



UP CHAPTER OF THE MCUL
UNITED *for* PROGRESS

70th ANNUAL MEETING

UPPER PENINSULA CHAPTER/MCUL
March 23, 24, & 25,
2018

Island Resort and Casino
Harris, MI



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GARY THYNE
UP Chapter of MCUL Person of the Year

The 2018 Upper Peninsula Chapter of the Michigan Credit Union League Person of the Year is Gary Thyne, a member of the Board of Directors and Supervisory Committee at Integra First Federal Credit Union. Gary has served as a credit union volunteer for over 43 years, starting as a member of the Supervisory Committee of Teamsters Local 328 Credit Union in Menominee, Michigan. He then stayed on as a member of the Board of Directors in 1989 when Local 328 merged with Menominee County Federal Credit Union. MCFCU then became Integra First Federal Credit Union in 2016. Over the years, Gary has been involved in many areas, from the construction of the Menominee & Stephenson branch offices to the remodeling of the Powers office. He also was influential in the expansion of field of membership to include Marinette, Florence, Dickinson and Delta Counties, in addition to Menominee County. Gary was also involved in the recent name change to Integra First Federal Credit Union and has been instrumental in its unprecedented growth through the years.

Gary worked in the grocery industry for many years, retiring from Fairway Foods, Menominee, Michigan, as Director of Purchasing.

Gary is very involved in the Marinette-Menominee community, he serves on the Menominee Holy Spirit Catholic Church parish council. He is also a lifetime member of the Knights of Columbus since 1962, and has been the financial secretary for 18 years. He was also a member of the Menominee Catholic Central Booster Club for 11 years.

Gary and his wife Darlene have been married for 57 years. They have four children, six grandchildren and three great grandchildren.



BILL CHARON
UP Chapter of MCUL Distinguished Service Award

The Upper Peninsula Chapter of the Michigan Credit Union League Distinguished Service Award recipient is Bill Charon. Bill retired from the Board of Directors at Great Lakes First Federal Credit Union this year after 40 years of service. Along with servicing as the Board Chairperson for 33 years, he also served on the Asset Liability Management Committee and the Building & Grounds Committee where he oversaw the Gladstone branch addition along with the major expansion of the Escanaba office. He was also an ex officio to the Personnel Committee and Education & Promotion Committee.

Bill was always involved with the credit union and its activities. He would often bring fresh flowers to each office during the summer and made sure all employees received a rose each Valentine's Day. He has hosted numerous summer picnics for the Board and employees at his home and provided the grill and cooked brats and hotdogs for the annual Member Appreciation Day.

The support Bill has shown to the members and employees has always been above and beyond what was expected of a board member and his dedication and kindness will be missed by all.

Bill is very active in the community and has shared his time and talents with many organizations such as the Delta County Walk for Warmth, Red Cross, Exchange Club, Delta County Building Authority, and St. Vincent de Paul to name a few.

He was also very politically active and helped promote the credit union movement through his close ties to numerous state and federal representatives. He continues to be active with the Delta County Democratic Party.

Bill and his wife Carole have been married for 55 years. They have two daughters, six grandchildren, and four great grandchildren.

**Upper Peninsula Chapter MCUL
70th Annual Meeting
March 24, 2018 9:30 a.m.
Island Resort and Casino, Harris, MI**

AGENDA

- I. CALL TO ORDER – SALUTE TO THE FLAG
- II. ROLL CALL -
- UP Chapter 2018 Voting Report**

Credit Union	Votes
Baraga County FCU – L'Anse	6
Chatham Eben Co-op FCU – Chatham	2
Chippewa County CU – Sault Ste Marie	5
Delta County CU – Escanaba	8
Detour Drummond Community CU – Drummond Island	3
Federal Employee of Chippewa Co CU – Sault Ste Marie	3
Gogebic County FCU – Bessemer	5
Great Lakes First FCU – Escanaba	7
Integra First FCU – Powers	7
Iron Mountain Kingsford Community FCU - Kingsford	8
Lake Superior CU – Ontonagon	2
Limestone FCU – Manistique	5
Manistique FCU – Manistique	4
Marquette Community FCU – Marquette	7
Menominee Area CU – Menominee	2
Michigan Tech Employees FCU – Houghton	7
Northern United FCU – Escanaba	4
Peninsula FCU – Escanaba	7
Rock Community FCU – Rock	2
Settlers Federal CU – Bruce Crossing	5
Soo Co-op CU – Sault Ste Marie	9
Tahquamenon Area CU – Newberry	6
Torch Lake FCU – Larium	3
TruNorth FCU – Ishpeming	8
U.P. Catholic CU – Marquette	8
U.P. State CU – Escanaba	7
Upper Michigan Community CU – Munising	5
27 Credit Unions	Total Votes
	145

Executive Committee:

Connie Toensing, District IV Director
 Jim Veneskey, Alternate District IV Director
 Chris Ison, Chairperson
 Rick Gatiss, Vice Chairman
 Lynda Ellis, Secretary

Ray Theoret, Treasurer
Darcy McLean
Brenda Lippens
Tom Blake

Other Committees:

Ray Theoret, Budget Committee Chairperson
George Isola, Marketing Committee Chairperson
Tom Blake, Audit Committee Chairperson
Brenda Lippens, Education Committee Chairperson
Rick Gatiss, Golf Committee Chairperson
Connie Toensing, Annual Meeting Committee Co-Chairperson
Darcy McLean, Annual Meeting Committee Co-Chairperson
David Black, Nominating Committee Chairperson
Sara Cottle, Governmental Affairs Representative
Darcy McLean, Events Committee
Marc McKellar, MCUL League Representative
Jennie Gylock, Website Coordinator, Chairperson

