



UP CHAPTER OF THE MCUL
UNITED *for* PROGRESS

71st ANNUAL MEETING

UPPER PENINSULA CHAPTER/MCUL
April 12, 13 & 14,
2019

Island Resort and Casino
Harris, MI



AMERICA'S
CREDIT UNIONS™

*Where **people** are worth more than money.™*

U.P. Chapter of MCUL Person of the Year



Susan Standing - Peninsula Federal Credit Union

Sue and her husband Tom were married for 45 years and together raised one daughter, Kristin. She was blessed with one granddaughter Carmen, who was her pride and joy. Sue was very proud of both her daughter and granddaughter and spoke of them often with such joy. Her mother, Irene spent a lot of time with the Standing family and was an inspiration and positive influence to them.

Sue began her career with Mead Paper Company in March of 1966 and while working there met her husband Tom. After dedicating 37 years to the Accounting/Payroll department she retired to spend more time with family and friends.

Sue began her service with Peninsula Federal Credit Union in 1986 by joining the Board of Directors. She was Secretary for most of her years while serving on the Board. She also served on the Supervisory Committee beginning in 1987, later becoming chairman in 2000. Sue was a dedicated volunteer, always eager to learn more about the CU industry and keeping the members top of mind and in her heart. She fought cancer four times and lost the final battle in August of 2018. Even while receiving treatments she would rarely miss meetings and was so upbeat you would have never known she was sick.

Sue was a former member of the Escanaba Altrusa Club, which volunteered for many organizations such as public libraries, Head Start, Bay Pines, Bay College Scholarships and Compassion International. The club assisted those in need through such organizations as Hope at the Inn, Pregnancy Center of Delta County, Safe Harbor and the Salvation Army. Being a cancer survivor, Sue was also a former volunteer of "Women Helping Women" for the Delta County Cancer Alliance. She enjoyed offering encouragement to other cancer patients and survivors that she visited. After her mother passed away, Sue stepped into her shoes by serving on the Foster Grandparent Advisory Board from 2012 until her passing in 2018. The Foster Grandparent organization spoke of the wonderful person and volunteer Sue was. They stated she never missed a meeting or get together for the organization.

Sue's hobbies were watching the Packers, spending time with her family and friends and also visiting the local casino. She could brighten up any room with her smile and enthusiasm. She was an eternal optimist who could spread joy to anyone she met.

UP Chapter of MCUL Distinguished Service Award



David Rautiola Michigan Tech Employees Federal Credit Union

David Rautiola joined the Michigan Tech Employees Federal Credit Union in 2016 and took over as the President/CEO in early 2017. Prior to joining the credit union, he worked at a local community bank for eight years. When asked by his former banking colleagues about how he likes working at a credit union. The standard response is “I don’t like working at a credit union, I love working at a credit union.” He is very optimistic for the future of the MTEFCU and the credit union industry as a whole. David and his wife Kendra have been married for eight years and have three children. He is a board of trustee member for UP Health System Portage and enjoys helping out with the sports and afterschool events at his daughter’s school.

In June 2018, the MTEFCU’s community was devastated with heavy rains and flooding. The flooding damaged or destroyed 630 homes, 28 businesses, and 130 roads for a total public damage estimate of \$96 million. The community mourned the loss of a 12 year old boy when his basement bedroom wall collapsed from a mudslide. Twenty one credit unions and credit union organizations raised \$50,000 which allowed the MTEFCU and Torch Lake Federal Credit Union to provide 60 flood relief grants to credit union members. The grants ranged from \$4,000 to \$250 and helped members replace furnaces, hot water heaters, washers, dryers, flooring and wall coverings.

UP Chapter of MCUL Distinguished Service Award



Connie Mikkola Torch Lake Federal Credit Union

Connie Mikkola is the Manager and CEO of Torch Lake Federal Credit Union, Michigan's northernmost credit union. Connie started her career with TLFCU in 1998 as a Member Account Representative and has taken great pride in learning the credit union business and philosophy to advance to her current role. TLFCU has had many changes during Connie's tenure, including data conversions, office moves and renovations, and website creation to name a few; she is proud to have been a part of the team for these changes.

Connie is grateful to her supportive Board or Directors, her multi-talented staff who fill many roles during the day, and of course the most invaluable credit union asset - the loyal members of TLFCU.

Connie lives in Laurium with her husband, Tyrne, and her golden retriever, Sundance. She has two daughters, Heather (Chris) and Rebekka, and three beautiful grandpuppies; Sisu, Flapjack, and Finnley. She enjoys gardening, spending time with her family, and watching The Golden Girls.

**Upper Peninsula Chapter MCUL
71st Annual Meeting
April 13, 2019 9:30 a.m.
Island Resort and Casino, Harris, MI**

AGENDA

- I. CALL TO ORDER – SALUTE TO THE FLAG
- II. ROLL CALL –

UP Chapter 2019 Voting Report

Credit Union	Votes
Baraga County FCU	7
Chippewa County CU	6
Delta County CU	9
DeTour Drummond Community CU	4
Embers CU	9
Federal Emp of Chippewa County CU	4
Gogebic County FCU	6
Great Lakes First FCU	8
Integra First FCU	8
Iron Mountain Kingsford Comm FCU	9
Lake Superior CU	3
Limestone FCU	6
Manistique FCU	5
Marquette Community FCU	8
Michigan Tech Employees FCU	8
Northern Lights FCU	3
Northern United FCU	5
Peninsula FCU	8
Rock Community FCU	2
Settlers FCU	6
Soo Co-op CU	10
Tahquamenon Area CU	7
Torch Lake FCU	4
TruNorth FCU	9
U.P. State CU	8
Upper Michigan Community CU	6
	168

