating Committee Chairperson – Absent  
Connie Toensing, Annual Meeting Committee Co-Chairperson  
Darcy McLean, Events Committee & 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  
Jackie Ellisor, Website Coordinator Chairperson - Absent

Lynda Ellis called the roll and reported a quorum was present with 134 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 18, 2015 Board of Representatives meeting were presented. Motion to approve the minutes was made by Karen Dahl and the motion was supported by Wayne Johnson, motion carried.

IV. ELECTIONS:

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

1. Chapter Executive Committee: Nominees: Lynda Ellis, Chris Ison, Ron Lauren, Ray Theoret, and Darcy McLean. There were no nominations from the floor. There were 5 nominees and 3 to be elected therefore a ballot vote did take place. Upon completion of the counting of the ballots it was deemed Lynda Ellis, Chris Ison, and Ray Theoret were the voted candidates. A motion was made to destroy the ballots by Don Charlevoix and the motion was supported by Laura Weston, motion carried.
2. Delegate to MCUL Annual Meeting: Nominee: David Black, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place.
3. Alternate 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.
4. 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.
5. A motion was made by Karen Dahl and supported by Wayne Johnson to accept all nominations, motion carried.

V. Reports

1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. MCUL & Affiliates is looking at another busy year in 2016, building on our past successes and examining our operations for future reinvention to identify ways to better serve our members. Our members recognize this, demonstrated by our 99% affiliation rate in 2015, and we are on target to meet this in 2016. There were two major votes by the MCUL board this past year. One being, a permanent reduction in dues, versus giving the rebate back each year. The other was the affiliation with CUNA; giving credit union's a choice to belong to both CUNA and the MCUL, discontinuing the

requirement. Everyone in our Chapter does belong to both. The UP Chapter does make a difference and I thank you for letting me, represent you.

