



TABLE OF CONTENTS

Welcome, by Mike Ahles, President, CEO and Chair of the Board	3
St. Thomas Campus Map	4
Greeting from The Most Rev. John M. LeVoir, Spiritual Director	
Event Schedule and Keynote Speakers	6-7
Our Direction: The Mission and Vision for Catholic United Financial	8-9
Breakout Sessions	10
Show your "Hometown Pride" in our Photo Contest	11
Catholic United Financial Business Meeting—Delegates Only	12-15
Constitution Committee Report	14-15
Authoring the Next 30 Years of Life	16
About Us: The Association, Credit Union and Foundation	17
Notes	18-19

DRIVING DIRECTIONS:

The directions below will get you to the corner of Selby Avenue and Cretin Avenue South. Please refer to the campus map on page 4 for parking and Conference locations.

From the West:

Follow East I-94 through Minneapolis to the Cretin/Vandalia exit. Go right (south) on Cretin. It is about 3/4 mile to Selby Avenue.

From the East:

Take West I-94 through St. Paul to the Cretin/Vandalia exit. Go left (south) on Cretin Avenue about 3/4 mile to Selby Avenue.

From the North:

When I-35 splits into 35E and 35W, follow 35E. Take 35E to Exit I-94 going west. Take I-94 west to the Cretin/Vandalia exit. Go left (south) on Cretin Avenue about 3/4 mile to Selby Avenue.

From the South:

When I-35 splits into 35E and 35W, follow 35E. Take 35E north to the Randolph exit. Make a left on Randolph (crossing over 35E) and follow Randolph for approximately 2 miles to Cretin Avenue. Make a right on Cretin Avenue and go approximately 2 miles to Selby Avenue.









WELCOME

from Mike Ahles, President, CEO and Chair of the Board

WELCOME TO OUR INAUGURAL CATHOLIC UNITED TRIENNIAL BUSINESS MEETING AND LEADERSHIP CONFERENCE!

The last time we met, it was here at the beautiful campus of the University of St. Thomas for our 2018 Annual Convention. At that meeting, our Delegates voted to adopt the triennial meeting format and we have taken this opportunity to reimagine the entire event for you - our most passionate and engaged Members!

In the coming days, you will experience our mission to financially Protect and Connect members in faith and joyful service at every step of life's journey. Our Home Office professionals, Sales Representatives and Credit Union and Foundation leaders are delighted to share this event with you as a shining example of how we live this mission each day. In addition to accomplishing the important business of our Association, we will spend most of the weekend to collectively grow in knowledge and skill through the many keynote presentations and breakout sessions. Also new this year, we have invited our



broader membership AND the broader Catholic community to share this experience, as together, we can realize our vision that all people are financially secure, faith-filled, and engaged in their communities.

You are part of a special group of people, and we are thrilled you are here with us! Your faith, your passion for Catholic United, and your commitment to sharing our story with your fellow Catholics is truly exceptional!

CAMPUS MAP



ST. PAUL CAMPUS 2115 Summit Ave. St. Paul, MN 55105-1096 GENERAL INFORMATION Phone: (651) 962-5000 PARKING SERVICES Phone: (651) 962-7275

PUBLIC SAFETY On Campus Emergency: (651) 962-5555 Off Campus Emergency: 911 Non Emergency: (651) 962-5100



Anderson Student Center

Main hub for most conference activities:

- Check-in
- Meals
- Meetings
- Socials



Morrison Hall

Check-in for overnight attendees. Parking in ramp below.



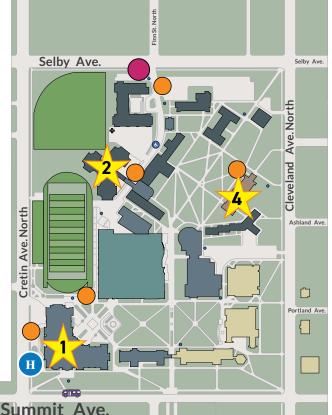
Anderson Student Center (ASC) Parking

Parking for Conference attendees.



Chapel of St. Thomas **Aquinas**

Mass on Friday and Saturday





Handicapped Accessible

Drop-off Handicapped guests, or those needing extra assistance may be dropped off at this spot before the driver parks at ASC Parking. -



Shuttle Stops



Bus Arrival/Departure



GREETINGS

from The Most Rev. John M. LeVoir, Spiritual Director

THE EUCHARIST: "MY FLESH FOR THE LIFE OF THE WORLD."

During the COVID-19 pandemic, there were many things that changed. The most significant change was the lifting of the obligation for Catholics to attend Mass on Sunday by bishops all over the world. In the United States, this meant that the vast majority of Catholics were unable to attend Mass in person and receive Holy Communion during the last year and one half (although many livestreamed the Mass in their homes).

