

61st Annual Meeting

March 5, 2015 • Elks Lodge • Oshkosh, WI



Winnebago
Community
Credit Union



President's Message

Thank you for being a member of Winnebago Community Credit Union. 2014 proved to be an excellent year through your continued support of our not-for-profit financial cooperative.

Helping you and your families reach financial success is what makes our efforts so worthwhile. Our mission of *"Helping Make Your Dreams Come True!"* comes to life every time a member realizes the dream of homeownership, purchases a dream home, or remodels their current home. We also help members' reach their goal of hitting the open road in their first car, the trails on a new ATV, even retirement aboard an RV.

Finding ways for members to save money is a big part of helping make your dreams come true. Our lenders continue to find savings for members by providing better loan rates to bring their home, auto and credit card loans to Winnebago Community. We also take great pleasure in improving the communities we serve. Through sponsorships and donations in 2014 the credit union supported groups including: United Way, Help for the Homeless, Whitetails Unlimited and the Wild Turkey Foundation. We also assisted Neenah's summer concert series, the Farmers Market BooFest and the Oshkosh Half Marathon.

Last year your credit union also helped another young member pursue their dream of higher education. Brianna Nigl, a graduate of Oshkosh North, is the most recent recipient of the Jean Kolodzik Memorial Scholarship. Brianna is a freshman at UW-Madison. All of us - your Board of Directors, Senior Management and every employee - is committed to providing you with excellent products and outstanding service. **It is our goal in 2015 to continue our sustainable growth and improve the financial tools needed to reach your dreams in life!**

Tony Tiede
President
Winnebago Community Credit Union

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

The Winnebago Community Board of Directors consists of seven 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.



Chairman
Thomas Geske
*Park View Health
Center*



Vice Chairman
Karen Koelbl
*Lakeland Care
District*



Secretary
John Sheehan
Summit House



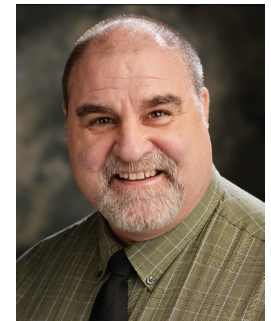
Treasurer
Terry Wohler
*Bergstrom
Automotive*



Director
Kimberly Schug
*Park View
Health Center*



Director
Edna Kelley
*Neenah Clinical
Services*



Director
Brian Kienert
*Winnebago
County*

BOARD OF DIRECTORS on Ballot for Election:

Thomas Geske
Edna Kelley

Board of Directors Nominations

(Listed Alphabetically)



Thomas Geske

"I have just completed my sixth term as director with the Credit Union. I am pleased to note that during this time, numerous additional services became available to Credit Union members largely due to the ongoing commitment and foresight of the Credit Union staff. Prior to serving as a Director, I was on the credit committee for 5 years and have been a credit union member since 1981. I have been employed by Winnebago County for 33 years, and I am the Director of Financial Services at Park View Health Center. I'm married and have two children and two grandchildren. It has been a privilege being a member of the board and I would like to thank you in advance for your support as I look forward to serving another term with this Credit Union"



Edna Kelley

"I've been a proud member at this credit union since 1998, joining shortly after coming back to the Fox Valley area. Credit unions have been my banking choice for at least the last 32 years due to the fact that they're member-owned and have always been much more responsive to its members. I have sat on the board of this credit union for approximately 2 years now. I have a degree in Social Work from UWO obtained in 1983. I soon joined the Peace Corps and left for 2 years of service in Sierra Leone, West Africa. Since 1996, I've worked for Winnebago County. For the first 10 years I worked as a Case Manager, serving the population of people with persistent mental illness. For the past 8 years I've been working as a crisis worker. In this position I work with the court system, the hospitals, the police forces in the area, as well as many other agencies."

Other nominations will be taken from the floor.