Executive Committee:

Connie Toensing, District IV Director
 Jim Veneskey, Alternate District IV Director
 Chris Ison, Chairperson
 Rick Gatiss, Vice Chairperson
 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
Katie Wilcox, Governmental Affairs Representative
Darcy McLean, Events Committee
Marc McKellar, MCUL League Representative
Jennie Gylock, Website Coordinator
Katie Wilcox, 906hYPe

III. MINUTES

1. Board of Representatives Meeting: March 24, 2018 – (pg.8-10)

IV. ELECTIONS

V. REPORTS

1. League District Director – (pg.11-12)
2. Chapter Chairperson – (pg.13)
3. Chapter Treasurer – (pg.14-18)
4. Budget Committee – (pg.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.26-28)
11. Governmental Affairs – (pg.29-31)

VI. OLD BUSINESS

VII. NEW BUSINESS

1. Guest Speaker
2. Pat Reucker Memorial Scholarship
3. CU Person of the Year Award (Pg.1)
4. Distinguished Service Award (Pg.2,3)
5. U.P. MCUL Chapter Federal MCULLAF PAC Award (Pg.6,7)
6. U.P. MCUL Chapter State MCULLAF PAC Award (Pg.6,7)
7. Credit Union Anniversaries

VIII. MOTION TO ADJOURN

2018 MCUL PAC Goals



Total Records: 27

Credit Union Name	Chapter	Buck A Year	Candy	Casual Days	Deduct A Buck	Grand Raffle	Golf Outing	Lapel Pins	Exempt Raffle	Other	CU Goal	Amount Raised	% of Goal Raised	ASFM Goal	ASFM Amount Raised	ASFM % of Goal Raised
*Upper Peninsula Chapter (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,303.26	\$0.00	\$1,303.26	0.00%	\$0.00	0	0.00%
*Upper Peninsula Chapter (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%			
Baraga County FCU (Federal)	UP	\$0.00	\$193.40	\$236.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$351.52	\$429.40	122.16%	\$500.00	500	100.00%
Baraga County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$180.78	\$0.00	0.00%			
Chippewa County CU (Federal)	UP	\$0.00	\$177.60	\$0.00	\$0.00	\$950.00	\$0.00	\$0.00	\$0.00	\$0.00	\$243.33	\$1,127.60	463.40%	\$500.00	500	100.00%
Chippewa County CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$370.00	\$0.00	\$0.00	\$125.14	\$370.00	295.67%			
Delta County CU (Federal)	UP	\$0.00	\$798.40	\$0.00	\$0.00	\$405.00	\$0.00	\$0.00	\$0.00	\$0.00	\$857.03	\$1,203.40	140.42%	\$2,500.00	1,000.00	40.00%
Delta County CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,230.00	\$0.00	\$0.00	\$440.76	\$1,230.00	279.06%			
DeTour Drummond Community CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.19	\$0.00	0.00%	\$500.00	0	0.00%
DeTour Drummond Community CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$74.67	\$0.00	0.00%			
Embers CU (Federal)	UP	\$0.00	\$400.00	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$0.00	\$0.00	\$868.58	\$525.00	60.44%	\$2,500.00	0	0.00%
Embers CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$530.00	\$0.00	\$0.00	\$446.70	\$530.00	118.65%			
Federal Employees of Chippewa County CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$415.00	\$0.00	\$0.00	\$0.00	\$0.00	\$105.57	\$415.00	393.10%	\$500.00	50	10.00%
Federal Employees of Chippewa County CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$54.29	\$0.00	0.00%			
Gogebic County FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$273.80	\$0.00	0.00%	\$500.00	0	0.00%
Gogebic County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$140.81	\$0.00	0.00%			
Great Lakes First FCU (Federal)	UP	\$0.00	\$587.20	\$0.00	\$0.00	\$2,395.00	\$0.00	\$0.00	\$0.00	\$0.00	\$623.74	\$2,982.20	478.12%	\$1,000.00	0	0.00%
Great Lakes First FCU (State)	UP	\$0.00	\$0.00	\$93.00	\$0.00	\$0.00	\$0.00	\$185.00	\$0.00	\$0.00	\$320.78	\$278.00	86.66%			
Integra First FCU (Federal)	UP	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$680.62	\$24.00	3.53%	\$1,000.00	0	0.00%
Integra First FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$0.00	\$0.00	\$350.03	\$120.00	34.28%			
Iron Mountain Kingsford Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$811.36	\$145.00	17.87%	\$1,000.00	0	0.00%
Iron Mountain Kingsford Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$417.27	\$0.00	0.00%			
Lake Superior CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$81.98	\$0.00	0.00%	\$500.00	0	0.00%
Lake Superior CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$42.16	\$0.00	0.00%			
Limestone FCU (Federal)	UP	\$0.00	\$437.60	\$0.00	\$0.00	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$296.70	\$542.60	182.88%	\$500.00	300	60.00%
Limestone FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$185.00	\$0.00	\$0.00	\$152.59	\$185.00	121.24%			
Manistique FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$226.83	\$0.00	0.00%	\$500.00	0	0.00%
Manistique FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$116.65	\$0.00	0.00%			
Marquette Community FCU (Federal)	UP	\$0.00	\$542.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$643.27	\$542.40	84.32%	\$1,000.00	0	0.00%
Marquette Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$330.82	\$0.00	0.00%			
Michigan Tech Employees FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$110.00	\$0.00	\$0.00	\$0.00	\$0.00	\$605.65	\$110.00	18.16%	\$1,000.00	0	0.00%
Michigan Tech Employees FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$311.48	\$630.00	202.26%			
Northern Lights Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$102.13	\$20.00	19.58%	\$500.00	0	0.00%
Northern Lights Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52.53	\$0.00	0.00%			
Northern United FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$70.00	\$0.00	\$0.00	\$0.00	\$0.00	\$178.20	\$70.00	39.28%	\$500.00	0	0.00%

