



**UP CHAPTER OF THE MCUL**  
**UNITED for PROGRESS**

U. P. CHAPTER BOARD OF REPRESENTATIVES MEETING  
April 13, 2024  
Island Resort and Casino, Harris, MI

- I. **CALL TO ORDER:**  
Chapter Chairperson, David Black, called the meeting to order at 10:01 a.m. and gave opening remarks.
- II. **ROLL CALL:**  
Lynda Ellis called the roll of credit union's present and reported a quorum.  
Also present -  
Executive Committee:  
    Connie Toensing, District IV Director and Executive Committee Vice Chairperson  
    Joy Hill, Alternate District IV Director  
    David Black, Chapter Chairperson  
    Lynda Ellis, Secretary  
    Ray Theoret, Treasurer  
    Mindy Brezsko  
    Nicole Maki  
    Darcy McLean  
    Dawn Jahfetson  
Other Committees:  
    Ray Theoret, Budget Committee Chairperson  
    Jim Veneskey, Audit Committee Chairperson  
    Becky Harding & Julie Johnson, Annual Meeting Committee Co-Chairs  
    Mindy Brezsko, Education Committee Chairperson  
    Darcy McLean, Events Committee  
    Brad Bisdorf, Golf Committee Chairperson  
    Katie Narhi, Legislative/Governmental Affairs Representative  
    Jennie Gylock, Engagement Coordinator  
    Tony Zorza, MCUL League Representative  
    Nicole Maki, Nominating Committee Chairperson  
    Dylan Bloniarz, FUELmi – 906 hYPe – not present  
    Kim Kareckas, Reality Fair Committee Chairperson – not present
- III. **MINUTES OF THE PREVIOUS MEETINGS:**  
The minutes of the April 15, 2023 Board of Representatives meeting were presented. Motion to approve the minutes was made by Jim Veneskey and supported by Lisa Lindberg, motion carried.
- IV. **ELECTIONS:**  
Nominating Committee Chairman: Nicole Maki:  
1. Chapter Executive Committee: Nominees: Lynda Ellis, Joy Hill, Nicole Maki, and Hilary Fountain. There were 4 nominees and 4 to be elected and no nominations from the floor. A ballot vote did not take place. A motion to accept the nominations was made by Brad Bisdorf and supported by Tom Blake, motion carried.  
2. Delegate to MCUL Annual Meeting: Nominee: David Black, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place. A motion to accept the nominations was made by Brad Bisdorf and supported by Tom Blake, motion carried.  
3. Alternate Delegate to MCUL Annual Meeting Nominee: Mindy Brezsko, there was one position to be elected with one nominee and no nominations from the floor. A ballot vote did not take place. A motion to accept the nominations was made by Brad Bisdorf and supported by Tom Blake, motion carried.

V. Reports

1. League District Director: Connie Toensing - Along with the printed report, Connie spoke about Patty Corkery's presentation at the CEO luncheon and how many credit unions there are around the entire world, the United States is just a portion of them. Thank you for allowing me to represent the U.P. Chapter Credit Unions.
2. Chapter Chairperson: David Black – Thanked Ray Theoret and Jim Veneskey for their time served and welcomed new members Joy Hill and Hilary Nelson. He also noted the decrease in credit unions over the past year, with UP State CU, Chippewa County CU, and Federal Employees of Chippewa County CU merging as one UP State CU. These 3 credit unions are still people helping people and Yoopers helping Yoopers.
3. Chapter Treasurer's Report: Ray Theoret presented the written report. Current Balances are as follows: Executive Committee - \$31,111.86, Education Committee – negative balance of \$748.01, Annual Meeting Committee - \$32,274.02 Golf Committee - \$4,958.08, making a total balance of \$69,091.97. Ray asked if there were any questions from the floor. There were no questions.
4. Budget Committee Report: Ray Theoret went over budget from 12/31/23 and we continue to have excess funds, so we will only collect ½ of our normal dues, again for 2024. A motion was made by Tom Blake and supported by Brad Bisdorf, motion carried.
5. Audit Committee: Jim Veneskey, Audit Committee Chair - per the written report, an audit was performed February 23, 2024 and all was accurate. He thanked Kim Parker for her help and also Ray for his years of being Treasurer.
6. Annual Meeting Committee: Becky Harding - Along with her written report, we had 433 attendees in 2023. Next year's meeting will take place April 10 – April 13, 2025.
6. Education Committee: Mindy Brezsko, Education Committee Chair - A written report was provided. We mixed things up a bit this year, the annual MLO training and Cybersecurity training were held in conjunction with the annual meeting weekend. In a hope to attract more attendees and keep the overall costs down for the credit unions. Managers conference on Mackinac Island's education was presented by Chris Czarnik and focused on innovative recruiting strategies and how to engage and retain employees.
7. Golf Committee: Brad Bisdorf reported that the committee most recently meet and this year's outing will be held on August 22, 2024, back at Terrace Bluff. We are still keeping our eyes out for any other UP-wide charities that we can support but we are more than willing to keep supporting the UP Honor Flight and Superior Health Foundation.
8. Legislative/Governmental Affairs Report: Katie Narhi, Committee Chair – other committee members Dawn Taylor and Kim Kareckas were thanked. We also had a well-attended Legislative Breakfast the day prior. Referring to the provided report, the federal PAC and the state PAC fundraising were both down over last year. It is our goal to increase participation.
9. Engagement Committee – Jennie Gylock – reported formally known as the Marketing/Website Committee: We continue to support the Try a Credit Union Campaign, please share on your CU's social channels to drive awareness of credit unions. We continued the Credit Union Day drawing and awarded \$1,500.00 in prizes, which the winners are itemized in the written report.
10. Nominating Committee: Nicole Maki's written Nomination Report was in the program.
11. FUELmi was reported in the program report, but Dylan Bloniarz was not present.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. UP Chapter of MCUL Distinguished Service Award – Connie Toensing – U.P. State CU
- b. UP Chapter of MCUL CU Person of the Year – Patricia Kissel – Baraga County Federal CU
- c. Pat Ruecker Memorial Scholarship recipient – Melissa Bricco – Soo Co-op CU
- d. Patty Corkery congratulated Connie Toensing on a well-deserved award for her distinguished service, also thanking her for her time and dedication on the MCUL Board. She also thanked Jim Veneskey on his term served as an alternate director and welcomed Joy Hill in filling Jim's vacancy.
- e. David Black introduced our representatives from DIFS – Andrew Bedard and Tony Hamilton and thanked them for the work they do for the credit unions. Andrew got up and said a few words.

Meeting Adjourned at 10:31 a.m. on a motion by Tom Blake and supported by Tammy Rochefort.

Respectfully submitted,

Lynda Ellis  
Chapter Secretary