



# Upper Peninsula

## CHAPTER OF CREDIT UNIONS

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING  
April 30, 2011  
Kewadin Convention Center, Sault Ste Marie, MI

I. CALL TO ORDER:

Chapter Chairperson, Diane Moilanen, called the meeting to order at 9:30 a.m.

II. ROLL CALL:

Secretary Michele Freeman called roll:

George Isola, District IV Director  
Tom Blake, Alternate District IV Director - Absent  
Diane Moilanen, Chapter Chairperson  
Connie Toensing, 1<sup>st</sup> Vice Chairperson  
Michele Freeman, Secretary  
Ray Theoret, Treasurer  
Pam Bottkol  
Brenda Lippens - Absent  
Rick Gatiss

Other Committees:

Bruce Andrews, Government Affairs Rep  
Brenda Lippens, Audit Committee Chairperson - Absent  
Ray Theoret, Budget Committee Chairperson  
Erik Bessonon, Nominating Committee Chairperson  
Connie Toensing, Annual Meeting Committee Chairperson  
George Isola, Marketing Committee Chairperson  
Pam Bottkol, Education Committee Chairperson  
Rick Gatiss, Golf Committee Chairperson  
Darl Mclean, MCUL League Representative

Michele Freeman called the roll and reported a quorum was present with 165 votes.

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 23, 2010 Board of Representatives meeting were presented. Motion to approve the minutes was made by Eric Bessonon of Delta County CU. Motion was supported by Dick Guenther of U.P. Catholic CU. Motion Carried.

IV. ELECTIONS:

Nominating Committee Chairman: Erik Bessonon presented the following nominations:

1. Chapter Executive Committee: Nominees: Diane Moilanen, Connie Toensing, Brenda Lippens, and Richard Gatiss. There were no nominations from the floor. There were 4 nominees and 4 to be elected therefore a ballot vote did not take place. A motion was made by Wayne Johnson of Great Lakes First FCU to appoint the above nominees to serve two year terms on the Chapter Executive Committee, motion was seconded by Jim Veneskey of Peninsula FCU, motion carried.
2. Delegate to MCUL: Nominees: Karen Dahl, and Pam Bottkol. There were two positions to be elected with two nominees and no nominations from the floor. A ballot vote did not take place. A motion was made by Gary Thyne of Menominee County FCU to appoint the above nominee's to a one year term for Delegates to the MCUL Annual Meeting, motion was seconded, motion carried.
3. District IV MCUL Alternate 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. A motion was made by Wayne Johnson to appoint the above nominee to a two year term for the District IV Alternate MCUL Director, motion was seconded by Ron Lauren, motion carried.

V. Reports

1. League District Director: George Isola presented his written report. He briefly discussed the Credit Union Difference Campaign, the decrease the league gave in dues for 2011, and the importance of legislative and regulatory advocacy.

2. Chapter Chairperson: Diane Moilanen presented her written report. She talked about the importance of Credit Unions helping each other and expressed her thanks to everyone. Diane discussed the accomplishments of the league and the U.P. Credit Unions. She discussed the success the U.P. Credit Unions have had with membership percentages.
3. Chapter Treasurers Report: Ray Theoret presented his written report. He discussed the Executive Committee balance at the fiscal year end, which was \$7,159.94.
4. Marketing Committee Report: George Isola: George presented his written report. George discussed that the U.P. is at a 60% voluntary contribution towards the Cooperative Advertising Campaign. The matching funds from MCUL allowed credit unions to enjoy reduced marketing dues for 2010.
5. Budget Committee Report: Ray Theoret presented his written proposed budget for the fiscal year ending 2012. A motion was made by Eric Bessonon and supported by Jim Veneskey, motion carried.
6. Audit Committee: A report by Brenda Lippens was reviewed. Wayne Johnson stated that there were no material exceptions noted and everything was in order.
7. CUNA Mutual Group: CUNA Mutual supplied a written report for review.
8. Nominating Committee: Erik Bessonon referred to his written report.
9. Education Committee: Pam Bottkol referred to her written report. She discussed the past years education events that took place and stated that the 2011 Managers Conference will be held in Marquette at the Landmark Inn and that Tom Blake and Julie Johnson of U.P. Catholic Credit Union will be helping plan the event this year.
10. Golf Committee: Rick Gatiss presented his written report. He stated that the 2011 golf outing will be held on August 25<sup>th</sup> at the Terrace Bluff in Gladstone. Rick announced that the 2010 charity funds were donated to the Bay Cliff Health Camp.
11. Annual Meeting Committee: Connie Toensing presented her written report and thanked her committee for their hard work and dedication. She expressed her gratitude to the vendors that help make the event possible and requested that everyone take a moment and fill out an evaluation form. She stated that we had 35 vendors for vendor night and that we have 527 attendee's registered for dinner. Connie informed the group that there will be water and candy bars for sale in between sessions in the afternoon. These funds will be donated to MCULAF. The 2012 U.P. Annual Meeting will be held April 20, 21, 22, 2012 in Sault Ste Marie. Connie informed the group that a contract has been signed for the 2013 U.P. Annual Meeting to be held at the Island Resort and Casino in Harris, Michigan. We will then return to Sault Ste Marie in 2014.
12. Legislative Forum: Bruce Andrews presented his report. Bruce discussed efforts to raise funds for MCULAF and MCULLAF and he gave a report on candy bar sales. He talked about the possible change in interchange fee's and how this will affect our credit unions.

#### VI. OLD BUSINESS

1. Diane Moilanen discussed the move of the U.P. Annual Meeting in 2013 to the Island Resort and Casino in Harris Michigan.

#### VII. NEW BUSINESS:

##### 1. Guest Speakers

Dave Adams, CEO MCUL – Dave expressed his gratitude to the credit unions for giving him the opportunity to speak with them. He discussed the state of the economy and what the league is doing to help the credit unions and their members. He requested to make a special recognition of Tom Blake for his 5 years of service as an Alternate Director for MCUL.

John Kolhoff, Deputy Commissioner for OFIR Credit Union Division- John thanked the credit unions for all their hard work during the current tuff economic times. He urges credit unions to take the lessons learned and to move forward and keep learning and growing. He stated that OFIR will continue to work with the credit unions to reach our common goals of success.

Congressman Beneshek - Congressman Beneshek discussed Michigan's economy, the upcoming interchange changes, and other current issues.

2. CU Person of the Year Award: Pam Bottkol presented to David Fry from Settlers Federal Credit Union a plaque and gift honoring him as "UP Chapter Person of the Year 2011".
3. Distinguished Service Award: Pam Bottkol presented to John Greis from Peninsula Federal Credit Union a plaque and gift honoring him with the "Distinguished Service Award for 2011".
4. Credit Union Anniversaries: None
5. Special Awards: Darl presented an award to Federal Employees Credit Union for being the 1<sup>st</sup> place contributor reaching 3000% of their goal in the under \$15 million asset bracket for the Federal PAC.
6. Honorable Mention: Menominee County Federal Credit Union received the honor of being named the "Business of the Year" for Menominee County.

Chairperson Diane Moilanen requested a motion to adjourn. Motion was made by Wayne Johnson supported by Eric Bessonon, motion carried. Meeting Adjourned at 11:00 a.m.

Respectfully submitted,

Michele Freeman  
Chapter Secretary