

68th Annual Meeting

OSHKOSH, WI • MARCH 3, 2022



Winnebago
Community
Credit Union



Federally Insured
by NCUA

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



CHAIRMAN
Thomas Geske
Park View
Health Center



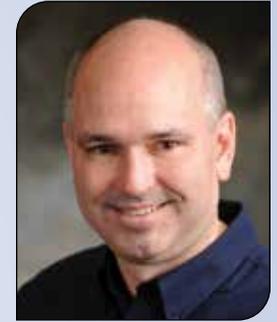
VICE CHAIRMAN
Karen Koelbl
Alta Resources



SECRETARY
Kimberly Schug
Park View
Health Center



TREASURER
Ralph Nielsen
Retired



DIRECTOR
John Sheehan
Summit House

The 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.

BOARD OF DIRECTORS on the Ballot for Election:

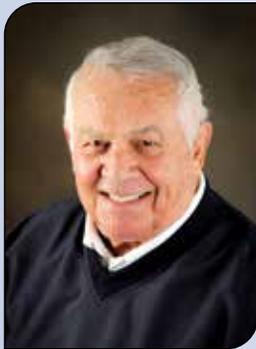
Karen Koelbl
Ralph Nielsen

Board of Directors Nomination(s)



Karen Koelbl

"I have just completed my seventh term as a Director with the Credit Union serving as Vice Chairman. I am pleased to be part of the Director team that contributes towards the continuous growth, integrity and innovative ideas to provide support and services to the WCCU members. It has been a privilege to be a board member since 2000. Prior to serving as a director, I had the opportunity to serve on the credit committee for three years. I am currently a Program Manager at Alta Resources with experience as a Supervisor with a Managed Care Organization, prior to that a Director with Lutheran Social Services and with Winnebago County for 15.5 years at Park View Health Center as a Program Manager. I am married and have two sons. It has been a privilege being a member of the board and I would like to thank you for your continued support in advance as I look forward to serving another term with our credit union."



Ralph Nielsen

"Retired guidance counselor from Oshkosh Public Schools. Married with four children and five step children. County board supervisor for 18 years, six years as chairman. Former president of UW-Oshkosh alumni association. Former president of Oshkosh senior center board. Long time member of credit union. My memory goes back to Jean Kolodzik who encouraged me to make two payments each month on my loan to reduce the total interest paid. That impressed me."

WINNEBAGO COMMUNITY CREDIT UNION STAFF LISTING 2022

President.....	Tony Tiede	Operations Associate.....	Rachel Peterson
Executive Vice President.....	Mike Krohn	Call Center Coordinator.....	Debra Kienast
Chief Operations Officer.....	Debra Fernau	Call Center Representative.....	Judi Payton
Vice President - Marketing.....	Dana Racine		MaKalie Groff
AVP - Payment Solutions.....	Robert Herrick		Muriel Kelley-Wiechman
Operations Manager.....	Janeen Wagner	Member Associates.....	Tena Manteufel
Branch Manager - Snell.....	Lori Levonowicz		Rachel Johnson
Branch Manager - Witzel.....	Cheryl Grabner		Maria Flores-Morgan
Branch Manager - Neenah.....	Kurt Maehl		Alyssa Remme
Member Associate Managers.....	Dawn Meton		Ryan Martinez
	Kristy Hess		Alyssa Zahnow
Loan/Mortgage Officers.....	Patty Felker		Sandy Klabunde
	Daniel Ives		Victoria Palkovich
	Nick Vogel		Albright
	Kathy Flood	Facility Services.....	Ron Roebke
Financial Services Representative.....	Jennifer Will		
Accounting Associates.....	Julie Grandt		
	Rainboe Reeves		
	Carrie Walter		

Treasurer's Report

BALANCE SHEET

Assets	2021
Total Loans	\$112,203,849.06
Investments	\$37,721,310.53
Fixed Assets	\$2,685,329.73
Other Assets	\$3,602,532.09
Total Assets	\$156,213,021.41
Liabilities & Equity	
Accounts Payable	\$1,079,741.08
Member Deposits	\$139,314,358.80
Reserves/Equity	\$15,818,921.53
Total Liabilities & Equity	\$156,213,021.41

INCOME STATEMENT

Income	2021
Interest from Loans	\$3,904,839.88
Interest from Investments	\$98,403.00
Other Revenue	\$1,456,879.32
Total Revenue	\$5,460,122.20
Expenses & Dividends	
Operating Expenses	\$3,386,449.31
Dividends Paid to Members	\$753,653.71
Total Expenses & Dividends	\$4,140,103.02
Transfer to Reserves	\$1,320,019.18

Supervisory Committee Report

The credit union was audited by Hawkins, Ash CPAs
as of September 30th, 2021.

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

67th Annual Meeting Minutes

The 67th, Annual Meeting was held virtually using Zoom software. The meeting was called to order by Vice Chairperson Koelbl on March 4th, 2021 at 5:00 pm. Racine certified that a quorum of greater than 15 voting members were present. Present at the meeting were 29 members and 1 joint member.

Vice Chairperson Koelbl entertained a motion by Jennifer Will, second by Patty Felker and unanimously carried to approve last year's annual meeting minutes.

Vice Chairperson Koelbl presented her reports including the treasurers and supervisory. She also mention our mission statement, employees, three branch locations and government insurance up to \$250,000 by the NCUA.

Koelbl then presented the nominees for election to fill the one vacancy; Tom Geske. The call from the floor for additional nominations was issued 3 times. Hearing no response from the membership, Koelbl closed nominations. Vice Chairperson Koelbl then entertained a motion directing Secretary Kim Schug to cast one unanimous vote to elect the nominee Tom Geske as a Director of Winnebago Community Credit Union. Motion made by member Nick Vogel, second by Jennifer Will and unanimously carried.

Secretary Schug stated for old business member Carolyn Horton asked why the CD maturity date was not on the member statements. The credit union contacted their data processing company and the CD maturity date was added to member statements.

Koelbl then asked if there was any new business. Member Mary Beth Gehrke asked when will the lobby service reopen. Tiede responded that discussion with the board of directors is in progress. The lobby may be open in the next couple of weeks. It will be posted on the website, emails sent out and posted on the front doors and drive up windows.

Motion to adjourn at 5:10 pm by unanimous vote.

Kimberly Schug
SECRETARY

68th Annual Meeting

MARCH 3, 2022 • 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

Winnebago
Community
Credit Union