



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

## **77<sup>th</sup> ANNUAL MEETING**

**UPPER PENINSULA CHAPTER/MCUL**

**April 11, 12, & 13, 2025**

**Island Resort and Casino  
Harris, MI**



**A M E R I C A ' S**  
**CREDIT UNIONS™**

*Where **people** are worth more than money.™*

## **UP Chapter of MCUL Distinguished Service Award**



### **Lynda Ellis – Soo Co-op Credit Union**

Lynda has devoted a 40 year career to advancing the credit union movement through financial education, community service, and cooperative collaboration. A longtime member of the U.P. Chapter Executive Committee and a member of the DIFS Credit Union Advisory Council, she has played a key role in strengthening credit unions across the region.

As CEO of Soo Co-op Credit Union, Lynda has championed impactful financial education efforts, including Zogo, STUKENT for high schools, and expanded Financial Reality Fairs. She has fostered a strong culture of service through SCCU's robust volunteer program and all-staff volunteer days, and actively supports young professional growth through initiatives like UP Crash, 906 hYPe, and SCCU's Emerging Leaders Program.

Lynda actively supports resource-limited credit unions and exemplifies the cooperative spirit in all she does. A hands-on leader, she prioritizes team input and fosters a culture of mentorship and collaboration. Her deep-rooted commitment to the community is reflected in her past service as Board of Director for the Soo Cooperative Company, Treasurer for Hospice of the EUP, volunteer work with United Way of the EUP, and local school programs.

Her unwavering dedication and collaborative leadership have left a lasting impact on the U.P. credit union community, making her a deserving nominee for the Distinguished Service Award.

Lynda resides in Sault Ste. Marie with her husband, Clayton, and son, Zach.

## **UP Chapter of MCUL Person of the Year Award**



### **Darcy McLean – U. P. State Credit Union**

Darcy McLean is the President of U.P. State Credit Union. She attended Lake Superior State University, where she obtained her Bachelor of Science in Accounting with a minor in Finance. She started her journey with the credit union in January of 2000 as a branch manager/loan officer. During her 25 years of service, Darcy has made a lasting impact on our members and staff.

Darcy has been involved in the following credit union committees: U.P. Chapter Executive Committee member, past Co-chairperson for the U.P. Chapter Annual Meeting committee, and the events coordinator for the U.P. Chapter Executive Committee.

Darcy is a great leader and is dedicated to serving her community in Saint Ignace, MI. She is a member of the Saint Ignace Kiwanis Club and past president, past member of the Hooping for a Cure committee, Vice chair of the HOME of Mackinac County, Coordinator for the Saint Ignace Area Schools homecoming parade, creator and coordinator for the Saint Ignace Sports Boosters, and is a member of the Saint Ignace United Methodist Church.

In her free time, Darcy enjoys spending quality time with her family, boating, gardening and yard work, and supporting Saint Ignace Saints sports.

Darcy and her fiancé Steven, reside in Saint Ignace, MI. She is a proud mom to her son, Ethan McLean, who attends Michigan State University.

## **Pat Ruecker Memorial Scholarship Recipient**



### **Eliot Borst – Embers Credit Union**

Eliot is an energetic and outgoing young professional with a deep passion for serving Credit Union members and making a positive impact in his community. Since moving to Marquette in 2023, he has embraced his new home by actively participating in a wide range of local events, activities, and organizations.

A lover of the outdoors, Eliot spends his Spring, Summer, and Fall mountain biking, camping, and hiking, taking full advantage of Marquette's natural beauty. He also brings his enthusiasm and talents to the arts as a baritone with the Marquette Choral Society, where he not only sings but also serves as a board member.



**Upper Peninsula Chapter MCUL  
77th Annual Meeting  
April 12, 2025  
10:00 a.m.  
Island Resort and Casino, Harris, MI  
Club 41**

**AGENDA**

- I. CALL TO ORDER – SALUTE TO THE FLAG
- II. ROLL CALL –

<b>UP Chapter Credit Unions</b>
Baraga County FCU
Breakwater FCU
DeTour Drummond Community CU
Embers CU
Gogebic County FCU
Great Lakes First FCU
Integra First FCU
Iron Mountain Kingsford Comm FCU
Lake Superior CU
Limestone Financial CU
Manistique FCU
Marquette Community FCU
Northern Lights Community FCU
Peninsula FCU
Rock Community FCU
Settlers FCU
Soo Co-op CU
Tahquamenon Area CU
Torch Lake FCU
TruNorth FCU
U.P. State CU

Executive Committee:

Connie Toensing, District IV Director  
Joy Hill, Alternate District IV Director  
David Black, Chairperson  
Connie Toensing, Vice Chairperson  
Lynda Ellis, Secretary  
Nicole Maki, Treasurer  
Mindy Brezsko  
Hilary Fountain  
Darcy McLean  
Dawn Jahfetson

Other Committees:

Nicole Maki, Budget Committee Chairperson  
Joy Hill, Audit Committee Chairperson  
Becky Harding & Julie Johnson, Annual Meeting Committee Co-Chairpersons  
Mindy Brezsko, Education Committee Chairperson  
Julie Johnson, Events Committee Chairperson  
Brad Bisdorf, Golf Committee Chairperson  
Katie Narhi, Legislative/Governmental Affairs Committee Chairperson  
Jennie Gylock, Engagement Chairperson  
Tony Zorza, MCUL Representative  
Jake Stevens, Nominating Committee Chairperson  
Dylan Bloniarz, FUELmi  
Frank Baublet, Reality Fair Committee Chairperson

III. MINUTES

1. Board of Representatives Meeting: April 13, 2024 – (pg. 7,8)

IV. ELECTIONS

1. Nominating Committee Report (pg. 9)

V. REPORTS

1. League District Director – (pg.10,11,12,13)
2. Chapter Chairperson – (pg.14)
3. Chapter Treasurer – (pg.15,16,17,18,19,20)
4. Budget Committee – (pg.21)
5. Audit Committee – (pg.22)
6. Annual Meeting Committee – (pg.23)
7. Education Committee – (pg.24)
8. Golf Committee – (pg.25)
9. Legislative Committee and PAC Goals – (pg.26,27,28,29)
10. Engagement Committee – (pg.30)
11. FUELmi – (pg.31)
12. Events Report – (pg.32)
13. Reality Fairs Committee – (pg.33)

