



UP CHAPTER OF THE MCUL
UNITED for PROGRESS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 13, 2019
Island Resort and Casino, Harris, MI

I. CALL TO ORDER:

Chapter Chairperson, Chris Ison, called the meeting to order at 9:35 a.m.

II. ROLL CALL:

Lynda Ellis called the roll of credit union's present and reported a quorum with 157 of 168 votes.

Also

Executive Committee:

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
Tom Blake
Darcy McLean
Brenda Lippens

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
Katie Wilcox, Governmental Affairs Representative
Darcy McLean, Events Committee
Marc McKellar, MCUL League Representative
Jennie Gylock, Website Coordinator
Katie Wilcox, 906hYPe

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the March 24, 2018 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 abstained, Eric Bessonon stepped in:

1. Chapter Executive Committee: Nominees: Tom Blake, David Black, Megan Demeuse, Kim Kareckas, Brenda Lippens, Darcy McLean, and Danielle Moya. There were 7 nominees and 4 to be elected and no nominations from the floor. A ballot vote took place.
2. Delegate to MCUL Annual Meeting: Nominee: Karen Dahl, 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: Megan Demeuse, 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: James Veneskey, there was one position to be elected and one nominee, and no nominations from the floor. A ballot vote did not take place.
5. After ballots were tabulated, the results were announced for the Chapter Executive Committee – Tom Blake, David Black, Darcy McLean, and Brenda Lippens. A motion was made by Gail Anthony and supported by Don Charlevoix to destroy the ballots, motion carried.

V. Reports

1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. In 2018, the Michigan Credit Union League & Affiliates enjoyed a busy year, filled with successes, including key advancements with our advocacy agenda. Additionally, our member credit unions gave MCUL a 97 percent overall approval rating in our annual membership survey. We have held a 100 percent affiliation rate for the past three years. This is made possible, in part, because MCUL offers the lowest league membership fees in the country. MCUL only collects about \$500,000.00 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. In 2019, MCUL will continue to focus on Four Pillars of Success: Removing Barriers, Promoting the Credit Union Difference, Providing Solutions for Service Excellence, and Delivering Comprehensive Compliance Solutions. 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.
2. Chapter Chairperson: Chris Ison presented his written report. In 2018, we had great turnout at our Annual Meeting. Connie Toensing and her Committee continue to find ways to make this weekend one of our signature events. In Early August, credit union leaders and their families from across the UP gathered at our Manger's Conference on Mackinac Island. Hat's off to Darcy McLean and her committee, for putting on such a relaxing yet rewarding conference. Also, in August our Annual Chapter Golf Scramble with the proceeds benefitting Upper Peninsula Honor Flight. The scramble marked the end of an era, as our long-serving Golf Committee Chair, Rick Gatiss, is retiring. Another change, our Chapter Legislative Representative resigned. We were fortunate enough to have three ladies step up and offer their services. The decision was made to accept all three and adopt a committee approach. Katie Wilcox from Embers will serve as chair, with Kim Kareckas from Peninsula Federal and Dawn Taylor from Soo Coop completing the committee. I would like to encourage all member credit unions to share information on our UP Chapter website. A link to submit items to our webmaster, Jennie Gylock from Peninsula Federal is coming to the main page.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Current Balances are as follows: Executive Committee - \$5,745.13, Education Committee - \$2,000.37, Annual Meeting Committee - \$17,557.78, Golf Committee - \$3,014.64, making a total balance of \$28,317.92. 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 2018, with a total Revenues and Expenditures balancing at \$13,061.00 each. With no changes to the dues as follows: Dues factor 0.00035 with a dues cap of \$650.00 per credit union. A motion to approve the budget was made by Karen Dahl and supported by Paul Martin, motion carried.
6. Marketing Committee Report: George Isola presented his written report. 100% of Michigan credit unions contributed to the CU Link Campaign, this includes 73% credit unions making a "Full Share" contribution. Matching funds from the MCUL and additional funding from CU Solutions Group provided for a \$2.2 million-dollar media buy. Like any effective legislative advocacy program, successful branding requires a strong, sustained effort. It's about protecting the credit union difference – today, tomorrow, and well into the future.
7. Audit Committee: Tom Blake, Audit Committee Chair, provided a written report: On March 1, 2019, the audit committee performed their annual audit of the Chapter's financial records for the 2018 calendar year. 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, Education Committee Chair. A written report was provided to state: 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. We will again have a Collection Training in Escanaba in 2019, Payments Academy workshop will be put on by Trellance, Managers Conference in August, and Mortgage Training. Look for more information on the Chapter website.
9. Golf Committee: Rick Gatiss presented his written report. The 12th Annual Charity Golf Scramble was another huge success. There were 119 representatives from Upper Peninsula area credit unions including corporate sponsors of the event. It is with their assistance we were able to raise \$7,500.00 to benefit the Upper Peninsula Honor Flight. In October, several committee members presented a check to Scott Knauf, the Executive Director of the local Honor Flight Chapter. He was also informed that the Honor Flight organization will be the sole recipient of future golf outing proceeds. The committee members were recognized and thanks to everyone for their support, and recognition was given to all sponsors. Rick will be retiring and Tyler DuBord will be taking over and Chairing the committee. The 13th Annual Charity Golf Scramble will be held on Thursday, August 22, 2019 at the Terrace in Gladstone.
10. Annual Meeting Committee: Connie Toensing presented her written report. The annual meeting was held at the Island Resort and Casino in 2018 with 441 attendees. The 2019 registrations total 555. This past year, \$3,000 of the Annual Meeting Committee fund was donated to the Houghton Flood Relief. Next years Annual Meeting will be held on April 17, 18, 19, 2020. Thanks, was given to all our vendors and sponsors.
11. Nominating Committee: Erik Bessonon's written Nomination Report was in the packet, along with a copy of the Nomination Notice dated February 25, 2019.

