



UP Chapter Executive Meeting
December 7, 2023
Embers CU Corporate Office, Marquette, MI

I. Call to Order: Chapter Chair, David Black called the meeting to order at 3:03 pm EST.

II. Roll Call

Present were: David Black, Connie Toensing, Lynda Ellis, Ray Theoret, Nicole Maki, Dawn Jahfetson, Joy Hill – Executive Committee and Julie Johnson, Brad Bisdorf, Becky Harding, Dylan Bloniarz – Committees, and Tony Zorza, MCUL Rep. Absent was: Darcy McLean and Mindy Brezsko from Executive Committee, and also, Katie Narhi and Jennie Gylock.

III. Minutes of Previous Meetings

- a. Minutes from the previous Regular Meeting dated August 2, 2023 were approved on a motion by Dawn Jahfetson and supported by Ray Theoret, motion carried.

IV. Correspondence and Discussion

- a. New credit union leadership, retirements, mergers, etc. – Merger of UP State, CCCU, & FECCCU will be legal on January 1, pending final membership vote, with 2 other phases in the coming year.
- b. Other events in the UP or League – None
- c. Industry trends or issues – Spoke about the text spoofing to Embers members.

V. Reports:

- a. League Director: Connie Toensing – Welcome Joy Hill, our new alternate director. Sept 12 was the MCUL strategic meeting, looking forward to the merger of Cuna and NAFCU, spoke of the new dues structure. If any issues with DIFS, reach out to MCUL Rep so Patty can address them – all chapters have reps on the advocacy board. Policy Pro now has a chapter on AI, education mid-management, cannabis compliance and best practices. League will be moving to an 18-month strategic planning session.
- b. Chapter Chair: David Black – Nothing to report
- c. Treasurer: Ray Theoret – The Chapter balance as of November 30, 2023 \$75,840.36, made up of Executive Committee - \$35,796.85, Education Committee – negative \$251.99, Annual Meeting Committee - \$35,337.42, and Golf Committee - \$4,958.08. A motion was made by Lynda and supported by Connie to transfer \$1,000.00 from executive committee fund to education committee, motion carried.
- d. Budget: Ray Theoret – Will report after year-end and discuss the budget.
- e. Audit Committee: – Jim Veneskey – the audit will be done after the 1st of the year.
- f. Engagement (Marketing/Website)– Jennie Gylock was not present but provided a report of winners for the October ICU drawing as follows:
 - \$500. D. Ollila – Marquette Community FCU
 - \$300. Thomas Allen – Chippewa County CU
 - \$100. David Delongchamp – TruNorth FCU
 - \$100. John Leuien – Limestone FCU
 - \$100. Dan Waltz – DeTour Drummond Community CU
 - \$100. Zoe Higgins – Embers CU

\$100. Glenn Luther – Breakwater FCU

\$100. Faye Englund – Rock Community FCU

\$100. Wanda Willis – UP State CU

The chapter website has been updated with the check presentation to Superior Health Foundation by Tom Blake, from the charity golf event. There was no photo received from the Honor Flight presentation.

Also, social media engagement - PAC fundraising posts here, to increase engagement for both the Chapter plus increase the fundraising amount for 2024.

- g. Education: Mindy Brezsko was not present but sent a report to discuss Cybersecurity meeting - we will need to schedule a date in February. We currently have interest from 7 credit unions with 16 attendees. Looking for a budget for the speaker at the Managers Conference, a motion was made by Connie to budget \$4,000.00 and supported by Lynda, motion carried. Nomination forms will be sent out for UP Chapter Awards, and a discussion was held about expanding them. MLO training was discussed and we will try and coordinate with the Chapter Annual Meeting, but have Mindy organize and handle that training.
- h. Events: Darcy McLean – was not present – Christmas dinner is this evening and the Managers Conference is in August 2024.
- i. Golf Committee: Brad Bisdorf – Donations were given to U.P. Honor Flight and Superior Health Foundation at \$3,500.00 each. The committee will be getting together in the next couple of months.
- j. Annual Meeting Committee: - Becky Harding and Julie Johnson – A meeting was held prior to this meeting, there was also a meeting back in October. Theme, education, and key note speaker is all set. Also discussed the new registration site that was purchased.
- k. Governmental Affairs: - Katie Narhi was not present – David had a report of items from Katie, which included – Committee has scheduled monthly meetings, they will gather a list of contacts for each credit union in the chapter, develop a quarterly communication plan for events and fundraising efforts.
- l. 906 hYPe: Dylan Bloniarz – 906hYPe is now an official Chapter of FUEL, and dues is \$200.00 per year. Stacie Vandenburg will be doing a virtual meeting in Q1. Trying to organize a hYPe Summit next year.
- m. League Consultant: - Tony Zorza – 60 credit unions were affected by ransomware and common denominator is Trellance. Education events coming up include Marketing in Grand Rapids, Branch Manager Training in Lansing, and also Training for Board Members at Soaring Eagle Resort.

VI. Old Business

- a. Master Plan update-all is good and we do not need to rewrite, so this item will be removed from the agenda.
- b. Member credit union engagement – Google groups has helped with engagement.

VII. New Business

- a. Calendar of Events – March prepare for the annual meeting which is set for April 12th to 14th, 2024.
- b. App support, email approval to be ratified with a motion by Connie and supported by Nicole. There will also be a Stripe account for credit cards, motion carried. A motion was made by Connie and supported by Lynda to open an account at Embers CU in the name of the UP Chapter Credit Unions, with Ray Theoret, David Black, Julie Johnson, and Becky Harding as authorized signers, motion carried.
- c. Reality Fairs were discussed and looking at the UP level for credit unions. Is there an interest, looking at forming a committee of different credit unions.
- d. Meeting frequency 2nd Thursday of the months held, with the next meeting Feb. 8, 2024 at 1:00 EST at Island Resort. The Annual meeting committee will meet at 11:00 am that day as well.
- e. Vice Chair has been appointed to Connie Toensing, as Jim Veneskey is no longer on the Executive Committee.

Adjournment at 4:23 pm

Respectfully submitted by: Lynda Ellis, Secretary