VI. OLD BUSINESS

VII. NEW BUSINESS

1. Distinguished Service (Pg.2)
2. CU Person of the Year Award (pg.3)
3. Pat Ruecker Memorial Scholarship (pg.4)
4. Patty Corkery, President and CEO MCUL

VIII. MOTION TO ADJOURN



**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 met 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 Honnor 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

# 2025 NOMINATION REPORT

## DISTRICT IV/UPPER PENINSULA CHAPTER OF CREDIT UNIONS

### Report of Nominating Committee

The persons nominated to be on the Chapter Executive Committee, the MCUL District IV League Director, the Delegate and Alternate Delegate to the MCUL Annual Meeting are as follows:

For **CHAPTER EXECUTIVE COMMITTEE** - Two Year Term - four to be elected. **Vote for four (4).**

1. David Black, COO, Embers Credit Union (incumbent)
2. Mindy Brezsko, CEO, Integra First Federal Credit Union (incumbent)
3. Dawn Jahfetson, CEO, Baraga County Federal Credit Union
- 4 Darcy McLean, COO, UP State Credit Union (incumbent)

For **MCUL DISTRICT IV LEAGUE DIRECTOR** - Two Year Term - One to be elected. **Vote for one (1).**

1. Connie Toensing, CEO, Chippewa County CU

For **DELEGATE TO THE MCUL ANNUAL MEETING** - One Year Term - One to be elected. **Vote for one (1).**

1. David Black, COO, Embers Credit Union

For **ALTERNATE DELEGATE TO THE MCUL ANNUAL MEETING** - One Year Term - One to be elected. **Vote for one (1).**

1. Mindy Brezsko, CEO, Integra First Federal Credit Union

### **ELIGIBILITY REQUIREMENTS:**

All members of the Executive Committee (MCUL Bylaws, Article IX, Section 8(B)) must each hold a position with a chapter member credit union of director, credit or supervisory committee member (or a member of a committee consisting of members of the credit union that performs basically the same services as those performed by a credit or supervisory committee), or employee. The above sentence notwithstanding, however, an employee of a credit union in a particular chapter, that actually works in a branch facility of that credit union that is located within another chapter, may be eligible for election to the position of an additional member of the executive committee of the chapter within which the branch facility is located, provided that the affected employee may not hold the position of chairperson, vice-chairperson(s), secretary, treasurer, or AC&E delegate (or alternate delegate)

The Chapter Delegates and Alternate Delegate (MCUL Bylaws, Article VI, Section 4) must be members of the Chapter Board of Representatives, on which corporate representatives and League individual members must serve.

To be eligible to serve as League Director or Alternate Director, an individual must be (1) a member of and (2) a director, credit committee or supervisory committee member, manager or senior management employee who reports directly to the manager of a credit union that is a League member in good standing and that is affiliated with a chapter in the district that such person seeks to represent.

Respectfully Submitted, Jake Stevens, Nominating Committee Chairperson



## JOINT MCUL/DIRECTORS ANNUAL REPORT MARCH 2025

From Connie Toensing, MCUL Board Director  
Patty Corkery, President/CEO, Michigan Credit Union League & Affiliates

In 2024, the Michigan Credit Union League (MCUL) & Affiliates, in collaboration with America's Credit Unions, prioritized education and advocacy in our mission to empower credit unions to best support **Michigan's 6 million members**.

### ADVOCATE

MCUL's strong partnership with America's Credit Unions, AACUL, NASCUS and Inclusiv continue to be highly impactful for our advocacy and engagement efforts.

In Washington, D.C., we once again held the **Credit Card Competition Act** at bay, in its individual capacity and as an amendment to must-pass legislation. The league system continues to assess the impact of Illinois' state-passed legislation on interchange, prohibiting its assessment on sales tax or tips. While the **Credit Union Board Modernization Act** did not pass the U.S. Senate, it will be reintroduced with U.S. Rep. Bill Huizenga as lead sponsor once again. We continued to focus on proposed regulatory changes to overdraft fees from the CFPB last year, and we ended the year joining America's Credit Unions and 19 fellow state leagues in amicus legal support of a court action to block the rule.

In Lansing, we successfully prevented the reintroduction of payday lending expansion legislation. We secured an additional **\$5M in new funding for CDFIs, \$5M for the Michigan Saves Program** and funding for a payday lending alternative pilot program. Legislation to reform garnishments and collections did pass during the lame duck session, although it was heavily amended and weakened due to our industry's efforts. MCUL-supported amendments to the Michigan Credit Union Act to reconcile it with unclaimed property law on military escheats were enacted, and we successfully defended against and defeated legislation on bad-faith insurance practices, harmful state Consumer Protection Act amendments, GAP product reforms and legislation impacting employee background checks for regulatory and bonding requirements.

Last year represented another successful year with grassroots organizing and PAC fundraising:

- We hosted **10 chapter legislative events**, utilizing both virtual and in-person formats, as well as strong attendance at MCUL State GAC, America's Credit Unions' GAC and Hike the Hill.
- The **state PAC raised \$233,816; the federal PAC raised \$249,520**. These funds continue to be critical to our efforts to support legislators who support credit union principles.
- **Raised \$214,383** from credit unions for "A Stronger Financial Michigan," our advocacy and industry promotion and defense fund.



MCUL's strong partnership with America's Credit Unions continues to yield success, and that partnership will continue to grow with the resources now available from the two national organizations merging.

## EDUCATE

It was a busy year for MCUL's Education and Events team, offering 20 conferences and events, including six that were delivered virtually.

