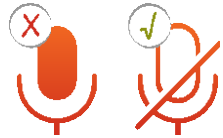


# Welcome!

TEAMS meeting allows for us all to be here, virtually. TEAMS Etiquette:



To ensure that the person reporting may be heard by everyone, please remain muted unless it is your turn to speak. In the TEAMS app there is a “mute” button at the top of your screen. For those joining by phone, please self mute.

*(Might need to hit \*6 on a phone)*



If you have a questions or would like to be heard during the business portion of the meeting, please either raise your hand by using the hand raise button at the top of the screen or by physically raising your hand with your camera on. You will be called on at the appropriate time. You may also place your question in the chat.

## Thank you!





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

If you can dream it, you can do it.

**zeal**  
CREDIT UNION

# 68th Annual Membership Meeting

## Thursday, March 16, 2023

### PROGRAM

Welcome

Chairman's Welcome

### BUSINESS MEETING

Call to order and establishment of quorum

Minutes of 67th Annual Membership Meeting

### REPORTS

Management - Julie Kreinbring, President

Board of Directors

Michael A. O'Hehir, Chairperson

Karen Rawls, Oversight Committee Chairperson

Sharon Wright, Susan Leslie

Karen Rawls, Treasurer

### OLD BUSINESS

### NEW BUSINESS

Scholarship Recipient Announcements

Bylaw Change Notification

At the October 18, 2022 meeting of the Board of Directors of Zeal Credit Union, the Board approved an amendment to Article III (Membership) of Zeal Credit Union's Bylaws. The amendment modifies the field of membership in Zeal Credit Union to include "Person's whose residence, employment, place of religious worship, or school attendance is the state of Michigan". Other geographic membership groups located in the state of Michigan were removed from Article III, as they were no longer relevant.

### ELECTIONS

Report of the Nominating Committee - Paul Messimer, Chairperson

### ADJOURNMENT



# 67<sup>th</sup> Annual Meeting Minutes

DAVID L. KISIC  
Secretary

The 67th Annual Membership Meeting was held virtually on Thursday, March 15, 2022, via Microsoft Teams. Maria Haight, Chief Information Officer, kicked off the meeting by welcoming members, board, and staff. Maria then introduced Michael O'Hehir, Chairman of the Board of Directors.

In accordance with the Bylaws of the Credit Union, David L. Kisic, Secretary of the Board of Directors, established a quorum was present. Motion was made and supported to accept the 66th Annual Meeting minutes. Motion Carried.

The reports from the Board of Directors and Management were presented. All reports were approved as printed in the 2021 Annual Report. Scholarship recipients were recognized. There were no old business items.

Samuel Palise, Nominating Committee Chair, introduced the nominees for the Board of Directors: Karen Rawls and Sharon Wright. Samuel Palise stated, "Mr. Chairman, since there were no other candidates other than the incumbents, I move that these individuals be elected by acclamation." Motion carried.

A motion was made to adjourn the meeting.





# 2022 Annual Report

If you can dream it, you can do it.





MICHAEL A. O'HEHIR  
Chairperson

***“We will continue to  
prioritize our members’  
financial well-being and  
long-term success.”***

## 2022 Dream it.

Each year, we reflect upon the rewarding work we do together to serve our members and communities. Our Zeal Credit Union Board of Directors is dedicated to enhancing the financial well-being of our membership, and committed to the work we do for our cooperative.

The last few years have been difficult for many people; family, friends and neighbors, local business owners here in Michigan, the US, and the global economy.

A challenging economic landscape resulted in various supply shortages, numerous staffing positions to fill at businesses small and large, and many were struggling with rising costs and limited capacity to build their savings.

Zeal Credit Union board volunteers and staff have placed our members' financial needs at the forefront, serving over 67,000 members, and we will continue to prioritize our members' financial well-being and long-term success.



MICHAEL A. O'HEHIR  
Chairperson

***“We are  
optimistically  
looking forward to  
a strong future  
together.”***

# 2022 Do it.

We've been fortunate to persevere in these challenging times with strategic focus, diligent leadership, a compassionate team, and the supportive guidance of our strategic Board of Directors.

Despite the challenges the past few years have brought on, we are optimistically looking forward to a strong future together. Heading into 2023, we will continue to build financial strength for the hard-working Americans we serve at Zeal Credit Union.

We know our members and Zeal employees work for more than just money... they work toward building their goals and achieving their dreams. We sincerely look forward to helping you achieve them.

On behalf of the Board of Directors, I would like to thank you for choosing Zeal Credit Union. You have our dedication and our commitment to the work we do here together... for you, for your family, and for our community. We appreciate your membership.



**JULIE KREINBRING**  
President & CEO

***“Zeal is here to  
help you change your  
world and build your  
future one dream  
at a time.”***

## 2022 Dream it.

For many folks who are living and working in the communities we serve, times were harder than we anticipated in 2022. The cost of food continued to rise, gas prices were astronomical at times, and many of us were simply trying to get by.

When the pandemic entered our lives, we had to change the way we approach the world we live in; how we planned for today, and for tomorrow. One thing that will not change - is Zeal Credit Union's commitment to serving our purpose.

Helping hard-working Americans surpass the financial obstacles in the way; whether it's a sudden power outage, unexpected bills or a pandemic, Zeal is here to help you change your world, and build your future, one dream at a time.