Northern United FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$91.65	\$0.00	0.00%			
Peninsula FCU (Federal)	UP	\$0.00	\$880.00	\$0.00	\$0.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$752.01	\$1,280.00	170.21%	\$2,500.00	0	0.00%
Peninsula FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,480.00	\$0.00	\$0.00	\$386.75	\$1,480.00	382.68%			
Rock Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68.23	\$0.00	0.00%	\$500.00	0	0.00%
Rock Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.09	\$0.00	0.00%			
Settlers FCU (Federal)	UP	\$0.00	\$95.00	\$0.00	\$0.00	\$235.00	\$0.00	\$0.00	\$0.00	\$0.00	\$238.45	\$330.00	138.39%	\$500.00	0	0.00%
Settlers FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$120.00	\$0.00	\$0.00	\$122.63	\$270.00	220.17%			
Soo Co-op CU (Federal)	UP	\$0.00	\$1,443.00	\$0.00	\$0.00	\$95.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,523.27	\$1,538.00	100.97%	\$2,500.00	1,000.00	40.00%
Soo Co-op CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,050.75	\$0.00	\$0.00	\$783.40	\$1,050.75	134.13%			
Tahquamenon Area CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$448.01	\$0.00	0.00%	\$1,000.00	0	0.00%
Tahquamenon Area CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$230.41	\$125.00	54.25%			
Torch Lake FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$90.00	\$0.00	\$0.00	\$0.00	\$0.00	\$138.04	\$90.00	65.20%	\$500.00	0	0.00%
Torch Lake FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70.99	\$0.00	0.00%			
TruNorth FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,113.15	\$200.00	17.97%	\$2,500.00	0	0.00%
TruNorth FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$572.48	\$60.00	10.48%			
U.P. State CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$638.39	\$0.00	0.00%	\$1,000.00	0	0.00%
U.P. State CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$328.31	\$0.00	0.00%			
Upper Michigan Community CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$710.00	\$0.00	\$0.00	\$0.00	\$0.00	\$303.31	\$710.00	234.08%	\$500.00	0	0.00%
Upper Michigan Community CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$155.99	\$0.00	0.00%			
UP CHAPTER TOTALS (Federal)		\$0.00	\$5,578.60	\$236.00	\$0.00	\$6,470.00	\$0.00	\$0.00	\$0.00	\$1,303.26	\$12,318.36	\$13,587.86	110.31%			
UP CHAPTER TOTALS (State)		\$0.00	\$0.00	\$93.00	\$0.00	\$0.00	\$0.00	\$5,345.75	\$0.00	\$0.00	\$6,335.16	\$6,328.75	99.90%			



UP CHAPTER OF THE MCUL
UNITED for PROGRESS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING
March 24, 2018
Island Resort and Casino, Harris, MI

