

# 66<sup>th</sup> Annual Meeting

ELKS LODGE • OSHKOSH, WI • MARCH 5, 2020



Federally Insured  
by NCUA

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



**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:**

Kimberly Schug  
John Sheehan

# Board of Directors Nominations



**Kimberly Schug**

*"I have two children ages 27 and 24, a son in-law and a grandson. I have been employed by Winnebago County Park View Health Center for 27 years in a variety of capacities ranging from a certified nursing assistant to my current position of Housekeeping Supervisor. Throughout this time I have been a member 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 fifth 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 twelve 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."*

## WINNEBAGO COMMUNITY CREDIT UNION STAFF LISTING 2020

President .....	<b>Tony Tiede</b>	Loan Processor.....	<b>Amy Karkula</b>
Executive Vice President.....	<b>Michael Krohn</b>		<b>Jessica Kendall</b>
Chief Operations Officer.....	<b>Debra Fernau</b>	Call Center Manager/ HR Administrator.....	<b>Dana Watts</b>
Vice President - Marketing.....	<b>Dana Racine</b>	Call Center Coordinator .....	<b>Debra Kienast</b>
Compliance & Internal Audit .....	<b>Gretchen Pommerening</b>	Call Center Representative.....	<b>Judi Payton</b>
AVP - Payment Solutions.....	<b>Robert Herrick</b>		<b>Kelly Freiberg</b>
Branch Manager - Snell.....	<b>Lori Levonowicz</b>		<b>Kate Collins</b>
Branch Manager - Witzel .....	<b>Cheryl Grabner</b>	Member Associates .....	<b>Rachel Peterson</b>
Assistant Branch Manager - Neenah .....	<b>Tracey Gonja</b>		<b>Tena Manteufel</b>
Member Associate Managers .....	<b>Shelley Fairbanks MaryAnn Huszar</b>		<b>Muriel Kelley-Wiechman</b>
Loan/Mortgage Officers.....	<b>Patty Felker Daniel Ives Marci Oliver Nick Vogel Kathy Flood</b>		<b>Dawn Meton</b>
Financial Services Representative.....	<b>Jennifer Will</b>		<b>Rachel Johnson</b>
Accounting Associates.....	<b>Julie Grandt Rainboe Reeves Carrie Walter</b>	Facility Services.....	<b>Emily Berger</b>
			<b>Bethany Arndt</b>
			<b>Ron Roebke</b>
			<b>Ken Walter</b>

# Treasurer's Report

## BALANCE SHEET

<b>Assets</b>	<b>2019</b>
Total Loans	\$96,535,663.21
Investments	\$18,787,446.41
Fixed Assets	\$2,814,795.76
Other Assets	\$2,496,597.79
<b>Total Assets</b>	<b>\$120,634,503.17</b>
<b>Liabilities &amp; Equity</b>	
Accounts Payable	\$772,559.63
Member Deposits	\$106,393,777.50
Reserves/Equity	\$13,468,166.04
<b>Total Liabilities &amp; Equity</b>	<b>\$120,634,503.17</b>

## INCOME STATEMENT

<b>Income</b>	<b>2019</b>
Interest from Loans	\$3,913,584.21
Interest from Investments	\$367,561.75
Other Revenue	\$1,418,020.15
<b>Total Revenue</b>	<b>\$5,699,166.11</b>
<b>Expenses &amp; Dividends</b>	
Operating Expenses	\$3,176,190.94
Dividends Paid to Members	\$1,262,221.53
<b>Total Expenses &amp; Dividends</b>	<b>\$4,438,412.47</b>
<b>Transfer to Reserves</b>	<b>\$1,260,753.64</b>

# *Supervisory Committee Report*

The credit union was audited by Hawkins, Ash CPAs  
as of September 30th, 2019.

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*

# 65th Annual Meeting Minutes

The 65th, Annual Meeting was called to order by Chairman Geske on March 7th, 2019 at 6:00 pm at the Elks Club, Oshkosh. Secretary Schug certified that a quorum of greater than 15 voting members were present. Present at the meeting were 92 members, 16 joint members and 7 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 year's annual meeting minutes.

President Tom Geske presented the 2 nominees for election to fill the 2 vacancies; Karen Koelbl and Ralph Neilsen. The call from the floor for additional nominations was issued 3 times. Hearing no response from the membership, President Tom Geske closed nominations. Chairman Geske entertained a motion directing Secretary Kim Schug to cast one unanimous vote to elect the 2 nominees as Directors of Winnebago Community Credit Union. Motion made by member Dale Drake, second by Mitch Gebheim and unanimously carried.

Secretary Schug stated there was no old business. Chairman Geske adjourned the meeting at 6:08 pm.

*Kimberly Schug*

**SECRETARY**

## 2019 PRIZE WINNERS

### The Centerpiece Winner:

Susan Berg

### The \$20 Cash Prize Winners:

John Hubertus  
Richard Woldt

Mary Waite  
Lee Poklasny

Gary Hobart  
Roger  
Verstegen

David Meyer  
Dale Drake

Carol Kaufmann  
Arther Halmstad

# 66th Annual Meeting

MARCH 5, 2020  
ELKS LODGE • OSHKOSH, WI



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## **Branches**

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NEENAH  
526 S. Commercial  
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**[www.wincu.org](http://www.wincu.org)**

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