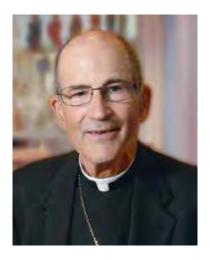
As the pandemic dragged on, it was feared that having become used to not attending Mass in person on Sunday, large numbers of Catholics would not return to Mass when the pandemic wound down and the obligation to attend Mass on Sunday was reinstated. The concern was that other things and activities might have displaced the Sunday Eucharist in the lives of Catholics, especially Catholics whose faith was weak.

This summer, there has been a reinstatement of the obligation to attend Mass in person on Sunday by the bishops. Many Church leaders, especially bishops and priests, have been thinking about how to invite people back to Sunday Mass and Holy Communion. Many of the laity have missed celebrating Mass in person and receiving our Eucharistic Lord in Holy Communion. They want to be part of an effort to invite people to return to Mass and to a renewed celebration of the Eucharist.

Due to this concern and others, the United States Conference of Catholic Bishops (USCCB) is planning a Eucharistic Revival for the Catholic Church in the United States. The Revival is entitled, "My Flesh for the Life of the World". As Chair of the Evangelization and Catechesis Committee of the USCCB. Bishop Andrew Cozzens (Auxiliary Bishop of the Archdiocese of St. Paul and Minneapolis) oversees this initiative. Bishop Cozzens said that the initiative aims to "renew the Church by enkindling a living relationship with the Lord Jesus Christ in the Holy Eucharist."

The Revival will take place over three years beginning in the summer of 2022. The first year will focus on diocesan events, the second year will concentrate on parish events, and the third year will involve a national event. Bishop Cozzens described the Revival as "a movement of Catholics across the United States, healed, converted, formed, and unified by an encounter with Jesus in the Eucharist - and sent out in mission for the life of the world." This initiative should assist Catholics to see the Eucharist as a mystery to be believed, celebrated, and lived. There is no better way to renew the Church than a renewal of the Eucharist in the lives of Catholics.

Catholic United Financial (CUF) has always seen the Eucharist as the center of its organization and its charitable works. The Eucharist provides the



graces which energize CUF in serving others. Consequently, I invite CUF members to be involved in the Eucharistic Revival. After the experience of COVID-19 and fasting from the Eucharist, there is no better way to invite members and others to return to the celebration of Mass in person and to be part of the effort to renew the Eucharistic faith of Catholics. More information will be coming out soon. Please watch for it.