III. MINUTES

1. Board of Representatives Meeting: April 8, 2017 – (pg.7-9)

IV. ELECTIONS

V. REPORTS

1. League District Director – (pg.10-11)
2. Chapter Chairperson – (pg.12)
3. Chapter Treasurer – (pg.13-17)
4. Budget Committee – (pg.18-19)
5. Marketing Committee – (pg.20)
6. Audit Committee – (pg.21)
7. Education Committee – (pg.22)
8. Golf Committee – (pg.23-24)
9. Annual Meeting Committee – (pg.25)
10. Nominating Committee – (pg.26-27)
11. Governmental Affairs – (pg.28-30)

VI. OLD BUSINESS

VII. NEW BUSINESS

1. Guest Speaker
2. CU Person of the Year Award (Pg.1)
3. Distinguished Service Award (Pg.2)
4. U.P. MCUL Chapter Federal MCULLAF PAC Award (Pg.5,6)
5. U.P. MCUL Chapter State MCULLAF PAC Award (Pg.5,6)
6. Credit Union Anniversaries

VIII. MOTION TO ADJOURN

2017 MCUL PAC Goals

as of March 5, 2018

Total Records: 27

Credit Union Name	Candy	Casual Days	Grand Raffle	Golf Outing	Lapel Pins	Exempt Raffle	Other	CU Goal	Amount Raised	% of Goal Raised
*Upper Peninsula Chapter (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$487.00	\$1,027.00	\$0.00	\$1,514.00	0.00%
*Upper Peninsula Chapter (State)	\$0.00	\$0.00	\$0.00	\$465.00	\$0.00	\$0.00	\$0.00	\$0.00	\$465.00	0.00%
Baraga County FCU (Federal)	\$331.20	\$431.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$345.83	\$812.20	234.86%
Baraga County FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$172.92	\$0.00	0.00%
Chippewa County CU (Federal)	\$393.20	\$0.00	\$760.00	\$0.00	\$0.00	\$0.00	\$51.00	\$234.28	\$1,204.20	514.00%
Chippewa County CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$340.00	\$0.00	\$0.00	\$117.14	\$340.00	290.25%
Delta County CU (Federal)	\$1,065.00	\$0.00	\$865.00	\$0.00	\$0.00	\$0.00	\$16.00	\$807.20	\$1,946.00	241.08%
Delta County CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$990.00	\$0.00	\$0.00	\$403.60	\$990.00	245.29%
DeTour Drummond Community CU (Federal)	\$501.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$142.90	\$501.00	350.59%
DeTour Drummond Community CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$71.45	\$0.00	0.00%
Federal Employees of Chippewa County CU (Federal)	\$0.00	\$0.00	\$535.00	\$0.00	\$0.00	\$0.00	\$0.00	\$104.43	\$535.00	512.30%
Federal Employees of Chippewa County CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52.21	\$0.00	0.00%
Gogebic County FCU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$269.22	\$0.00	0.00%
Gogebic County FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$134.61	\$0.00	0.00%
Great Lakes First FCU (Federal)	\$702.20	\$0.00	\$3,610.00	\$0.00	\$0.00	\$0.00	\$0.00	\$608.13	\$4,312.20	709.09%
Great Lakes First FCU (State)	\$0.00	\$83.00	\$0.00	\$0.00	\$155.00	\$0.00	\$0.00	\$304.07	\$238.00	78.27%
Integra First FCU (Federal)	\$356.40	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$670.10	\$386.40	57.66%
Integra First FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$335.05	\$0.00	0.00%
Iron Mountain Kingsford Community FCU (Federal)	\$0.00	\$0.00	\$55.00	\$0.00	\$0.00	\$0.00	\$0.00	\$790.76	\$55.00	6.96%
Iron Mountain Kingsford Community FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$395.38	\$0.00	0.00%
Lake Superior CU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$80.40	\$0.00	0.00%
Lake Superior CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40.20	\$0.00	0.00%
Limestone FCU (Federal)	\$205.35	\$0.00	\$245.00	\$0.00	\$0.00	\$0.00	\$0.00	\$279.27	\$450.35	161.26%
Limestone FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$139.64	\$0.00	0.00%
Manistique FCU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$219.04	\$0.00	0.00%
Manistique FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$109.52	\$0.00	0.00%
Marquette Community FCU (Federal)	\$467.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$657.58	\$467.20	71.05%
Marquette Community FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$328.79	\$0.00	0.00%
Michigan Tech Employees FCU (Federal)	\$0.00	\$176.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$540.44	\$176.00	32.57%
Michigan Tech Employees FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$270.22	\$0.00	0.00%
Northern Lights Community FCU (Federal)	\$0.00	\$0.00	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.91	\$45.00	45.96%
Northern Lights Community FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$48.95	\$0.00	0.00%
Northern United FCU (Federal)	\$19.20	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$195.01	\$49.20	25.23%
Northern United FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$97.51	\$0.00	0.00%
Peninsula FCU (Federal)	\$863.50	\$100.00	\$1,185.00	\$0.00	\$0.00	\$0.00	\$0.00	\$699.58	\$2,148.50	307.11%
Peninsula FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,080.12	\$0.00	\$0.00	\$349.79	\$1,080.12	308.79%
Rock Community FCU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68.09	\$0.00	0.00%
Rock Community FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.04	\$0.00	0.00%
Settlers FCU (Federal)	\$367.30	\$0.00	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$229.22	\$607.30	264.94%
Settlers FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	\$114.61	\$300.00	261.76%
Soo Co-op CU (Federal)	\$1,688.75	\$0.00	\$280.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,487.82	\$1,968.75	132.32%
Soo Co-op CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,020.00	\$0.00	\$0.00	\$743.91	\$1,020.00	137.11%