New in the 2024 training lineup were:

- Women's Leadership Conference
- Financial Management for Credit Unions
- Cultivating Leaders Workshop
- League InfoSight Masterclass

Overall attendance remained consistent from the previous year, with nearly 1,800 registrants attending MCUL training, which included **participation from 78% of MCUL-affiliated credit unions**. Of those attending, the split was approximately 38% versus 62% from credit unions under \$250M in assets to those over \$250M, respectively.

**CU Solutions Group (CUSG)** provides solutions for credit unions and other businesses within three separate areas of expertise: **HR Performance Solutions, Martech Solutions and Financial Empowerment**.

Within **HR Performance Solutions**, hundreds of new HR departments across the country signed up to use multiple HR software products. Revenue for the business increased to \$14.4M in 2024, up from \$14.3M in 2023. The business generated **\$4.4M in net income for CUSG**.

Within **Martech Solutions**, the business grew to over 300 total customers. Revenue for core products in the business increased to \$7.7M in 2024, up from \$6.2M in 2023. The business generated **\$1.1M in net income for CUSG**.

Within Financial Empowerment, significant strides were made in enhancing the Love My Credit Union Rewards program. TurboTax switched to a percentage discount to increase member savings on more expensive full-service packages, while all participating credit unions were elevated to the highest discount level, ensuring all members had access to the best in market offers, even at the expense of CUSG's revenue. The H&R Block offer for current customers was enhanced to \$10 savings, which contributed to an 85% year-over-year increase in CUSG's revenue from H&R Block and boosted deposits in credit unions. To support credit unions in providing valuable financial wellness resources to their members, we launched a new partnership with Trust & Will, the leading digital estate planning and settlement platform, offering members a 20% discount on estate planning services and access to attorneys for more complex needs. Additionally, the Save to Win (STW) prize-linked savings program was streamlined in 2024 to facilitate easier management and data retrieval. We continued direct engagement with members through emails and launched an Annual Member Survey for credit unions to send to new STW participants.

The CUSG board approved a dividend of 50% of 2024 net income. This equates to a dividend of \$257 per share that was distributed in February 2025.

Go to [CUSG.com](https://www.cusg.com) for more department information.



## COMMUNICATE

The Communications team continues to spread Michigan credit union news and industry insights through the following:

- Credit Unions, Coffee & Conversations podcast
- MILEague Minute newsletter
- Advocacy Update
- CU Impact Report & stories

Go to [MCUL.org](https://mcul.org) to find more on these resources.

## PROMOTE THE CU DIFFERENCE

The Try a Credit Union campaign in 2024 successfully expanded credit union awareness across Michigan through a strategic mix of social media, video and programmatic advertising. The campaign delivered **110.4 million impressions**, drove **837,200 clicks** and introduced **333,000 new users** to TryACreditUnion.com. In 2025, we will maintain our focus on increasing engagement among Gen Z members and exploring emerging media strategies.

Last year, the Michigan Credit Union Foundation raised **\$398,831** in funding to help Michigan credit unions make a bigger difference throughout the year. These funds went toward:

- 20 Community Enrichment Grants
- 21 CU Kind Day Grants
- 196 new Credit Union Financial Counselors
- 134 Financial Reality Fairs for more than 18,985 Students
- 36 Young Professional and New CEO Scholarships
- 18 Support Scholarships for Small-Asset-Size Credit Unions
- 16,000 \$mart Money MI Kids Read Books

## SUPPORT

In 2024, we remained committed to enhancing our support offerings, outreach and communication efforts. Cheers! to Compliance, the Compliance Helpline and Reg Corner continued with great success. We held our first LIVE Cheers! to Compliance event at the 2024 Marketing, Compliance, YOU and Lending Conference in Q1, which was well received. We also expanded the availability of SAS Compliance Office Hours to include credit unions of all sizes, which was met with approbation as we increased average attendance by three-fold. Additionally, we secured meetings throughout the year between the membership and our regulatory agencies, including the CFPB, NCUA and MI DIFS.

Regulatory programming continues to be a priority, with comment letters submitted for five regulatory comment calls and requests for information, focusing largely on regulatory proposals and proposed changes to information collections by the NCUA. This year will bring an increased focus on regulatory proposals across the board as the landscape changes under the new administration. This year will also bring about several enhancements and modifications to our support offerings as we seek ways to streamline processes and explore the capabilities of League InfoSight365.

## VALUE PROPOSITION

A strong financial performance by our business units, CUSG and MCULSC, directly translates into lower dues for credit unions. MCUL collects \$860,000 in annual dues to fund a combined MCUL/MCULSC



budget of approximately \$5.5 million and supporting important programs and expenses, including but not limited to:

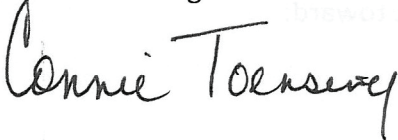
- Grassroots state advocacy efforts on behalf of all credit unions
- Continued low-cost educational offerings, including the ACE
- SAS support through education and advocacy scholarships and free compliance solutions
- CU Awareness matching funds, production, and media costs

## IN CONCLUSION

In 2025, MCUL & Affiliates remains committed to working alongside you to strengthen Michigan's credit unions and advance the credit union movement. Together, we are meaningful and trusted financial partners for 6 million Michiganders and more than 140 million consumers across the country. As we move forward, your insights, concerns and ideas are invaluable — let's continue collaborating to support and protect the cooperative credit union movement in Michigan.

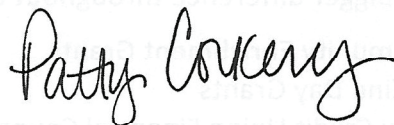
Thank you for your continued support.

