



# Upper Peninsula

## CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING  
April 8, 2017  
Island Resort and Casino, Harris, MI

I. CALL TO ORDER:

Chapter Chairperson, Chris Ison, called the meeting to order at 9:34 a.m.

II. ROLL CALL:

Secretary Lynda Ellis called roll:

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

Other Committees:

Sara Cottle, Government Affairs Rep  
Tom Blake, Audit Committee Chairperson-Absent  
Ray Theoret, Budget Committee Chairperson  
David Black, Nominating Committee Chairperson  
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-Absent  
Rick Gatiss, Golf Committee Chairperson  
Darl Mclean, MCUL League Representative

Lynda Ellis called the roll and reported a quorum was present with 157 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 16, 2016 Board of Representatives meeting were presented. Motion to approve the minutes was made by Melissa McClendon and the motion was supported by Wayne Johnson, motion carried.

IV. ELECTIONS:

Nominating Committee Chairman: David Black presented the following nominations:

1. Chapter Executive Committee: Nominees: Brenda Lippens, Darcy McLean, Tom Blake, and Richard Gatiss. There were 4 nominees and 4 to be elected and no nominations from the floor. A ballot vote did not take place.
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.
3. Alternate Delegate to MCUL Annual Meeting Nominee: Brenda Lippens, 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 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.

V. Reports

1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. She announced that John Buckley, CEO of Gerber CU, is the current Chairman of the MCUL Board of Directors, and is present today. Each MCUL board meeting is attended by Jim and/or Connie, either in person or via phone. Last year MCUL continued to focus on our four pillars – Removing Barriers, Promoting the CU Difference, Providing Solutions for Service Excellence and Providing a Total Compliance Strategy. We continue to offer a strong value proposition to Michigan credit unions, which is recognized as demonstrated by our 100% affiliation rate in 2016. MCUL's business unit, CU Solutions Group (CUSG), continues to perform well, providing valuable products, services and tools to credit union in Michigan and across the nation. For the organization as a whole, 2016 was marked by a continued commitment to reinvention. The Small CU Assist program was launched. Also, the 2<sup>nd</sup> annual, Love My Credit Union Campaign came to a close. The Michigan Credit Union Act Update was signed into law by Governor Snyder. For the first time, we achieved 100% participation in CU Link contributions. Connie also made mention of the Executive Summit in Bay Harbor as being a very informative educational program.