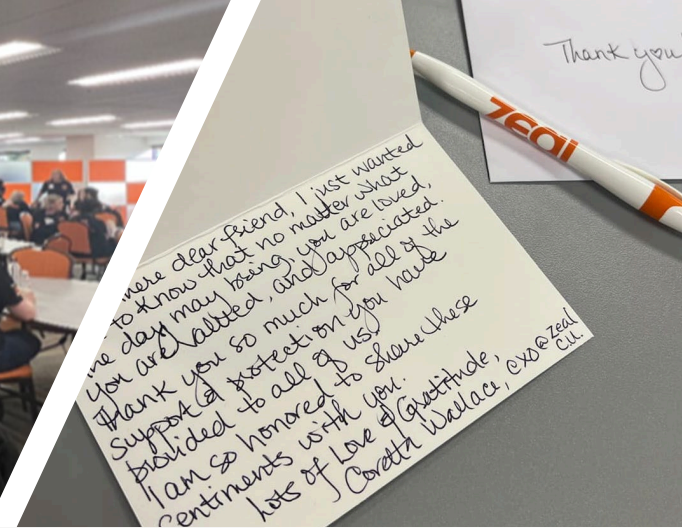






























CONSTRUCTION WORKER  
PROGRAMMER  
MECHANIC  
COOK  
SURVEYOR  
POLICE  
INSPECTOR  
MANAGER  
BARISTA  
PRESS OPERATOR  
TELLER  
HOUSEKEEPER  
BUS DRIVER  
YOU  
REALTOR  
NURSE  
TRUCK DRIVER  
LINE WORKER  
TEACHER  
ARTIST  
CRANE OPERATOR  
ROOFER  
JANITOR  
SOCIAL WORKER  
SALES  
BANK TELLER  
BANKER  
BANK  
BAKER  
WELDER  
POSTAL WORKER  
FIREFIGHTER  
CARPENTER  
MOM  
FARMER  
CLERK  
BRICK LAYER  
HYGIENIST  
PIPE FITTER  
LAB TECHNICIAN  
ELECTRICIAN  
BUTCHER

# HARD WORKING AMERICANS





JULIE KREINBRING  
President & CEO

***“Thank you for  
being the best part  
of our community.”***



# Scholarship Recipients

**2023 Zeal Credit Union  
Scholarship Program Recipients**





## AL WILLIAMS SCHOLARSHIP

# Zoey Breznik

## Lenawee Christian School

- Plans to study Communication Sciences and Disorders and Speech-Language Pathology at **Central Michigan University**.
- Passionate about helping those with hearing and communication difficulties and hopes to pay it forward by working in areas that may be underserved by therapists.
- Served on two mission trips, founded her school's Spanish club, and earned an Academic Excellence Award in Spanish.







**HARLAN  
RICHARDSON  
SCHOLARSHIP**

## **Cecelia Gibson**

### **Stevenson High School**

- Plans to study marketing at **Concordia University**.
- Hopes to one day pay it forward with a financial literacy certification course for those who are interested in achieving financial security.
- Captain of her Livonia United Varsity Women's Lacrosse team and DECA chapter president.





## DUTCH FARR SCHOLARSHIP

# Alyssa Kamm

## Carlson High School

- Plans to study business and marketing at **Adrian College.**
- Passionate about helping others and fundraising and one day hopes to work for the Special Olympics or another charity group.
- Has done work and fundraisers for Make a Wish Michigan and Special Olympics, including organizing 5Ks and charity carnivals.





**MARK  
STROEBEL  
SCHOLARSHIP**

## David Hollins

### Bloomfield Hills High School

- Plans to study business at **Central Michigan University**.
- Hopes to be an entrepreneur and business owner who can give back by providing educational camps for young entrepreneurs and a local scholarship program.
- Varsity football Captain and All-League for his position.





**MARGARET  
KREMER-  
HEHMAN  
SCHOLARSHIP**

## **Andrew Stetz**

### **Allen Park High School**

- Plans to attend the **University of Michigan**.
- He hopes to one day be able to pay it forward by providing financial resources to those who cannot afford to play sports, so they can find their passions without limitation.
- Participates in the Michigan Center for Civic Education's Mock Trial program, Interact Club, Link Crew, and captain for two years of his year-round club soccer team.





**WILLIAM ALLEN  
SCHOLARSHIP**

## Casey Schwartz

### Divine Child High School

- Plans to study psychology at **Grand Valley State University**.
- Passionate about mental health and hopes to become a clinical social worker and promote mental health awareness to others.
- Started and runs her school's mental health awareness club.





**JAMES  
CULLIMORE  
SCHOLARSHIP**

## **John Martin**

### **Woodhaven High School**

- Plans to study mechanical engineering at **Wayne State University**.
- One day he hopes to be able to support his high school's athletics program and provide scholarships to those on the diving team.
- Member of the diving and tennis teams, will be a part of Wayne State's swim and dive team, and has been a volunteer coach for First Lego League robotics and middle school diving.





***Congratulations!***



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# Board of Directors



**MICHAEL A. O'HEHIR**  
Chairman



**PAUL MESSIMER**  
Vice-Chairman



**DAVID L. KISIC**  
Secretary



**DAVID ADAMS JR.**  
Director



**SUSAN LESLIE**  
Director



**SAMUEL R. PALISE**  
Director



**KAREN RAWLS**  
Treasurer



**KATHY RICHARDSON**  
Director



**SHARON WRIGHT**  
Director



**JULIE KREINBRING**  
President | CEO







# Thank you

LIVE with character,  
FEEL with empathy and  
ACT with passion.