



KYLE BOSS

DESIGN + ILLUSTRATION

Creative Samples



1



Navy Blue

Bright Blue

Khaki

Mokoko

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
01234567890
= ~ ! @ # \$ % ^ & * () + [] \ { } | ; : ' " < > ? , . /

Avenir Next

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
01234567890
= ~ ! @ \$ % ^ & * () + [\] { } ; : ' " < > ? , . /

Cline, Cline & Griffin is a full-service law firm serving the community from downtown Flint for over 90 years.







Michigan Credit Union League & Affiliates Annual Report

2017 ANNUAL MEMBERSHIP REPORT

83rd Annual Membership Meeting and Leadership Summit





Thursday, June 8, 2017

2

83RD ANNUAL MEMBERSHIP MEETING AND LEADERSHIP SUMMIT

TABLE OF CONTENTS


ORDER OF BUSINESS

MICHIGAN CREDIT UNION LEADERSHIP

2016 OPERATIONAL HIGHLIGHTS: MCUL'S FOUR PILLARS

IN MEMORIAM

APPENDIX



3

20

2017 CHAPTER LEADERS

DISTRICT	CHAPTER	CHAIRPERSON
I	Battle Creek	LuAnn Schmitt, Grand Trunk Bank FCU
	Greater Southwest	Kenneth Leonard, Arbor Financial CU
II	Grand River	Robert Shinn, Preferred CU
	Paul Bunyan	Greg Gurka, East Traverse Catholic FCU
III	Mason	John Ruppert, Michigan Co-Op FCU
	Upper Peninsula	Chris Horn, Yagoumehon Area CU
IV	Blue Os	Scott Pauly, Avalon FCU
	Mid Michigan	Bridget Stadlman, Catholic FCU
V	Film	Christopher Eaten, Security CU
	Capitol Area	Michael Loucks, LAFCU
VII	Metro East	Dennis Isaac, Precitor Financial CU
	Oakland County	Jeff Rabanus, Metro North FCU
VIII	Metro West	Eric Esser, Community Financial CU
	Dowriver	Carmen Peters, Michigan Legacy CU
IX	So MI	Terri Papareddy, South Central CU

CHAPTER ENGAGEMENT IN 2016

\$163K

STATE PAC CONTRIBUTIONS

\$353K

FEDERAL PAC CONTRIBUTIONS

\$1.3M

A STRONGER FINANCIAL MICHIGAN FUND DONATIONS

\$141K

MICHIGAN CREDIT UNION FOUNDATION DONATIONS

18


LEGISLATIVE BREAKFASTS HELD

22

REM

2017 Annual Membership Report

MCUL preserves the strength of credit union industry by representing credit union interests at national levels. MCUL is committed to making credit union issues a priority.



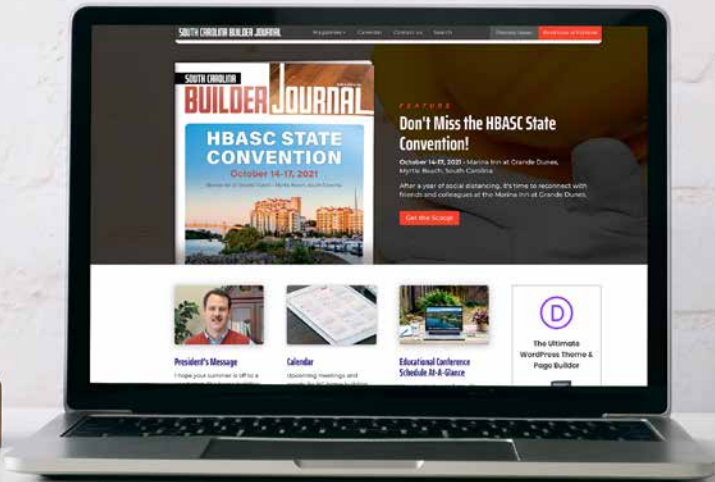
MICHIGAN

After a stalwart effort by MCUL's legislative leaders, the first update to the Michigan Credit Union Act was signed by Gov. Rick Snyder in front of nearly 100 credit union representatives at the Michigan State Capitol. Signed by Gov. Rick Snyder in front of nearly 100 credit union representatives at the Michigan State Capitol. Exposition, the six-bill package included:

- New exam language and protection from
- Increased exam transparency by requiring
- New protections on exam reports, including
- The creation of a credit union regulatory
- Elimination of the cap on fixed assets for



Home Builder Association Publications & Website

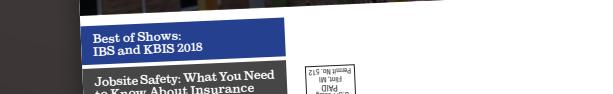




GIVE GOOD ADVICE

Help Clients Make Smart Decisions About Solar Power

By Michael Hancock



The home building industry is always changing and evolving. Construction techniques get refined or reinvented by skilled technicians and workers in the field every day. New and better tools and equipment are constantly being introduced by the manufacturing side of things. The materials that become the finished houses, like increasingly energy efficient windows or more customizable and durable flooring, shift from luxuries to necessities over time. The technologies that make a home comfortable and convenient are light years ahead of where they were even five years ago.

At the forefront of all this innovation is residential solar photovoltaics (PV), more commonly referred to as "solar power." The products are becoming more affordable, and the prices are dropping. From a purely practical standpoint, solar is going to become more and more of a consideration for people looking to build or renovate a home, but it's hard to keep up with just what is going on with the solar industry's progress. Your customers may not be able to stay up to date on all the advancements, and being prepared to answer their questions concisely and efficiently is a great way to show them they made the right choice in a builder. Here are some of the questions you should be ready to answer about solar.

IS SOLAR POWER RIGHT FOR WHERE I LIVE?

This will vary a lot from project to project, but the answer here is most likely yes. Every region of Georgia receives more than 200 days of sunshine per year on average. This is ideal for harvesting solar energy.

Modern solar panels are durable enough that even areas that are subject to extreme weather can still benefit. Hail or high winds are no significant threat to a properly engineered system. In fact, customers for whom disaster preparedness is a concern would find great benefit in a solar system with batteries that would allow for continuous reliable power if utility service were disrupted for an extended length of time.

IS SOLAR TECHNOLOGY AFFORDABLE?

For a lot of people, this answer is increasingly yes, but from a customer's point of view, the true cost of solar can seem complicated. According to *EnergySage.com*, the cost of the panels dropped 9% in 2017. A moderately sized 5 kilowatt system will still cost the average consumer over \$10,000. For larger systems, the price per watt generally decreases as the capacity of the system grows. The power needs of structures can vary greatly, and a 5 kilowatt system would not be enough to meet all the power needs for an average American home, particularly a southern home. However, it would almost certainly be enough to provide a noticeable reduction in monthly electrical utility costs. The price can change drastically depending on if the system is tied into the electrical grid or is off-grid. The addition of batteries to store the power can also increase the upfront price of a solar system. These batteries have seen dramatic improvement in recent years and can increase the long term power savings by reducing the draw from the power grid when the sun isn't available to provide direct power.

This cost may seem daunting, but there is more to consider. While the state of Georgia does not offer anything substantial in the way of incentives, in 2017, the federal government extended their 30% tax credit for the cost of solar installations for another 5 years. If the system ties into the local power grid, some, but not all, power companies will pay the consumer for any surplus power created. This varies by region and the local utility that services it, so some research will be necessary. There are also numerous companies and banks that will offer low or no interest loans on these products. The system will not pay for itself quickly, but there will be an immediate reduction in electric bill charges. With all these variables, the individual customer will need to make their own informed decision based on their personal situation. The best thing to do is learn the details about your region and provide reasonable guidance for the client as you are able.

