



65th ANNUAL MEETING MINUTES APRIL 21, 2022

Board Chairperson Raymond White Jr. called the 65th Annual Meeting of FreeStar Financial Credit Union to order at 3:07 PM on April 21, 2022, at Zuccaro's Catering and Banquets in Chesterfield, Michigan. In attendance were thirty-six members, twenty-one staff members, and five volunteers (a list of the members present can be viewed on the attached sheet).

Chairman White welcomed everyone to the meeting and introduced the other Board of Directors present: Vice Chairperson Clifford Brown, Secretary Jeffrey Bruss, Treasurer Kristi Le, and Director Catherine Patyi. Director Charles Larsen was excused from attending the annual meeting.

Mr. White then introduced the Credit Union's Executive Team members in attendance: President/CEO, Drema D. Isaac; Chief Financial Officer, Eric Heinrich; Executive Vice President, Jennifer Martines; Vice President of Operations, Anne Lester; Vice President of Information Technology, Tim Strenk; Vice President of Lending, Christopher Clapp; and Vice President of Community Affairs, Victoria McIntosh.

Secretary Jeffrey Bruss announced that a quorum was established. Therefore, the Chairperson waived a roll call.

The Secretary read the minutes of the 64th Annual Meeting held on April 15, 2021. Upon completion, the membership accepted the minutes "As Read." A motion was made by Glenn Voorhess, and seconded by Ed Freund, to approve the 2021 Annual Meeting minutes.

Clifford Brown, Nominating Committee Chairperson, gave the nominating committee report. The committee also included board members Jeffrey Bruss and Kristi Le. On October 21, 2021, the committee met to fill two Board of Directors vacancies. Mr. Brown announced that Charles Larsen and Catherine Patyi were elected by acclamation to remain as Board of Director members, each for a term of three years. A motion was made by Bob Hogan, and seconded by Roger Thomas, to approve the nominations.

The following reports were given:

Board of Directors Report	Raymond White Jr.
Audit Committee Report	Charles Larsen
Treasurer's Report	Kristi Le
CFO Report - Payments Landscape	Eric Heinrich
President /CEO Report	Drema D. Isaac

After the reports were given, President/CEO Drema D. Isaac answered questions from the membership.

Chairperson Raymond White Jr. called for a motion to accept the reports, as presented. A motion was made by Rodney Tolbert, and seconded by Steven White, to accept the reports.

Twenty door prizes totaling \$500.00 were disbursed. The winners of each \$25 prize were:

Mary Alberty	Barbara Fanone	Felicia Jaskowski	Julie Matuzak
Charlotte Becker	Ed Freund	Joe Jaskowski	Bernadine Mitchell
Larry Becker	Denise Goldsmith	Jim Johnson	John Rebar
Dianne Bultz	Denver Higley	Audrey Kosmack	Rodney Tolbert
Alex Danko	Bob Hogan	Alan Kunst	Glenn Voorhess

Old Business

There was no unfinished business to discuss.

New Business

There was no new business to be considered by the Board of Directors.

Closing comments were given by President/CEO Drema Isaac, and Board Chairperson Raymond White Jr.

There being no further business, the meeting was adjourned at 3:54 PM.

Motion by Rodney Tolbert, and seconded by Cleo Cooper, to adjourn the meeting.

Raymond White, Jr.
Chairperson

Jeffrey J. Bruss
Secretary