12. Governmental Affairs: Katie Wilcox introduced herself as the new Chairperson and also introduced her committee members, Dawn Taylor and Kim Kareckas. She also presented her written report and highlighted in particular Reality Fairs, with multiple fairs being held across the UP. Invitations went out to Congressman Bergman to attend one of the events. Though he could not make it, it was encouraged to continue to invite the Congressman, as he hopes to visit a live event. There was an online meeting organized to discuss our role in financial education, with nine attendees from seven credit unions participating.
A motion to accept all reports was made by Wayne Johnson and supported the David Rautiola, motion carried.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. Guest Speaker:
Dave Adams from MCUL spoke of our Chapter and how unique we are. He thanked all volunteers for what they do. Thanked Connie and Jim for their league involvement and thanked Chris and the Executive Committee for what they do for the Chapter. Dave mentioned and congratulated David Rautiola and Connie Mikkola for their efforts to raise money for the flood relief and congratulated Susan Standing's family on CU Person of the Year. The Pat Ruecker Scholarship was introduced and the MCUL AC&E was also mentioned. He also stated, tradition is important, it's not about money, it is about People helping People!
- b. The Pat Ruecker Memorial Scholarship recipient, Julie Johnson from Embers CU, was recognized by Chris, with the scholarship being presented at the dinner this evening.
- c. UP Chapter of MCUL Person of the Year Award: Chris Ison recognized Susan Standing, as "UP Chapter Person of the Year 2018". This award will be presented at the dinner this evening.
- d. UP Chapter of MCUL Distinguished Service Award: Chris Ison recognized David Rautiola and Connie Mikkola, their awards will be presented at the dinner in the evening.
- e. Katie recognized Great Lakes First Federal Credit Union for raising 478% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.
- f. Katie Wilcox recognized Peninsula FCU for raising 382% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

Meeting Adjourned at 10:05 a.m. on a motion by Karen Dahl and supported by Dean Pokela.

Respectfully submitted,

Lynda Ellis
Chapter Secretary