

# 71<sup>st</sup>

## ANNUAL MEETING

Oshkosh, WI  
March 6, 2025



Winnebago  
**Community**  
Credit Union

Helping Make Your Dreams Come True!

Federally Insured  
by NCUA





## ***CREDIT UNION MISSION & 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**

Retired from Park  
View Health Center



**VICE CHAIRMAN**

**Karen Koelbl**

Alta Resources



**SECRETARY**

**Melissa Hoodie**

Winnebago  
Co. Dept. of  
Human Services



**TREASURER**

**John Sheehan**

Winnebago  
Co. Dept. of  
Human Services



**DIRECTOR**

**Valinda Applebee**

Evergreen Retirement  
Community

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

# Board of Directors Nomination(s)

## Karen Koelbl

*I have just completed my eighth 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 bring a director, I had the opportunity to serve on the credit committee for three years. My experiences include being a Program Manager at Alta Resources, 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 have been married 33 years and have two grown sons. It has been a privilege to be a member of the board, and I look forward to serving another term.*



# WinCU Staff

## WINNEBAGO COMMUNITY CREDIT UNION STAFF LISTING 2025



President .....	<b>Derek Groth</b>
Executive Vice President .....	<b>Chris Leitch</b>
Chief Operations Officer .....	<b>Debra Fernau</b>
Vice President - Marketing .....	<b>Dana Racine</b>
Vice President - Operations .....	<b>Janeen Wagner</b>
AVP - Payment Solutions .....	<b>Robert Herrick</b>
Branch Manager - Neenah .....	<b>Kurt Maehl</b>
Branch Manager - Snell .....	<b>Lori Levonowicz</b>
Branch Manager - Witzel .....	<b>Cheryl Grabner</b>
Member Associate Managers .....	<b>Dawn Meton</b>
	<b>Kristy Hess</b>
Loan/Mortgage Officers .....	<b>Nick Vogel</b>
	<b>Daniel Ives</b>
	<b>Emilee Neuman</b>
	<b>Kathy Flood</b>
Financial Services Representative .....	<b>Alyssa Remme</b>
Account Specialist .....	<b>Jennifer Will</b>
Accounting Associates .....	<b>DejNag Yang</b>
	<b>Julie Wagner</b>
	<b>Rachel Johnson</b>

Loan Processor .....	<b>Rachel Peterson</b>
Call Center Coordinator .....	<b>Debra Kienast</b>
Call Center Representative .....	<b>Judi Payton</b>
	<b>Betsy Jeziorny</b>
	<b>Muriel Kelley-Wiechman</b>
Member Associates .....	<b>Maria Flores-Morgan</b>
	<b>Ryan Martinez</b>
	<b>Cohen McConnell</b>
	<b>Ella Verkler</b>
	<b>Cali Schellenger</b>
	<b>Jazmin Delgado</b>
	<b>Jeanette Jerger</b>

*2024 Retirees: Carrie Walter 23 yrs, Julie Grandt 13 yrs, & Patty Felker 17 yrs*



# Treasurer's Report



## BALANCE SHEET

### Assets 2024

Total Loans \$129,563,230.32

Investments \$22,672,454.91

Fixed Assets \$2,543,275.76

Other Assets \$3,712,511.57

**Total Assets \$158,491,472.56**

### Liabilities & Equity

Accounts Payable \$883,485.32

Member Deposits \$136,262,487.15

Reserves/Equity \$21,345,500.09

**Total Liabilities & Equity \$158,491,472.56**

## INCOME STATEMENT

### Income 2024

Interest from Loans \$5,843,630.14

Interest from Investments \$838,454.14

Other Revenue \$1,523,399.72

**Total Revenue \$8,214,484.00**

### Expenses & Dividends

Operating Expenses \$4,094,284.67

Dividends Paid to Members \$2,479,341.07

**Total Expenses & Dividends \$6,573,625.74**

**Transfer to Reserves \$1,640,858.26**

# Supervisory Committee Report



The credit union was audited by Hawkins, Ash CPAs as of September 30th, 2024.

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**

Valinda Applebee  
Melissa Hoodie



# 70th Annual Meeting Minutes

The 70th, Annual Meeting was called to order by Chairman Geske on March 7th, 2024, at 6:10 pm at La Sure's Banquet Hall, Oshkosh. Secretary Hoodie certified that a quorum of greater than 15 voting members were present. Present at the meeting were 95 members, 13 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 Committees, and last year's annual meeting minutes.

Vice Chairman Koelbl presented the nominees for election to fill the vacancy; Tom Geske and Valinda Applebee. The call from the floor for additional nominations was issued 3 times. Hearing no response from the membership, Vice Chairman Koelbl closed nominations. Chairman Koelbl entertained a motion directing Secretary Melissa Hoodie to cast one unanimous vote to elect the nominees Tom Geske and Valinda Applebee as Directors of Winnebago Community Credit Union. Motion made by member Deb Fernau, second by Chris Leitch and unanimously carried.

Secretary Hoodie stated there was no old business. Chairman Geske adjourned the meeting at 6:18 pm.

**Melissa Hoodie**  
**SECRETARY**



# 71<sup>st</sup>

## ANNUAL MEETING

*Winnebago*  
*Community*  
Credit Union



**Phone**  
920.233.9096



**Branches**

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

**WITZEL**  
2060 Witzel Ave.  
Oshkosh, WI 54904

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



**[www.WinCU.org](http://www.WinCU.org)**

