



Executive Committee Meeting Agenda

September 5, 2019

9:30 am at Motor City Co-op Credit Union (Roseville)

Call to Order – Drema I

Roll Call

Approval of Previous Meeting Minutes from June 13, 2019

Reports

- Treasurer – Steve A
- Government & Political Forum Representative – Jennifer M
- MCUL Director – Vicki M
- Programs and Events – Nicole P
- CU Difference Campaign – Megan W
- Charity Committee – Ashley M
- MEGAC – Amanda T
- MCUL Representative – Stephanie H
- Welcome Committee
- Communications
- Chairman's Report & Communications – Drema I

Old Business

New Business

Next Meeting

The next meeting will be held **Thursday, October 3** at 9:30 a.m. at **TBD**.

Adjournment



EXECUTIVE COMMITTEE MEETING MINUTES

June 13, 2019

Drema Isaac called the meeting to order at 9:30 am at Christian Financial Credit Union in Sterling Heights.

PRESENT: Amanda Troia, Ashley Maye, Drema Isaac, Fabian Ellis, Gail Hernalsteen, Jennifer Martines, Jennifer Nelson, Megan White, Rebekah Monroe, Stephanie Heidt, Steve Andrews, Theresa Hing.

GUESTS PRESENT: None.

COMMITTEE MEMBERS EXCUSED: Debbie Fahrney, Nicole Parnell, Deirdre Taylor, Vicki McIntosh.

PREVIOUS MEETING MINUTES:

Motion was made by Jennifer Nelson and supported by Steve Andrews to approve the minutes of the May 2, 2019 regular meeting. Motion carried.

TREASURER'S REPORT (Report attached):

Steve Andrews reported \$1,000 in deposits for charity with a Friends of Foster Kids check outstanding. A motion to accept the Treasurer's Report was made by Theresa Hing and supported by Fabian Ellis. Motion carried.

GOVERNMENT AND POLITICAL AFFAIRS FORUM:

Jennifer Martines reminded the group of the Legislative Breakfast coming up on June 17. The chapter received a RSVP from Congressman Paul Mitchell, who is expected to attend in person. Representatives from both Senator's offices and other state lawmakers should be in attendance. About 25 credit union representatives have RSVP'd. To date there has been no progress on the data breach legislation.

MCUL DIRECTOR:

Drema Isaac reported. Chapter board elections occurred after the AC&E. Karen Church of ELGA Credit Union will remain the chairperson for the MCUL.

PROGRAM & EVENTS:

Gail Hernalsteen reported that the committee is gearing up for the golf outing on Sept. 9. The committee has reached out to Mortgage Center to be the presenting sponsor again this year. The committee is looking into soliciting vendors from the AC&E for golf outing sponsorships.

CU DIFFERENCE (Report attached):

Megan White reported that the new "Anthem" CU Link Open Your Eyes to a Credit Union spot ran during the AC&E with new images and touchpoints for key messages. There are five more :15 spots being produced, slotted for the end of July with previews available soon. Megan has the national campaign statistics from CUNA if anyone is interested. Gail Hernalsteen mentioned that Motor City Co-op Credit Union will be focusing

on the “Open Your Eyes” for member messaging this year and encouraged other chapter credit unions to do the same.

CHARITY COMMITTEE (Report attached):

Ashley Maye reported the following:

- The chapter has raised \$12,400 for Rainbow Connection. The chapter will do a check presentation on June 26 at Freedom Hill for the charity’s Family Picnic event. The committee will draft a press release to send out after the check presentation.
- The next charity is Operation Care Package and the chapter will be raising funds to pay for shipping the boxes to soldiers overseas.
- The committee will also do a check presentation with Friends of Foster Kids next week during their Senior Sendoff brunch.
- The committee is looking for a volunteer to spearhead a large volunteer effort, TBD.

MEGAC (Report attached):

Amanda Troia reported on the following:

- We have already raised \$14,296.04 for the State PAC and we have already met our goal for the year.
- We are still far from meeting our Federal PAC goal but we expect to easily meet it with the Grand Raffle funds.
- There are a few Grand Raffle changes this year, including 10 3rd place prizes of \$1,000. In addition, credit unions can only sell tickets to their own credit union members. If a member purchases \$50 or more worth of tickets at one time, you must also fill out the Federal PAC remittance form that comes with the tickets.