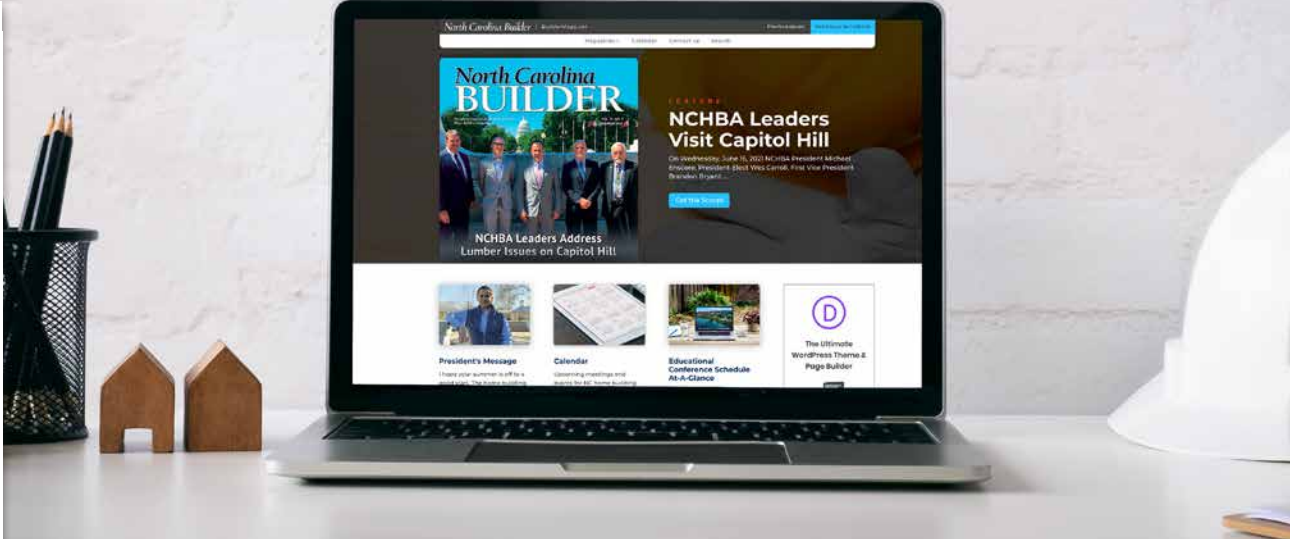
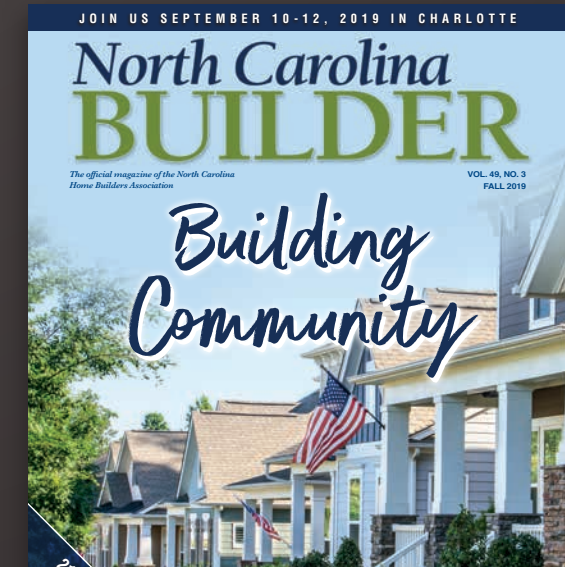
CAN YOU DO THE WORK YOURSELF?

The answer is technically yes, but this is a tricky question. Georgia does not require any extra certifications to install solar panels. If you, or a member of your workforce, are a skilled electrician, there is nothing legally stopping you from installing these systems. Many manufacturers of solar panels and the batteries that can go with them have their own training requirements or certifications, and there are several organizations that offer certifications or accreditation. Tesla, for example, is very particular about who they will certify to install their batteries. The North American Board of Certified Energy Practitioners, or NABCEP, is currently the largest and most relevant organization providing accreditation in renewable energy today. You can find a lot of good information about education and training on their website, *NABCEP.org*.

Realistically, this type of work can be dangerous and complicated, and it probably makes more sense to subcontract. The number of companies that offer residential solar installation has been on a steady increase for the past few years. In Georgia, there are companies that focus on a particular region like the coast or greater Atlanta area, and there are those that will work across the whole state or multistate areas. It is probably in your best interest to find one or two of these installers and begin to foster a mutually beneficial business relationship. You can let their experience and training work for you, so you can focus on the project as a whole.

Photo courtesy of Alternative Energy Southeast

continued on page 15



TREND WATCH

Coastal Shower Doors' Gridscape Series is designed to be the centerpiece of the bath space.

RICH BLACK FINISHES AND WARM METAL TONES

Entice Your Customers with Gorgeous Finishes

The trend for black finishes in the home will be growing in significance in 2018. Last year several plumbing fixture manufacturers highlighted their beautiful new matte black faucets and showerheads. This year we will be seeing black used more frequently and on a wider variety of products—the color black is everywhere!