2. Chapter Chairperson: Chris Ison presented his written report. Even though the UP covers over 16,000 square miles, we are a unique group in that we don't let physical distance stand in the way of sharing the bond of being credit union people. We have all become good friends. It is evident by the 550 in attendance at this Chapter event. We stay in touch with each other using our website (<http://up.mcul.org>) and an MCUL UP Chapter Listserv. Each year our Golf committee does a great job hosting a golf outing with the proceeds going to designated charities. Our Education and Events Committees provide us with numerous opportunities to learn and interact with each other as credit union leaders. Recognition was given to Darl McLean, as he announced his retirement most recently. Darl has been our Chapter League Representative since the fall of 1995. We will all miss Darl and we wish him well as he begins the next chapter of his life.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Current Balances are as follows: Executive Committee - \$2,323.01, Education Committee - \$4,917.13, Annual Meeting Committee - \$8,607.49, Golf Committee - \$3,720.86, Legislative funds Committee - \$318.50, making a total balance of \$19,886.99. 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 2017, with a total Revenues and Expenditures balancing at \$10,591.00 each. A motion to approve the budget was made by Gary Titus and supported by Wayne Johnson, motion carried.
6. Marketing Committee Report: George Isola: George presented his written report. Cooperative advertising continues to be supported. In 2016, 99% of Michigan credit unions contributed to the CU Link Campaign. He also reported 27 of UP credit unions had 100% participation in cooperative advertising, with just under \$71,000.00 raised. Like any effective legislative advocacy program, successful branding requires a strong, sustained effort.
7. Audit Committee: Tom Blake, Audit Committee Chair, was absent. A written report was provided to state: On February 17, 2017, the audit committee performed their annual audit of the Chapter's financial records for the 2016 calendar year. It is the Committees 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, Education Committee Chair, was absent. A written report was provided to state: The Educational Committee organizes educational conferences throughout the year. It is our goal to have a minimum of three educational events per year. In 2016 the events held were, Preventing Fraud and Embezzlement/HR Basics, CBS "Commercial Business Solutions" Training, Compliance "Lunch & Learn", Your Professional Image/Lessening the Stress of Service, Mortgage Loan Officer Training, and the Managers Conference hosted, speaker, Jim Kasch and focused on ways to keep credit unions relevant and how to serve millennials. Training is already being scheduled for 2017 by partnering with the MCUL and CU Solutions Group.
9. Golf Committee: Rick Gatiss presented his written report. The golf outing was well attended with 116 representatives from Upper Peninsula area credit unions and sponsors. Four checks were issued to the following hospice organizations: \$1,500.00 – Trillium House in Marquette, \$1,500.00 – OSF Bay De Noc Hospice in Escanaba, \$1,500.00 – Hospice of the EUP in Sault Ste. Marie, and \$1,500.00 – Omega House in Houghton. The Golf Committee recognized and thanked the sponsors for their continued support and generosity. 2017 Golf Outing will be held on August 24, 2017. The local chapter of Honor Flight will be this year's recipient.
10. Annual Meeting Committee: Connie Toensing presented her written report. The annual meeting was held at the Island Resort and Casino in 2016. Overall the weekend was great. Twenty-eight different vendors displayed their products and services on Friday evening. Educational sessions were held Saturday for board and staff, including keynote speaker, Crystal Jonas presentation, "Turning Inspiration & Ideas into Results". The business meeting was held Saturday morning. There were 562 credit union participants registered for the Saturday evening banquet. This year in 2017, there are 550 in attendance. Next year will continue to be back at the Island Resort and Convention Center, but the dates are earlier, March 23, 24, and 25, 2018.
11. Nominating Committee: Chris Ison made note of David Black's written Nomination Report in the packet, along with a copy of the Nomination Notice dated January 20, 2017.
12. Governmental Affairs: Sara Cottle presented her written report. 2016 was a slow year for collaborative legislative participation in the Upper Peninsula. Most people were reluctant to participate in legislative luncheons or breakfasts, due to the presidential and congressional elections. There were no events held in the UP in the 2016 calendar year. MCUL PAC Board of Trustees decided not to financially support either of the final congressional candidates that ran for the 1<sup>st</sup> District seat. Neither of the candidates showed favorable or unfavorable opinions of credit unions. MCUL Board of Trustees reviews each funding request from candidates that are running for public office. The Board of Trustees is to help support candidates that have historically shown their passion and support of our Michigan credit unions. UP Chapter credit unions hold a variety of fundraisers for the PAC funds. We beat our goal this year by almost 60%, raising a total of \$24,411.59. MCUL PAC Trustees approved the design and sale of a specific UP Chapter lapel pin in 2016. Be assured PAC dollars are being used to help support lawmakers that get up and speak for credit unions. The raffle normally held has been replaced with the "Jail and Bail" at the Vendor event, which raised \$1,027.00. We hope to increase that next year.
13. CUNA Mutual Group: CUNA Mutual supplied a written report for review.

A motion to accept all reports was made by Murry Fountain and supported the Cathy Barnes, motion carried.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

a. Guest Speakers

Dave Adams: Expressed his gratitude of what we are all working for. Congratulations to George Isola, MCUL UP Chapter Distinguished Service award, and Ron Provo, UP Chapter of MCUL Person of the Year. John Buckley, Chairman of the MCUL board and CEO of Gerber Credit Union, was recognized for attending this weekend. Thank you to Volunteers for all they do. The "Why"? – To help make a difference in people's lives. Acknowledgement was given to Darl McLean for 22 years of service to MCUL. A scholarship will be awarded in Darl's name, with a standing ovation to follow.

Dave spoke of our Tax exempt status being very important and looking to reduce the regulatory burden on credit unions, along with improving our charter. Merchants need to be more responsible for data breaches. We promote credit unions and who we are and what we offer by cooperative advertising, along with affordable ways to use technology.

- b. UP Chapter of MCUL Person of the Year Award: Chris Ison recognized Ron Provo, as "UP Chapter Person of the Year 2017". Ron is not present this weekend but his grand -daughter will be accepting his awarded at the dinner in the evening.
- c. UP Chapter of MCUL Distinguished Service Award: Chris Ison recognized George Isola, and his award will be presented to him at the dinner in the evening.
- d. An award was presented by Sara Cottle to Great Lakes First Federal Credit Union for raising 907% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.
- e. An award was presented to Chippewa County Credit Union for raising 593% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

Meeting Adjourned at 10:15 a.m.

Respectfully submitted,

Lynda Ellis  
Chapter Secretary