Connie Toensing

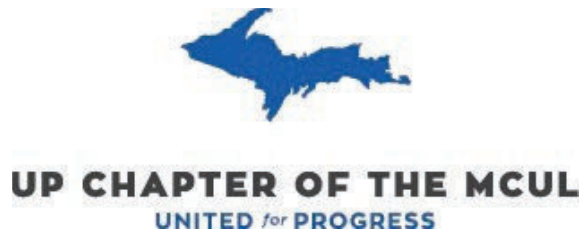


MCUL Board Director  
Michigan Credit Union League

Patty Corkery



President/CEO  
Michigan Credit Union League & Affiliates



**David Black**

Chairperson, Upper Peninsula Chapter of MCUL  
Embers Credit Union  
Marquette, MI 49855

March 14, 2025

**Dear Members and Friends,**

As we prepare for our Annual Meeting, I want to thank you for your dedication to the credit union movement. Our chapter continues to grow and evolve, thanks to the commitment of our members, volunteers, and community partners.

One of our most exciting initiatives this year has been the formation of the Financial Reality Fair Committee, dedicated to expanding financial education opportunities for high school students across the Upper Peninsula. These hands-on experiences empower young people with essential financial knowledge, reinforcing the credit union mission of financial wellness for all.

Additionally, we have been working to enhance the Annual Meeting experience by slowly evolving both the structure of the event and the educational opportunities available to attendees. Our goal is to provide greater value by offering relevant insights, professional development, and networking opportunities that strengthen our collective impact.

As we look ahead, I encourage you to stay engaged, share your perspectives, and take advantage of the many opportunities our chapter offers. We are committed to providing meaningful events throughout the year, including the Managers Conference, the Golf Outing, and various educational seminars. Your participation in these gatherings helps strengthen our network, foster collaboration, and advance the success of credit unions across the Upper Peninsula.

Thank you for your ongoing commitment. I look forward to seeing you at the Annual Meeting and throughout the year as we continue working together to support our members and communities.

With appreciation,

**David Black**

Chairperson, Upper Peninsula Chapter of MCUL

**UPPER PENINSULA CHAPTER**

**MICHIGAN CREDIT UNION LEAGUE**

**ACCOUNT BALANCE**

**December 31, 2024**

	<b>Balance Forward</b>	<b>Net Change YTD</b>	<b>Current Balance</b>
Executive Committee	\$31,111.86	-\$10,060.60	\$21,051.26
Education Committee	\$748.01	\$2,720.99	\$3,469.00
Annual Meeting Committee	\$32,274.02	\$12,762.07	\$45,036.09
Golf Committee	\$4,958.08	\$2,986.85	\$7,944.93
FUEL (Young Professional Group)	\$0.00	\$60.15	\$60.15
		<b>Total</b>	<b>\$77,561.43</b>

# **UPPER PENINSULA CHAPTER**

## **MICHIGAN CREDIT UNION LEAGUE**

### **EXECUTIVE COMMITTEE**

**December 31, 2024**

<b>Income</b>	<b><u>Budget</u></b>	<b><u>Actual</u></b>
Chapter Contributions	\$10,749.00	\$8,095.00
Misc.	\$0.00	\$28.81
Proceeds Legislative Luncheon	\$0.00	\$0.00
Dividends	\$80.00	\$58.91
League Sub	\$0.00	\$0.00
	\$0.00	\$0.00
Total Income	<u>\$10,829.00</u>	<u>\$8,182.72</u>
<b>Expense</b>		
Transfer to Education	\$0.00	\$6,470.10
Chapter Scholarships	\$7,000.00	\$0.00
Credit Union Week Contest	\$1,500.00	\$1,500.00
Chapter Awards	\$0.00	\$0.00
Donations	\$0.00	\$2,200.00
Executive Committee Expense	\$7,079.00	\$7,970.25
Nominating/Budget/Gratuities	\$0.00	\$0.00
League Delegation Funding	\$2,500.00	\$0.00
Legislative Committee Expense	\$2,500.00	\$0.00
Misc.	\$0.00	\$102.97
Scholarships	\$1,000.00	\$0.00
Total Expenses	<u>\$21,579.00</u>	<u>\$18,243.32</u>
<b>Net Change</b>	<u><u>-\$10,750.00</u></u>	<u><u>-\$10,060.60</u></u>
Balance Forward		\$31,111.86
Net Change YTD		-\$10,060.60
Balance		\$21,051.26

# **UPPER PENINSULA CHAPTER**

## **MICHIGAN CREDIT UNION LEAGUE**

### **EDUCATION COMMITTEE**

**December 31, 2024**

<b>Income</b>	<b><u>YTD</u></b>
Manager's Conference Registration	\$23,879.00
Manager's Conference Sponsors	\$1,594.00
MLO Registration	\$3,875.00
Transfer from Executive	\$6,470.10
 Total Income	 <u><u>\$35,818.10</u></u>
<b>Expense</b>	
Education Committee Meeting	\$0.00
Lunch Education	\$0.00
Registration Refunds	\$500.00
Mgr. Conf. Expenses	\$1,677.44
Manager's Conf. Island House	\$22,280.67
Mgr. Conf. Speaker Expenses	\$1,139.00
Mgr. Conf. Speaker	\$5,500.00
Island House	\$0.00
Bean Bag Prizes	\$0.00
Costs for CyberSecurity Training	\$0.00
Costs for MLO Training	\$2,000.00
	\$0.00
 Total Expense	 <u><u>\$33,097.11</u></u>
 <b>Net Change</b>	 <u><u>\$2,720.99</u></u>
 Balance Forward	 \$748.01
Net Change YTD	\$2,720.99
Balance	\$3,469.00

# **UPPER PENINSULA CHAPTER**

## **MICHIGAN CREDIT UNION LEAGUE**

### **ANNUAL MEETING COMMITTEE**

**December 31, 2024**

<b>Income</b>	<b><u>YTD</u></b>
Reservations For Annual Meeting	\$39,296.69
Sponsors	\$21,250.00
Vendors Registration	\$22,803.50
MCUL Mix and Mingle Proceeds	\$705.60
MCUL CEO Luncheon Proceeds	\$1,089.60
Total Income	<u><u>\$85,145.39</u></u>
<b>Expense</b>	
Convention Center Billing	\$59,141.00
Committee Expense	\$1,236.39
Crasher's Room Expenses	\$0.00
Pheedloop Inc. Event App.	\$2,760.00
Best Dressed to Charity	\$500.00
Evaluation sheet winner	\$0.00
Supplies and Decorations	\$167.99
Printing Programs	\$0.00
Speaker's Expenses	\$7,819.93
Meet and Greet Expenses	\$564.02
Registration Refunds	\$193.99
Total Expense	<u><u>\$72,383.32</u></u>
<b>Net Change</b>	<u><u>\$12,762.07</u></u>
Balance Forward	\$32,274.02
Net Change YTD	\$12,762.07
Balance	\$45,036.09

