UP CHAPTER OF THE MCUL
UNITED for PROGRESS

UP Chapter Executive Meeting
October 15, 2026
Embers Corporate Headquarters, Marquette, MI

I. Call to Order: Chapter Chair, David Black, called the meeting to order at 3:02 pm EST.

II. Roll Call

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

III. Minutes of the previous meeting dated August 5, 2026, were approved on a motion by Lynda Ellis and supported by Darcy McLean; the motion carried.

IV. Correspondence and Discussion
a. New credit union leadership, retirements, mergers, etc. – Gogebic Range Bank has been purchased by Zeal CU, and they have joined the listserv. Also, MSUFCU has a presence on NMU campus: their digital, Collegiate CU.
b. Other events in the UP or League - none
c. Industry trends or issues – none

V. Reports:
a. League Director: Joy Hill, alternate director – At the last MCUL meeting on 9/22/2026, the audit reports were approved by the board as presented by Barnes Denning. The 2026 Mid-year Investment portfolio performance report was approved. The board approved a new chapter engagement platform to consolidate chapter websites, event listings, and listservs. TruStage President/CEO, Terrance Williams, joined the call and provided an update on the cybersecurity incident. MCUL 2025 Team Engagement survey results: 100% participation from staff; member retention, member satisfaction, work-life balance all 100%, and total rewards and benefits package 85%.
b. Chapter Chair: David Black – Next meeting will be in December with the Christmas Party.
c. Treasurer: Nicole Maki – The Chapter balance as of September 30, 2026, is $79,890.48, made up of Executive Committee - $30,626.95, Education Committee – $4,711.23, Annual Meeting Committee - $38,406.15, Golf Committee - $4,438.91, and FUEL – $1,707.24. Also, a discussion was held regarding the Leadership Summit and where expenses should fall, and where the managers' conference should be booked.
d. Budget: Nicole Maki – Nothing to report
e. Audit Committee: Joy Hill – Nothing to report
f. Nominating Committee: Jake Stevens – Nothing to report
g. Engagement– Jennie Anderson, absent – Nothing to report.
h. Education: Mindy Brezsko – Next year the Leadership Summit will be a two-day event with an escape room. Discussion of speakers for the UP Chapter Annual Meeting and finding a speaker; it was discussed to increase the education budget to $10,000.00 on a motion by Lynda Ellis and supported by Connie Toensing; the motion carried.

i. Events: Julie Johnson – Christmas party is December 17 and the same as last year. Annual meeting: we are going to an Early Bird Registration. Managers Conference: We will keep the same next year.
j. Golf Committee: Brad Bisdorf – The Golf Event had another successful year, with 6 new sponsors being crucial this year with the increase in costs. Will be issuing checks, with Superior Health Systems being tomorrow, and setting up a time with the UP Honor Flight. The email vote is to be ratified for the donation of $2,000.00 to each organization; on a motion by Darcy McLean and supported by Nicole Maki, the motion was carried.
k. Annual Meeting Committee: - Becky Harding and Julie Johnson – The U.P. Chapter Annual Meeting is scheduled for April 9–11, 2027. The theme for the event will be "80s Music." Two new committee members are Joy Hill and Amanda from Iron Mountain Kingsford CU, with a meeting scheduled for December 17, 2026.
l. Legislative – Dylan Bloniarz, absent but at the other event – PAC the Pub is tonight.
m. FUELmi: Jazlyn Sarasin and Kevin Dinser, both absent – Nothing to report.
n. Reality Fair: Frank Baublit – Nothing to report.
o. MCUL Consultant – Kelly Armbruster – An interesting comment to mention is that Scott from Americas CU's referred to fraud cases as scams more frequently, and that members may better understand that terminology. The League Representative Report went out 2 weeks ago. The report includes board trainings coming up and a partner update, along with 1 contact for Michigan within Navari.

VI. Old Business
a. Correspondence – Escape Room Education Suggestion – looking at adding it to the Leadership Summit next year

VII. New Business
a. MCUF Donation -There is a report provided by Dylan in the Agenda Packet that went out. A motion was made by Connie Toensing and supported by Joy Hill to donate $1,000.00 to MCUF this year; the motion was carried.
b. High School Bowl sponsorship – to ratify the e-vote to sponsor at the Chapter Level, $3,000.00 to the UP High School Bowl, instead of individual credit unions sponsoring. A motion was made by Lynda Ellis and supported by Dawn Jahfetson; the motion was carried.
c. Hivebrite – new community platform for league/chapters. A discussion was held, and the timing of this new platform in conjunction with the UP Chapter Annual meeting was not good. A motion was made by Lynda Ellis and supported by Mindy Brezsko to renew the Feedloop subscription for another year at $2,700.00; the motion was carried.
d. An additional item was brought up by Connie Toensing on behalf of Patty Corkery. A meeting/discussion with Connie Toensing, Jen Watson, and Joy Hill, as board members, with Patty, discussed some concerns that the league had regarding the UP Chapter. They want to make sure that we feel that the Chapter is happy with the support that we get from the league. Patty says they are hearing that some may feel that the league isn't doing as much for the UP as downstate. They would love to offer help with the Annual Convention, and they feel a lot of the downstate conferences are not that well attended by UP credit unions. We explained that it is just due to the traveling distance, and it is difficult and costly for the credit unions in the western end of the UP to attend. Connie, Jen, and Joy all agreed that we know the league is there for support and we are not feeling a disconnect.

Meeting adjourned at 4:23 pm on a motion by Darcy McLean.

Respectfully submitted by: Lynda Ellis, Secretary