WCCU Staff

WINNEBAGO COMMUNITY CREDIT UNION • STAFF LISTING 2015

President	Tony Tiede	Accounting Associates	Rainboe Reeves
Vice President of Services	Becky Meissner		Julie Grandt
Vice President - Accounting / IT	Tammy Weickert		Carrie Walter
Vice President - Lending	Mike Krohn	Call Support Coordinator	Debra Kienast
Vice President - of Compliance & Internal Audit	Patricia Brown	Call Support Representative	Dana Watts
Vice President – Marketing	Joel Prunty	Member Associates	Molly Buschke
AVP of Loss Prevention	Mel Eckerstrom		Jaclyn Carpenter
Branch Manager – Neenah	Marci Oliver		Amber Goljenboom
Branch Manager - Snell	Lori Levonowicz		Janna Johnson
Member Associate Managers	Mary Ann Huszar		Muriel Kelley-Wiechman
	Shelley Fairbanks		Tena Manteufel
Loan/Mortgage Officers	Patty Felker		Tom Pech
	Tracey Moats		Kelly Remme
	Nick Vogel		Michael Rushing
Financial Service Representatives	Tracey Gonia		Dawn Schrank
	Daniel Ives		Kyra Van Thiel
			Carlie Williams
Loan Processor	Amy Karkula	Facility Services	See Yang
			Ron Roebke

Treasurer's Report

BALANCE SHEET

Assets	2014
Total Loans	\$ 64,808,905.08
Investments	\$ 12,542,974.57
Fixed Assets	\$ 2,601,566.82
Other Assets	<u>\$ 2,264,941.15</u>
Total Assets	\$ 82,218,387.62
Liabilities & Equity	
Accounts Payable	\$ 366,980.50
Member Deposits	\$ 73,250,573.40
Reserves/Equity	<u>\$ 8,600,833.72</u>
Total Liabilities & Equity	\$ 82,218,387.62

INCOME STATEMENT

Income	2014
Interest from Loans	\$ 2,593,368.78
Interest from Investments	\$ 97,050.30
Other Revenue	<u>\$ 1,082,838.69</u>
Total Revenue	\$ 3,773,257.77
Expenses & Dividends	
Operating Expenses	\$ 2,906,666.21
Dividends Paid to Member	<u>\$ 406,704.17</u>
Total Expenses & Dividends	\$ 3,313,370.38
Transfer to Reserves	\$ 459,887.39

Supervisory Committee Report

The credit union was audited by Hawkins, Ash, Baptie & Company as of September 30th, 2014.

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

Edna Kelley

Kimberly Schug

60th Annual Meeting Minutes

The 60th Annual Meeting was called to order by Chairman Geske on March 6th, 2014 at 6:04 p.m. at the Elks Club, Oshkosh. Secretary Sheehan certified that a quorum of greater than 15 voting members were present. Present at the meeting were 100 members, 17 joint members and 5 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 years annual meeting minutes.

Chairman Geske presented the 4 nominees for election to fill 4 vacancies: Edna Kelley, Brian Kienert, Kimberly Schug and John Sheehan. 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 Sheehan to cast one unanimous vote to elect the 4 nominees as Directors of Winnebago Community Credit Union. Motion made by member Mitchell Gebheim, second by Clarence Kolodzik and unanimously carried.

Secretary Sheehan stated that there was no old business to be brought before the meeting. Chairman Geske adjourned the meeting at 6:21 p.m. on a motion by Mitchell Gebheim, second by Clarence Kolodzik and unanimously carried.

John Sheehan, Secretary

60TH ANNIVERSARY PRIZES

\$60 cash prize winners:

Cheryl Fry
Donna Schwandt
Linda Rasmussen

\$10 cash prize winners:

Howard Beck
Kimberly Danula
Dale Brazil
Barbara Koehnke
Jack Yearwood

Mary Fischer
Shirley Schnyde
Clarence Kolodzik
Donna Ellis
Anna Case

Craig Mittelstaedt
Wayne Larson
Dan Hoyt
Dale Drake
Kaylie Manteufel

Charles Butzlaff
Elaine Larson
Marlene Glaeser
Michell Gebheim
Nancy Eiden

61st Annual Meeting

March 5, 2015
Elks Lodge
Oshkosh, WI



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NEENAH
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www.wincu.org

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Neenah Boat Harbor Photo Credit: Geoffrey Cook