# **UPPER PENINSULA CHAPTER**

## **MICHIGAN CREDIT UNION LEAGUE**

### **GOLF COMMITTEE**

**December 31, 2024**

<b>Income</b>	<b><u>YTD</u></b>
Sponsors	\$4,749.28
Registration Fee	\$5,771.11
Silent Auction	\$1,430.00
Misc.	\$250.00
	\$0.00
 Total Income	 \$12,200.39
<b>Expenses</b>	
U.P. Honor Flight	\$0.00
Superior Health Foundation	\$0.00
Trillium House	\$0.00
OSF Hospice	\$0.00
Refunds	\$0.00
Tumbler Giveaways	\$0.00
Can coolie giveaways	\$0.00
gift cards prizes	\$400.00
Bluff Country Club billing	\$8,691.61
Hole Signs	\$26.50
Misc.	\$95.43
Cash prizes and start up cash	\$0.00
 Total Expense	 \$9,213.54
 <b>Net Change</b>	 \$2,986.85
 Balance Forward	 \$4,958.08
Net Change YTD	\$2,986.85
Balance	\$7,944.93

**December 31, 2024**

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**UPPER PENINSULA CHAPTER**  
**MCUL**  
**BUDGET**  
**FISCAL YEAR ENDING DECEMBER 31, 2025**

<b>Revenues:</b>			
Chapter Dues (See Schedule #1)			\$10,987
Dividends			\$60
League Subsidy			\$0
			\$0
	<b>Total Revenues</b>		<b>\$11,047</b>
<b>Expenditures:</b>			
General Fund:			
	Delegate Funding	\$2,500	
	Executive Committee	\$10,000	
	Legislative Action	\$2,500	
	Michigan C.U. Foundation (MCUF)	\$1,000	
	Chapter Scholarships	\$7,000	
	Misc.	\$0	
	Credit Union Week Contest	\$1,500	
	Transfer to Contingency Fund	\$0	
	Subtotal		\$24,500
	<b>Total Expenditures</b>		<b>\$24,500</b>
<b>Schedule #1 (Chapter Dues)</b>			
	Credit Unions' Gross Income for 2024	\$140,034,783	
	Dues Factor	0.00035	
	Gross Dues		\$49,012
	Less Dues Over Cap		\$27,038
	<b>Chapter Dues</b>		<b>\$21,974</b>
<b>Respectfully Submitted By:</b>			
Nicole Maki			

## UP Credit Union Chapter Audit Report As of December 31, 2024

An audit was performed on the UP Chapter's financial records for the 2024 calendar year during the month of February 2025.

The following information was reviewed during the audit:

- Financial statements
- Credit union account statements
- Account reconciliations
- Disbursements and supporting documentation
- Receipts and supporting documentation

It is my opinion that the financial statements and records accurately reflect the chapter's financial activity during the period. Thank you to Nicole Maki for preparing the financial statements for the chapter and providing necessary documentation and her assistance for the audit.

Respectfully submitted,

Joy Hill  
Audit Committee Chairperson

## Annual Meeting Report

The 2024 Annual Meeting took place at the Island Casino and Convention Center in Harris, Michigan, with 430 registered attendees joining us for a memorable weekend of events.

A special thank you to our committee members whose dedication, hard work, and passion make this event possible.

We're excited to announce that the Executive Committee has approved the location for the 2026 Annual Meeting, which will be held at the Island Resort and Casino. The dates to mark your calendars are:

April 10<sup>th</sup> – 12<sup>th</sup>, 2026

We encourage you to complete the evaluation surveys. Your feedback is essential in helping us to make this event even better.

Thank you for your continued support of the credit union movement.

Rebecca Harding and Julie Johnson, Co-Chairperson's

Committee Members include:

Lisa Lindberg, Vendor Show

Nicole Maki, Event Registration

Lynda Ellis

Dan Litzner

Abby Runkel

## **Educational Committee Report**

The Educational Committee organizes educational conferences throughout the year based on the various compliance, regulatory and recommendations of our credit unions. We work with our League and speakers from across the country to determine how we can best meet the educational needs of our credit unions.

It is our goal to have a minimum of three educational events each year. Last year we mixed things up and held our MLO and Cybersecurity Training during the 2024 UP Chapter Meeting.

The 2024 Manager's Conference was held August 7-9<sup>th</sup> on Mackinac Island. Joe Jurec and Pete Honsberger were our speakers. Their focus was to grow your next generation leaders.

If anyone has any suggestions or recommendations for any educational seminars, please contact the Education Committee Chair, Mindy Brezsko.

Mindy Brezsko, Educational Committee Chair

## U.P. Chapter of the MCUL Golf Committee Report

April 12, 2025

We had another great outing in 2024 at Terrace Bluff in Gladstone. Nearly 100 golfers were there along with many great sponsors and helpers. The event produced a net profit of \$2,921.46. Due to the continued success of the golf outing, we were able to raise our donations this year to our charities. A check for \$2,500 was delivered to both Superior Health Foundation and U.P. Honor Flight.

This was the first year that we used the new App for registration and sponsorships, so we look forward to improving that experience for next year.

The date for the 2025 golf outing will be August 21<sup>st</sup>.

Thank you to the rest of the Golf Committee: Dylan Bloniarz, Courtney Klitzke, Brad Swee, and Jennifer Stempki!

