



UP Chapter Executive Meeting  
December 12, 2024  
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: Executive Committee - David Black, Lynda Ellis, Hilary Fountain, Darcy McLean, Mindy Brezsko, Nicole Maki, Dawn Jahfetson, Joy Hill, and Connie Toensing (by Zoom). Committees – Katie Narhi, Julie Johnson, Jennie Gylock, Bradley Bisdorf, Frank Bauble, Becky Harding, and Dylan Bloniarz, also present was MCUL Rep. Tony Zorza.

III. Agenda was approved with a time change to 3:00 pm EST, on a motion by Mindy Brezsko and supported by Lynda Ellis, motion carried. Minutes of the Previous Meeting dated October 10, 2024, were approved on a motion by Nicole Maki and supported by Dawn Jahfetson, motion carried

IV. Correspondence and Discussion

- a. New credit union leadership, retirements, mergers, etc. – Brenda Lippens retiring today.
- b. Other events in the UP or League – None
- c. Industry trends or issues – Discussed NCUA letter 24-CU-3

V. Reports:

- a. League Director: Connie Toensing – She and Joy Hill attended remotely MCUL Board meeting on 12-10-24, discussed – MCUL secured leasing office space in Royal Oak to be ready early 2025. The board approved \$350,000.00 investment in Scienaptic, a CUSO owned by credit unions. 2025 MCUL Strategic Plan approved and 2025 MCUL Budget approved, along with 2025 Advocacy Agenda. Approved an additional investment in the CU House, located in Washington DC for no more than \$81,000.00. As of 9/9/24 there are 184 credit unions in Michigan with 98% affiliation with MCUL. Approved a performance bonus and base pay increase for Patty. MCUL’s Balanced Scorecard along with the 2025 Budget was given out.
- b. Chapter Chair: David Black – No report
- c. Treasurer: Nicole Maki – The Chapter balance as of November 30, 2024, \$83,470.96 made up of Executive Committee - \$28,835.79, Education Committee – \$1,594.00, Annual Meeting Committee - \$45,036.09, Golf Committee - \$7,944.93 and FUEL - \$60.15. Discussed the Stripe Account.
- d. Budget: Nicole Maki – nothing to report
- e. Audit Committee: – Joy Hill – She will get together with Nicole Maki after the first of the year, for the audit.
- f. Marketing/Website– Jennie Gylock, International CU Day drawing had a good response. The website has been updated with the policies that were approved at the October meeting.
- g. Education: Mindy Brezsko – Virtual MLO training is today. Will get information on future MLO trainings.
- h. Events: Darcy McLean – this is Darcy’s last event and Julie Johnson will be taking over going forward.
- i. Golf Committee: Brad Bisdorf – discussed budget and a motion to donate \$2,500.00 each to Superior Health Foundation and UP Honor Flight was made by Lynda Ellis and supported by Nicole Maki, motion carried. Another motion was made by Connie Toensing and supported by Mindy Brezsko to divide

future donations equally between Superior Health Foundation and UP Honor Flight above a \$2,000.00 balance (seed money) in the Golf Committee Budget. The donation is to be made prior to October 15<sup>th</sup> of the year in which the charity golf event is held, motion carried.

- j. Annual Meeting Committee: - Becky Harding and Julie Johnson – The committee met prior to this meeting and Willy Wonka is the theme. Only item that is up in the air on the agenda is Friday afternoon, due to the CU Spark Tank.
- k. Governmental Affairs: Katie Narhi – the final numbers will be shared at the next meeting. Kim K. has stepped aside as of January 1, now just Katie N. and Dawn Taylor. If any other interest, it is welcomed.
- l. FUEL: Dylan Bloniarz – Patty Corkery was in person at the fall meeting and 2025 Membership is opening up.
- m. League Consultant: - Tony Zorza – mailed update 2025 calendar is now out and awards are open for nominations. Spark Tank-MCUL website, there is a landing page with information. A new committee has been formed to look for new partners or vendors to partner up with that help credit unions.
- n. Reality Fair – Frank Baublet – In 2024 UP Credit Unions have collectively been able to host 23 reality fairs that impacted 3082 students, 12 different credit unions were involved. Going forward, want to maintain growth, with the goal of impacting every school in the UP.

VI. Old Business

- a. 2025 Annual Meeting Agenda and Education – discussed previously
- b. Spark Tank – information is on the MCUL website

VII. New Business

- a. Looking ahead to 2025
  - 1. Annual Meeting – all set
  - 2. Chapter Person of the Year, Distinguished Service Award (other awards?) – will look at revamping
  - 3. Golf Outing – all set

Motion to adjourn by Mindy Brezsko at 4:10 pm

Respectfully submitted by: Lynda Ellis, Secretary