MCUL REPRESENTATIVE:

Stephanie Heidt reported on the following:

- There are currently 222 credit unions in the state of Michigan with no mergers, name changes or liquidations in May.
- The MCUL is currently watching five mergers.
- The ASFM golf outing will be held on July 17, Capitol Day on Sept. 24th and Executive Summit on Sept. 11. Fall Leadership, Call Center conference and Telephone collections schools are coming up with dates to be announced.
- Update your Sprint banner on your credit union website to automatically fulfill marketing requirements.
- The Love My Credit Union member-facing website has been revamped. The employee-facing one will be revamped soon.
- The Marketing Solutions team is offering meetings with Tracy Reihm at no cost to meet with her for strategic advising sessions.
- There is a compliance bootcamp e-series coming up for Credit Union CEOs and SVPs. There are four sessions online an hour each with information on how to become a compliance officer. Total cost is \$799 and scholarships are available.
- CU Solutions Group announced a partnership with NestReady, like Autosmart for home buying.
- There is an E-series webinar coming up on training for Elder Abuse that can be used as part of a credit union’s BSA program. Financial literacy training for the Board of Directors is also available.

WELCOME COMMITTEE:

No report.

COMMUNICATION:

Gail Hernalsteen reported she is working on uploading minutes to the new website.

CHAIRPERSON'S REPORT:

No report.

OLD BUSINESS:

No report.

NEW BUSINESS:

Drema Isaac represents Metro East on the MCUL's vision task force to re-envision the structure of chapters and districts in Michigan.

- The League proposed moving from 10 to seven districts with seven board members and seven alternates with a total of 14 board members.
- Michigan will still have chapters in addition to districts. Metro East could be merged with the Oakland Chapter to be in the same district. We would need to determine if we would merge chapters.
- Two at-large positions could also be available, one position for a large asset-size credit union and one position for a small asset size credit union.
- Nothing will likely change until the annual meeting next year.

NEXT MEETING DATE: The next meeting date will be held on Sept. 5. Meeting will be held at Motor City Co-op Credit Union in Roseville.

ADJOURNMENT: The meeting was adjourned at 10:51 a.m. Motion made by Jennifer Martines and supported by Steve Andrews. Motion carried.

**METRO EAST CHAPTER OF CREDIT UNIONS
JUNE 30, 2019**

	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Balance Forward	\$ 28,223.63	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41						
Income/Receipts	\$ 6,297.51	\$ 200.00	\$ 21,995.00	\$ 2,336.74	\$ 1,086.21	\$ 62.00						
Sub-Total	\$ 34,521.14	\$ 34,721.14	\$ 55,090.82	\$ 36,344.30	\$ 36,592.06	\$ 35,823.41	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Expenses	\$ -	\$ (1,625.32)	\$ (21,083.26)	\$ (838.45)	\$ (830.65)	\$ -						
Bank Balance	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Outstanding Checks	\$ (3,023.85)	\$ (8,829.84)	\$ (5,778.32)	\$ (5,817.87)	\$ (4,987.22)	\$ (17,422.36)						
Book Balance	\$ 31,497.29	\$ 24,265.98	\$ 28,229.24	\$ 29,687.98	\$ 30,774.19	\$ 18,401.05	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Savings Bal		\$ 35,761.41	
Charity		\$ (3,266.95)	
O/S Checks		\$ (17,422.36)	
Committed Funds		\$ (15,000.00)	
		\$ 72.10	
Income/Receipts			
	Rainbow Connection	\$ 62.00	
	Total In	\$ 62.00	
Expenses/Out			
	Total Out	\$ -	
Outstanding Checks			
	3/1/2019 Friends of Foster Care	\$ (4,987.22)	1249
	6/13/2019 Rainbow connection	\$ (12,400.00)	
	6/20/2019 Christian Financial Bingo	\$ (35.14)	
	Total Outstanding Chks	\$ (17,422.36)	

Rainbow Con	3,266.95
	<u>3,266.95</u>

Submitted by: Steven Andrews, Treasurer, Metro East Chapter

**METRO EAST CHAPTER OF CREDIT UNIONS
COMMITTED FUNDS
JUNE 30, 2019**

EDUCATION EVENTS:	1,500.00
REMAINING FUNDS:	<u>1,500.00</u>

YOUNG PROFESSIONALS:	500.00
REMAINING FUNDS:	500.00

CHAPTER SCHOLARSHIPS:	1,500.00		
Eastpointe Comm-BSA	1/31/19	(500.00)	1245
Scholarship - Motor city	3/1/19	(500.00)	1250
REMAINING FUNDS:		<u>500.00</u>	

WELCOME COMMITTEE:	500.00
REMAINING FUNDS:	500.00

CHARITY:	16,000.00		
2018 Remianing Balance	4,000.00		
Capuchin Soup Kit - 2018	2/26/19	(2,000.00)	1247
Friends of Foster Care - 2018	3/1/19	(2,000.00)	1249
Rainbow Connection	6/13/19	(4,500.00)	1263
REMAINING FUNDS:		<u>11,500.00</u>	