The Most Reverend John M. LeVoir Retired Bishop of New Ulm June 26, 2021

TRIENNIAL CONFERENCE EVENT SCHEDULE

Check In and Reception Enjoy finger food while browsing informational tables and socializing with your fellow attendees. Monohan Plaza (outside Anders Student Center) **Inclement bar-Voolte* Autumni Hall (ASC - Leve Lumi)** London PM	3:00-5:00 PM	Registration and Check In for Overnight Guests	Koch Commons (Morrison Hall)
Dinner and Presentation: Protect and Connect: - The Catholic United Impact 8:00-10:00 PM Social Time Woulfe Alumni Hall (ASC - Level 2) Saturday, August 7 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:30 AM Check In and Breakfast The View (ASC - Level 2) 9:30-NOON Business Session Woulfe Alumni Hall (ASC - Level 2) 9:30-NOON Business Session Woulfe Alumni Hall (ASC - Level 2) 1:00-3:00 PM Unrch The View (ASC - Level 2) Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 3) Sits-6:15 PM Mass Chapet of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:00-9:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) Presentation: Unwrapping the Gifts of the Holy Spirit Moulfe Alumni Hall (ASC - Level 2) Presentation: Unwrapping the Gifts of the Holy Spirit Moulfe Alumni Hall (ASC - Level 2) Anderson Student Center Woulfe Alumni Hall (ASC - Level 2) Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	3:00-5:00 PM	Check In and Reception Enjoy finger food while browsing	Monohan Plaza (outside Anderson Student Center) *inclement backup - Woulfe Alumni Hall
United Impact 8:00-10:00 PM Social Time Woulfe Alumni Hall (ASC - Leve Saturday, August 7 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:30 AM Check In and Breakfast The View (ASC - Level 2) 9:30-NOON Business Session Woulfe Alumni Hall (ASC - Level 2) 1:00-3:00 PM Lunch The View (ASC - Level 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 2) Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Level 2) 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games 8:00-10:00 PM Social Time Hosted bar (Basert) Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	5:00-6:00 PM	Mass	Chapel of St. Thomas Aquinas
Saturday, August 7 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:30 AM Check In and Breakfast The View (ASC - Level 2) 9:30-N00N Business Session Woulfe Alumni Hall (ASC - Level 2) 1:00-3:00 PM Unuch The View (ASC - Level 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Level 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement B:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	6:15-8:00 PM		Woulfe Alumni Hall (ASC - Level 3)
Rosary Peace Garden (outside chapet) 7:00-9:30 AM Check In and Breakfast The View (ASC - Levet 2) 9:30-NOON Business Session Woulfe Alumni Hall (ASC - Levet 2) 1:00-3:00 PM Uunch The View (ASC - Levet 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Levet 2) 1:00-5:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Levet 2) 9:00-9:15 AM Rosary Peace Garden (outside chapet) 7:00-9:00 AM Breakfast The View (ASC - Levet 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Levet 2) 9:00-9:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Levet 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Levet 2) 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Levet 2)	8:00-10:00 PM	Social Time	Woulfe Alumni Hall (ASC - Level 3)
7:00-9:30 AM Check In and Breakfast The View (ASC - Level 2) 9:30-N00N Business Session Woulfe Alumni Hall (ASC - Level 2) 9:30-N00N Lunch The View (ASC - Level 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 2) 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Level 2) 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Level 2) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 7:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	Saturday, Au	ıgust 7	
9:30-NOON Business Session Woulfe Alumni Hall (ASC - Level 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 2) 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Level 2) 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Culture of Entitlement Hall (ASC - Level 2) 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	7:30 AM	Rosary	Peace Garden (outside chapel)
NOON-1:00 PM Lunch The View (ASC - Level 2) 1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Level 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Level 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:00-9:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	7:00-9:30 AM	Check In and Breakfast	The View (ASC - Level 2)
1:00-3:00 PM Open Time Open Time: Take part in a service project, take a walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Leve 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Leve 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:00-9:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	9:30-NOON	Business Session	Woulfe Alumni Hall (ASC - Level 3)
walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down historic Summit Avenue. 3:00-3:15 PM Leadership Conference Kick-Off Woulfe Alumni Hall (ASC - Leve 3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Leve 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Lower Level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:01-1:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	N00N-1:00 PM	Lunch	The View (ASC - Level 2)
3:15-4:45 PM Presentation: Crucial Conversations Woulfe Alumni Hall (ASC - Leve 5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Boulding Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement Bowling, bingo, card games Bowling and Entertainment (ASC - lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	1:00-3:00 PM	walking tour of the Grotto or museums on the campus, browse the conference exhibits, socialize with friends, or take a stroll down	
5:15-6:15 PM Mass Chapel of St. Thomas Aquinas 6:45-8:00 PM Dinner and Presentation: Good Wealth: The Logic of "Gift" in a Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	3:00-3:15 PM	Leadership Conference Kick-Off	Woulfe Alumni Hall (ASC - Level 3)
Culture of Entitlement Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - Level 2) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapet) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	3:15-4:45 PM	Presentation: Crucial Conversations	Woulfe Alumni Hall (ASC - Level 3)
Culture of Entitlement 8:00-10:00 PM Social Time Hosted bar, dessert, bowling, bingo, card games Bowling and Entertainment (ASC - lower level) Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	5:15-6:15 PM	Mass	Chapel of St. Thomas Aquinas
Sunday, August 8 7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	6:45-8:00 PM		Woulfe Alumni Hall (ASC - Level 3)
7:30 AM Rosary Peace Garden (outside chapel) 7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 2) 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2) Woulfe Alumni Hall (ASC - Level 2) Woulfe Alumni Hall (ASC - Level 3) Woulfe Alumni Hall (ASC - Level 4) Woulfe Alumni Hall (ASC - Level 4)	8:00-10:00 PM	Social Time Hosted bar, dessert, bowling, bingo, card games	_
7:00-9:00 AM Breakfast The View (ASC - Level 2) 9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 2) 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 2)	Sunday, Aug	ust 8	
9:00-9:15 AM Opening Remarks Woulfe Alumni Hall (ASC - Level 9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 11:30-12:15 PM Presentation: Catholicism Post-COVID-19	7:30 AM	Rosary	Peace Garden (outside chapel)
9:15-10:15 AM Presentation: Unwrapping the Gifts of the Holy Spirit Woulfe Alumni Hall (ASC - Level 10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Level 11:30-12:15 PM Presentation: Catholicism Post-COVID-19	7:00-9:00 AM	Breakfast	The View (ASC - Level 2)
10:30-11:15 PM Breakout Sessions Casting Your Net Wide: Capturing Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Leve	9:00-9:15 AM	Opening Remarks	Woulfe Alumni Hall (ASC - Level 3)
Multigenerational Volunteers, Energized Event Publicity for Everyone, Med Supp Workshop 11:30-12:15 PM Presentation: Catholicism Post-COVID-19 Woulfe Alumni Hall (ASC - Leve	9:15-10:15 AM	Presentation: Unwrapping the Gifts of the Holy Spirit	Woulfe Alumni Hall (ASC - Level 3)
The Izner Tresentation outliottelshift out of the Tr	10:30-11:15 PM	Multigenerational Volunteers, Energized Event Publicity for	Anderson Student Center
12:15-12:30 PM Closing Remarks and Prize Drawing Woulfe Alumni Hall (ASC - Leve	11:30-12:15 PM	Presentation: Catholicism Post-COVID-19	Woulfe Alumni Hall (ASC - Level 3)
- · · · · · · · · · · · · · · · · · · ·	12:15-12:30 PM	Closing Remarks and Prize Drawing	Woulfe Alumni Hall (ASC - Level 3)

TRIENNIAL CONFERENCE **KEYNOTE SPEAKERS**



6:15 PM - Fri Woulfe Alumni Hall

Michael Ahles - President and CEO. Catholic United Financial

Protect and Connect: - The Catholic United Impact

You will be impressed to learn just how big an impact the Association, Foundation and Credit Union make on our Catholic community. But what does the future hold? Come hear about our vision for Catholic United and the people and products that make it all possible. Michael Ahles was selected to lead as President and CEO of Catholic United Financial in 2020 and served as Senior Vice President and Secretary/Treasurer from 2012 to 2020.