Tahquamenon Area CU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$438.68	\$0.00	0.00%
Tahquamenon Area CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$219.34	\$125.00	56.99%
Torch Lake FCU (Federal)	\$169.80	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$137.11	\$219.80	160.31%
Torch Lake FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68.55	\$0.00	0.00%
TruNorth FCU (Federal)	\$472.00	\$0.00	\$140.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,055.00	\$612.00	58.01%
TruNorth FCU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$527.50	\$0.00	0.00%
U.P. Catholic CU (Federal)	\$0.00	\$0.00	\$195.00	\$0.00	\$0.00	\$0.00	\$500.00	\$825.84	\$695.00	84.16%
U.P. Catholic CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$610.00	\$0.00	\$0.00	\$412.92	\$610.00	147.73%
U.P. State CU (Federal)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$614.52	\$0.00	0.00%
U.P. State CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$307.26	\$0.00	0.00%
Upper Michigan Community CU (Federal)	\$883.20	\$0.00	\$240.00	\$0.00	\$0.00	\$0.00	\$0.00	\$298.64	\$1,123.20	376.11%
Upper Michigan Community CU (State)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.32	\$0.00	0.00%
UP CHAPTER TOTALS (Federal)	\$8,485.30	\$707.00	\$8,555.00	\$0.00	\$0.00	\$487.00	\$1,594.00	\$11,897.00	\$19,828.30	166.67%
UP CHAPTER TOTALS (State)	\$0.00	\$83.00	\$0.00	\$465.00	\$4,620.12	\$0.00	\$0.00	\$5,948.50	\$5,168.12	86.88%



UP CHAPTER OF THE MCUL
UNITED for PROGRESS

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 2nd 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 1st 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



**JOINT MCUL/DIRECTORS ANNUAL REPORT
February 2018**

From Connie Toensing, MCUL Director
Dave Adams, CEO, Michigan Credit Union League & Affiliates

Last year was a busy year for the Michigan Credit Union League & Affiliates. We enjoyed successes, including key advancements with our advocacy agenda. Additionally, our member credit unions gave MCUL a 96 percent overall approval rating in our annual membership survey.

In 2018, we plan to build on those accomplishments, guided by our four pillars: removing barriers, promoting the credit union difference, providing solutions for service excellence and delivering comprehensive compliance solutions. Along with these pillars, we believe in the importance of offering a strong value proposition to Michigan credit unions. We have held a 100 percent affiliation rate for the past two years and anticipate a third consecutive year in 2018. This is made possible, in part, because MCUL offers the lowest league membership fees in the country.

VALUE PROPOSITION

The continued success of MCUL’s business unit, CU Solutions Group (CUSG), allows Michigan credit unions to get the highest quality services at the lowest cost. MCUL only collects about \$500,000 in annual dues, which is made possible by our two-thirds ownership of CUSG. A strong financial performance by our business unit directly translates into lower dues for Michigan credit unions.

CU Solution Group’s strong financial performance also allowed MCUL to:

- Contribute \$1 million in matching funds for CU Link advertising and outreach
- Allocate \$500,000 to support Michigan credit unions’ marketing integration with the CU Link campaign
- Provide \$200,000 to A Stronger Financial Michigan for issue advocacy

CUSG has remained committed to increasing its product portfolio. In late 2017, CUSG launched LifeSteps Wallet, an initiative that provides credit unions with a suite of mobile banking enhancements that help keep the credit union top of mind in all major shopping and buying decisions for members.

FOUR PILLARS OF SUCCESS

In 2018, MCUL will continue to focus on:

REMOVING BARRIERS | MCUL’s partnership with CUNA continues to yield advocacy results. Legislatively, we successfully protected our not-for-profit tax status and worked for the repeal of the Consumer Financial Protection Bureau’s (CFPB) Arbitration Rule. On the regulatory side, we were pleased to see the NCUA Board heed our call to merge the Temporary Corporate Credit Union Stabilization Fund and the National Credit Union Share Insurance Fund.

Additionally, our Government Affairs team had another successful year with grassroots organizing and PAC fundraising:

- We hosted 23 legislative and chapter events, including legislative breakfasts, events such as the MCUL GAC in Lansing and the CUNA GAC in Washington D.C. These events help us deepen the relationship between credit unions and lawmakers.
- The state PAC raised \$217,001, while the federal PAC raised \$378,986. These funds are critical to our efforts to support candidates who support credit union principles.
- MCUL raised \$85,000 from credit unions for A Stronger Financial Michigan, our issue advocacy fund set up to promote the credit union difference and defend anti-credit union political efforts.

PROMOTING THE CREDIT UNION DIFFERENCE | CU Link wrapped up the highly successful “Steps” campaign in 2017. As we move into 2018, our new campaign theme is “There’s Real Strength in Our Numbers.” Launching in January, this campaign will feature year-round advertising in the areas of cable television, traditional and streaming radio, social media, digital video and paid search. As we look forward to a third year of 100 percent participation with the CU Link campaign, we are continually simplifying and streamlining the integration program. Our goal is to offer credit unions assets to expand their own marketing plans and generate a wider level of awareness to consumers and members across the state.

Also, in 2017, the Michigan Credit Union Foundation provided \$153,912 in support to Michigan credit unions throughout the year. These funds went toward:

- Credit Union Financial Education and Community Reinvestment grants and activities in the amount of \$111,000
- 39 teen Financial Reality Fairs, helping 3,500 teens prepare for a more successful financial future
- 97 scholarships for financial counseling training, CUNA Management School, young professionals and new CEOs

PROVIDING SOLUTIONS FOR SERVICE EXCELLENCE | MCUL’s Education and Events team boasted another banner year in 2017. Our Annual Convention & Exposition continues to grow in both attendance (835 credit union attendees and 477 vendors) and with positive attendee feedback (98 percent).

