



Upper Peninsula

CHAPTER OF CREDIT UNIONS

U. P. CHAPTER EXECUTIVE MEETING

October 13, 2011 11:00 a.m. EST
Munising Credit Union
Munising, Michigan

I. CALL TO ORDER:

Chapter Chairperson, Diane Moilanen, called the meeting to order at 11:00 a.m.

II. ROLL CALL:

Present were:

Diane Moilanen	Pam Bottkol	Wayne Johnson
Connie Toensing	Michele Freeman	Darl McLean
George Isola	Bruce Andrews	Rick Gatiss
Brenda Lippens		

Absent: Ray Theoret

III. MINUTES OF THE PREVIOUS MEETINGS:

August 3, 2011 Regular Meeting Minutes: Motion was made by Wayne Johnson to accept the minutes, supported by Brenda Lippens, motion carried.

IV. Correspondence:

We received a request from Exchange City for a donation. The committee has opted to not donate at this time.

V. Reports:

a. League Director: George Isola:

- George is currently holding seats on the CuCorp Board, Governmental Affairs Board, and is the chairman of the MCUL Board.
- The League and CuCorp are currently holding planning sessions for the upcoming year.
- Brad Swee of Iron Mountain Kingsford Community FCU will be taking the position of chairman for the CuCorp board on January 1, 2012.
- The league is currently working with lawmakers regarding business lending.
- Regional Trade Association efforts – The league is working with the Illinois league board in regards to a 1 million stock swap in the for profit segment.
- Supplemental Capital Program is being worked on at the league. Part of the requirement will be that credit unions must be low income designated.

b. Chapter Chair: Diane Moilanen

- Diane attended the Chapter Leaders Retreat and Exec Summit in September, she found it very informative.
- A list serve for the U.P. is being setup. The initial setup is for CEO's only. If a CEO wants to have their staff on the list serve they must make the request. The Wisconsin C.U.s that has offices in Michigan will be allowed to have access to the list serve. Diane will be talking to Caroline at the league pertaining to the criteria for access. She will also be requesting an annual listing of list serve members so that she can verify the people on the list.
- Dave Adams has sent out a survey. Credit Unions are encouraged to complete the survey.
- The league is encouraging credit unions to help out with Habitat for Humanity. If any credit unions are volunteering, please let the league know.
- Diane had questions pertaining to the Save to Win ads that are currently playing. There is concern that the ads are playing in areas that are not

offering the program in the Upper Peninsula and Wisconsin. The league has been contacted and the ads are being pulled because they are causing issues for credit unions. Diane feels that the league should not have ran ads that were paid for by CuCorp that pits credit unions against each other. The ads have been playing in Wisconsin where the program is not even running and those members cannot take part in it.

- c. Treasurer: Ray Theoret
 - Ray submitted a written report for review.
 - The balance as of August 31, 2011 was \$19,438.75. Pam Bottkol made a motion to accept the treasurers report as stated, seconded by Connie Toensing, motion carried.

- d. League Consultant: Darl McLean
 - The Save to Win program will be offered to credit unions for free again.
 - CRI Survey – It has been consolidated down to 12 questions. The league requests that credit unions take the time to complete it.
 - C.U. Finder – The league requests that credit unions go out to C.U. Finder and make sure that your information is correct.
 - Turbo Tax – Credit Unions can add a partner website link to their website for their members.
 - C.U. Difference Campaign – Credit Unions are being asked to make a contribution to the campaign, even if they cannot afford the full amount. Every dollar helps.
 - Exec Summit – Darl encourages credit unions to attend the Exec Summit, it is a wonderful education event. The summit will be held again in September 2012.
 - Darl supplied the executive committee with a new education quick sheet that includes all the updated information.
 - The league is offering to bring various education sessions to the U.P. Darl is to have them contact Pam Bottkol once they have tentative dates put together.
 - The league is requesting that credit unions supply them with constructive criticism because it can only help to make things better.

- e. Education: Pam Bottkol
 - On October 19, 2011 MCUL will be presenting “Strengthening Members Financial Health: Effective Financial Education and Counseling Practices”. This will be held at U.P. State Credit Union in Escanaba Michigan. It will include a free lunch.
 - Pam is currently working on setting up a 3 day lending school conference. A minimum of 50 attendees will need to attend in order to make it feasible to hold.
 - This will be Pam’s last year as education coordinator and the executive committee. Brenda Lippens and Wayne Johnson offered to take on the task.

- f. Golf Committee: Rick Gatiss
 - The 2011 golf outing was a great success. The committee is in the process of reviewing comments and suggestions. They will make changes as necessary. \$5,000.00 was donated to the Marquette Cancer Center.
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- g. Marketing: George Isola
 - The league wants to increase marketing funds by approximately 50%. The executive committee has concerns this will turn credit unions away from contributing at all. The league is still deciding if they will be asking for the increase in 2012. The U.P. may be considered fine at our current rates but it will all depend on the DMA.

- h. Annual Meeting: Connie Toensing
 - An annual meeting committee meeting will be held at the conclusion of the executive committee meeting. At the meeting we will be covering issues and

concerns about the 2013 meeting being held in Harris MI. Credit Unions have been voicing concerns about there not being adequate hotel space.

- Connie will try to setup a meeting with Sherry, the convention center manager in Harris, on December 8th.

i. Audit Committee: Brenda Lippens

- No report available at this time.

j. Budget: Ray Theoret

- No report available at this time.

k. Legislative: Bruce Andrews discussed:

- Bruce will be attending a fundraiser for Sharon Gray.
- Mr. McDowell is looking at running in 2012.
- Candy bar orders will likely exceed \$20,000.00 for 2011. Bruce requests that all credit unions push the candy bar sales.

VI. Committee Meeting Invites

- None

VII. Old Business:

- None

VIII. New Business

The executive committee Christmas party is scheduled for December 8, 2011 at the Island Resort and Casino. Spouses are invited to attend the dinner. We will tour the facility and meet with the convention staff at this time so that we can decide if we need to cancel holding the 2013 annual meeting there. If you cannot attend please be sure to let Diane know.

IX. ADJOURNMENT:

- a. On a motion by George Isola and a second by Bruce Andrews, the meeting adjourned at 1:00 p.m.

The next meeting will be held on February 9, 2011 at 11:00 a.m. EST at UP State Credit Union.

Respectfully submitted,

Michele Freeman
Chapter Secretary