3:15 PM - Sat Woulfe Alumni Hall

Odell Mitchell III - Attorney, Kindness Ambassador

Crucial Conversations

The Crucial Conversations workshop gives people the skills to step into disagreement—rather than over or around it—and turn disagreement into dialogue for improved relationships and results. Odell Mitchell III is an entertainment and business affairs attorney, and regularly speaks to groups about kindness, empathy and encouraging creativity.



6:45 PM - Sat Woulfe Alumni Hall

Dr. Michael Naughton, Ph.D - Professor Catholic Studies at the University of St. Thomas

Good Wealth: The Logic of "Gift" in a Culture of Entitlement

The scriptures and the Church's teachings are full of appeals of "good wealth"—how we create and acquire it, distribute it, and use and give it away. Dr. Michael Naughton is Professor of Catholic Studies at the University of St. Thomas and is Director of the Center for Catholic Studies at the university.



9:15 AM - Sun Woulfe Alumni Hall

Patrick Conley - Radio Host

Practicing Catholic - Unwrapping the Gifts of the Holy Spirit

The Holy Spirit brought with Him an abundance of specific gifts that have been given to us as unique individuals for living out our personal vocation in this life. Learn about how to discern the generous, gracious gifts that have been given to you! Patrick Conley is host of the radio show and podcast "Practicing Catholic" for the Archdiocese of St. Paul and Minneapolis. He presents the "Called & Gifted" spiritual gifts discernment workshop at various parishes around the country on behalf of the Catherine of Sienna Institute in Seattle, Washington.



11:30 AM - Sun Woulfe Alumni Hall

Michael Laughery - Financial Consultant, Catholic Finance Corporation

Catholicism Post-COVID-19

Join us for a discussion on ways your volunteer teams can lead the local parish on a path forward in a post-COVID-19 world. Michael Laughery will use examples of leadership from the history of the Catholic faith to inform our response to current events and culture. Do not miss this discussion as Michael will help attendees develop a framework for shaping the path forward for their teams.



CATHOLIC UNITED HARTS A NEW COURSE

BUILDING ON OUR 140+ YEAR-OLD FOUNDATION. WE ARE SETTING THE STAGE FOR GROWTH



Michael M. Ahles President, CEO and Chair of the Board



Paul B. Zastrow Senior Vice President and Secretary/Treasurer

Welcome to the summer of 2021 and our first ever Triennial Business Meeting & Leadership Conference! It feels terrific to once again have our membership gather to reflect on all we have achieved together, including the recent impact of the pandemic on our lives, and what we are now planning to do together as we strive to grow our wonderful Association. Before we dive into our compelling vision for the future of Catholic United, let us review what we have accomplished over the past year, as it has been a year for the ages.

We will begin by sharing the impact of the COVID-19 pandemic on our lives, both personally and professionally. As of this writing, we have lost 134 of our valued Members due to complications from COVID-19 and the claims paid to their families total \$2.4 million. As hard as it has been to continue to receive the news of Members who have passed, it affirms our resolve to live up to the commitments we have made to you. This resolve was evident in our Home Office employees and our Sales Team as they quickly shifted to working remotely, and productively, from the first days of the COVID-19 pandemic. The pandemic pushed our adoption of innovative virtual tools and has forever transformed our ability to serve Members. Although we are excited to see each of you face to face once again, we remain committed to also connect with people virtually to bring them the protection products and services from the entire Catholic United family.

During the pandemic, we have also lived up to another important commitment - to protect your investment in our Association. Given the work of our investment manager, supported by the expertise of external investment advisers

and guided by the Investment Policy approved and monitored by our Board of Directors, our mix of conservative, high-quality assets have remained strong and provided stability in investment earnings which back our Members' policies. Total assets have grown by \$20 million since the end of 2019 to total \$1.02 billion, however, the COVID-19 pandemic introduced challenges in the continuing era of low interest rates with further declines in fixed yields, businesses slowing down or closing, increased unemployment, and volatile capital markets. So much economic uncertainty dampened our new sales activity during 2020 and insurance premiums were down 14% which put stress on our ability to produce positive earnings and grow our financial strength. Our 2020 results were a net operating loss of \$1.7 million, and although many of these financial challenges have continued into 2021, our bottom-line result is expected to be break-even through the second quarter.

Despite these challenges, we achieved many wonderful things during the past year, all aligned with our mission to financially protect and connect members in faith and joyful service at every step of life's journey. From late 2020 into early 2021, the Member Engagement Team led our work to quantify our missional impact across Catholic United. We are thrilled to announce the sum total of our Member Engagement programs, volunteer fundraising efforts, volunteer time and donations produced our Missional Impact of \$8.7 million for 2020! This is a truly outstanding result for our organization and is highlighted by our 2021 Catholic Schools Raffle which raised a record \$1.495 million for our 82 participating Catholic schools.



