

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

OSHKOSH, WI • MARCH 2, 2023



Federally Insured  
by NCUA

Winnebago  
**Community**  
Credit Union

Helping Make Your Dreams Come True!

# ***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**

Retired from Park  
View Health Center



**VICE CHAIRMAN**

**Karen Koelbl**

Alta Resources



**SECRETARY**

**Kimberly Schug**

Park View  
Health Center



**TREASURER**

**John Sheehan**

Winnebago  
Co. Dept. of  
Human Services



**DIRECTOR**

**Melissa Hoodie**

Winnebago  
Co. Dept. of  
Human Services

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:**

Melissa Hoodie  
Kimberly Schug  
John Sheehan

# Board of Directors Nomination(s)



## Melissa Hoodie

*"I recently joined the board of the credit union in June of 2022. Since that time I have educated myself on the operations of the credit union. I am committed to continue in this role. I have been employed by Winnebago County for 27 years and am currently a Behavioral Health Supervisor. I've also served on various boards in different capacities, including the Mental Health Association President. I'm married, and we have three sons, ages 26, 25, and 18, who love being in the great outdoors at our cottage in Eagle River. As an active board member, I like planning things and understanding how processes work, which have made me an excellent fit as a board member, and I would be honored to serve on the board."*



## Kimberly Schug

*"I have two children ages 30 and 27, a son in-law and a grandson. I have been employed by Winnebago County Park View Health Center for 30 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 WinCU. I have had the opportunity to work at ensuring that member services continue to be a goal at WinCU 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 have been on the Board of Directors since 2008. I have lived in Oshkosh for most of the last 45 years. I have two daughters, Olivia and Talia, who are both currently attending college. I have worked for Winnebago County Human Services since 1993 in a variety of capacities. A few months ago, I accepted a position as the Quality Assurance Specialist for Behavioral Health. After 25 years of supervising various programs, I am very pleased to have a "normal" schedule and to not be working at all hours of the day and night! The Credit Union has gone through some big changes in the last year, and I expect more great things for our future. 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."*

## WINNEBAGO COMMUNITY CREDIT UNION STAFF LISTING 2023

President .....	<b>Derek Groth</b>	Loan Processor .....	<b>Rachel Peterson</b>
Executive Vice President .....	<b>Chris Leitch</b>	Call Center Coordinator .....	<b>Debra Kienast</b>
Chief Operations Officer .....	<b>Debra Fernau</b>	Call Center Representative .....	<b>Judi Payton</b>
Vice President - Marketing .....	<b>Dana Racine</b>		<b>Betsy Jeziorny</b>
AVP - Payment Solutions .....	<b>Robert Herrick</b>		<b>Muriel Kelley-Wiechman</b>
Operations Manager .....	<b>Janeen Wagner</b>	Member Associates .....	<b>Rachel Johnson</b>
Branch Manager - Snell .....	<b>Lori Levonowicz</b>		<b>Maria Flores-Morgan</b>
Branch Manager - Witzel .....	<b>Cheryl Grabner</b>		<b>Alyssa Remme</b>
Branch Manager - Neenah .....	<b>Kurt Maehl</b>		<b>Ryan Martinez</b>
Member Associate Managers .....	<b>Dawn Meton</b>		<b>Alyssa Zahnow</b>
	<b>Kristy Hess</b>		<b>Victoria Palkovich Albright</b>
	<b>Tena Manteufel</b>		<b>Patty Litke</b>
Loan/Mortgage Officers .....	<b>Patty Felker</b>		
	<b>Daniel Ives</b>		
	<b>Nick Vogel</b>		
	<b>Kathy Flood</b>		
Account Specialist .....	<b>Jennifer Will</b>		
Accounting Associates .....	<b>Julie Grandt</b>		
	<b>Carrie Walter</b>		
	<b>Lisa Nolte</b>		
	<b>Zachary Beasom</b>		

# Treasurer's Report

## BALANCE SHEET

<b>Assets</b>	<b>2022</b>
Total Loans	\$123,474,267.23
Investments	\$26,009,048.62
Fixed Assets	\$2,631,062.22
Other Assets	\$4,000,647.59
<b>Total Assets</b>	<b>\$156,115,025.66</b>
<b>Liabilities &amp; Equity</b>	
Accounts Payable	\$1,283,936.84
Member Deposits	\$137,108,978.50
Reserves/Equity	\$17,722,110.32
<b>Total Liabilities &amp; Equity</b>	<b>\$156,115,025.66</b>

## INCOME STATEMENT

<b>Income</b>	<b>2022</b>
Interest from Loans	\$4,123,136.15
Interest from Investments	\$531,672.32
Other Revenue	\$1,507,251.62
<b>Total Revenue</b>	<b>\$6,162,060.09</b>
<b>Expenses &amp; Dividends</b>	
Operating Expenses	\$3,570,030.09
Dividends Paid to Members	\$688,841.21
<b>Total Expenses &amp; Dividends</b>	<b>\$4,258,871.30</b>
<b>Transfer to Reserves</b>	<b>\$1,903,188.79</b>

# Supervisory Committee Report

The credit union was audited by Hawkins, Ash CPAs  
as of September 30th, 2022.

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

# 68th Annual Meeting Minutes

The 68th, Annual Meeting was held virtually using Zoom software. The meeting was called to order by Tom Geske on March 3rd, 2022 at 5:00 pm. Dana Racine certified that a quorum of greater than 15 voting members were present. Present at the meeting were 42 people.

Chairperson Geske entertained a motion by Deb Fernau, second by Jennifer Will and unanimously carried to approve last year's annual meeting minutes.

Chairperson Geske presented his reports including the treasurer and supervisory. He also mention our mission statement, employees, three branch locations and government insurance up to \$250,000 by the NCUA.

Geske then presented the nominees for election to fill the two vacancy; Karen Koelbl and Ralph Nielsen. The call from the floor for additional nominations was issued 3 times. Hearing no response from the membership, Geske closed nominations. Chairperson Geske then entertained a motion directing Secretary Kim Schug to cast one unanimous vote to elect the nominee Karen Koelbl and Ralph Nielsen as Directors of Winnebago Community Credit Union. Motion made by member Janeen Wagner, second by Deb Fernau and unanimously carried.

Secretary Schug stated there was no old business.

Chairperson Geske called for one unanimous motion to adjourn the meeting at 5:10 pm.

**Kimberly Schug**  
**SECRETARY**



# 69th Annual Meeting

MARCH 2, 2023 • OSHKOSH, WI



*Winnebago*  
**Community**  
Credit Union



**Phone 920.233.9096**



### **Branches**

SNELL ROAD  
567 E. Snell Road  
Oshkosh, WI 54901  
fax 920.426.7266

WITZEL AVENUE  
2060 Witzel Avenue  
Oshkosh, WI 54904  
fax 920.230.6474

NEENAH  
526 S. Commercial  
Neenah, WI 54956  
fax 920.720.9201



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