



UP Chapter Executive Meeting
December 11, 2025
Embers Credit Union, Corporate Office, Marquette

I. Call to Order: Chapter Chair, David Black, called the meeting to order at 3:05 pm EST.

II. Roll Call

Present were: Executive Committee - David Black, Lynda Ellis, Hilary Fountain, Darcy McLean, Mindy Brezsko, Connie Toensing, Nicole Maki, Dawn Jahfetson, and Joy Hill by Zoom. Committees – Dylan Bloniarz, Jennie Anderson by Zoom, Julie Johnson, Becky Harding, Brad Bisdorf, Jazlyn Sarasin, Kevin Dinser, Frank Baublet, and Jake Stevens. Also present was Vanessa Marvin by Zoom, representing the MCUL.

III. Minutes of the previous meeting dated October 2, 2025, were approved on a motion by Nicole Maki and supported by Connie Toensing; the motion carried.

IV. Correspondence and Discussion

- a. New credit union leadership, retirements, mergers, etc. – none
- b. Other events in the UP or League – A collaborative donation was given to the Soo Locks Children's Museum from Soo Co-op CU, UP State CU, Detour Drummond CU, Tahquamenon Area CU, Limestone Financial CU, and 4 Front CU, total equivalent of \$50,000.00. This donation will be the naming of the Credit Union Exhibit on the Main Street Exhibit in the children's museum.
- c. Industry trends or issues – none

V. Reports:

- a. League Director: Connie Toensing - Met this week and has sent us notes. Reviewed the Strategic plan 2026-2028 through MCUL. Compliance and Advocacy, private share insurance, is a big item, to replace NCUA as an option. Crypto Regulation. Walmart claims a case in each State. Get YP's involved with Advocacy, no MCULAF raffle this year (2026), a lot more work behind the scenes, and 1/3 of the loss in registration. Legal and compliance hotline. Changing pricing for ACE this year, offering individual pricing. Board and leadership conference going to 1 per year vrs 2 times. Try a credit union needs a million buy-in, MCULSC (CUSG) put in 1/2 million already. Financial education increases. RESET - earned wage early access, looking to pay early (like pay instead of pending). A new consultant will be posted soon. Approved strategic plan. Reviewed Patty's goals and how she is doing towards them. Patty was awarded the Eagle Award, 26th Recipient, which is quite an honor. Connies Bahama CU trip was a great success, had meetings and visited all 6 credit unions. Met with the governor of credit unions, they appoint the individual board members. They were interested in a CUSO.
- b. Chapter Chair: David Black – Thank you for all you do for the Chapter and UP Credit Unions.
- c. Treasurer: Nicole Maki – The Chapter balance as of December 8, 2025, is \$60,389.16, made up of Executive Committee - \$23,292.69, Education Committee – \$600.27, Annual Meeting Committee - \$35,568.85, Golf Committee - \$1,020.11, and FUEL – negative 92.76. FUEL's negative balance will be taken care of as new membership dues will come in soon.
- d. Budget: Nicole Maki – Nothing to report
- e. Audit Committee: Joy Hill – Nothing to report
- f. Nominating Committee: Jake Stevens – Working with MCUL, notices will be coming out soon.

- g. Engagement– Jennie Anderson – Emailed the league to gain access to certain areas to add updates. All items are up to date. In need of pictures for the Golf Charity donations given.
- h. Education: Mindy Brezsko – No MLO training at the annual meeting, working on speakers for the annual meeting and the managers' conference.
- i. Events: Julie Johnson – Tonight is the Executive Committee Christmas Party at Ore Dock. Dylan is working on the Leadership Growth Summit.
- j. Golf Committee: Brad Bisdorf – Golf donations have been given out, along with \$2,500.00 per organization from TV6 in ads. Working with the new manager for Terrace Bluff on the details. Thanks to the entire committee for their help. Looking for a new committee member to replace Brad Swee, who is retiring.
- k. Annual Meeting Committee: - Becky Harding and Julie Johnson – The committee met today and will meet again Jan. 22. Working with Mindy on potential speakers. Looking at the price increases for registration, \$125.00. The league has an exclusive agreement with Trustage on a non-compete list for sponsorship at chapter events. We will clarify this list. The Wizard of Oz is this year's theme.
- l. Legislative – Dylan Bloniarz – Key policy initiatives – Michigan Uniform Commercial Code (UCC) Modernization, Michigan Credit Union Act (MCUA) Modernization, Private Share Insurance. For PAC, there will be no Grand Raffle in 2026.
- m. FUELmi: Jazlyn Sarasin and Kevin Dinser – 2026 Schedule, will do a road trip around the UP to hit all in-person meetings, including Escanaba, Houghton, SS Marie, and Marquette. Promoting CU Spark Tank ideas, there is a learning series from MCUL for CU Spark Tank. Kevin and Jaz will continue to push information on CU Spark Tank out to all.
- n. Reality Fair: Frank Baublet – A report was given showing 28 reality fairs in 2025, impacting 2,949 students.
- o. MCUL Rep – Vanessa Marvin (Tony Zorza left MCUL) – A report was sent, which included an association update, Patty Corkery earns national honors and also joins America's Credit Unions board. Nominations for the 2026 MCUL/MCUF awards are now open. Compliance updates and MCUL Compliance Office Hours are on the 1st Friday of each month at 9:00 am. Deadline for 2025 CDRLF Grants 12/16/25. CU Spark Tank learning Series and Education and Events on the MCUL website events page. Virtual MLO Workshop March 18-19, 2026.

VI. Old Business

- a. Managers Conference Meeting Space – looking at a different space for the education
- b. Annual Meeting – education – Mindy is working with the committee on speakers.

VII. New Business

- a. Budget – will be at next meeting
- b. Nominating – working with MCUL, and notices will be going out soon.

The next meeting will be on February 26, 2026, by Zoom at 3:00 pm.

Motion to adjourn at 4:13 pm, motion by Lynda Ellis.

Respectfully submitted by: Lynda Ellis, Secretary