MEGAC COMMITTEE:	500.00
REMAINING FUNDS:	<u>500.00</u>

TOTAL COMMITTED 15,000.00

**METRO EAST CHAPTER OF CREDIT UNIONS
JULY 31, 2019**

	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Balance Forward	\$ 28,223.63	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41					
Income/Receipts	\$ 6,297.51	\$ 200.00	\$ 21,995.00	\$ 2,336.74	\$ 1,086.21	\$ 62.00	\$ -					
Sub-Total	\$ 34,521.14	\$ 34,721.14	\$ 55,090.82	\$ 36,344.30	\$ 36,592.06	\$ 35,823.41	\$ 35,823.41	\$ -	\$ -	\$ -	\$ -	\$ -
Expenses	\$ -	\$ (1,625.32)	\$ (21,083.26)	\$ (838.45)	\$ (830.65)	\$ -	\$ (13,113.15)					
Bank Balance	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ 22,710.26	\$ -	\$ -	\$ -	\$ -	\$ -
Outstanding Checks	\$ (3,023.85)	\$ (8,829.84)	\$ (5,778.32)	\$ (5,817.87)	\$ (4,987.22)	\$ (17,422.36)	\$ (4,987.22)					
Book Balance	\$ 31,497.29	\$ 24,265.98	\$ 28,229.24	\$ 29,687.98	\$ 30,774.19	\$ 18,401.05	\$ 17,723.04	\$ -	\$ -	\$ -	\$ -	\$ -

Savings Bal	\$ 22,710.26
Charity	\$ -
O/S Checks	\$ (4,987.22)
Committed Funds	\$ (15,000.00)
	\$ 2,723.04
Income/Receipts	
Total In	\$ -
Expenses/Out	
Flowers	(70.45)
Bingo	\$ (35.14)
Rainbow Connection	\$ (12,400.00)
Legislative Breakfast	\$ (607.56)
Total Out	\$ (13,113.15)
Outstanding Checks	
3/1/2019 Friends of Foster Care	\$ (4,987.22) 1249
Total Outstanding Chks	\$ (4,987.22)

Charity Total -

Submitted by: Steven Andrews, Treasurer, Metro East Chapter

**METRO EAST CHAPTER OF CREDIT UNIONS
COMMITTED FUNDS
JULY 31, 2019**

EDUCATION EVENTS:	1,500.00
REMAINING FUNDS:	<u>1,500.00</u>

YOUNG PROFESSIONALS:	500.00
REMAINING FUNDS:	500.00

CHAPTER SCHOLARSHIPS:	1,500.00		
Eastpointe Comm-BSA	1/31/19	(500.00)	1245
Scholarship - Motor city	3/1/19	(500.00)	1250
REMAINING FUNDS:		<u>500.00</u>	

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Rainbow Connection	6/13/19	(4,500.00)	1263
REMAINING FUNDS:		<u>11,500.00</u>	

MEGAC COMMITTEE:	500.00
REMAINING FUNDS:	<u>500.00</u>

TOTAL COMMITTED 15,000.00

**METRO EAST CHAPTER OF CREDIT UNIONS
AUGUST 31, 2019**

	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Balance Forward	\$ 28,223.63	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ 22,710.26				
Income/Receipts	\$ 6,297.51	\$ 200.00	\$ 21,995.00	\$ 2,336.74	\$ 1,086.21	\$ 62.00	\$ -	\$ 3,366.83				
Sub-Total	\$ 34,521.14	\$ 34,721.14	\$ 55,090.82	\$ 36,344.30	\$ 36,592.06	\$ 35,823.41	\$ 35,823.41	\$ 26,077.09	\$ -	\$ -	\$ -	\$ -
Expenses	\$ -	\$ (1,625.32)	\$ (21,083.26)	\$ (838.45)	\$ (830.65)	\$ -	\$ (13,113.15)	\$ -				
Bank Balance	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ 22,710.26	\$ 26,077.09	\$ -	\$ -	\$ -	\$ -
Outstanding Checks	\$ (3,023.85)	\$ (8,829.84)	\$ (5,778.32)	\$ (5,817.87)	\$ (4,987.22)	\$ (17,422.36)	\$ (4,987.22)	\$ (5,103.22)				
Book Balance	\$ 31,497.29	\$ 24,265.98	\$ 28,229.24	\$ 29,687.98	\$ 30,774.19	\$ 18,401.05	\$ 17,723.04	\$ 20,973.87	\$ -	\$ -	\$ -	\$ -