- I. **CALL TO ORDER:**
Chapter Chairperson, Chris Ison, called the meeting to order at 9:33 a.m.
- II. **ROLL CALL:**
Lynda Ellis called the roll of credit union's present and reported a quorum with 126 of 143 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-Absent
 Brenda Lippens-Absent
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-Absent
 George Isola, Marketing Committee Chairperson
 Brenda Lippens, Education Committee Chairperson-Absent
 Rick Gatiss, Golf Committee Chairperson
 Marc McKellar, MCUL Representative
 Jennie Gylock, Website Coordinator-Absent
- III. **MINUTES OF THE PREVIOUS MEETINGS:**
The minutes of the April 8, 2017 Board of Representatives meeting were presented. Motion to approve the minutes was made by Wayne Johnson and the motion was supported by Dave Rautiola, motion carried.
- IV. **ELECTIONS:**
Nominating Committee Chairman: David Black was absent, Becky Harding stepped in:
1. Chapter Executive Committee: Nominees: Lynda Ellis, Chris Ison, and Raymond Theoret. There were 3 nominees and 3 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: Darcy McLean, 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 Bill Reno and supported by Don Charlevoix to cast a unanimous ballot, motion carried.
- V. **Reports**
1. League District Director: Connie Toensing presented a Joint MCUL/Directors Annual Report. Last year was a busy year for the Michigan Credit Union League & Affiliates. We enjoyed successes, including key advancements with our advocacy agenda. 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. 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. 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." MCUL's Education and Events team boasted another banner year in 2017. 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 2012 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 number of credit unions will probably continue to shrink in the future, the opportunities to serve our members will not. Chris spoke of the credit union's Crashers CEO panel and the questions these young future leaders had to ask. Praise to the volunteers in the room and thanks for your service. Also, thanks to Connie and the Annual meeting committee. 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.
3. Chapter Treasurer's Report: Ray Theoret presented his written report. Current Balances are as follows: Executive Committee - \$2,444.75, Education Committee - \$327.88, Annual Meeting Committee - \$15,413.92, Golf Committee - \$3,408.39, making a total balance of \$21,594.94. 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 \$13,370.00 each. The executive committee approved a change to the dues structure this year 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 Wayne Johnson and supported by Howard Ouilette, motion carried.
6. Marketing Committee Report: George Isola presented his written report. 100% of Michigan credit unions contributed to the CU Link Campaign, of which 84% gave a full share contribution. Matching funds from the MCUL and additional funding from CU Solutions Group provided for a \$2 million-dollar media buy. There is power in Co-operative Advertising.
7. Audit Committee: Tom Blake, Audit Committee Chair, provided a written report: On February 9, 2018, the audit committee performed their annual audit of the Chapter's financial records for the 2017 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 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. Chris Ison gave kudos to Brenda as he commented on her written report. If you have suggestions please feel free to share them.
9. Golf Committee: Rick Gatiss presented his written report. The 2017 golf outing was another huge success. There were 134 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. Rick had the honor of being at the return of this flight. The committee members were recognized and thanks to everyone for their support. The committee will be meeting again within the next month and are looking for ideas for a charity to support. Mark your calendars for the 10th Annual Charity Golf Scramble – Thursday, August 23, 2018 back 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 2017 with 500 attendees. The 2018 registrations total 441. The count is down from past year because of our weekend overlapping with the school spring breaks. The Annual Meeting committee was able to donate \$3,000.00 to the 2017 UP Chapter Charity Golf Outing, that benefited the Honor Flight of the Upper Peninsula. The Executive Committee has approved the following Annual Meetings to be held at the Island Resort and Casino for the following dates: April 12, 13, 14, 2019 and April 17, 18, 19, 2020. Thanks, was given to all our vendors and sponsors.
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 11, 2018.
12. Governmental Affairs: Sara Cottle presented her written report. 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. 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. There are scholarships available with MI Credit Union Foundation. 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. In the fall, a few U.P. leaders joined MCUL staff at a fundraiser in Harbor Springs to bring our message to a dozen or more Michigan lawmakers. 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. 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. 2017, UP Chapter Credit Unions raised PAC funds as follows: Federal PAC \$19,828.30 – 166.67% of goal and State PAC \$5,168.12 – 86.88% of goal. The Lapel Pin 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 by \$780.00. It takes a very minimal annual contribution to display your support of Michigan credit unions. The second year for the “Jail and Bail” at the Vendor Expo, last night, raised \$105.00 more than last year, totaling \$1,132.00 funds raised. Thank you all.

A motion to accept all reports was made by Laura Weston and supported the Lisa Linberg, motion carried.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. Guest Speakers
Ken Ross from MCUL spoke about the credit union’s in the State of Michigan have total assets of 59 Billion. 52% of Michigan residents are credit union members, which totals over 5.2 million credit union members in Michigan. 5% of MCUL’s operating expenses are in credit union dues. This is mainly due to the two-thirds ownership in CU Solutions Group. A strong performance by CUSG directly translates into lower dues for Michigan Credit Unions. The U.P. Chapter is unique, made up of 27 credit unions, the U.P. has the most energetic chapter.
- b. Thank you to Leanne O’Brien and Andrew Bedard for their attendance and support they provide from DIFS.
- c. UP Chapter of MCUL Person of the Year Award: Chris Ison recognized Gary Thyne, as “UP Chapter Person of the Year 2018”. Gary will be presented his award at the dinner this evening.
- d. UP Chapter of MCUL Distinguished Service Award: Chris Ison recognized Bill Charon, and his award will be presented to him at the dinner in the evening.
- e. Sara Cottle recognized Great Lakes First Federal Credit Union for raising 709% of their fund-raising goal for the U.P. MCUL Chapter Federal PAC.
- f. Sara Cottle recognized Peninsula FCU for raising 309% of their fund-raising goal for the U.P. MCUL Chapter State PAC.

Meeting Adjourned at 10:00 a.m. on a motion by Tom Benidello.

Respectfully submitted,

Lynda Ellis
Chapter Secretary



JOINT MCUL/DIRECTORS ANNUAL REPORT

March 2019

Connie Toensing, MCUL Director

Dave Adams, CEO, Michigan Credit Union League & Affiliates

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.

This year promises to be just as productive. Guided by our four pillars — removing barriers, promoting the credit union difference, providing solutions for service excellence and delivering comprehensive compliance solutions — we will continue our dedication to helping Michigan credit unions improve lives and communities throughout the state. 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.

VALUE PROPOSITION

The continued success of MCUL's business unit, CU Solutions Group (CUSG), allows Michigan credit unions access to 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
- Support CUNA's "Open Your Eyes" campaign with \$250,000 for research and creative development
- Provide \$300,000 to A Stronger Financial Michigan for issue advocacy

FOUR PILLARS OF SUCCESS

In 2019, MCUL will continue to focus on:

REMOVING BARRIERS | MCUL's continued partnership with CUNA has yielded many advocacy successes. In 2018, we continued to successfully defend our not-for-profit tax status through tax reform and its follow up legislation, and the enactment of S. 2155 marked the first significant piece of legislative regulatory relief for financial institutions since the passage of Dodd-Frank.