Also, thank you to all the sponsors and volunteers that made this an amazing day of golf, networking, food, and drinks.

We look forward to having you all back this August!

Brad Bisdorf

## **2024 U.P. Chapter Legislative Report**

Submitted by: Katie Narhi and Dawn Taylor

### **The Importance of Credit Union Advocacy**

While the MCUL & Affiliates delivers the credit union message in Lansing and Washington D.C., it is just as important that we, as credit unions, stay up to date on and address State and Federal issues with our lawmakers. For more details on State and Federal issues that the Michigan Credit Union League is working on, please see the [MCUL Advocacy webpage](#).

### **Scheduling visits with your lawmaker**

We encourage credit unions to keep lawmakers in mind when/if planning events or sharing credit union stories. It remains important to share the credit union difference.

Our elected representatives have busy schedules and generally, our State and Federal lawmakers work Tuesday, Wednesday, and Thursday and are back in their district on Mondays and Fridays. Please refer to your local lawmaker's website for availability and events.

You can always check out their session schedules online:

<http://senate.michigan.gov/>

<http://house.michigan.gov>

<https://www.congress.gov/resources/display/content/Calendars+and+Schedules>

<https://www.senate.gov/legislative/calendars.htm>

### **Federal Lawmakers**

#### **US Senate**

Gary Peters

Elissa Slotkin

#### **US Congress**

1<sup>st</sup> Congressional District - Jack Bergman

### **State Lawmakers**

#### **Michigan State Senate**

38<sup>th</sup> Senate District – Ed McBroom

37<sup>th</sup> Senate District – John Damoose

#### **Michigan House of Representatives**

110<sup>th</sup> District – Gregory Markkanen

*Located in part of Dickinson County, as well as all of Gogebic, Houghton, Iron, Keweenaw, and Ontonagon Counties.*

109<sup>th</sup> District – Karl Bohnak

*Located in part of Dickinson County, as well as all of Alger, Baraga, and Marquette Counties.*

108<sup>th</sup> District – David Prestin

*Located in parts of Chippewa and Mackinac Counties, as well as all of Delta, Luce, Menominee, and Schoolcraft Counties.*

107<sup>th</sup> District – Parker Fairbairn

*Located in parts of Cheboygan, Chippewa, and Mackinac Counties, as well as all of Charlevoix Emmet Counties*

## **Fundraising**

In 2024, together we raised \$3,915.00 for the federal PAC (*down from 2023*), \$5,386.60 for the state PAC (*up from 2023*) and \$9,598.33 for ASFM.

A total of 5 credit unions out of 21 participated in the 2024 lapel pin program, 3 credit unions in the 2023 Holiday Plush Sale. These programs are annual fundraisers for the state PAC and continues to help support state lawmakers who support credit unions.

6 credit unions participated in the 2024 Grand Raffle to benefit the federal PAC.



## 2024 MCUL PAC Goals

Total Records: 22

Credit Union Name	Chapter	Casual Days	Grand Raffle	Lapel Pins	State Holiday Plush Sale	Other	CU Goal	Amount Raised	% of Goal Raised	ASFM Goal	ASFM Amount Raised	ASFM % of Goal Raised
*Upper Peninsula Chapter (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$0.00	\$800.00	0.00%	\$0.00	0.00	0.00%
*Upper Peninsula Chapter (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%			
Baraga County FCU (Federal)	UP	\$0.00	\$465.00	\$0.00	\$0.00	\$0.00	\$387.56	\$465.00	119.98%	\$1,000.00	0.00	0.00%
Baraga County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$199.31	\$0.00	0.00%			
Breakwater FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$667.73	\$0.00	0.00%	\$2,500.00	1,000.00	40.00%
Breakwater FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$343.40	\$0.00	0.00%			
DeTour Drummond Community CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$160.07	\$0.00	0.00%	\$500.00	0.00	0.00%
DeTour Drummond Community CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$82.32	\$0.00	0.00%			
Embers CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$957.61	\$0.00	0.00%	\$5,000.00	0.00	0.00%
Embers CU (State)	UP	\$0.00	\$0.00	\$50.00	\$0.00	\$75.00	\$492.49	\$125.00	25.38%			
Gogebic County FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$301.86	\$0.00	0.00%	\$500.00	500.00	100.00%
Gogebic County FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$155.24	\$0.00	0.00%			
Great Lakes First FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$687.68	\$0.00	0.00%	\$1,000.00	0.00	0.00%
Great Lakes First FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$353.66	\$0.00	0.00%			
Integra First FCU (Federal)	UP	\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$750.38	\$5.00	0.67%	\$2,500.00	0.00	0.00%
Integra First FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$385.91	\$0.00	0.00%			
Iron Mountain Kingsford Community FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$894.53	\$0.00	0.00%	\$2,500.00	1,000.00	40.00%
Iron Mountain Kingsford Community FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$460.04	\$0.00	0.00%			
Lake Superior CU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$90.38	\$0.00	0.00%	\$500.00	0.00	0.00%
Lake Superior CU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46.48	\$0.00	0.00%			
Limestone Financial CU (Federal)	UP	\$0.00	\$190.00	\$0.00	\$0.00	\$0.00	\$327.12	\$190.00	58.08%	\$1,000.00	1,000.00	100.00%
Limestone Financial CU (State)	UP	\$0.00	\$0.00	\$350.00	\$480.00	\$0.00	\$168.23	\$830.00	493.37%			
Manistique FCU (Federal)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.08	\$0.00	0.00%	\$500.00	0.00	0.00%
Manistique FCU (State)	UP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$128.60	\$0.00	0.00%			