Savings Bal	\$ 26,077.09
Charity	\$ (3,366.83)
O/S Checks	\$ (5,103.22)
Committed Funds	\$ (15,000.00)
	\$ 2,607.04
Income/Receipts	
Operation Care Package	\$ 3,366.83
Total In	\$ 3,366.83
Expenses/Out	
Total Out	\$ -
Outstanding Checks	
3/1/2019 Friends of Foster Care	\$ (4,987.22) 1249
8/27/2019 FreeStar Financial	\$ (116.00)
Total Outstanding Chks	\$ (5,103.22)

Oper Care Package	\$ 3,366.83
Charity Total	<u>3,366.83</u>

Submitted by: Steven Andrews, Treasurer, Metro East Chapter

**METRO EAST CHAPTER OF CREDIT UNIONS
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TOTAL COMMITTED 15,000.00



**Program & Events Committee
September 2019 Report**

❖ **Annual Charity Golf Outing**

- Monday, September 9th
- The Orchards Golf Club
- Donna & Team of 8 have had weekly conference call
- As of Tuesday, September 3rd we have \$13,600 of sponsorships (\$14,900) and 88 golfers (120).
- Charity Baskets Raffle, Door Prizes, Mulligans and 50/50 Raffle projected to bring in an additional \$1500.

❖ **Holiday Luncheon**

Thursday, December 5th
TBD-Suggestions?
Anne & Ashley-Hosting

❖ **Any Interest?**

- How to effectively network

CU LINK UPDATE: SEPTEMBER 2019

New Business:

- Phase 2 Creative has been completed. All new creative can be viewed at: <https://www.mcul.org/cu-link-2019-campaign>.
- Phase 2 includes:
 - New 30 sec Television Spot
 - 5 new 15 sec Digital Pre-Roll
 - New Social Media Carousels
- New black and white portraits for use are coming soon.
- There are some very interesting and fun ways that Michigan CUs are using their integration dollars, including video, outdoor, t-shirts and store-front displays. If you have any questions or if you would like to discuss any opportunities to use your integration dollars, please reach out to one of the partner vendors, or Paula Piccinini at Paula.Piccinini@mcul.org

Performance Report:

Video:

Delivered over 4.7 million impressions in June. Video completion rate was again over 80%.

- CU Link Video Completion Rate: 84.24%
- CU Link Cost Per Completed View (CPCV): \$0.016
- Benchmark CPCV: \$0.020 (Source: eMarketer Performance Benchmark)

Audio:

Delivered 4.6 million impressions with an audio completion rate of 99%, which led to a cost per completed listen of \$0.013.

Social:

This round included additional targeting of Users interested in CUs and financial services. Delivered over 4.9 million impressions at a cost per thousand impressions (CPM) of \$4.29, more than 48% lower than industry average.

Paid social produced over 12,000 post engagements at \$1.38 cost per post engagement.

Total CU Link Metrics:

Total 18+ Reached	2.7 million
Total Impressions	38.3 Million
Total Completed Video Views	9.2 Million

Media Plan

Media in Q3 2019:

- Streaming Radio
- Digital Video
- Paid Social Media (Facebook Advertising)
- Paid Search

FULL YEAR	FLIGHTED	FLIGHT DATES
Digital Video	Streaming Radio Pandora, Spotify, iHeartRadio, TuneIn	April 22 – December 1
Paid Search		
Paid Social		

Integration

The 2019 Integration Guidelines are on the website along with the rate card for DP+, GSTV, and Cube TV.

MEGAC UPDATE 9-5-2019

As of 9/3/2019

State PAC Metro East

Goal: \$10,409.71 Amount raised: \$14,950.04 (WE MADE OUR GOAL FOR THE YEAR ALREADY)

Credit unions who met their goal

1. *Christian Financial Credit Union*
2. *Free Star Financial Credit Union*
3. *Michigan Schools and Government Credit Union*
4. *Motor City Co-op Credit Union*
5. *Belle River Community Credit Union*
6. *Bi County PTC FCU*
7. *Eastpointe CCU*

State PAC Programs

- Lapel Pin - The premier fundraising program for the MCUL state PAC, resulting in over half of the money raised annually. Donate today and receive your lapel pin.
- Casual Days - Employees get to unwind while you build awareness and teamwork.
 - Holiday Plush Fundraiser- \$10 each.

Federal PAC Metro East

Goal: \$20,241.16 Amount raised \$0

Federal PAC Programs

- Grand Raffle - The Grand Raffle is one of the largest fundraising events in the entire credit union movement. The grand prize for this drawing is a choice between \$20,000 towards the purchase of a pre-selected vehicle or \$20,000 cash with the seller of the winning ticket receiving \$500 cash.
- Candy Bars - Selling candy bars in your lobby is a great way to get both members, and credit union employees involved in supporting our movement.

Thank you: Amanda Troia ☺