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

- We hosted 20 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 \$199,657, while the federal PAC raised \$389,288. These funds are critical to our efforts to support candidates who support credit union principles.
- MCUL raised \$188,109 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 | In 2018, CU Link focused on the highly successful "Strength in Our Numbers" campaign. As we move into 2019, our new campaign will be synced with CUNA's national awareness campaign "Open Your Eyes to a Credit Union™." Launching in April, the Michigan campaign will feature the credit union brand promises and sub-messaging in the areas of trust, specific products and services, as well as community engagement. As part of this partnership, we're exploring ways for full share credit unions to amplify their marketing

efforts by integrating with the campaign. We are looking forward to a fourth year of 100 percent participation with the CU Link campaign. Our goal is to generate a wider level of awareness and share of wallet to consumers and members across the state.

Also, in 2018 the Michigan Credit Union Foundation provided \$183,000 in support to Michigan credit unions throughout the year. These funds went toward:

- Financial education programs and community reinvestment grants and activities in the amount of \$160,000
- 51 Financial Reality Fairs, preparing more than 4,600 teens for financial independence
- Professional development support for young professionals and CUNA Management School
- Training assistance for 98 new certified credit union financial counselors

PROVIDING SOLUTIONS FOR SERVICE EXCELLENCE | MCUL's Education and Events team boasted another banner year in 2018. Our Annual Convention & Exposition continues to meet attendance goals with 1,281 people on property throughout the event and 100% positive feedback.

Meanwhile, CUSG continues to provide quality products and services in the areas of technology, marketing, HR performance and strategic advisory. For Technology Solutions, 2018 was a good first year for the LifeSteps Wallet product with 13 credit unions under contract and upwards of 30 more in the pipeline. In the Marketing Solutions division, the Sprint Cash Rewards program surpassed several big milestones — in 2018, credit union members activated 317,000 new lines compared to 191,000 in 2017, and total registered lines exceeded 1.5 million. In addition to continued progress with Performance Pro and Compease, the Performance Solutions division saw the successful mid-year launch of its new strategic planning and tracking software, Planning Pro. Additionally, mid-way through 2018, CUSG added the Strategic Advisory Services division, which generated well over 100 client touchpoints in the areas of strategic planning, risk management and leadership development.

DELIVERING COMPREHENSIVE COMPLIANCE SOLUTIONS | The Consumer Financial Protection Bureau has undergone a change in leadership and the National Credit Union Administration Board faces changes with remaining vacancies and the chairman's term expiring in August. MCUL and CUNA continue to call for regulatory relief and will continue to work with the regulatory agencies.

To assist credit unions, 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. The web portal also includes a discussion board that allows credit unions the opportunity to ask questions of their peers and share resources and information.

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



President/CEO
Michigan Credit Union League & Affiliates

CHAPTER CHAIR REPORT

In 2018, we were presented with another fantastic Annual Meeting with great turnout. Connie Toensing and her Annual Meeting Committee continue to find ways to make this weekend one of our signature events. They strive to ensure that the training is relevant, while keeping costs down and maintaining a high level of enjoyment. As always, it was nice to see old friends and make new ones.

In early August, credit union leaders and their families from across the UP gathered at our Manager's Conference. We returned to Mackinac Island for time spent getting to know each other, and the leaders of the league, better (both through networking sessions and classroom training). Hats off to Darcy McLean and her Events Committee for their efforts to provide us all with such a relaxing, yet rewarding, conference. This year's conference will be held August 7-9, back on the island and I encourage anyone who is interested to consider attending.

Later that same month, your chapter hosted our Annual Chapter Golf Scramble, with the proceeds benefitting a very deserving charity; Upper Peninsula Honor Flight. The 2018 scramble marked the end of an era for this event, as our long-serving Golf Committee Chair, Rick Gatiss, is retiring and will be handing off the baton (or putter). In 2019, this event will once again be held at the Terrace Bluff Golf Club in Gladstone.

Another change occurred this past year when our Chapter Legislative Representative resigned. When we put out the request for a volunteer to fill this important role, 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. It is exciting to know that we have volunteers from across the region working together in this area.

Finally, in an effort to make our website a resource for all things related to the UP Chapter, I would like to encourage all member credit unions to share information on it. Some examples of website postings could include: news articles/press releases; invitations to upcoming events; or pictures of credit unions in action. Our chapter has always been a tight-knit group, even though we are geographically diverse. Let's keep that spirit alive by sharing our stories with each other throughout the year. A link to submit items to our webmaster, Jennie Gylock from Peninsula Federal is coming to the main page.

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, 2018

	<u>Balance Forward</u>	<u>Net Change YTD</u>	<u>Current Balance</u>
Executive Committee	\$2,444.75	\$3,300.38	\$5,745.13
Education Committee	\$327.88	\$1,672.49	\$2,000.37
Annual Meeting Committee	\$15,413.92	\$2,143.86	\$17,557.78
Golf Committee	\$3,408.39	-\$393.75	\$3,014.64
		Total	<u><u>\$28,317.92</u></u>