<b>Marquette Community FCU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$709.20	\$0.00	0.00%	\$2,500.00	455.00	18.20%
<b>Marquette Community FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$364.73	\$0.00	0.00%			
<b>Northern Lights Community FCU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$112.60	\$0.00	0.00%	\$500.00	0.00	0.00%
<b>Northern Lights Community FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$57.92	\$0.00	0.00%			
<b>Peninsula FCU (Federal)</b>	<b>UP</b>	\$0.00	\$745.00	\$0.00	\$0.00	\$0.00	\$829.09	\$745.00	89.86%	\$5,000.00	0.00	0.00%
<b>Peninsula FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$250.00	\$960.00	\$0.00	\$426.39	\$1,210.00	283.78%			
<b>Rock Community FCU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75.22	\$0.00	0.00%	\$500.00	0.00	0.00%
<b>Rock Community FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.68	\$0.00	0.00%			
<b>Settlers FCU (Federal)</b>	<b>UP</b>	\$0.00	\$35.00	\$0.00	\$0.00	\$0.00	\$262.89	\$35.00	13.31%	\$500.00	643.33	128.67%
<b>Settlers FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$135.20	\$500.00	369.82%			
<b>Soo Co-op CU (Federal)</b>	<b>UP</b>	\$0.00	\$1,185.00	\$0.00	\$0.00	\$0.00	\$1,679.40	\$1,185.00	70.56%	\$5,000.00	2,500.00	50.00%
<b>Soo Co-op CU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$1,831.60	\$890.00	\$0.00	\$863.70	\$2,721.60	315.11%			
<b>Tahquamenon Area CU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$493.93	\$0.00	0.00%	\$1,000.00	0.00	0.00%
<b>Tahquamenon Area CU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$254.03	\$0.00	0.00%			
<b>Torch Lake FCU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$152.19	\$0.00	0.00%	\$500.00	0.00	0.00%
<b>Torch Lake FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78.27	\$0.00	0.00%			
<b>TruNorth FCU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,227.25	\$0.00	0.00%	\$2,500.00	2,500.00	100.00%
<b>TruNorth FCU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$631.16	\$0.00	0.00%			
<b>U.P. State CU (Federal)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$490.00	\$703.83	\$490.00	69.62%	\$2,500.00	0.00	0.00%
<b>U.P. State CU (State)</b>	<b>UP</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$361.97	\$0.00	0.00%			
<b>UP CHAPTER TOTALS (Federal)</b>		<b>\$0.00</b>	<b>\$2,625.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,290.00</b>	<b>\$11,720.60</b>	<b>\$3,915.00</b>	<b>33.40%</b>			
<b>UP CHAPTER TOTALS (State)</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,981.60</b>	<b>\$2,330.00</b>	<b>\$75.00</b>	<b>\$6,027.73</b>	<b>\$5,386.60</b>	<b>89.36%</b>	<b>38,000.00</b>	<b>9,598.33</b>	<b>25.26%</b>

## UP Chapter Engagement Committee - 2024 Report

### CU Link Try a Credit Union Campaign 2024 Analytics

- The Try A Credit Union campaign successfully expanded credit union awareness across Michigan through a strategic mix of social media, OTT video, and programmatic advertising.
  - Campaign Impressions – 110.4 million
  - Site Sessions – 472 K
  - Site New Users – 420 K
  - Campaign Clicks – 837,200

With this mix of media, the campaign introduced 333,000 + new users to TryACreditUnion.com. Please share on your credit union's social channels to drive awareness and increase the campaigns reach, in turn the success and impact of the campaign will continue to grow.

The Credit Union Day drawing was held in credit unions across the UP on October 17<sup>th</sup>, 81% of UP Credit Unions participated, which was up just shy of 20% from the previous year. A total of \$1,500.00 in prizes were awarded. The winning credit unions were as follows:

\$500 – Jeff Moya - U.P. State Credit Union  
\$300 – Bob Fretter - Settlers Federal Credit Union  
\$100 – Robert Norden - Rock Community Credit Union  
\$100 – Scot Koski - Marquette Community Federal Credit Union  
\$100 – Lon Brinkman - Manistique Federal Credit Union  
\$100 – Carolyn Nelson - Northern Lights Community Credit Union  
\$100 – Chris Gillespie - Tahquamenon Area Credit Union  
\$100 – Joseph Seamen - DeTour Drummond Community Credit Union  
\$100 – Karen Caylor - Peninsula Federal Credit Union

Respectfully submitted,

Jennifer Gylock

UP Chapter Website Administrator/ Engagement Chair

The purpose of the Engagement Committee is to collaborate with MCUL Chapter League representatives to encourage chapter credit union participation in the MCUL Try A Credit Union Campaign and the Credit Union Week drawing.

The Committee also administers and maintains the chapter website.

## 906 HYPE JOINED FUELMI



Since 2016, 906 hYPE has been the organization that brought together young credit union professionals and created opportunities to connect, learn, and engage with credit union peers while building their careers in the industry. The success of this group was incredible, but it limited our network to the Upper Peninsula. After pondering the idea for a few years, we officially joined forces with FUELmi, Michigan's state-wide YP group, and now operate as a Chapter of the organization.

## Q2 - ROLLER COASTER BUILD

Before the 2024 Annual UP Chapter Meeting kick-off, we hosted an "Extreme Roller Coaster Build." Teams of 2024 Crashers and credit union executives from all across Michigan worked together to build a marble roller coaster using unusual supplies to determine its size, elaborateness, and speed. The activity brought out everyone's competitive side and created great camaraderie.



## Q2 - VIRTUAL MEETING WITH STACIE V.

On Thursday, July 20, 17 YPs had a virtual meeting with Stacie VanDenBerghe of CU Innovate on empowerment and how to accept and give it. She provided several examples for us to apply to everyday situations that occur in the office as well as outside the office.



## Q3 - CRITICAL LEADERSHIP TRAINING

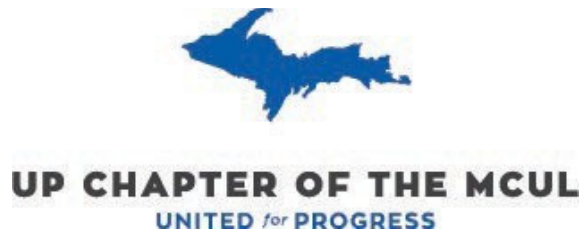
Thursday, August 8, we had 10 YPs in person at the Embers Corporate Office and 3 YPs join us virtually to go through Jocko Willink's Critical Leadership Training Masterclass. We had six credit unions represented and great discussion was had throughout our time together. We wrapped up by making 25 tie blankets for local animal shelters and ended the day with a little networking at Blackrocks Brewery.