OUR VISION

All people are financially secure, faith-filled, and engaged in their communities.

OUR MISSION

We financially protect and connect members in faith and joyful service at every step of life's journey.

You will hear much more about our Missional Impact in the years ahead as our goal is to double this impact by 2028 when we turn age 150, our Sesquicentennial. Our long-term goals to double do not stop with our mission as we intend to double our Catholic United membership and assets by 2028 as well, all while maintaining our financial strength. These goals, our vision, and our mission are exciting, directed by our Board of Directors, and serve as the inspiration of the refreshed Catholic United Strategic Plan we crafted in 2020. This plan defines our objectives, tactics and annual targets across each functional area and fully encompass the work of our affiliates, Catholic United Financial Credit Union (CUFCU) and Catholic United Financial Foundation (Foundation). Our Plan will adapt and evolve and align us in our collective work as we continue to guide the new employees who have succeeded some long-tenured leaders who have recently retired from Catholic United. Three such leaders, Harald Borrmann, Deborah Gephart, and Tom Schisler, will be celebrated for their service during the Friday evening festivities of this Business Meeting & Leadership Conference. Please make sure you track them down and thank them for their years of exceptional service!

While it is true, we lost some legends to retirement over the past year, our new leaders are highly skilled, experienced, and passionate about our mission and achieving our goals. They have learned

from our past leaders and have grabbed their torch to continue the initiatives to grow our organization as outlined in our Strategic Plan.

Our leaders will continue our push for new technology to engage and recruit people online. In January 2021, we launched the self-service application process for our incredibly popular single premium youth term life insurance product on www.catholicunitedfinancial. org. In August, we will begin using our new term and permanent life insurance processing system delivered via our Conventus Now technology joint venture with our fellow fraternal society, Catholic Financial Life. This exciting new technology has been in the works for 18 months and will bring new electronic signature, delivery, and policy services directly to our member's fingertips, as well as provide increased efficiencies for our employees. Conventus will deliver new processing systems for our annuity products in early 2022 and will drive the system delivery for the new solutions we will offer Members given our life to legacy product strategy. Plus, the cost efficiency from Conventus will ultimately support our commitment to charge our Members a competitive and fair price for

As you can see, we are very excited about the future we are building for Catholic United. It is bright for the Association, the Foundation and CUFCU. By the time you read this, CUFCU will have announced the merger of the

(University of) St. Thomas Employee Federal Credit Union into CUFCU bringing 925 members and \$3.9 million in assets to the Catholic United family of companies. We anxiously await the opportunity to introduce to them all we offer at Catholic United. And this is only the beginning as our Foundation and CUFCU are huge opportunities for us to open doors for Catholics in need of our solutions and services.

We need you to build this future with us! For generations, our Association has been strong and grew from the aggressive advocacy of our Delegates and Members at-large. We all must stay active, get more involved, and be more vocal. Members recruiting members. Catholics doing good things with fellow Catholics. It is a beautiful vision!

Thank you for attending our inaugural Triennial Business Meeting & Leadership Conference! We cannot wait to see you!

God bless and be safe.

BREAKOUT SESSIONS

Casting Your Net Wide: Capturing Multigenerational Volunteers

Join us to learn how you can (re)build your volunteer programs for long-term success with multiple generations post-COVID-19. We'll offer suggestions for ways to retain, recruit, recognize and inspire your volunteers. We'll also discuss how we can recruit more bright-eyed young people to complement your more seasoned volunteer base.





Energized Event Publicity for Everyone

Is your event publicity plan just the parish administrator's permission to use the church copy machine?

Do you want no-cost, low-cost, super-simple and out-of-the-box publicity ideas for your next event? This breakout session will focus on a selection of publicity techniques and resources to promote your next parish event or fundraiser. Go beyond the bulletin with these ideas to put your publicity in front of more friendly faces.



Med Supp Workshop

Frustrated or confused with the mountain of paperwork, mailers and messages with Medicare enrollment or Medicare Supplement insurance?

You are not alone. The complexity and information can seem overwhelming. Attend our workshop and listen as our Medicare Supplement Specialists guide you through an easy-to-follow summary of Medicare and Medicare Supplement Insurance.







SOCIAL MEDIA & PHOTO CONTEST

Follow and Like us on Social Media

Loving the Leadership Conference? Is Catholic United's mission of connecting and protecting people ringing true with you?

Do you want to stay connected to news, opportunities and discussion in our Giving Network? Then please follow us on your preferred social media platform. We are on Facebook, Twitter, Instagram, LinkedIn and YouTube. Search for Catholic United Financial and follow, subscribe or like for more updates!

facebook.com/catholicunited twitter.com/CatholicUF linkedin.com/company/CatholicUnitedFinancial Instagram.com/catholic.united.financial youtube.com/c/CatholicUnitedFinancialSaintPaul





Show your Hometown Pride in our Photo Contest! Now accepting submissions!