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EXECUTIVE COMMITTEE

December 31, 2018

Income	<u>Budget</u>	<u>Actual</u>
Chapter Contributions	\$12,460.00	\$13,110.00
Chapter golf outing	\$0.00	\$0.00
Proceeds Legislative Luncheon	\$0.00	\$0.00
Dividends	\$30.00	\$21.31
League Sub	\$880.00	\$860.00
Yooper Bars	\$0.00	\$0.00
Total Income	<u>\$13,370.00</u>	<u>\$13,991.31</u>
Expense		
AC&E Silent Auction	\$0.00	\$0.00
Chapter Contributions Distributed	\$0.00	\$0.00
AC&E Golf Sponsorship	\$0.00	\$300.00
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	\$4,170.00	\$4,355.96
Nominating/Budget/Gratuities	\$0.00	\$0.00
League Delegation Funding	\$2,700.00	\$1,920.64
Legislative Committee Expense	\$4,100.00	\$1,714.33
Legislative Luncheon Expense	\$0.00	\$0.00
Scholarships	\$1,000.00	\$1,000.00
Total Expenses	<u>\$13,370.00</u>	<u>\$10,690.93</u>
Net Change	<u>\$0.00</u>	<u>\$3,300.38</u>
Balance Forward		\$2,444.75
Net Change YTD		\$3,300.38
Balance		\$5,745.13

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

EDUCATION COMMITTEE

December 31, 2018

Income	<u>YTD</u>
Manager's Conf. Reg.	\$11,450.00
MLO Training Reg.	\$4,840.00
Sponsors Mgr's Conference	\$0.00
Reimb CUNA	\$557.58
Collection Training Reg.	\$620.00
Misc.	
Total Income	<u><u>\$17,467.58</u></u>
Expense	
Education Committee Meeting	\$0.00
Lunch Education	\$0.00
Manager's Conf. Yankee Rebel	\$2,804.81
Mgr. Conf. Expenses	\$80.08
Manager's Conf. Island House	\$4,505.50
Mgr. Conf. Speaker Expenses	\$1,154.64
Mgr. Conf. Speaker	\$2,500.00
Costs for Collection Training	\$599.11
Costs for MLO Training	\$3,950.95
Island House down pay 2018	\$0.00
Yankee Rebel down pay 2018	\$200.00
	\$0.00
	\$0.00
	\$0.00
	\$0.00
Total Expense	<u><u>\$15,795.09</u></u>
Net Change	<u><u>\$1,672.49</u></u>
Balance Forward	\$327.88
Net Change YTD	\$1,672.49
Balance	\$2,000.37

UPPER PENINSULA CHAPTER

MICHIGAN CREDIT UNION LEAGUE

ANNUAL MEETING COMMITTEE

December 31, 2018

Income	<u>YTD</u>
Reservations For Annual Meeting	\$28,340.00
Sponsors	\$8,000.00
Vendors Night Proceeds	\$15,450.00
	\$0.00
Total Income	<u><u>\$51,790.00</u></u>
Expense	
Convention Center Billing	\$39,282.32
Vendor Show Island Billing	\$0.00
Committee Expense	\$2,366.37
Vendor Show Expense	\$162.89
Other	\$0.00
Best Dressed to Charity	\$500.00
Evaluation sheet winner	\$0.00
Supplies and Decorations	\$0.00
Printing Programs	\$425.87
Speaker	\$3,383.69
Taylor weddings (photos)	\$525.00
Speaker Expenses	\$0.00
Taylor weddings down pay	\$0.00
Donation Flooding Houghton Cty	\$3,000.00
Total Expense	<u><u>\$49,646.14</u></u>
Net Change	<u><u>\$2,143.86</u></u>
Balance Forward	\$15,413.92
Net Change YTD	\$2,143.86
Balance	\$17,557.78

UPPER PENINSULA CHAPTER

MCUL

PROPOSED BUDGET

FISCAL YEAR ENDING DECEMBER 31, 2019

Revenues:

Chapter Dues (See Schedule #1)		\$12,171
Dividends		\$30
League Subsidy		\$860
		\$0
	Total Revenues	<u><u>\$13,061</u></u>

Expenditures:

General Fund:			
	Delegate Funding	\$2,500	
	Executive Committee	\$4,061	
	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		\$13,061
		Total Expenditures	<u><u>\$13,061</u></u>

Schedule #1 (Chapter Dues)

Credit Unions' Gross Income for 2018	\$79,569,924		
Dues Factor	<u>0.00035</u>		
	Gross Dues	\$27,849	
	Less Dues Over Cap	<u>\$15,678</u>	
	Chapter Dues		<u><u>\$12,171</u></u>

Respectfully Submitted By:

Ray Theoret

Marketing Committee, 2018 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 2018 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.

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

- Television Targeting adults 18 – 34 primary, Secondary 35-54.
- 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.

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 March 1, 2019, the UP Credit Union Chapter Audit Committee performed their annual audit of the Chapter's financial records for the 2018 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.

I would like to thank our Chapter Treasurer, Ray Theoret for the assistance he provided during the audit. The financial records were very well organized, which helped ensure an effortless audit.

Respectfully Submitted,

Tom Blake
Audit Committee Chairperson

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 2018, the committee helped to organize the following educational events:

- Compliance Roundtable – April 10th in Escanaba
- Collection Training – June 15th in Escanaba
- Compliance Workshop – July 31st in Marquette
- Member Business Loan Training – June 19-22nd in Marquette
- Mortgage Loan Officer Training – October 16th in Marquette

The 2018 Manager's Conference was held August 1-3 on Mackinac Island. Dennis McIntee was our speaker and focused on creating drama free teams at our credit union. He was an excellent speaker.

We already have training lined up for 2019 by partnering with the Michigan Credit Union League & CU Solutions Group for sessions this spring/summer.