Walls and ceilings make a powerful visual impact in a room when painted black. Black window frames and black interior and exterior doors help continue that sensational, edgy feeling. Using this dark palette does not result in a dull, uninteresting space, rather it makes a bold statement that catches the eye.

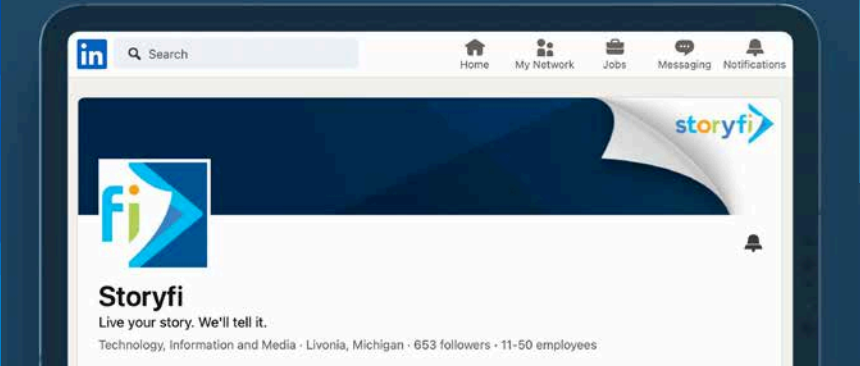
A freestanding black soaking tub and a black vanity sink—created from stone, solid surface or acrylic—effect a sleek and sultry look in the bath. They are often accompanied by black vanities, black plumbing fixtures or decor that help strike a mood. In the kitchen, black stainless steel appliances are a huge trend.

Black limestone, black porcelain slabs, and black brick veneer create exciting textures on walls and floors. Brick veneer offers great flexibility since you can install it in a variety of patterns, such as herringbone, basket weave, or a straight pattern for a more traditional look. Set to become a big hit in 2018 are Moroccan-inspired black and white patterned tiles. They are used on floors and backsplashes, adding unique character to a space.

Also trending this year are medium shades of wood grain and warm metal tones. Gold, brass, bronze and copper provide a lively contrast to an inky black interior, invigorating the dark palette and making it feel more cozy. Subtly mixing different metal finishes in one space is definitely in style. These warm metal tones are catching on for plumbing fixtures, light fixtures, and cabinet hardware—even overtaking stainless steel and polished nickel in popularity. The red and orange hues and overall earthy feeling of copper is pleasantly new, different and refreshing. White surfaces also offer a striking contrast to the color black in an interior. A beautiful marble-look white countertop with dark gray veining would be incredibly chic.

Leibherr's Monolith refrigerator/freezer combination units on display in Inception Kitchen at KBIS 2018 featured custom-edged bronze panels with leather door pulls.

El Dorado Stone's Tumbledrick in the Ironside color is perfect for adding depth to darker design palettes.



FORMERLY





WHAT MEMBERS ARE SAYING

Dawn W.
★★★★★
Nothing but positive things to say about this Credit Union. I've been a member for 30+ years. Everyone here is friendly, knowledgeable and professional.

Pablo B.
★★★★★
Quick, Easy, And extremely helpful with my auto loan.

Diane C.
★★★★★
You just won't get a better Credit Union period. The staff here are pleasant and so helpful. They really do listen and care. I will not go to any other Credit Union than Wayne Westland.

Timothy P.
★★★★★
All of my experiences with WW have been excellent, professional and with complete satisfaction, I recommend you become a member.

N. Narrator
★★★★★
I have been a member since I was really little and have always witnessed professional staff and excellent service!

Michelle W.
★★★★★
Very friendly and helpful staff and this is why I do my banking here.

Ken C.
★★★★★
Been there for 30 yrs. They treat you like family.

Music Jageda
★★★★★
The experience was good and satisfactory. Prompt response to my request and the hospitality was the best.

Queen of the Night
★★★★★
One of the best credit unions around. Always very helpful and polite.

Aisha M.
★★★★★
Had a wonderful experience with all the staff.

WAYNE WESTLAND
WW
FEDERAL CREDIT UNION
★★★★★
www.wwfcu.org

**WHERE
MEMBERS
MATTER**

**WHERE
MEMBERS
MATTER**



Trade Shows & Signage





Miscellaneous *Logo Design*





Miscellaneous Print Layout