Calling all photographers! Winning photos will be published in our 2022 Wall Calendar

Catholic United is looking for photo submissions from our members and friends to be showcased in upcoming projects. Our photo contest theme is "Hometown Pride." Submit photos that celebrate the unique, quirky, memorable, natural or historic features of your local town or area. Visit www.catholicunitedfinancial. org/photocontest for contest criteria and the photo submission form. Share this fun contest with the shutterbugs among your friends and family!

CATHOLIC UNITED FINANCIAL **BUSINESS MEETING**

Welcome to the first-ever Triennial Business Meeting and Leadership Conference for Catholic United Financial. By attending this first-of-its-kind conference as a delegate, you are making history! You are serving a vital role in the mission of our Association as a member-owned and member-governed benefit society. Thank you!

As a delegate, you will likely see many familiar faces from annual conventions and regional gatherings from years gone by. This year, you are also likely to see new faces, as we have opened the Leadership Conference portion of the Triennial meeting to our members and friends in the Catholic community. Please give these new folks a warm welcome as they attend sessions and interact with us. Your experience and leadership provides an outstanding example of Catholic United's mission to our guests.

If you need assistance at any time during this gathering, please flag down one of the many Catholic United employees wearing royal blue-colored shirts.

By working together, we helped deliver millions of dollars in fundraising, support and benefits back to our Catholic communities in 2020. In the midst of a challenging year, we were able to keep our promises to our members and our partners. The benefit is real. At this meeting, you are helping chart the course of a successful future for 2021 of Catholics helping Catholics. Again, on behalf of the Board of Directors, our heartfelt thanks for your attendance, participation and leadership. Welcome!



THE 2020-2021 **BOARD OF DIRECTORS**

Standing: (left to right) William Lucas, James Wensel, Marty Seifert, James Gibbons, Robert Krattenmaker.

Seated: Jean Hart, Sr. Vice President Paul Zastrow, President Michael Ahles, Renee Brod.





Business Meeting Agenda

Opening Ceremonies

Pledge of Allegiance

Opening Song - America the Beautiful

Invocation and Remarks by Spiritual Director, Most Reverend John M. LeVoir, Retired Bishop of New Ulm Call to Order

Preliminary Report of the Credentials Committee

Pledge and Seating of the Delegates Adoption of Rules for Convention

Appointment of Committees

Reading of the Minutes from the 2018 Convention

Reception of Petitions, Communications, etc.

Report from the Officers

Michael Ahles, President, CEO and Chair of the Board Paul Zastrow, Senior Vice President and Secretary/ Treasurer

Report of the Nominating Committee

Nominations for Nominating Committee for 2022-2024

Final Report of the Credentials Committee

Election

Report of the Committee on Constitution and Bylaws

Report of the Election Committee

Unfinished Business

New Business

Closing Prayer

FLOOR RULES for the **Catholic United Business Meeting**

- 1. Robert's Rules of Order, Revised, shall be the parliamentary authority governing this business meeting.
- 2. Eligibility and manner of voting shall also be governed by Robert's Rules of Order, Revised.
- 3. Delegates and guests must register at the Registration Desk to receive their badges and are requested to wear them at all times.
- 4. No Delegate shall give a media and/or public interview at any time during or after the business meeting regarding proceedings or work of Catholic United Financial. All publicity shall be under the supervision of the Association's Officers and its Marketing Department.
- 5. With the exception of campaign literature for candidates running for Catholic United Financial elected positions, no literature of any kind is to be distributed at the business meeting unless it has been previously approved by the Association.
- 6. A delegate speaking from the floor shall, after addressing the Chair and being recognized, state his or her name and the name and city of the Local Council or Parish Volunteer Team (PVT) that they represent.
- 7. A Delegate may speak up to three (3) minutes on a question at one time and only once on a motion until everyone who wishes to speak on the motion has spoken. A Delegate may speak no more than twice on the same question. Speakers must immediately comply with all rulings of the presiding officer. Debate must be limited to the merits of the immediately pending motion/issue. Board candidates will limit their remarks to 4 minutes and nominations and seconds for Board candidates will limit their remarks to no more than 45 seconds.
- 8. When requested by the presiding officer, motions must be presented in writing.
- 9. Minutes of the proceedings of this business meeting shall be summarized in the Official Publication, printed in-full on our website, and made a matter of record.

CONSTITUTION COMMITTEE REPOR

The Committee on Constitution and Bylaws, duly appointed by the President of the Association, met on April 14, May 12, and June 15. The Committee reviewed and considered proposed amendments to the Constitution and/or Bylaws that had been submitted by the Board of Directors of the Association.

The Amendments to the Constitution and Bylaws of the Association, for approval by the 2021 Delegates to the Conference, are as follows:

RECOMMENDED CHANGES

To create new avenues for growth of the Association, the Committee unanimously recommends the creation of an Associate Class of Membership. The Associate Class of Membership would allow Catholic adults to purchase products and services from affiliates of Catholic United Financial without first becoming a Benefit Member of the Association by purchasing a product. These affiliates include Catholic United Financial Credit Union and Catholic United Financial Foundation. The rights and obligations of the Associate Class of Members would be less than full Benefit Members, but greater than Limited Members, as determined by the Board of Directors.