The 2019 Manager's Conference will be August 7-9th 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, Andrea Pepin, and Debbie Edwardson

Event: 2018 U.P. Chapter of Credit Unions – 12th Annual Charity Golf Scramble
Date Held: Thursday, August 23, 2018
Where: Terrace Bluff Golf and Country Club

The 12th Annual Charity Golf Scramble was another huge success. There were 119 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 4, 2018, several committee members presented a check to Mr. Scott Knauf, who functions as the Executive Director of the local Honor Flight Chapter. The committee informed Scott that the Honor Flight Organization will be the sole recipient of future golf outing proceeds. He and his board were extremely grateful for the work we have done to financially support the ongoing missions.

Our net proceeds for this year's outing totaled \$7,106.25. We decided to bump up the donation to an even \$7,500 since we had accrued funds. As a result, our 2019 beginning balance will be \$3,014.64.

The committee members would like to specifically thank all the Chapter credit unions for their financial support of the golf event. Additionally, we would also like to thank the UP Executive Committee and 906 Hype for their assistance in making this such a great event.

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/Kurt Biese
Servion Mortgage	Joe Chodkiewicz
CUNA Mutual Group	Kevin Long/Kevin Treece
FISERV	Emily Byrne
CU Solutions Group	Marc McKellar/Eric Loehr
Redrock Information Security	Tom Slattery/Mark Curtiss

Ruby Sponsors

Alloya Corporate FCU	Melinda Spada
Commercial Alliance	Dutch Dutcher
CO-OP Financial Services	Jackie Pervine
CU Answers	Nick Gowey/Zach Looman
Data Financial	Tom Larson
Garceau Insurance Agency	Jeremy Peacock
Heber Fuger Wendin Investment Advisors	David Barnes
Lasco	Bob Baer
Nevins Financial Resources	Brent Nevins
Sage Direct	Steve DeNolf
UP Engineers and Architects, Inc.	Jeremy Gagnon

Beverage Carts
The Form House
Lender Select Mortgage

Bruce Rosen
Tom Secor

Prize Donation
Burkhart, Lewandowski & Nastoff PC

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 2019 13th Annual Charity Golf Scramble will be held Thursday, August 22nd, 2019 at the Terrace Bluff Golf & Country Club, Gladstone, MI.

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 Committee

2018-2019

The annual meeting was held at the Island Resort and Casino on March 23, 24, 25, 2018. The counts for 2018 were a bit down from years past, as the dates of our conference overlapped with Spring Break week for the school systems. We seated 441 attendees for the banquet on Saturday evening.

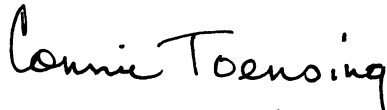
A great time was had by all, as several groups participated in the theme "Great Lakes-Great Times". The Island staff went all out by creating an individually decorated cake for each banquet table with a Great Lake theme.

In December of 2018 the Annual Meeting committee begins planning for the 2019 Annual Meeting. We review the comments from the evaluation forms completed from the 2018 conference and attempt to remedy any issues that can be addressed. The evaluation summary report compiled from the evaluation sheet was shared with the Island staff in May of 2018.

This year the committee is looking forward to a full house of attendees to share the love of credit unions under one roof with the theme being "Survive the Safari".

As always, I encourage you to complete the evaluation forms following the weekend of activities.

Thank you for your support to the credit union movement.



Connie Toensing, Co-Chairperson

Committee members include:

- Darcy Mclean, Co-Chairperson
- Becky Harding, Vendor Show
- Crystal Porior, Event Registration
- Lynda Ellis
- Maggie Anderson
- Suanne Debski

2019 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 - four to be elected. **Vote for four (4).**

1. Tom Blake, CEO, Embers CU (*incumbent*)
2. Dave Black, CFO, Embers CU
3. Megan Demeuse, VP, Northern United Federal CU
4. Kim Kareckas, Director of Culture and Member Engagement, Peninsula Federal CU
5. Brenda Lippens, CEO, Delta County CU (*incumbent*)
6. Darcy McLean, COO, U.P. State CU (*incumbent*)
7. Danielle Moya, Lending Specialist, Northern United Federal CU

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

- | | | |
|---------------|-----|----------------------------|
| 1. Karen Dahl | CEO | Northern United Federal CU |
|---------------|-----|----------------------------|

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

- | | | |
|------------------|----|----------------------------|
| 1. Megan Demeuse | VP | Northern United Federal CU |
|------------------|----|----------------------------|

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

- | | | |
|-------------------|-----|----------------------|
| 1. James Veneskey | CEO | Peninsula Federal 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, Erik Bessonen, Nominating Committee Chairperson



**UPPER PENINSULA CHAPTER
ANNUAL MEETING AND NOMINATIONS NOTICE
February 25, 2019**

In accordance with the bylaws of the Michigan Credit Union League, notice is hereby given that the Upper Peninsula Chapter Annual Meeting will be held Friday, April 13, 2019, at 9:30AM at the Island Resort and Casino, Harris, MI for the election of the below positions and for such other business as may properly come before this meeting.

- Four (4) 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) Alternate MCUL District IV League Director

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

Respectfully submitted: Chris Ison, Chairperson and Rick Gatiss, Vice-Chair

NOMINATING COMMITTEE:

Erik Bessonon, Chairperson
Delta County Credit Union
P.O. Box 756
Escanaba, MI 49829
Email: epbessonon@deltacountycu.com
Phone: (906) 786-7213
Fax: (906) 786-7299

Deadline for submission of nominations to be included in the Nominating Committee Report is **March 15, 2019**. Please call any member of the Nominating Committee or submit your nomination in writing using the enclosed form. Nominations from the floor will also be in order.

