

# 63<sup>rd</sup> Annual Meeting

MARCH 2, 2017 • ELKS LODGE • OSHKOSH, WI



Federally Insured  
by NCUA

Winnebago  
**Community**  
Credit Union



# President's Message

**I** am pleased to inform members of Winnebago Community that your credit union experienced an exceptional 2016. Although these results are measured mainly in dollars and cents they represent the meaning of a not-for-profit financial cooperative. Our goal is to provide members higher-deposit rates, lower-loan rates and less fees.

Our Mission Statement describes our role in members' lives more succinctly... **Helping Make Your Dreams Come True!** The healthier our credit union, the more impact we have in members' lives. Many factors contributed to our success including:

- Credit union assets increased 5.1% to over \$92.7 Million
- Loans to Members grew 8.6% to over \$74.7 Million
- Reserves used to protect the credit union rose to \$10.0 Million

Other major accomplishments this year include:

- Issuing debit and credit cards with chip technology to enhance member security.
- Launch of a credit union Facebook page allowing us to communicate to the growing social media audience.
- We began WCCU Moms, a program to help educate area women on family finances.

We also contributed to activities in the communities we serve, here are a few:

- Jean Kolodzik \$1,500 College Scholarship - 2016 recipient was Jacob Angell of Omro
- Pollock Community Water Park Special Events Sponsor
- Neenah's BooFest Farmers Market Sponsor
- Out to Lunch at Shattuck Park Sponsor

Our success in 2016 could not be achieved without your committed volunteer board and a dedicated, talented group of employees...all working to serve our members. To them I say thank you for propelling us to greater heights. And, thank you – our members – for the trust you've placed in Winnebago Community Credit Union. **We look forward to serving you in 2017!**

Tony Tiede  
**President, Winnebago Community Credit Union**

## CREDIT UNION MISSION AND PROMISE TO MEMBERS

Mission:

**Helping Make Your Dreams Come True**

Promise:

**We will...**

- Make your Experience Simple and Enjoyable
  - Take Ownership of your Request
- Identify your Needs and provide Solutions for your Success
  - Protect your Financial Integrity
  - Treat you with Respect

# Board of Directors

**T**he Winnebago Community Board of Directors consists of five volunteer members, each elected to a three-year term.

The primary responsibility of the Board of Directors is to work with the Winnebago Community President to strengthen and advance the credit union.



**CHAIRMAN**

**Thomas Geske**  
*Park View  
Health Center*



**VICE CHAIRMAN**

**Karen Koelbl**  
*Alta Resources*



**SECRETARY**

**Kimberly Schug**  
*Park View  
Health Center*



**TREASURER**

**Ralph Nielsen**  
*Retired*



**DIRECTOR**

**John Sheehan**  
*Summit House*

**BOARD OF DIRECTORS on Ballot for Election:**

Kimberly Schug  
John Sheehan

# Board of Directors Nominations



**KIMBERLY SCHUG**

"I have been married for nearly 25 years and have two children ages 24 & 21. I have been employed by Winnebago County Park View Health Center for 24 years in a variety of capacities ranging from a certified nursing assistant to my current position of Housekeeping

Supervisor. Throughout this time my husband and I have both been members at WCCU. I have had the opportunity to work at ensuring that member services continue to be a goal at WCCU and remain a priority. It has been an honor to serve as your board member, and I would greatly appreciate your support as I seek another term."



**JOHN SHEEHAN**

"I have been a member of Winnebago Community Credit Union since 2002 and am now completing my third term on the Board of Directors. I live in Oshkosh with my wife, Vicki, and our two daughters, Olivia and Talia. I have worked for Winnebago County

Human Services since 1993 in a variety of capacities; all related to community mental health and mental health crisis services. I have had the opportunity to develop and manage a variety of programs over the years, and find this work rewarding. We have also successfully faced a lot of challenges and changes at the Credit Union during the last nine years. I enjoyed being a part of that process, and with your support I would be honored to continue serving on the Board of Directors."

Placed in alphabetical order.

