



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

**U.P. CHAPTER BOARD OF REPRESENTATIVES MEETING**

April 12, 2025

Island Resort and Casino, Harris, MI

**I. CALL TO ORDER:**

Chapter Chairperson David Black called the meeting to order at 10:02 a.m. and gave opening remarks.

**II. ROLL CALL:**

Lynda Ellis called the roll of 16 credit unions present, and 5 were absent. A quorum was established.

Also present -

Executive Committee:

Joy Hill, Alternate District IV Director

David Black, Chapter Chairperson

Lynda Ellis, Secretary

Nicole Maki, Treasurer

Mindy Brezsko

Hilary Fountain

Darcy McLean

Dawn Jahfetson

Connie Toensing, District IV Director and Executive Committee Vice Chairperson, absent

Other Committees:

Nicole Maki, Budget Committee Chairperson

Joy Hill, Audit Committee Chairperson

Becky Harding (absent) & Julie Johnson, Annual Meeting Committee Co-Chairs

Mindy Brezsko, Education Committee Chairperson

Julie Johnson, Events Committee

Brad Bisdorf, Golf Committee Chairperson

Katie Narhi, Legislative/Governmental Affairs Representative-absent

Jennie Gylock, Engagement Coordinator

Tony Zorza, MCUL League Representative

Jake Stevens, Nominating Committee Chairperson

Dylan Bloniarz, FUELmi

Frank Baublet, Reality Fair Committee Chairperson

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

The minutes of the April 13, 2024, Board of Representatives meeting were presented. A motion to approve the minutes was made by Jim Veneskey and supported by Sandy Villa-Mogush, motion carried.

**IV. ELECTIONS:**

Nominating Committee Chairman: Jake Stevens

1. Chapter Executive Committee: Nominees: David Black, Mindy Brezsko, Dawn Jahfetson, and Darcy McLean. There were 4 nominees, 4 to be elected, and no nominations from the floor. A ballot vote did not take place.

2. MCUL District IV League Director Nominee: Connie Toensing. There was 1 nominee, 1 to be elected, and no nominations from the floor. A ballot vote did not take place.

3. 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.

4. 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 of all openings was made by Sandy Villa-Mogush and supported by Kathy Barnes, motion carried.

V. Reports

1. League District Director: Connie Toensing provided a written report, which was jointly prepared with Patty Corkery, CEO of the MCUL. This included an update on advocacy, education, communication, promoting the CU difference, support, and value proposition. In conclusion, in 2025, MCUL & Affiliates remains committed to working alongside Michigan's credit unions and advancing the credit union movement.
2. Chapter Chairperson: David Black provided his written report, thanking everyone for their dedication to the credit union movement. Briefing on the formation of the Reality Fair Committee and the enhancement of the Annual Meeting experience. Encouraging everyone to stay engaged and take advantage of the opportunities our Chapter offers.
3. Chapter Treasurer's Report: Nicole Maki presented the written report. Current Balances are as follows: Executive Committee - \$21,051.26, Education Committee – \$3,469.00, Annual Meeting Committee - \$45,036.09, Golf Committee - \$7,944.93, FUEL (Young Professional Group) - \$60.15, making a total balance of \$77,561.43.
4. Budget Committee Report: Nicole Maki went over the budget for 2025. We continue to have excess funds, so the Executive Committee voted to only collect ½ of our normal dues, again for this year. A motion to accept the budget was made by Kathy Barnes and supported by Tammy Rochefort; the motion carried.
5. Audit Committee: Joy Hill, Audit Committee Chair – provided a written report - An audit was performed during February 2025, providing an accurate opinion of the financials and thanking Nicole for her preparation of the financials.
6. Annual Meeting Committee: Becky Harding and Julie Johnson provided a joint report. 2024 attendance was 430 registered, also a special thank you to the annual meeting committee members. Next year's meeting will be April 10-12, 2026.
6. Education Committee: Mindy Brezsko provided a written report. The chapter's goal is to have at least 3 educational sessions per year. The 2024 sessions were MLO training and Cybersecurity training during the 2024 Chapter Annual Meeting and Managers Conference held on August 7-9, 2024, at Mackinac Island.
7. Golf Committee: Brad Bisdorf provided a written report. This year's event produced a net profit of \$2,921.46 with nearly 100 golfers in attendance. Checks for \$2,500.00 each were delivered to Superior Health Foundation and U.P. Honor Flight. This year's event will be on August 21, 2025. Thank you to the golf committee, sponsors, and vendors for the amazing day.
8. Legislative Committee - Katie Narhi and Dawn Taylor provided a written report. The report included the importance of credit union advocacy, scheduling visits with lawmakers, and a fundraising update. In 2024, \$3,915.00 was raised for the federal PAC and \$5,386.60 for the state PAC. Also, \$9,598.33 for ASFM.
9. Engagement Committee – Jennie Gylock provided a report. The report included CULink Try a Credit Union Campaign 2024 Analytics and also the Credit Union Day drawing of \$1,500.00 and winners of 1-\$500.00 prize, 1-\$300.00 prize, and 7 - \$100.00. prizes.
10. FUELmi – Dylan Bloniarz provided a written report. 906hYPe joined FUELmi. Also included the year's activities as follows: Q2 – RollerCoaster Build and virtual meeting with Stacie VanDenBerghe of CU Inovate, Q3 – Critical Leadership training, and Q4 – Round table with Patty Corkery.
11. Events Report – Julie Johnson provided a written report with a list of recap of the 2024 events and events to come in 2025.
12. Reality Fair Committee – Frank Baublet provided a written report which included the statistics for 2024 Reality Fairs held in the UP of 23 fairs and 3,233 students impacted, compared to 2023 Reality Fairs held, were 8 impacting 804 students.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. UP Chapter of MCUL Distinguished Service Award – Lynda Ellis – Soo Co-op CU
- b. UP Chapter of MCUL CU Person of the Year – Darcy McLean – UP State CU
- c. Pat Ruecker Memorial Scholarship recipient – Eliot Borst – Embers CU
- d. Patty Corkery spoke briefly about the tax threat on credit union's, is picking back up, as banks want credit unions taxed to eliminate competition. Please take action and support the "Don't Tax My Credit Union" campaign. She congratulated the 3 award winners, also congratulating the Spark Tank winner for the UP Chapter, Maxwell Anderson of Embers CU. Also, thank you to the chapter committees for all they do to support the movement.

Meeting adjourned on a motion by Kathy Barnes and supported by Sandy Villa-Mogash.

Respectfully submitted,

Lynda Ellis  
Chapter Secretary