Meanwhile, CUSG provides products and services in the areas of technology, marketing and performance. Last year, CUSG strengthened ongoing initiatives, such as Gas Station TV, Love My Credit Union Rewards and its partnerships with FocusIQ, Sprint and TurboTax. Furthermore, our business unit continues to increase its product portfolio, launching LifeSteps Wallet, AudioEye and Just Getting By throughout the past year.

DELIVERING COMPREHENSIVE COMPLIANCE SOLUTIONS | While the CFPB is in the midst of leadership changes, MCUL and CUNA continue to call for an outright exemption from the bureau’s one-size-fits-all approach to regulation. Until the CFPB changes how they regulate not-for-profit financial institutions, credit unions will continue to face overwhelming challenges.

MCUL & Affiliates offers products and services to assist credit unions in navigating various compliance and policy hurdles including: League InfoSight, PolicyPro, ComplySight and Credit Union Vendor Management Services. All these resources are readily accessible to Michigan credit unions through the recently enhanced Destination Compliance web portal.

IN CONCLUSION

MCUL & Affiliates looks forward to building on last year’s successes, so we can continue to strengthen Michigan credit unions and the credit union movement. We welcome your feedback to help us reach these goals — don’t hesitate to share your concerns, needs and ideas as we work together to achieve our common goals. Thank you for your continued support.

Connie Toensing, MCUL Director

Dave Adams



CEO
Michigan Credit Union League & Affiliates

CHAPTER CHAIR REPORT

Welcome to your Annual Meeting.

I was first elected to the Chapter Executive Committee in 2012. Back then there were 306 credit unions in Michigan servicing over 4.5 million members state-wide. As of September 2017, the number of Michigan credit unions has fallen to 237, but the number of members has grown to over 5.1 million. Over that same time frame, the number of credit unions in our chapter has reduced from 30 to 26. While our numbers as individual credit unions will probably continue to shrink in the future, the opportunities to serve our members will not. In 2017, credit unions experienced the fastest membership and loan growth in decades.

Credit unions offer a unique alternative to for-profit banks. We continue to keep the interests of members first and look to enhance the value of membership whenever possible. As credit union leaders you all make this difference possible and I am proud to share the bond of being credit union people with you.

We are fortunate to have such an active chapter. We come together often to share our ideas and learn with and from each other. It has often been said that our Chapter Annual Meeting attendance is larger than some state League annual meetings. That is a testament to your dedication to the credit union movement.

The members of the chapter stay in touch with each other using our website (<http://up.mcul.org>) and the MCUL UP Chapter Listserv. This Listserv provides a forum to distribute announcements about upcoming events, as well as allow for the exchange of information between credit unions on a variety of topics.

We also have several committees working in the background each year to allow our chapter to remain so active and I would like to mention a few:

Our Golf Committee does a great job hosting an annual golf outing with the proceeds going to designated charities. The charity selected in 2017 was UP Honor Flight. I personally saw the incredible impact these flights to honor veterans has on those who participate, as one of the directors of my credit union traveled to Washington D.C. via Honor Flight.

Our Education and Events Committees coordinate several opportunities each year to learn and interact with each other as credit union leaders. They do an awesome job, with each event seemingly better than the last.

Lastly, I want to commend our Annual Meeting Committee. They do a terrific job behind the scenes to make this event the success that it is each year, all with little fanfare.

I hope you all enjoy your time together this weekend.

Thank you,
Chris Ison, Chapter Chair

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

ACCOUNT BALANCE

December 31, 2017

	Balance <u>Forward</u>	Net Change <u>YTD</u>	Current <u>Balance</u>
Executive Committee	\$2,323.01	\$121.74	\$2,444.75
Education Committee	\$4,917.13	-\$4,589.25	\$327.88
Annual Meeting Committee	\$8,607.49	\$6,806.43	\$15,413.92
Golf Committee	\$3,720.86	-\$312.47	\$3,408.39
		Total	<u><u>\$21,594.94</u></u>

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EXECUTIVE COMMITTEE

December 31, 2017

Income	<u>Budget</u>	<u>Actual</u>
Chapter Contributions	\$9,681.00	\$10,183.00
Chapter golf outing	\$0.00	\$0.00
Proceeds Legislative Luncheon	\$0.00	\$0.00
Dividends	\$30.00	\$22.93
League Sub	\$880.00	\$860.00
Yooper Bars	\$0.00	\$0.00
Total Income	<u>\$10,591.00</u>	<u>\$11,065.93</u>
Expense		
AC&E Silent Auction	\$0.00	\$0.00
Chapter Contributions Distributed	\$0.00	\$0.00
Chapter Golf Outing	\$0.00	\$0.00
Chapter Volunteer Leaders Conf.	\$0.00	\$0.00
Credit Union Week Contest	\$1,400.00	\$1,400.00
Development Committee Expense	\$0.00	\$0.00
Development Seminars	\$0.00	\$0.00
Executive Committee Expense	\$4,291.00	\$3,955.37
Nominating/Budget/Gratuities	\$0.00	\$0.00
League Delegation Funding	\$2,400.00	\$2,688.67
Legislative Committee Expense	\$1,500.00	\$1,900.15
Legislative Luncheon Expense	\$0.00	\$0.00
Scholarships	\$1,000.00	\$1,000.00
Total Expenses	<u>\$10,591.00</u>	<u>\$10,944.19</u>
Net Change	<u>\$0.00</u>	<u>\$121.74</u>
Balance Forward		\$2,323.01
Net Change YTD		\$121.74
Balance		\$2,444.75