# WCCU Staff

## WINNEBAGO COMMUNITY CREDIT UNION • STAFF LISTING 2017

<b>President</b> .....	Tony Tiede	<b>Accounting Associates</b> .....	Rainboe Reeves
<b>Vice President – Services</b> .....	Becky Meissner		Julie Grandt
<b>Vice President – Lending</b> .....	Michael Krohn		Carrie Walter
<b>Vice President – Compliance &amp; Internal Audit</b> .....	Patty Brown	<b>Loan Processor</b> .....	Amy Karkula
<b>Vice President – Marketing</b> .....	Joel Prunty	<b>Call Center Manager</b> .....	Dana Watts
<b>Vice President – Operations/Accounting</b> .....	Debra Fernau	<b>Call Center Coordinator</b> .....	Debra Kienast
<b>AVP – Payment Solutions</b> .....	Robert Herrick	<b>Call Center Representative</b> .....	Kelly Freiberg
<b>Branch Manager – Snell</b> .....	Lori Levonowicz	<b>Member Associates</b> .....	Rachel Abraham
<b>Assistant Branch Manager – Neenah</b> .....	Tracey Gonia		Sharon Docherty
<b>Member Associate Managers</b> .....	MaryAnn Huszar		Vincent Dockery
	Shelley Fairbanks		Muriel Kelley-Wiechman
<b>Loan/Mortgage Officers</b> .....	Patty Felker		Jessica Kendall
	Nick Vogel		Kathryn Klotzbuecher
	Marci Oliver		Amanda Perez Gonzalez
	Paul Monfils		Rachel Poklasny
<b>Loan Officer</b> .....	Daniel Ives		Dawn Schrank
<b>Member Service Representative</b> .....	Tena Manfeufel	<b>Facility Services</b> .....	Ron Roebke

# Treasurer's Report

## BALANCE SHEET

<b>Assets</b>	<b>2016</b>
Total Loans	\$ 74,749,801.56
Investments	\$ 13,416,241.15
Fixed Assets	\$ 2,393,392.13
Other Assets	\$ 2,154,074.77
<b>Total Assets</b>	<b>\$ 92,713,509.61</b>
<b>Liabilities &amp; Equity</b>	
Accounts Payable	\$ 425,580.47
Member Deposits	\$ 82,279,309.87
Reserves/Equity	\$ 10,008,619.27
<b>Total Liabilities &amp; Equity</b>	<b>\$ 92,713,509.61</b>

## INCOME STATEMENT

<b>Income</b>	<b>2016</b>
Interest from Loans	\$ 2,867,532.30
Interest from Investments	\$ 143,265.87
Other Revenue	\$ 1,288,955.10
<b>Total Revenue</b>	<b>\$ 4,299,753.27</b>
<b>Expenses &amp; Dividends</b>	
Operating Expenses	\$ 3,067,170.25
Dividends Paid to Members	\$ 445,511.54
<b>Total Expenses &amp; Dividends</b>	<b>\$ 3,512,681.79</b>
<b>Transfer to Reserves</b>	<b>\$ 787,071.48</b>

# Supervisory Committee Report

**T**he credit union was audited by Hawkins, Ash CPAs as of September 30<sup>th</sup>, 2016.

The audit indicated that we are operating in accordance with established policies and procedures. The credit union is in sound financial condition.

Respectfully submitted,

**SUPERVISORY COMMITTEE**

Kimberly Schug

John Sheehan

# 62<sup>nd</sup> Annual Meeting Minutes

**T**he 62nd Annual Meeting was called to order by Chairman Geske on March 3rd, 2016 at 6:04 p.m. at the Elks Club, Oshkosh. Secretary Schug certified that a quorum of greater than 15 voting members were present. Present at the meeting were 96 members, 16 joint members, and six guests.

Chairman Geske presented the Chairman's report. He then invited comments, corrections or additions for the Chairman's, Treasurer's, Credit Committee's, and last years annual meeting minutes.

Chairman Geske presented the two nominees for election to fill two vacancies; Karen Koelbl and Ralph Nielsen. The call from the floor for additional nominations was issued three times. Hearing no response from the membership, Chairman Geske closed nominations. Chairman Geske entertained a motion directing Secretary Schug to cast one unanimous vote to elect the two nominees as Directors of Winnebago Community Credit Union. Motion made by member Robert Quella, second by Mitchell Gebheim and unanimously carried.

Secretary Schug stated there was no old business. Chairman Geske adjourned the meeting at 6:21 p.m. on a motion by Mitchell Gebheim and unanimously carried.

*Kimberly Schug, Secretary*

## **The \$10 Cash Prize Winners:**

Gerald Schwandt  
Tom Kloeckl  
Ken Krohn  
Lottie Bietter

Cindy Berg Kumbier  
Sharon Nickel  
Barbara Koehnke  
Cheryl Fry

Ralph Nielsen  
Roberta Sohr  
Dale Brazil  
Charles Butzlaff

David Meyer  
Louise Long  
Robert Quella  
Dale Drake

Jon Flaig  
Anna Ives  
David Cronce  
Kenneth Walter

# 63<sup>rd</sup> Annual Meeting

March 2, 2017  
Elks Lodge  
Oshkosh, WI



Phone 920.233.9096



## Branches

**SNELL ROAD**  
567 E. Snell Road  
Oshkosh, WI 54901  
fax 920.426.7266

**WITZEL AVENUE**  
2060 Witzel Avenue  
Oshkosh, WI 54904  
fax 920.230.6474

**NEENAH**  
526 S. Commercial  
Neenah, WI 54956  
fax 920.720.9201



[www.wincu.org](http://www.wincu.org)

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