



UP Chapter Executive Meeting
July 2, 2026
Teams

I. Call to Order: Chapter Chair, David Black, called the meeting to order at 2:04 pm EST.

II. Roll Call

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

III. Kieran Marion from MCUL spoke to the group, looking for opinions on MCUL endorsement for the current election.

IV. Minutes of the previous meeting dated March 3, 2026, were approved on a motion by Nicole Maki and supported by Lynda Ellis; the motion carried. April 11, 2026 Organization Meeting Minutes were approved on a motion by Nicole Maki and supported by Dawn Jahfetson; the motion was carried. April 11, 2026 Annual Meeting minutes were for review only.

V. Correspondence and Discussion

- a. New credit union leadership, retirements, mergers, etc. – Limestone Financial CU opened an office in Garden, MI, and Embers CU opened a lending studio in Manistique.
- b. Other events in the UP or League – none
- c. Industry trends or issues – none

VI. Reports:

- a. League Director: Connie Toensing – There was an MCUL meeting on Tuesday, in person at the Navari office in Royal Oak; Joy and Connie attended remotely. Jennifer Watson from LFCU was re-elected to MCU Foundation as small asset credit union representative. Also voted on Congressional endorsement of Donovan McKinney, 13th District. Had an update on advocacy. Spring Leadership Development Conference now called Directors Symposium. Gearing up to offer a Directors Certification. Leadership conference will be in Detroit at the Westin Book Cadillac. 166 of 169 credit unions are affiliated with MCUL in 2026.
- b. Chapter Chair: David Black – Appreciate everything you all do. Attended Chapter Leadership Conference, and all chapters work a little differently, but UP Chapter has some cool things. Discussed future contracts with Island Resort and PheedLoop. Also attended ACE and the business meeting.
- c. Treasurer: Nicole Maki – The Chapter balance as of June 30, 2026, is \$79,123.11, made up of Executive Committee - \$29,879.88, Education Committee – \$7,089.37, Annual Meeting Committee - \$38,534.90, Golf Committee - \$1,911.72, and FUEL – \$1,707.24.
- d. Budget: Nicole Maki – Nothing to report
- e. Audit Committee: Joy Hill – Absent
- f. Nominating Committee: Jake Stevens – Nothing to report
- g. Engagement– Jennie Anderson – Absent
- h. Education: Mindy Brezsko – Absent

- i. Events: Julie Johnson – Getting set for Managers Conference and will start thinking about Christmas Party date in future.
- j. Golf Committee: Brad Bisdorf – Registration is open for event August 27, 2026. Price increased with new owners; came up with new sponsorship levels to help. Also doing a putting competition and switching up the silent auction. Staying with the 2 charities, Superior Health and UP Honor Flight.
- k. Annual Meeting Committee: - Becky Harding and Julie Johnson – Julie discussed that the first email discussion was held to come up with this year's theme. Shared with the committee the evaluation comments.
- l. Legislative – Dylan Bloniarz – There is no Grand Raffle this year so MCUL is trying to add an additional fundraiser, a charity match program. If a member donates to the PAC, the credit union will match dollars to a local charity. Plush fundraiser is underway.
- m. FUELmi: Jazlyn Sarasin and Kevin Dinser – Absent
- n. Reality Fair: Frank Baublet – no report, working on app to make more modern.
- o. MCUL Consultant – Kelly Armbruster – looking into more partners to mitigate fraud. There was a voice security webinar by Illuma in June. Also partnering with a fraud mitigation company, Ripple Shot. Which is coming in July's report.

VII. Old Business

VIII. New Business

- a. Managers Conference and Annual Meeting – Rates, goals, attendance – Education, networking, and community building. Guest tickets were increased to \$200.00, and anyone 20 years old and under is a different cost. Training will be done at Mission Point so we are more comfortable. Look at moving the entire event to Mission Point next year.
- b. Meeting Schedule, going forward: August 5 at 3:00 pm, Island House on Mackinac Island, October 15 at 3:00 pm, Embers CU Board Room, same day as Fall Leadership Summit and PAC the Pub. December meeting will be the same as the Christmas party. February will be scheduled, and an invite will go out.
- c. Committee Structure and Appointments will remain the same. Lynda is stepping back from the Annual Meeting Committee.

Meeting adjourned at 2:57 pm on a motion by Lynda and supported by Hilary.

Respectfully submitted by: Lynda Ellis, Secretary