



UP CHAPTER OF THE MCUL
UNITED for PROGRESS

U.P. CHAPTER BOARD OF REPRESENTATIVES MEETING
April 11, 2026
Island Resort and Casino, Harris, MI

I. CALL TO ORDER:

Chapter Chairperson David Black called the meeting to order at 10:03 a.m. and gave opening remarks.

II. ROLL CALL:

Rebecca Harding, Acting Secretary, called the roll of 17 credit unions present, and 3 were absent. A quorum was established.

Also present -

Executive Committee:

Joy Hill, Alternate District IV Director

David Black, Chapter Chairperson

Rebecca Harding, Acting Secretary

Nicole Maki, Treasurer

Mindy Brezsko

Hilary Fountain

Dawn Jahfetson

Connie Toensing, District IV Director and Executive Committee Vice Chairperson, Lynda Ellis, Secretary, and

Darcy McLean, absent

Other Committees:

Nicole Maki, Budget Committee Chairperson

Joy Hill, Audit Committee Chairperson

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

Mindy Brezsko, Education Committee Chairperson

Julie Johnson, Events Committee

Brad Bisdorf, Golf Committee Chairperson

Dylan Bloniarz, Legislative/Governmental Affairs Representative-absent

Jennie Anderson, Engagement Coordinator

Kelly Armbruster, MCUL League Representative

Jake Stevens, Nominating Committee Chairperson

Jazlyn Sarasin and Kevin Dinser, FUELmi

Frank Baublitz, Reality Fair Committee Chairperson

III. MINUTES OF THE PREVIOUS MEETINGS:

The minutes of the April 12, 2025, Board of Representatives meeting were presented. A motion to approve the minutes was made by Kathy Barnes and supported by Tom Blake, motion carried.

IV. ELECTIONS:

Nominating Committee Chairman: Jake Stevens

1. Chapter Executive Committee, two year term: Nominees: Hilary Fountain, Lynda Ellis, Nicole Maki, and Connie Toensing. There were 4 nominees, 4 to be elected, and no nominations from the floor. If no nominations from the floor, a ballot vote did not take place.
2. Chapter Executive Committee, one-year term: Nominee: Joy Hill. There is 1 nominee, 1 to be elected, and no nominations from the floor. If no nominations from the floor, a ballot vote did not take place.
3. MCUL District IV League Director, two year term: Nominee: Connie Toensing. There was 1 nominee, 1 to be elected, and no nominations from the floor. If no nominations from the floor. A ballot vote did not take place.
4. Delegate to MCUL Annual Meeting, a one year term: Nominee: David Black, there was one position to be elected and no nominations from the floor. If no nominations from the floor. A ballot vote did not take place.
5. Alternate Delegate to MCUL Annual Meeting, a one year term: Nominee: Mindy Brezsko, there was one position to be elected with one nominee, and no nominations from the floor. If no nominations from the floor, a ballot vote did not take place.

A motion to accept the nominations of all openings was made by Kate Beer and supported by Jen Stempki, motion carried.

V. Reports

1. MCUL Associate Board Director: Joy Hill provided a written report, which was jointly prepared with Patty Corkery, President/CEO MCUL & Affiliates. This included an update on advocacy, education, communication, promoting the CU difference, support, and value proposition. In conclusion, in 2026, 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. 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 - \$18,748.93, Education Committee – \$600.27, Annual Meeting Committee - \$35,568.85, Golf Committee - \$1,020.11, FUEL (Young Professional Group) – negative \$92.76, making a total balance of \$55,845.40.
4. Budget Committee Report: Nicole Maki went over the budget for 2026

A motion to accept the budget was made by Kathy Barnes and supported by Lisa Lindberg, the motion carried.

5. Audit Committee: Joy Hill, Audit Committee Chair – provided a written report - An audit was performed during March 2026, 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. 2025 attendance was 458 registered, also a special thank you to the annual meeting committee members. Next year's meeting will be April 9-11, 2027.
7. Education Committee: Mindy Brezsko provided a written report. The 2025 sessions were MLO training during the Fall Leadership Summit and Scott Anderle of ServiStar at the Managers Conference held on August 6-8, 2025, at Mackinac Island.
8. Golf Committee: Brad Bisdorf provided a written report. Checks for \$2,000.00 each were delivered to Superior Health Foundation and U.P. Honor Flight on top of ad packages valued at \$2,500 each. This year's event will be on August 27, 2026. Thank you to the golf committee, sponsors, and vendors for the amazing day.
9. Legislative Committee – Dylan Bloniarz provided a written report.

In 2025, \$5,399.00 was raised for the federal PAC and \$9,309.80 for the state PAC. Also, \$11,888.37 for ASFM.
10. Engagement Committee – Jennie Anderson provided a report. The report included information on a collaborative donation given to the Soo Locks Children's Museum. It also included information on the Credit Union Day drawing of \$1,400.00 and winners of 1-\$500.00 prize, 1- \$300.00 prize, and 6 - \$100.00. prizes.
11. FUELmi – Jazlyn Sarasin and Kevin Dinser, provided a written report. The report included the tentative schedule for the 2026 quarterly meetings.
12. Events Report – Julie Johnson provided a written report of events to come in 2026.
13. Reality Fair Committee – Frank Baublitz provided a written report which included the statistics for 2025 Reality Fairs held in the UP of 28 fairs and 2949 students impacted.

VI. OLD BUSINESS

- a. None

VII. NEW BUSINESS:

- a. UP Chapter of MCUL Distinguished Service Award – Tom Blake – Embers CU
- b. UP Chapter of MCUL CU Person of the Year – Debra Dye – Great Lakes First Federal CU
- c. Pat Ruecker Memorial Scholarship recipient – Ashley Edwardsen - Peninsula Federal CU
- d. Kelly Armbruster, MCUL Representative, spoke briefly

e. Andrew Bedard, Director, Office of Credit Unions, State of MI, DIFS spoke briefly

Meeting adjourned on a motion by Kathy Barnes and supported by Jen Stempki at 10:25 am.

Respectfully submitted,

Rebecca Harding
Acting Chapter Secretary