If approved by the 2021 Delegate Conference, Article III of the Constitution would be edited to read:

Article III. **MEMBERSHIP**

The Association is organized and shall be carried on solely for the mutual benefit of its Members and their beneficiaries, and not for profit. Membership is limited to persons who are members of the Roman Catholic Church and, in limited circumstances as provided for in the Bylaws, other individuals who are not members of the Roman Catholic Church. No person shall be admitted to benefit membership if they are less than 16 years of age, but this limitation shall not prohibit the making of provisions for the payment of benefits upon the lives of persons below the age of 16 years. The classifications, rights and privileges of membership shall be set forth in the Bylaws.

In addition, Section 34 of the Bylaws would be edited to read:

The Association shall have the following classes of Members:

- Benefit Member A practicing Catholic 16 years of age or more on whose life a Benefit A. Contract has been issued and which Contract is in effect.
- B. Associate Member – A practicing Catholic 16 years of age or more, who is not covered by a Benefit Contract and maintains a product or service from an affiliate of the Association.
- C. Limited Member - A person on whose life a Benefit Contract is in effect who does not qualify as a Benefit Member under Section "A" above or a person who is not a practicing Catholic and meets the exception criteria described below.

Applications for membership shall be accepted only from persons who are practicing Catholics, except:

- the non-Catholic spouse of a Benefit Member; a.
- b. a beneficiary of a Beneficiary Contract who elects to take a supplemental contract;
- c. the non-Catholic child or grandchild of a Benefit Member, provided the applicant is a Benefit Member of the Association;
- any non-Catholic employee of the Association, or their spouse or children; or d.
- non-Catholic benefit contract owners whose contracts are acquired by virtue of a merger or acquisition. e.

Benefit Members shall have voting privileges in the Association and Local Councils or Parish Volunteer Teams and shall be eligible to hold any office in the Association or Local Councils or Parish Volunteer Teams and serve on any committee and be a delegate to the Conferences of the Association.

Associate Members shall have the rights, privileges and obligations determined by resolution of the Board of Directors. In making that determination, the Board of Directors shall not grant Associate Members the full rights, privileges, and obligations of a Benefit Member, but Associate Members shall be provided greater rights, privileges, and obligations than a Limited Member. The membership of an Associate Member shall terminate if the Associate Member discontinues any product or service from an affiliate of the Association.

Limited Members shall not have voting privileges in the Association or the Local Councils or Parish Volunteer Teams and shall not be eligible to hold any office in the Association or Local Councils or Parish Volunteer Teams nor to serve on any committee nor be a delegate to the Conferences of the Association, but shall have all other rights, privileges and obligations of Members of the Association and Local Councils or Parish Volunteer Teams. The membership of a Limited Member shall not terminate solely by reason of the termination of the membership of the spouse of such Limited Member.

Admission as a Member shall be obtained by application to and approval by the Officers and upon such conditions as the Board of Directors may determine. The applicant for membership shall agree to comply with and to be bound by the Constitution, laws, rules and regulations of the Association and of any Local Council or Parish Volunteer Team of which the applicant may be a Member as such Constitution, laws, rules and regulations then are and as they may be thereafter amended or modified. Membership in the Association shall be retained only through admission to a Local Council or Parish Volunteer Team.

And, Section 34 of the Bylaws would be edited to read:

Each Local Council or Parish Volunteer Team shall be entitled to one delegate to each Conference for every 125 members or major fraction thereof in good standing on the first day of June preceding the Conference provided that each Local Council or Parish Volunteer Team having less than 125 members shall be entitled to two delegates.

Conference delegates shall be elected by each Local Council or Parish Volunteer Team at its last regular meeting preceding July 1 of each Conference year. Any Benefit Member and Associate Member, if authorized by the Board of Directors, in good standing may be elected as a delegate. An equal number of alternates shall be elected at the same time to serve in the place of those delegates who cannot attend the Conference. The names of the elected delegates and alternates shall be forwarded by the Fraternal Secretary or Administrative Coordinator to the Senior Vice President and Secretary/Treasurer of the Association on or before July 1 of each Conference year. Each such delegate, or alternate, shall thereupon be an accredited delegate for all Conferences held before July 1 of the next Conference year.

2. To increase the efficiency and effectiveness of the Board of Directors, the Committee unanimously recommends changing the minimum number of meetings the Board of Directors conducts each year from nine to six.

If approved by the 2021 Delegate Conference, Section 26 of the Bylaws would be edited to read:

It shall hold not fewer than six regularly scheduled meetings during each calendar year at such time and place as it may determine and may also hold special meetings. Two-thirds of the Members shall constitute a quorum for the transaction of all business at any such meeting.

The Committee Members unanimously recommend the proposed amendments be approved.