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EDUCATION COMMITTEE

December 31, 2017

Income	<u>YTD</u>
Manager's Conf. Reg.	\$13,035.00
Mortgage Compliance Reg.	\$0.00
Sponsors Mgr's Conference	\$0.00
	\$0.00
	\$0.00
Misc.	
Total Income	<u>\$13,035.00</u>
Expense	
Education Committee Meeting	\$0.00
Lunch Education	\$0.00
Manager's Conf. Yankee Rebel	\$4,970.06
Mgr. Conf. Expenses	\$68.21
Manager's Conf. Island House	\$6,559.35
Mgr. Conf. Speaker Expenses	\$2,053.12
Mgr. Conf. Speaker	\$2,500.00
Costs for BSA Training	\$625.51
Costs for MLO Training	\$348.00
Island House down pay 2018	\$500.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
Total Expense	<u>\$17,624.25</u>
Net Change	<u><u>-\$4,589.25</u></u>
Balance Forward	\$4,917.13
Net Change YTD	-\$4,589.25
Balance	\$327.88

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

ANNUAL MEETING COMMITTEE

December 31, 2017

Income	<u>YTD</u>
Reservations For Annual Meeting	\$35,375.00
Sponsors	\$7,500.00
Vendors Night Proceeds	\$16,000.00
	\$0.00
Total Income	<u><u>\$58,875.00</u></u>
Expense	
Convention Center Billing	\$40,336.85
Vendor Show Island Billing	\$0.00
Committee Expense	\$2,327.16
Vendor Show Expense	\$157.94
Other	\$0.00
Best Dressed to Charity	\$500.00
Evaluation sheet winner	\$0.00
Supplies and Decorations	\$0.00
Printing Programs	\$437.00
Speaker	\$0.00
Taylor weddings (photos)	\$375.00
Speaker Expenses	\$4,909.62
Taylor weddings down pay	\$525.00
Transfer to Golf Comm. Donation	\$2,500.00
Total Expense	<u><u>\$52,068.57</u></u>
Net Change	<u><u>\$6,806.43</u></u>
Balance Forward	\$8,607.49
Net Change YTD	\$6,806.43
Balance	\$15,413.92

**UPPER PENINSULA CHAPTER
MCUL
PROPOSED BUDGET
FISCAL YEAR ENDING DECEMBER 31, 2018**

Revenues:			
Chapter Dues (See Schedule #1)			\$12,460
Dividends			\$30
League Subsidy			\$880
			\$0
		Total Revenues	<u><u>\$13,370</u></u>
Expenditures:			
General Fund:			
	Delegate Funding	\$2,700	
	Executive Committee	\$4,170	
	Legislative Action	\$4,100	
	Scholarship Committee	\$1,000	
	Chapter Leaders Institute	\$0	
	Nominating, Budget & Gratuity	\$0	
	Credit Union Week Contest	\$1,400	
	Transfer to Contingency Fund	\$0	
	Subtotal		\$13,370
		Total Expenditures	<u><u>\$13,370</u></u>

Schedule #1 (Chapter Dues)			
	Credit Unions' Gross Income for 2017	\$73,954,659	
	Dues Factor	<u>0.00035</u>	
	Gross Dues		\$25,884
	Less Dues Over Cap		<u>\$13,424</u>
	Chapter Dues		<u><u>\$12,460</u></u>

Respectfully Submitted By:
Ray Theoret

	<u>2017</u>	<u>FACTOR</u>	<u>TOTAL</u>	<u>OVER CAP</u>	<u>TOTAL</u>
BARAGA COUNTY F.C.U.	1,359,177	0.00035	476		476
CHATHAM-EBEN	358,226	0.00035	125		125
CHIPPEWA COUNTY C.U.	1,522,336	0.00035	533		533
DELTA COUNTY C.U.	6,636,840	0.00035	2,323	1,673	650
DELTA COUNTY TEACHERS C.U. (merged into U.P. State)					
DETOUR DRUMMOND	1,291,510	0.00035	452		452
FED. EMPLOYEES OF CHIPPEWA CO.	461,728	0.00035	162		162
GOGEBIC COUNTY C.U.	889,544	0.00035	311		311
GREAT LAKES FIRST FED. C.U.	3,035,022	0.00035	1,062	412	650
IRON MOUNTAIN KINSGFORD COMM.	3,123,069	0.00035	1,093	443	650
TruNorth F.C.U.	6,206,952	0.00035	2,172	1,522	650
LAKE SUPERIOR C.U.	252,154	0.00035	88		88
LIMESTONE	2,551,596	0.00035	893	243	650
MANISTIQUE C.U.	831,335	0.00035	291		291
U.P. CATHOLIC C.U.	7,719,104	0.00035	2,702	2,052	650
MARQUETTE COMM. C.U.	2,723,052	0.00035	953	303	650
PENINSULA FED. C.U.	6,882,632	0.00035	2,409	1,759	650
MENOMINEE AREA C.U. (merged into Covantage)					
MENOMINEE COUNTY F.C.U.	3,593,582	0.00035	1,258	608	650
MICHIGAN TECH EMPLOY C.U.	3,595,366	0.00035	1,258	608	650
MUNISING COMM. C.U.	1,610,836	0.00035	564		564
SIR F.C.U. (merged into Honor)					
NORWAY COMM. C.U. (merged into U.P. State)					
Northern United F.C.U.	578,307	0.00035	202		202
RIVER BAY (merged into Peninsula)					
ROCK COMM. C.U.	188,458	0.00035	66		66
SETTLERS F.C.U.	1,745,376	0.00035	611		611
SOO COOP C.U.	9,707,169	0.00035	3,398	2,748	650
TAHQUAMENON AREA C.U.	2,608,314	0.00035	913	263	650
TORCH LAKE C.U.	367,462	0.00035	129		129
TRENARY COOP (merged into Munising)					
U.P. STATE C.U.	4,115,512	0.00035	1,440	790	650
VETERANS ADMIN. (merged into Norway)					
TOTALS	<u>73,954,659</u>		<u>25,884</u>	<u>13,424</u>	<u>12,460</u>

Marketing Committee, 2017 Report

Committee Members:

Chairperson/George Isola, Karen Dahl, Rick Gattis, Steve Smith, Ray Theoret.