Individuals whose terms expire at the 2019 Chapter Annual Meeting are:

CHAPTER EXECUTIVE COMMITTEE

Brenda Lippens, Delta County CU
Rick Gatiss, Upper Michigan Community CU
Tom Blake, Embers CU
Darcy McLean, U.P. State CU

DELEGATE TO MCUL AC&E

George Isola, TruNorth FCU

ALTERNATE DELEGATE TO AC&E

Darcy McLean, U.P. State CU

ALTERNATE MCUL DISTRICT IV LEAGUE DIRECTOR

Jim Veneskey, Peninsula FCU

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.

NOMINATIONS FORM
UPPER PENINSULA CHAPTER OF CREDIT UNIONS
DEADLINE – March 25, 2019

Send to:

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Name: _____

Credit Union: _____

We wish to place the following names in nomination for the positions indicated below:

For **CHAPTER EXECUTIVE COMMITTEE** - Two Year Term – Four to Be Elected

Name	Position	Credit Union
1) _____	_____	_____
2) _____	_____	_____
3) _____	_____	_____
4) _____	_____	_____

For **DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

For **ALTERNATE DELEGATE TO MCUL AC&E** - One Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

For **ALTERNATE MCUL DISTRICT IV LEAGUE DIRECTOR** - Two Year Term - One to Be Elected

Name	Position	Credit Union
1) _____	_____	_____

2018 U.P. Chapter Legislative Report

Submitted by: Katie Wilcox

Lawmaker Visits

Throughout the year, UP Credit Unions have continued to reach out to their legislators and share their personal stories on behalf of the credit union movement.

In the spring of 2018, U.P. leaders traveled to Washington D.C. for CUNA's Government Affairs Conference to meet with our Senators and Congressman. By working together with the MCUL, they were successful in sharing the credit union difference.

Congressman Bergman and state lawmakers attended our legislative breakfast at the UP Chapter Annual Meeting. Assisted by the Michigan Credit Union League, we were able to touch on key issues credit unions are facing as well as hear from Congressman Bergman. Many UP leaders and crashers were in attendance.

Multiple successful Financial Reality Fairs were held throughout the Upper Peninsula in 2018. With many of those events, invitations went out to Congressman Bergman to attend the event and see firsthand how credit unions join together cooperatively to help teens in our community prepare for a successful financial future. Although Congressman Bergman was unable to make any events in person, we were able to organize our first online meeting to discuss our role in financial education remotely. On June 5th, nine credit union representatives, from seven different credit unions, joined the online meeting. I encourage credit unions to continue to send invitations to Congressman Bergman, as he hopes to, one day, attend an event.

Scheduling visits with your lawmaker

I want to encourage credit unions to continue to invite lawmakers into your lobbies and to your events to help share our credit union story and what differences we make in our communities.

Our elected representatives have busy schedules and 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. Reach out to their office as early as possible.

Please feel free to reach out to me at: kwilcox@embers.org 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>

The Importance of Credit Union Advocacy

While the MCUL & Affiliates delivers the credit union message in Lansing and Washington D.C., it is just as important that we, as credit unions, stay up to date on and address State and Federal issues with our lawmakers. For more details on State and Federal issues that the Michigan Credit Union League is working on please visit the below links:

<https://www.mcul.org/state-issues>

<https://www.mcul.org/federal-issues>

Find an issue that relates to your credit union and talk about it!

November 2018 Election

Gregory Markkanen replaced Scott Dianda in the 110th District
Ed McBroom replaced Tom Casperson in the 38th Senate District

Federal Lawmakers

US Senate

Gary Peters
Debbie Stabenow

US Congress

1st Congressional District - Jack Bergman

State Lawmakers

Michigan State Senate

38th Senate District – Ed McBroom
37th Senate District - Wayne Schmidt

Michigan House of Representatives

110th District – Gregory Markkanen
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 doing well with PAC fundraising. In 2017, together we raised \$13,587.86 for the federal PAC (*down \$6,240.44 from 2017*) and \$6,328.75 for the state PAC (*up \$1,160.63 from 2017*).

At the UP Chapter Annual Meeting in 2018, we hosted the second annual “Jail and Bail” event Last year’s Jail and Bail raised \$1,303.26 for the federal PAC.

Only 10 credit unions out of 26 participated in the 2018 lapel pin program. This program is an annual fundraiser for the state PAC and continues to help support state lawmakers who support credit unions. It takes a very minimal annual contribution to display your support of Michigan credit unions.

Fundraising Awards

Great Lakes First FCU – raised 478% of their federal PAC goal

Peninsula FCU – raised 382% of their state PAC goal

(Reports attached)

2019 Vendors

Safari Sponsor

CUNA Mutual Group
MCUL

Tour Sponsor

Alloya Corporate FCU
Salus Group
Weltman, Weinberg & Reis Co., LPA

Allied Solutions
Associated Bank
Cherry Creek Financial
Compudyne
Corporate Central Credit Union
CU*Answers
Data Financial Inc.
DSTECH
Financial Standards Group
FSC Corp.
Garceau Insurance Agency
Heber Fuger Wendin, Investment Advisors
LenderSelect Mortgage Group
MSHDA
Neighborhood Mortgage Solutions
Optec Displays, Inc.
Sage Direct
U.P. Engineers & Architects, Inc.