## Q4 - ROUND TABLE WITH PATTY CORKERY

On Thursday, October 24, young professionals from across the UP gathered at the Maninisitque Public Library to have a round-table discussion with Patty Corkery on a variety of topics. The discussion was so insightful that the two-hour time slotted went by within the blink of an eye. She also talked about the newly created CU Spark Tank program for YPs.





#### **Events Recap, 2024:**

- **UP Chapter Annual Meeting & Expo – April 12-14, 2024**  
Location: Island Resort & Casino  
Attendance: 430
- **MLO Training – April 12, 2024**  
Location: Island Resort & Casino  
Attendance: 30
- **Cyber Security Training – April 12, 2024**  
Location: Island Resort & Casino  
Attendance: 17
- **UP Managers Conference – August 7-9, 2024**  
Location: Mackinac Island  
Attendance: 67
- **UP Chapter Golf Outing – August 22, 2024**  
Location: Terrace Bluff Golf Course

#### **Current and Upcoming Events:**

- **UP Chapter Annual Meeting & Expo – April 11-13, 2025**  
Theme: *Willy Wonka and the Chocolate Factory*.  
Location: Island Resort & Casino
- **UP Managers Conference – August 6-7, 2025**  
Location: Mackinac Island
- **UP Chapter Golf Outing – August 21, 2025**
- **FUEL MI – October 2, 2025**  
Location: Northern Michigan University

*Submitted by Julie Johnson, Events Committee Chair*

## Reality Fair Committee

The Reality Fair Committee's goal was to increase the overall students impacted in the UP. When we started meeting, we worked on establishing what Credit Unions did in the past and the upcoming Reality Fairs that were being established inputting to shared excel sheet. With the upcoming Reality Fairs that were established Credit Unions were able to partner up with each other by knowing who the point person/credit union was and partnering credit unions.

In 2024 UP Credit Unions have collectively been able to host 23 reality fairs that Impacted 3233 Students. We had a total of 12 different Credit Unions that were involved in the Success of our Reality fairs this year. This was a big increase from 2023 which had a total of 8 reality Fairs impacting 804 Students.

School	Point of contact	Credit union	Partner Credit union	Date sched	Students impacted
Houghton HS		Breakwater			130
Marquette Alternative HS		Embers	TruNorth		120
Menominee HS	Courtney Klitzke Branch M:	Integra First FCU			508
Carney-Nadeau HS	Michelle Charles Branch M:	Integra First FCU			60
North Central Area HS	Michelle Charles Branch M:	Integra First FCU			90
Stephenson HS	Jasmine Walters Branch M:	Integra First FCU			111
Lake Superior State University	The Hub @ LSSU by LFUCU	Limestone FCU			150
Malcolm High School	Jill Connin, Education Coord	Limestone FCU		25-Feb	90
Superior Central Schools	Jill Connin, Education Coord	Limestone FCU	Northern Lights, Treenary Embers		100
Gladstone HS	Cheryl Comeaux/Abby Run	UP Chapter (Included Peninsula, Embers, Great Lakes First and UP State)		4/23/2025	200
Bark River HS	Cheryl Comeaux/Abby Run	UP Chapter (Included Peninsula, Embers, Great Lakes First and UP State)		4/17/2025	150
Escanaba HS	Cheryl Comeaux/Abby Run	UP Chapter (Included Peninsula, Embers, Great Lakes First and UP State)		4/16/2025	200
Munising	Julie	Embers Credit Union	Northern Lights	10/9/2024	50
Marquette High school		Honor Credit union,	Limestone FCU		235
Sault Area High School and Career Center	Mary Lynch /Chelsea Meeh	Soo co-op credit union	Tahquamenon Area Credit Union,	4/16/2024	100
Sault Area High School and Career Center	Mary Lynch /Chelsea Meeh	Soo co-op credit union	Tahquamenon Area Credit Union,	11/12/2024	96
Pickford High School	Mary Lynch/Chelsea Meeh	Soo co-op credit union	Tahquamenon Area Credit Union,	10/22/2024	60
St Ignace High School	Mary Lynch/Chelsea Meeh	Soo Co-op Credit Union	Tahquamenon Area Credit Union,	11/13/2024	63
Tahquamenon Area Schools		Limestone FCU		3/21/2024	150
Wausaukee High School					150
Radyard High School		Limestone FCU		5/1/2024	70
Northern Michigan University		Honor CU		9/27/2024	350
					3233

Going forward, we want to maintain growth, with a goal of positively impacting every school in the UP and surrounding area, providing support for all UP Credit Unions to grow their relevance within their communities and build partnerships for reality fairs.

# **2025 UP CHAPTER ANNUAL VENDOR SHOW**

## **Golden Ticket**

TruStage  
Shazam  
MCUL and CUSG

## **Everlasting Gobstopper**

Alloya Corporate FCU  
PromoMAX/Northern Specialty  
TransFund

## **Wonka Bar**

Salus Group  
Sage Direct  
MDT  
Neighborhood Mortgage Solutions  
Transnation Title Agency  
Allied Solutions  
Corporate Central Credit Union  
Mariner Wealth Advisors  
CU\*Answers

## **Registered – Non sponsors**

MSHDA  
Nevins Financial Resources LLC  
Strategic Income Solutions  
Weltman, Weinberg, & Reis CO LPA  
Bank-A-Count  
Servion  
Data Financial, Inc  
Michigan Credit Union Foundation  
DS Tech  
U.P Engineers & Architects, Inc.  
Acrisure  
Financial Systems Corporation  
Financial Standards Group CPA  
Envisant  
McQueen Financial Advisors  
Mastercard  
Elan Financial Services