Cooperative advertising continues to be supported at a high level by Michigan Credit Unions. In 2017 almost every Michigan credit union contributed to the CU Link Campaign. This includes many choosing to make a “Full Share” contribution. Matching funds from the MCUL and additional funding from CU Solutions Group provided for a \$2 million dollar media buy.

The CU Link media buy ran April – December with the following strategy:

Television	Targeting adults 25-54 who are “bank only”. Increased allocation to TV.
Radio	Pandora age 18-44. Local radio in all markets statewide.
Paid Search	Google/Yahoo, Bing, etc with link to culinkmichigan.com .
Social Media	Facebook and Twitter targeting younger demographic.
Marketing Kits	Online creative through MCUL.org for individual credit union use.
Marketing Incentives	Participating credit unions receive marketing money back if they support the campaign in their local advertising efforts.

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.

The Marketing Committee thanks you for your support of cooperative advertising.

George Isola
Marketing Committee Chair

UP Credit Union Chapter Audit Committee Report

On February 9, 2018, the UP Credit Union Chapter Audit Committee performed their annual audit of the Chapter's financial records for the 2017 calendar year at the UP State Credit Union location in Escanaba.

This audit involved a review of the following:

- Chapter's financial statements
- Chapter's credit union account statements
- Periodic account reconciliations
- Disbursements and supporting documentation
- Receipts and supporting documentation

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.

The Audit Committee would like to commend our Chapter Treasurer, Ray Theoret for his work and thank him for the assistance he provided during the audit. As usual, the financial records were very well organized.

Respectfully Submitted,

Tom Blake, U.P. Catholic Credit Union

Educational Committee 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.

It is our goal to have a minimum of three educational events each year. In 2017, the committee helped to organize the following educational events:

- BSA & Fraud Training – November 2nd in Marquette
- UP Compliance Officer Boot Camp – November 1st in Marquette
- Mortgage Loan Officer Training – October 11th in Marquette
- IRA Conference – September 27 & 28th in Marquette

The 2017 Manager's Conference was held August 2-4 on Mackinac Island. Jim Bouchard was our speaker and focused on we could learn the skills of becoming a sensei leader.

We already have training lined up for 2018 by partnering with the Michigan Credit Union League & CU Solutions Group for sessions this spring/summer.

The 2018 Manager's Conference will be August 1-3rd and will be back on Mackinac Island.

If anyone has any suggestions or recommendations for any educational seminar, please contact the Education Committee.

Brenda Lippens, Educational Committee Chair
Marc McKellar

Golf Committee Report

Committee members: Rick Gatiss, Karen Dahl, Erik Bessonon, Debbie Edwardson and Andrea Pepin

Event: 2017 U.P. Chapter of Credit Unions – 9th Annual Charity Golf Scramble
Date Held: Thursday, August 24, 2017
Where: Terrace Bluff Golf and Country Club

The 9th Annual Charity Golf Scramble was another huge success. There were 134 representatives from the Upper Peninsula area credit unions including corporate sponsors of the event. It is with their assistance we were able to raise \$7,500 to benefit the Upper Peninsula Honor Flight.

On October 5, 2017, several committee members presented a check to Mr. Scott Knauf, who functions as the Executive Director of the local Chapter. ” In accepting the donation, Scott stated, “This type of financial support is amazing and will definitely help fund future missions.”

After deducting the \$7,500 donation we retained \$30.86 to add to the chapter golf account. Our start out balance for the 2018 event will be \$3,408.39. Since we are somewhat over accrued on funds, we could consider an additional donation to our 2018 named charity.

The committee members would like to thank the UP Executive Committee for their financial assistance in supporting the Honor Flight. We also want to thank Andrea Pepin and 906 Hype for their support as well.

Last, but not least, the golf committee would like to recognize the following sponsors for their continued support and generosity:

Diamond Sponsors

Associated Bank	Dan Miller/Luke Engle
CU Companies	Joe Chodkiewicz
CUNA Mutual Group	Kevin Long/Josh Koepf
FISERV	Emily Byrne/Robert Doucette
MCUL	Cara Kurtz/Darl McLean

Ruby Sponsors

Alloya Corporate FCU	Melinda Spada
Commercial Alliance	Roz Suwinski/Dutch Dutcher
CU Answers	Nick Gowey
Data Financial	Tom Larson/Andy Gable
Financial Standards Group	Bill Arvo
Harland Clarke	John Clark
Heber Fuger Wendin Investment Advisors	David Barnes
Lasco	Lois Ellis
Nevins Financial Resources	Brent Nevins
RedRock Information Security LLC	Randy Brinks
Sage Direct	Steve DeNolf
Weltman, Weinberg & Reis	David Wolfe

Beverage Carts

The Form House
Delta Abstract and Title

Bruce Rosen
Gina Davidson

Opal Sponsors

Culiance
Garceau Wenick-Kutz Magowan Insurance

Barb Prine
Jeremy Peacock/Cindy McCall

Some of the above named sponsors will be available during our Vendor's Night. Please take the time to thank them for their continued support of our Chapter events.

Finally, I would like to send a big "THANK YOU" to all the golf participants. We simply could not host this event year after year without your continued support.

Remember to Mark Your Calendar

The 2018 10th Annual Charity Golf Scramble will be held Thursday, August 23rd, 2018 at the Terrace Bluff Golf & Country Club, Gladstone, MI.

We have not picked a charity for this year's event. However, the committee has received a couple of suggestions. If you would like to nominate a charity please call or email a committee member and provide the organization's contact information.

Please feel free to contact me should you have any questions. I can be reached at 906-387-3839 or via email at rgatiss@umccu.org.

