



UP Chapter Executive Meeting  
December 7, 2017  
Island Resort and Casino  
Harris, MI

I. Call to Order: Chapter Vice-Chair, Rick Gatiss called the meeting to order at 3:02 pm EST

II. Roll Call Executive Committee and Committee Chairs

Present were: Rick Gatiss, Ray Theoret, Connie Toensing, Lynda Ellis, Jim Veneskey, Tom Blake, Brenda Lippens, and Darcy McLean. Chris Ison was absent. Committee Chairs – George Isola, David Black, Andrea Pepin, and Marc McKellar were present. Sara Cottle was absent.

III. Minutes from the previous regular meeting dated September 20, 2017 in Newberry, MI were approved on a motion by Tom and supported by Jim, motion carried.

IV. Correspondence - None

V. Reports:

a. League Director: Connie Toensing

1. Just attended the MCUL Board meeting in Livonia
2. Hiring SVP of Credit Union Engagement and Consulting Dr. Brandi Stankovic. In her new role, Brandi will direct product and service delivery for CUSG's Michigan Solutions division, including all Michigan-centric partnerships as well as sales and affiliation efforts for Michigan's 235 credit unions.
3. Approved 2018 Budget with no big changes
4. ADA Website compliance, it is important to immediately contact your insurance carrier if your credit union receives a demand letter. CUNA Mutual Group has issued two Risk Alerts in recent months providing guidance on the ADA on this issue.
5. The UP Credit Unions were specifically discussed at the board meeting. Ken Ross reported that there will be focus to strengthen relationships in the UP and to improve Educational offerings. It is a goal for Ken and Renee Werth, VP of MCUL Education to visit UP credit union in the spring of 2018.
6. MCUL is looking at making changes to the Chapter Leaders Conference, a consideration of destination and networking offerings is the focus.
7. MCUL is ready to roll out a new website as a resource for Compliance issues. Visit [mi.destinationcompliance.com](http://mi.destinationcompliance.com)
8. The directors voted in favor of an early endorsement of Debbie Stabenow. She has been a long time credit union supporter.

Every MCUL board meeting there is discussion concerning the decrease in numbers of Michigan credit unions. Remember that MCUL is a resource for all credit unions no matter what the asset size.

- b. Chapter Chair: Chris Ison – Absent
- c. Treasurer and Budget: Ray Theoret
  - 1. A written report was handed out through December 6, 2017. The current balance is \$23,295.75.
  - 2. The budget for 2018 was presented with an increase in the dues factor from .00028 to .00035 and increasing the cap from \$500.00 to \$650.00. A motion by Connie and supported by Tom, motion carried.
- d. Audit Committee: Tom Blake – Audit to be done in February 2018.
- e. Marketing: George Isola
  - 1. CU week prize drawing has been done. All but one credit union participated.
  - 2. 17 CU's participated in the High School Bowl on TV13
  - 3. CU Link for next year looks similar, there is an overview on the website.
- f. Education: Brenda Lippens
  - 1. Education is wrapped up for 2017
  - 2. Working on Managers Conference
  - 3. Need ideas for other trainings next year
  - 4. After the first of the year, letters will go out for nominating CU Person of the Year and Distinguished Service Award, to be voted on at February Executive Meeting.
- g. Events: Darcy McLean
  - 1. U.P. Manager's is set for August 1 to 3, 2018 at the Island House on Mackinac Island.
- h. Golf Committee: Rick Gatiss
  - 1. News release went out throughout the UP, donation \$7,500.00 to UP Honor Flight.
- i. Annual Meeting Committee: Connie Toensing
  - 1. The Committee met this morning, the biggest change is the earlier date in March.
  - 2. 1/5/18 we will have the registration on the website.
  - 3. Topics to be BSA and Financial Literacy, ID Theft/Fraud in the U.P., Workplace Conduct, The Dark Web, and What is the MCUL and what role does it play.
  - 4. Theme is Great Lakes Great Times.
- j. Legislative: Sara Cottle – Absent – but a report was handed out
  - 1. On August 29, 2017, attended a fundraiser for Congressman Bergman as a guest of MCUL.
  - 2. September 26-29<sup>th</sup>, our Michigan credit unions headed to Washington D.C. for Hike the Hill. Also attended NCUA for a scheduled meeting with NCUA Chairman, Mark McWatters and his staff.
  - 3. October 16<sup>th</sup> was Capitol Day in Lansing.

4. The UP had one major election of note in the 109<sup>th</sup> House District. The Democratic candidate from Marquette, Sara Cambensy won with 56.6 percent vote.
5. One legislative luncheon on December 4<sup>th</sup> was cancelled due to potential inclement weather. A tentative breakfast scheduled with the Congressman in March on Friday morning of the UP Chapter Meeting.

k. League Consultant: Marc McKellar

1. CU Link, the campaign runs 2 years and it is the beginning of a new campaign. "There's real strength in our Numbers"
2. SVP of Credit Union Engagement and Consulting, Brandi Stankovic– is a good pick
3. VP of Michigan Solutions Eric Loehr
4. Working to design a program for Education and Compliance for the Chapter
5. An Email regarding dues and a hard copy coming in mail.
6. Love my CU Rewards; you need to re-enroll for Sprint. When you enroll in bundle it will include sprint and all other products
7. CU Link, if you haven't spent funds, you need to by year end.
8. LifeSteps Wallet was discussed
9. CU Solutions invested \$500,000. In a company called Constellation, which is an open platform system. More information will be sent out.

l. 906 hYPe: Andrea Pepin

1. Sault Chapter Corn Hole Fundraising Tournament went well with donations to EUP Hospice House. Another fundraiser was to fill Blessing Bags and they also, adopted a highway.
2. Escanaba Chapter is adopting a highway.
3. Escanaba and Marquette Chapter are working on their first fund raiser in the early year.
4. Sponsorship and memberships are going out next week.
5. Quarterly meetings are scheduled through Zoom.

VI. Old Business:

- a. Chapter wear examples were handed out by Jim.

VII. New Business:

- a. Chapter logo was tabled.
- b. Executive Committee Members up for re-election – Chris Ison, Lynda Ellis, and Ray Theoret.
- c. Discussion of Associated Chapter Members, to pay Chapter dues and receive all other benefits with the exception of no voting rights. Motion by Tom and supported by Jim, motion carried.

VIII. For the good of the Chapter – None

Next meeting will be February 9, 2018 at 1:00, Five Bridges, Harris, MI.

Adjournment - The meeting adjourned at 4:16 pm.

Respectfully submitted by: Lynda Ellis, Secretary

