

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

ELKS LODGE • OSHKOSH, WI • MARCH 7, 2019



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:**

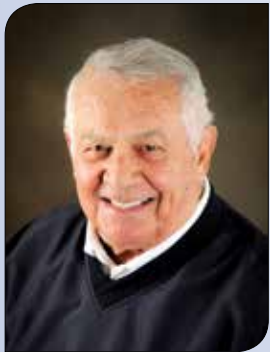
**Karen Koelbl  
Ralph Nielsen**

# Board of Directors Nominations



## Karen Koelbl

*"I have just completed my sixth 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. 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 since 2000 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 R. 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. Longtime 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 2019

President .....	<b>Tony Tiede</b>	Loan Processor.....	<b>Amy Karkula</b>
Executive Vice President.....	<b>Michael Krohn</b>		<b>Kelly Freiberg</b>
Vice President - Operations/Accounting.....	<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>Jessica Kendall</b>
AVP - Payment Solutions.....	<b>Robert Herrick</b>		<b>Judi Payton</b>
Branch Manager - Snell.....	<b>Lori Levonowicz</b>	Member Associates .....	<b>Rachel Abraham</b>
Assistant Branch Manager - Neenah .....	<b>Tracey Gonia</b>		<b>Kate Collins</b>
Member Associate Managers .....	<b>Shelley Fairbanks</b>		<b>Sharon Docherty</b>
	<b>MaryAnn Huszar</b>		<b>Rebecca Grebe</b>
Loan/Mortgage Officers.....	<b>Patty Felker</b>		<b>Muriel Kelley-Wiechman</b>
	<b>Daniel Ives</b>		<b>Jessica Kendall</b>
	<b>Marci Oliver</b>		<b>Tena Manteufel</b>
	<b>Nick Vogel</b>		<b>Dawn Schrank</b>
Financial Services Representative.....	<b>Jennifer Will</b>		<b>Justin Smith</b>
Accounting Associates.....	<b>Julie Grandt</b>	Facility Services.....	<b>Ron Roebke</b>
	<b>Rainboe Reeves</b>		
	<b>Carrie Walter</b>		

# Treasurer's Report

## BALANCE SHEET

<b>Assets</b>	<b>2018</b>
Total Loans	\$92,856,017.13
Investments	\$9,293,971.36
Fixed Assets	\$2,805,667.07
Other Assets	\$2,767,761.36
<b>Total Assets</b>	<b>\$107,723,416.92</b>
<b>Liabilities &amp; Equity</b>	
Accounts Payable	\$681,321.94
Member Deposits	\$94,834,682.58
Reserves/Equity	\$12,207,412.40
<b>Total Liabilities &amp; Equity</b>	<b>\$107,723,416.92</b>

## INCOME STATEMENT

<b>Income</b>	<b>2018</b>
Interest from Loans	\$3,551,458.52
Interest from Investments	\$167,893.08
Other Revenue	\$1,461,775.25
<b>Total Revenue</b>	<b>\$5,181,126.85</b>
<b>Expenses &amp; Dividends</b>	
Operating Expenses	\$3,245,302.62
Dividends Paid to Members	\$734,092.80
<b>Total Expenses &amp; Dividends</b>	<b>\$3,979,395.42</b>
<b>Transfer to Reserves</b>	<b>\$1,201,731.43</b>

# *Supervisory Committee Report*

The credit union was audited by Hawkins, Ash CPAs  
as of September 30th, 2018.

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*

# 64th Annual Meeting Minutes

The 64th Annual Meeting was called to order by Chairman Geske on March 1st, 2018 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 86 members, nine 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 year's annual meeting minutes.

Vice Chairman Koelbl presented the one nominee for election to fill the one vacancy; Thomas Geske. The call from the floor for additional nominations was issued three times. Hearing no response from the membership, Vice Chairman Koelbl closed nominations. Vice Chairman Koelbl entertained a motion directing Secretary Schug to cast one unanimous vote to elect the one nominee Thomas Geske as Director of Winnebago Community Credit Union. Motion made by member Mitchell Gebheim, second by Dale Drake and unanimously carried.

Secretary Schug stated there was no old business. Chairman Geske adjourned the meeting at 6:07 pm.

*Kimberly Schug*

**SECRETARY**

## 2018 PRIZE WINNERS

### The Centerpiece Winner:

JoAnn Drake

### The \$20 Cash Prize Winners:

Marlene Krueger  
Gary Hobart

Charles Butzlaff  
Jill Meyer

Kaylie Manteufel  
Diane Cudahy

Donna Butzlaff  
Vivian Mittelstaedt

Mitchell Gebheim  
Dale Brazil



# 65th Annual Meeting

MARCH 7, 2019  
ELKS LODGE • OSHKOSH, WI



**Phone 920.233.9096**



## **Branches**

SNELL ROAD  
567 E. Snell Road  
Oshkosh, WI 54901

WITZEL AVENUE  
2060 Witzel Avenue  
Oshkosh, WI 54904

NEENAH  
526 S. Commercial  
Neenah, WI 54956

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



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