Respectfully Submitted,

Rick Gatiss

Annual Meeting Report

The 2017 Annual meeting was held at the Island Casino and Convention Center in Harris, Michigan. There were 500 attendees registered for the 2017 weekend of events. The 2018 registrations total 441. The count is down from past years because of our weekend overlapping with the school spring breaks.

The sub-committee of the Annual meeting committee organized the 2017 Vendor trade show. The trade show was very successful. The annual meeting committee will continue to handle the registration and setup of vendor night.

The Annual Meeting committee was able to donate \$3000 to the 2017 UP Chapter Charity Golf Outing, that benefited the Honor Flight of the Upper Peninsula.

The Executive Committee has approved the 2019 and 2020 Annual Meetings to be held at the Island Resort and Casino. The dates to mark your calendars are:

April 12, 13, 14, 2019

April 17, 18, 19, 2020

Enjoy the weekend and complete the evaluation forms. We value the comments that we have the power to change.

Respectfully submitted: Connie Toensing, Co-Chairperson Annual Meeting Committee

**UPPER PENINSULA CHAPTER/DISTRICT IV
ANNUAL MEETING AND NOMINATIONS NOTICE**

January 11, 2018

In accordance with bylaws of the Michigan Credit Union League, notice is hereby given that the Upper Peninsula Chapter/District IV Annual Business Meeting will be held at 9:30 a.m. at the Island Resort and Casino Convention Center on March 24, 2018.

Nominations are being accepted for the following positions:

- Three (3) members of the Chapter Executive Committee
- One (1) Delegate to the Michigan Credit Union League (MCUL) Annual Meeting
- One (1) Alternate Delegate to the Michigan Credit Union League (MCUL) Annual Meeting
- One (1) MCUL District IV League Director

A nominating committee has been appointed to consider and present nominations.

Chris Ison, Chapter Chairperson

NOMINATING COMMITTEE CHAIRPERSON

David Black, Chairperson
U.P. Catholic Credit Union
1001 W Baraga Ave
Marquette, MI 49855

Email: dblack@upccu.com
Phone: (906) 228-6188
Fax: (906) 228-5090

Deadline for submission of nominations to be included in the Nominating Committee Report is **March 2, 2018**. Please submit your nomination in writing on the enclosed form along with a brief bio (optional) for each person nominated. Nominations from the floor will also be in order.

ELIGIBILITY REQUIREMENTS:

All members of the Executive Committee (MCUL Bylaws, Article IX, Section 8(B)) must each hold a position with a chapter member credit union of director, credit or supervisory committee member (or a member of a committee consisting of members of the credit union that performs basically the same services as those performed by a credit or supervisory committee), or employee.

The Chapter Delegates and Alternate Delegate (MCUL Bylaws, Article VI, Section 4) must be members of the Chapter Board of Representatives, on which corporate representatives and League individual members must serve.

To be eligible to serve as League Director or Alternate Director, an individual must be (1) a member of and (2) a director, credit committee or supervisory committee member, manager or senior management employee who reports directly to the manager of a credit union that is a League member in good standing and that is affiliated with a chapter in the district that such person seeks to represent.

2018 NOMINATION REPORT

DISTRICT IV/UPPER PENINSULA CHAPTER OF CREDIT UNIONS

Report of Nominating Committee

The persons nominated to be on the Chapter Executive Committee, the Delegate and Alternate Delegate to the MCUL Annual Meeting, and the District IV Alternate League Director are as follows:

For **CHAPTER EXECUTIVE COMMITTEE** - Two Year Term - three to be elected. **Vote for three (3).**

- | | | |
|---|-----|---------------------|
| 1) Lynda Ellis (<i>Incumbent</i>) | CEO | Soo Co-op CU |
| 2) Chris Ison (<i>Incumbent</i>) | CEO | Tahquamenon Area CU |
| 3) Raymond Theoret (<i>Incumbent</i>) | CEO | U.P. State CU |

For **DELEGATE TO THE MCUL ANNUAL MEETING** - One Year Term - One to be elected. **Vote for one (1).**

- | | | |
|-----------------|-----|---------------------|
| 1) George Isola | CEO | TruNorth Federal CU |
|-----------------|-----|---------------------|

For **ALTERNATE DELEGATE TO THE MCUL ANNUAL MEETING** - One Year Term - One to be elected. **Vote for one (1).**

- | | | |
|-----------------|-----|---------------|
| 1) Darcy McLean | COO | U.P. State CU |
|-----------------|-----|---------------|

For **MCUL DISTRICT IV LEAGUE DIRECTOR** – Two Year Term – One to be elected. **Vote for one (1).**

- | | | |
|---|-----|--------------------|
| 1) Connie Toensing (<i>Incumbent</i>) | CEO | Chippewa County CU |
|---|-----|--------------------|

ELIGIBILITY REQUIREMENTS:

All members of the Executive Committee (MCUL Bylaws, Article IX, Section 8(B)) must each hold a position with a chapter member credit union of director, credit or supervisory committee member (or a member of a committee consisting of members of the credit union that performs basically the same services as those performed by a credit or supervisory committee), or employee. The above sentence notwithstanding, however, an employee of a credit union in a particular chapter, that actually works in a branch facility of that credit union that is located within another chapter, may be eligible for election to the position of an additional member of the executive committee of the chapter within which the branch facility is located, provided that the affected employee may not hold the position of chairperson, vice-chairperson(s), secretary, treasurer, or AC&E delegate (or alternate delegate)

The Chapter Delegates and Alternate Delegate (MCUL Bylaws, Article VI, Section 4) must be members of the Chapter Board of Representatives, on which corporate representatives and League individual members must serve.

To be eligible to serve as League Director or Alternate Director, an individual must be (1) a member of and (2) a director, credit committee or supervisory committee member, manager or senior management employee who reports directly to the manager of a credit union that is a League member in good standing and that is affiliated with a chapter in the district that such person seeks to represent.