RESPECTFULLY SUBMITTED,

Nicole Fuhrer, Holy Spirit and Holy Family, Mitchell, SD Joyce Griebel, St. John the Baptist, Searles, MN Melanie Krippner, St. Mary HOC, Saint Augusta, MN Cynthia Mensen, Holy Family, Grey Eagle, MN John Schulzetenberg, St. Michael, Spring Hill, MN Michael Smith, St. Boniface, Saint Bonifacius, MN Bonita Westberg, St. Jude of the Lake, Mahtomedi, MN

AUTHORING THE NEXT 30 YEARS OF LIFE

Looking back on your life, could you have predicted all the amazing, challenging or heartbreaking events that have happened? Take a moment to think: Where were you and what were you doing 30 years ago today?

Could you have better insulated yourself from the challenges that life threw at you in the last 30 years by making some simple steps ahead of time?

Now, think of the children and grandchildren in your life. Knowing that the next 30 years will present similar - or maybe more significant - hardships for them to endure, taking a simple step today could give them a financial tool to rely on. That tool is life insurance.

For the next 30 years, a child in your life can feel relief at the financial advantages that come with life insurance protection and membership in Catholic United Financial. Why relief? Membership comes with the financial relief of up to \$500 in scholarship dollars for post-high school education pursuits, such as a college degree or diploma program. And there is the financial relief of a guarantee that this child can be insured through age 30 and, potentially, for the rest of her or his life. This is due to the generous conversion provision in the policy that can be enacted for additional life insurance coverage - regardless of the child's medical status later in adulthood.*

Finally, we have made this simple but powerful life insurance available in a simple way - through an online application on our website: www.catholicunitedfinancial. org. You will not have to go to an office or meet with someone to purchase this policy for a child. The online application can be filled out in 20 minutes or less, and you will see the exact premium amount - a one-time payment - you will pay for this coverage.



Thirty years from now, the guaranteed financial benefit of life insurance can bolster where your child will be, and what they will experience. Sign up today.

*Convertible to up to \$50,000 in term or permanent coverage before expiration without further evidence of insurability. Contact Catholic United for limits on total Youth Term coverage. 18SPYT-1

> Scan this QR Code using your smartphone camera to view more details on our Youth Term Life Insurance.









ABOUT US

ASSOCIATION | CREDIT UNION | FOUNDATION



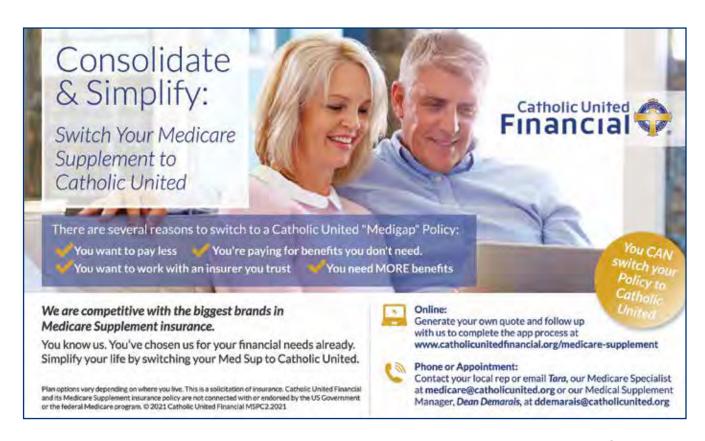
At Catholic United Financial, we financially protect and connect members in faith and joyful service at every step of life's journey. We are a not-for-profit, fraternal benefit company serving more than 75,000 members in Minnesota, North Dakota, South Dakota. Wisconsin and Iowa. Catholic United Financial helps people live generously through faithinformed financial products that fund a more connected and active Catholic community right outside your front door. You will find Catholic United generosity at work in the classroom, in the pew, at the pulpit, and in the open arms of our Member volunteers. www.catholicunitedfinancial.org



We are a not-for-profit financial cooperative, owned by members. Our mission is to build lifelong relationships that enhance the financial lives of our members and Catholic communities. From 2001 to today, the credit union serves members with savings and checking options, loan services, and now offers a full suite of online banking services. www.catholicunitedcu.org

Catholic United Financial UNDATION

Catholic United Financial Foundation was founded in 1997 to provide members of Catholic United Financial with faith-honoring options for their charitable giving. The Foundation is a non-profit, 501(c)3 organization with more than \$29 million entrusted to our management by donors and charitable organizations. The Foundation is an active grant provider, giving away nearly \$160,000 in 2020 in grants to Catholic seminarians, Catholic schools and religious education programs. The Foundation manages the Schuler Seminarian Fund and the Catholic United Response disaster recovery project. www.catholicunitedfinancial.org/ foundation















Loans for the way you live.

Whether you're purchasing a new car, taking a dream vacation, buying a new home, or road-tripping across the country, Catholic United Financial Credit Union is here to help you enjoy all of life's adventures.

When you need a loan, we'll work hard to get you the money quickly and at a great rate so it's affordable. Apply today! Call us toll-free at 1-877-871-8313 or visit us online at catholicunitedCU.org.