2. Chapter Chairperson: Diane Moilanen presented her written report. The U.P. Chapter is one of the largest geographical. We truly live, people helping people, and credit union helping credit union. The Chapter sponsored the Crasher Program this year, choosing 8 young credit union professionals to attend this event. This group is being led this year by, Andrea Pepin from Peninsula Federal Credit Union, Lindsey Benson, and Heather Perkins, both from Soo Co-op Credit Union. Please refer to our Chapter Website, <http://up.mcul.org>, for any updates going on with our Chapter. The golf outing allowed us to donate another \$5,000.00 this year, with this money going to the Northwoods Airlifeline. We also had our Annual Mangers Conference, held again on Mackinac Island. Brenda Lippens does an excellent job on our Chapter Education.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Current Balances are as follows: Executive Committee - \$2,888.73, Education Committee - \$5,983.03, Annual Meeting Committee - \$4,968.96, Golf Committee - \$3,486.64, Legislative funds Committee - \$1,142.93, making a total balance of \$18,470.29. 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 2016, with a total Revenues and Expenditures balancing at \$10,503.00 each. A motion to approve the budget was made by Karen Dahl and supported by Julie Pomeroy, motion carried.
6. Marketing Committee Report: George Isola: George presented his written report. In the Marquette, Menominee, and Gogebic Designated Marketing Areas (DMA), 17 credit unions contributed \$61,622.00 and additional matching funds from CU Solutions Group provided for the remainder of this media buy. The "Steps" campaign is the new marketing campaign this year. This links all the important life steps people take.
7. Audit Committee: A report by Tom Blake was reviewed. Tom stated that an audit was completed on February 12, 2016 at the UP State Credit Union in Escanaba Michigan. Each check written and each deposit made were reviewed. 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.
8. Education Committee: Brenda Lippens provided a written report. The Educational Committee organizes educational conferences throughout the year based on the various compliance, regulatory, and recommendations of our credit unions. We work with our League and speakers from across the country to determine how we can best meet the educational needs of our credit unions. Coming events are: May 17 & 18, CU Solutions – Preventing Fraud and Embezzlement and Human Resource Basics. Beginning of June, Business Lending Training with Dutch from CBS. June, U.P. Compliance Training at the Hampton Inn, Marquette. Also remember, Maggie Anderson and Consultants at CU Solutions are there for credit unions. Reach out to them on your training needs. Brenda also requested, if anyone has any suggestions or recommendations for any educational seminars to please contact the Education Committee.
9. Golf Committee: Rick Gatiss presented his written report. The 2015 charity funds were donated to the Northwoods Airlifeline in the amount of \$5,000.00. There was \$6,216.00 raised. He recognized the sponsors for their continued support and generosity. The Golf Committee also donated \$1,000.00 to the charity Alpha One Project, which is a charity supported by Paul DeWyse, with Alloya Corporate Credit Union. He stated the 2016 golf outing will be held on August 25th at the Terrace Bluff in Gladstone. For 2016, we are looking at donating to Hospice's in the U.P. I would like to thank our sponsors and also, Karen Dahl and Erik Bessonon for their help on the committee.
10. Annual Meeting Committee: Connie Toensing presented her written report. The 2015 Annual meeting was held at the Island Resort. Overall the weekend was good, with some bumps in the weekend, some being known to the attendees and others not. The Island managers have been made aware of the major bumps, and have apologized for the errors and made adjustments for this year. This year's attendance is at 560 registered. The Executive Committee has approved the 2017 Annual Meeting to be held at the Island Resort and Casino, again. Enjoy the weekend and complete the evaluation forms, we do use your comments and concerns.
11. Nominating Committee: David Black, Chairperson was absent, his written report was included in the program
12. Governmental Affairs: Sara Cottle presented her written report. Fundraising – 2015 was another good year for UP credit unions as we surpassed our overall fundraising goals for the Federal PAC at 190% and almost reached our State PAC goals with just over 81%. Luncheons – Two legislative luncheons were scheduled this year. One in Escanaba with 30 in attendance, with credit union representatives coming together to meet with Senator Jason Casperson. Unfortunately, we had to cancel the second event in St. Ignace, due to low attendance. Please remember that we speak louder in numbers. When we have to cancel an event, we lose a conversation with our lawmakers all together and it is important to meet with law makers. Sara encouraged to continue to support luncheons and PAC fundraising. Diane encourages credit unions to have Sara come in and speak to board members about legislative affairs.
12. CUNA Mutual Group: CUNA Mutual supplied a written report for review.

## VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

a. Guest Speakers

Ken Ross: Thanked all for coming. The U.P. Chapter has the highest participation at their annual meeting than any other chapter. This is a very close knit chapter, which is very unique. The MCUL is your trade association and there is great detail in the written report. The MCUL exists to remove barriers to make credit unions successful. We promote the credit union difference, and provide excellent solutions, and compliance. We have strong advocacy in Lansing and there is strong "Grass Roots" in credit unions. Thank each and every one of you for your support at the chapter level and the credit union movement.

b. CU Person of the Year Award: Brenda Lippens recognized Dick Ketcik, as "UP Chapter Person of the Year 2016". Dick will be awarded at the dinner in the evening.

c. An award was presented by Sara Cottle to Chatham Eben Credit Union for raising 1271.15% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.

d. An award was presented by Sara Cottle to Settlers Credit Union for raising 384.08% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

e. Credit Union Anniversaries were recognized and awards presented by Darl McLean to: Northern United Federal Credit Union and Peninsula Federal Credit Union. Both of which celebrated 75 year anniversaries.

f. Other awards were recognized by Diane Moilanen, Peninsula Federal Credit Union will be recognized as the Michigan Outstanding Credit Union of the year, in their asset size, at the MCUL AC&E in 2016. They were also recipients of the Desjardin's Youth and Adult Financial Education Award, which will also be presented at the MCUL AC&E.

Chairperson Diane Moilanen requested a motion to adjourn. Motion was made by Karen Dahl and supported by Connie Ettenhofer, motion carried. Meeting Adjourned at 10:30 a.m.

Respectfully submitted,

Lynda Ellis  
Chapter Secretary