Respectfully Submitted, David Black, Nominating Committee Chairperson

2017 U.P. Chapter Legislative Report
Submitted by: Sara Cottle

Lawmaker Visits

I'm asked regularly by our friends at the Michigan Credit Union League to host social events in order to bring our lawmakers and credit union folks together for education and networking. Over the past two years, getting groups together in person for these meetings has proven difficult. Our lawmakers have huge geographical areas to cover and getting them all in the same place at the same time is logistically impossible at times.

Something started happening in the last two years though; almost organically. Our credit unions began to discover that if we can't get our lawmakers to come to us, we'll go to them. Our U.P. credit unions have done a fantastic job at bringing our message directly to State and Federal leaders through grass roots advocacy efforts.

For example, in the spring of 2017, we had six U.P. leaders travel to Washington D.C. to meet with our Senators and Congressman to advocate and remind them that our Upper Peninsula credit unions help give back to the Michigan economy through community support, promotion of tourism, and small business.

Last summer, we had several members of the 906 hYPE group join other credit union leaders at a town hall meeting for Congressman Bergman in Escanaba. The group was able to meet with the Congressman in person and respectfully pass off our advocacy materials to his staff.

In the fall, a few U.P. credit union leaders joined MCUL staff at a fundraiser in Harbor Springs to bring our message to a dozen or more Michigan lawmakers.

Throughout the year, I've heard many more stories from credit unions who have invited their Representatives into their lobbies and events to help share the good things we do for our communities.

With your efforts, I've seen that each and every one of us has the ability to be advocacy rock stars! You just need to tell your story.

Scheduling visits with your lawmaker

I'm frequently asked, *"Why can't I get my lawmaker to come to my credit union when we have an event?"*

Our elected representatives have schedules and they need to be in their offices on certain days of the week for sessions and voting. Generally, our State and Federal lawmakers work Tuesday, Wednesday, and Thursday and are back in their district on Mondays and Fridays. On these days, they plan coffee hours, town hall meetings, and try to schedule things with our local businesses. If you would like an elected official to attend an event, try to plan for Monday or Friday date. Get a hold of their office as

early as possible. Please feel free to reach out to me at: scottle@chippewacountycu.com and I can help get in touch with your lawmaker offices.

You can always check out their session schedules online:

<http://senate.michigan.gov/>

<http://house.michigan.gov>

<https://www.congress.gov/resources/display/content/Calendars+and+Schedules>

<https://www.senate.gov/legislative/calendars.htm>

Who to talk to and what do you talk to them about?

We talk to our State and Federal lawmakers about different issues because some laws can be passed on a state level and other issues need to be addressed at a federal level. Federal issues are usually those that affect all credit unions in the United States, like relieving regulatory burden. That would be beneficial to all credit unions. Alternatively, we would talk to our state lawmakers about electronic titling in the State of Michigan. Visit <http://www.mcul.org/current-issues> for details on the topics that our Michigan Credit Union League is working on behalf of credit unions in both the federal and state environment. Find an issue that relates to your credit union and talk about it.

Federal Lawmakers

US Senate

Gary Peters

Debbie Stabenow

US Congress

1st Congressional District - Jack Bergman

State Lawmakers

Michigan State Senate

38th Senate District - Tom Casperson

37th Senate District - Wayne Schmidt

Michigan House of Representatives

110th District – Scott Dianda

Covers: Baraga, Gogebic, Houghton, Iron, Keweenaw, Marquette (part), Ontonagon County

109th District – Sara Cambensy

Covers: Alger, Luce, Marquette (part), Schoolcraft County

108th District – Beau LaFave

Covers: Delta, Dickinson, Menominee County

107th District – Lee Chatfield

Covers: Cheboygan (part), Mackinac, Chippewa, Emmet County

Fundraising

The U.P. Chapter has been very good about continuing to raise the bar with PAC fundraising. In 2017, together we raised \$19,828.30 for the federal PAC and \$5,168.12 for the state PAC.

At the UP Chapter Annual Meeting in 2017, we hosted a “Jail and Bail” event that replaced the raffle. Last year’s Jail and Bail raised \$1,027.00 for the federal PAC.

At the UP Golf Outing in August, together we raised \$465.00 for the state PAC through mulligans and \$487.00 for the federal PAC.

We had 18 credit unions who did not participate in the 2017 lapel pin program. This program is an annual fundraiser for the state PAC and continues to help support state lawmakers who support credit unions. In 2017 we missed our collaborative goal in state PAC fundraising by \$780.00. It takes a very minimal annual contribution to display your support of Michigan credit unions.

Fundraising Awards

Great Lakes First FCU is the MCULLAF – raised 709% of their federal PAC goal

Peninsula FCU is the MCULAF – raised 309% of their state PAC goal

(Reports attached)

2018 Vendors

Lake Superior Sponsor

CUNA Mutual Group
MCUL

Lake Michigan Sponsor

Lake Huron Sponsor

Alloya Corporate FCU
Commercial Alliance
Kathryn Taormina for Multi-Bank Securities, Inc.
Route 66 Extended Warranty
Salus Group
Weltman, Weinberg & Reis Co., LPA

Allied Solutions
Associated Bank
Checks for Less
Cherry Creek Financial
Colortech of WI, Inc.
Corporate Central Credit Union
CU*Answers
Data Financial Inc.
DSTECH
Finance of America Mortgage
Financial Standards Group
FSC Corp.
Garceau Insurance Agency
GreenPath Financial Wellness
Heber Fuger Wendin, Investment Advisors
LenderSelect Mortgage Group
Member Driven Technologies
Mortgage Center
MSHDA
Neighborhood Mortgage Solutions
Sage Direct
U.P. Engineers & Architects, Inc.