



# Upper Peninsula

## CHAPTER OF CREDIT UNIONS

### U. P. CHAPTER EXECUTIVE MEETING

January 7, 2010 10:00 a.m. EST  
U.P. State Credit Union  
Escanaba, Michigan

**I. CALL TO ORDER:**

Chapter Chairperson, Diane Moilanen, called the meeting to order at 10:00 am

**II. ROLL CALL:**

Present were:

Diane Moilanen	Pam Bottkol	Rick Gatiss
Brenda Lippens	Connie Toensing	Michele Freeman
Ray Theoret	Brenda Lippens	Tom Blake
Bruce Andrews	Darl McLean	

Absent: George Isola

**III. MINUTES OF THE PREVIOUS MEETINGS:**

August 5, 2009 Regular Meeting Minutes: Motion was made by Tom Blake to accept the minutes with changes, supported by Pam Botkol, motion carried.

**IV. Correspondence:**

- A thank you was received from the Beacon House for the donation that was made from the 2009 golf outing net earnings.

**V. Reports:**

A. CUNA Mutual Report: No report available at the time of meeting. This report will be removed from the agenda as of the March meeting due to lack of reports received from Cuna Mutual Group.

B. League Director: George Isola, Report given by Tom Blake

- There will be a 25% reduction in due's for 2010.
- The AC&E will be held in May in Detroit
- The league owned CU Village is being setup as an LLC so that other leagues can buy into these companies to produce more revenue.

C. Chapter Chair: Diane Moilanen

- Diane discussed the conversation that Ted Fredrickson had with Ron Boehnlein the CFO of Cencorp.
- Diane encourages everyone to look thru the MCUL 2010 Education Calendar. There will be many good education sessions held this year.

D. Treasurer: Ray Theoret

- Ray submitted a written report for review.
- As of December 31, 2009 the balance was \$37,510.43.

E. League Consultant: Dari McLean

- There are two new managers, Chris with Tahquamenon and Geri with Trenary. Diane requested Michele to send out welcome cards to both new managers.
- MCUL has authorized the annual funds for the 2010 SAS Scholarships.
- Darl encourages credit unions to check out the CPD Online training that is available thru Cuna.
- The Just File It program will be available again this year.

- MCUL is asking for people to be involved in the advisory group for AAA of Michigan.
- The percentage of ownership for Salus Group is 20% Cuna, 40% CuCorp, and 40% Salus. Salus is a CUSO of credit unions.
- MCUL still needs to add Salus to the Cucorp section on their website.

**F. Education: Pam Bottkol**

- Training sessions that the educational committee completed in 2009 was a collection training, the manager's conference, NCUA Call Report training, and Long Term Care and Deferred Comp with Cuna Mutual.
- The Mortgage Training that was organized for 2010 will not take place at this time.
- The committee will be organizing the 2010 Managers Conference.
- Distinguished Service and Credit Union Person of the Year nomination forms are out and the committee will vote at the March meeting.

**G. Golf Committee: Rick Gatiss**

- On October 13, 2009 Karen Dahl and Rick Gatiss presented a check to the Beacon House in the amount of \$2,180.00. After the presentation they toured the facility. Rick highly recommends everyone take a tour because it is impressive
- The golf outing was well attended

**H. Chapter Website**

- Sara Cottle, With Chippewa County Credit Union is now taking care of the website. Anyone that wishes to have something posted to the chapter website need to send their request to Diane for approval. Michele requests that anything that is being requested of Sarah to change or post to our website also be sent to her so that she can track the changes and so that she can periodically review our website for accuracy.

**I. Marketing: George Isola**

- A copy of the "Key Findings Report" was handed out for everyone to review pertaining to the league marketing.

**J. Annual Meeting: Connie Toensing**

- The committee met on November 4<sup>th</sup> and the theme this year will be Hippies. The dates for the meeting will be April 23 thru 25, 2010.
- Each credit union will be limited to one suite so that there is an opportunity for each credit union to get one.
- There will be a BSA Training held on Friday for the Board of Directors.
- Vendor and registration packets will be available on the committee website.

**K. Audit Committee: An Audit will be scheduled by end of January.**

**L. Budget: No report. A budget will be completed before the next committee meeting.**

**M. Legislative: Bruce Andrews discussed:**

- Bruce announced his retirement from the position of Legislative Representative as of the 2010 UP MCUL Annual Meeting. It was recommended to ask Eric Bessonon or Ted Fredrickson to see if they would be willing to take over for Bruce.
- Bruce attended the Government Political Affairs meeting and Legislative luncheon in Lansing on October 14<sup>th</sup>, participated in a special telephonic meeting of the Government and Political Affairs Forum committee regarding Overdraft Protection Programs and an Alternate Capitol proposal on November 18<sup>th</sup>.
- The candy fund raisers are in full swing. There are hearts for Valentine's Day and bunnies for Easter. Yooper bars and the standard Saykieyy bars are always available for purchase.
- Bruce reminded all the executive members that the 2010 lapel pins are available for purchase.

VI. Committee Meeting Invites: None

VII. Old Business:

1. A copy of the chapter policies was given to each committee member. Page numbers need to be added and five committees need to be added as well. Each chairman of the committee's will need to write a brief statement about their committee and submit it to Connie so that she can revise the policies. Once this is completed the finished set of policies will be brought back to the executive committee for final approval.

2. Save to Win – On November 4, 2009 Connie and Diane held a meeting to discuss the possibilities the U.P. has in holding our own Save to Win promotion. MCUL is strongly urging all the U.P. credit unions to be involved into the state program and to not start our own. Connie held a conference call with attorney Tom LeDuc to see if he would be willing to help our chapter set up a lottery similar to Lower Michigan's Save to Win program. The major issue we may run into is the ability of Wisconsin residents being able to participate. Tom will be looking into this and reporting back to Connie. Currently Tom is billing Connie's credit union for the billable hours. A motion was made by Tom Blake to have our chapter pay for the attorney bills, seconded by Pam Bottkol, motion carried. Tom Blake also made a motion for Connie and Diane to proceed with their investigation into the possibility of our chapter holding it's on promotion, seconded by Brenda Lippens, motion carried.

VIII. New Business

1. Chapter Master Plan: Will be reviewed at the May meeting.

The next meeting will be held on Wednesday, March 10, 2010 at 10:00 a.m. in Escanaba at U.P. State Credit Union.

**ADJOURNMENT:**

On a motion by Ray Theoret and a Second by Tom Blake, the meeting adjourned at 1:00 p.m.

Respectfully submitted,

Michele Freeman  
Chapter Secretary