



Winnebago
Community
Credit Union

72nd Annual Meeting

Oshkosh, WI | March 5, 2026

Federally Insured
by NCUA





CREDIT UNION MISSION & PROMISE TO MEMBERS

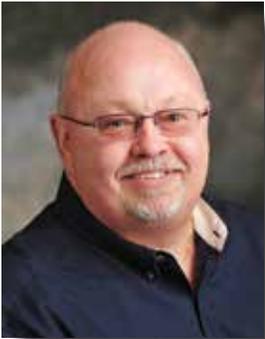
Mission: **Helping Make Your Dreams Come True**

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:

Names

Board of Directors Nomination(s)

Melissa Hoodie

I joined the Board of the credit union in June of 2022. Since that time, I have taken the opportunity to thoroughly educate myself on the operations and responsibilities of the organization. I am committed to continuing to service in this role and to contributing meaningfully to the Board's work. I have been employed by Winnebago County for 29 years and currently serve as the Deputy Division Manager for Behavioral Health. Throughout my career, I have also served on various boards in different capacities, including as President of the Mental Health Association. These experiences have strengthened my leadership skills and dedication to servicing our community. I am married and the proud parent of three sons, ages 29, 28 and 22. In August of 2023 we gained a daughter n law and in May of 2024, we welcomed our first grandson, a joyful new chapter for our family. In our spare time, we enjoy spending time outdoors at our cottage in Eagle River and traveling together. As an active and engaged board member, I enjoy planning, understanding processes, and ensuring that systems operate effectively. These strengths have allowed me to be an effective contributor to the Board, and I would be honored to continue serving in this capacity.



John Sheehan, M.S.

I have been a member of Winnebago Community Credit Union since 2002 and have been on the Board of Directors since 2008. I have lived in Oshkosh for most of my life, beginning at age 15. I have two daughters; Olivia, a music education teacher, and Talia, who will graduate from UW Madison in May. I have worked for Winnebago County Human Services since 1993 in a variety of capacities within the Behavioral Health Division. It has been a pleasure to watch our Credit Union prosper over the last couple of decades. We have almost exactly tripled in size in the 18 years since I joined the board. I remain enthusiastic about the direction we are going, and with your support, I would be honored to continue serving on the Board of Directors for another term.



WinCU Staff

President	Derek Groth	Loan Processor.....	Rachel Peterson
Executive Vice President.....	Chris Leitch	Call Center Coordinator	Debra Kienast
Vice President – Marketing.....	Dana Racine	Call Center Representative.....	Judi Payton
Vice President – Finance.....	Torie Williams		Betsy Jeziorny
Vice President – Operations.....	Danielle Wojciechowski		Muriel Kelley-Wiechman
AVP – Payment Solutions.....	Robert Herrick	Member Associates	Ryan Martinez
Branch Manager – Neenah.....	Kurt Maehl		Cohen McConnell
Branch Manager – Snell.....	Lori Levonowicz		Jeanette Jerger
Branch Manager – Witzel.....	Daniel Ives		Madisen Brunner
Member Associate Managers	Kristy Hess		Jaydan Bricco
Loan/Mortgage Officers.....	Nick Vogel		Natasha Mendoza
	Emilee Neuman		
	Kathy Flood		
Financial Services Representative.....	Grant Stephenson		
	Dawn Meton		
Account Specialist.....	Jennifer Will		
Accounting Associates.....	DejNag Yang		
	Kaytlin Everts		
	Rachel Johnson		



2026 Retiree: Debra Fernau 9 years

Treasurer's Report

BALANCE SHEET

Assets	2025
Total Loans	\$124,880,521.13
Investments	\$36,170,518.49
Fixed Assets	\$2,474,265.54
Other Assets	\$3,857,642.19
Total Assets	\$167,382,947.35
Liabilities & Equity	
Accounts Payable	\$814,703.55
Member Deposits	\$143,287,812.35
Reserves/Equity	\$23,280,431.45
Total Liabilities & Equity	\$167,382,947.35

INCOME STATEMENT

Income	2025
Interest from Loans	\$6,177,270.56
Interest from Investments	\$1,241,987.23
Other Revenue	\$1,437,475.01
Total Revenue	\$8,856,732.80
Expenses & Dividends	
Operating Expenses	\$4,261,920.34
Dividends Paid to Members	\$2,659,881.10
Total Expenses & Dividends	\$6,921,801.44
Transfer to Reserves	\$1,934,931.36

Supervisory Committee Report



The credit union was audited by Hawkins, Ash CPAs as of September 30th, 2025.



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**



71st Annual Meeting Minutes

The 71st, Annual Meeting was called to order by Chairman Geske on March 6th, 2025, at 6:03 pm at La Sure's Banquet Hall, Oshkosh. Secretary Hoodie certified that a quorum of greater than 15 voting members was present. Present at the meeting were 107 members, 31 joint members and 3 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.

Chairman Geske presented the nominee for election to fill the vacancy; Karen Koelbl. The call from the floor for additional nominations was issued 3 times. Hearing no response from the membership,

Chairman Geske closed nominations. Chairman Geske entertained a motion directing Secretary Melissa Hoodie to cast one unanimous vote to elect the nominee Karen Koelbl as Director of Winnebago Community Credit Union. Motion made by member Mary Beth Gehrke, second by Walter Ellis and unanimously carried.

Secretary Hoodie stated there was no old business. New business Todd Miller requested consideration to add credit cards for businesses and HSA accounts to Winnebago in the future. Chairman Geske adjourned the meeting at 6:11 pm.

Melissa Hoodie
SECRETARY





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

Winnebago
Community
Credit Union

Helping Make Your Dreams Come True!

