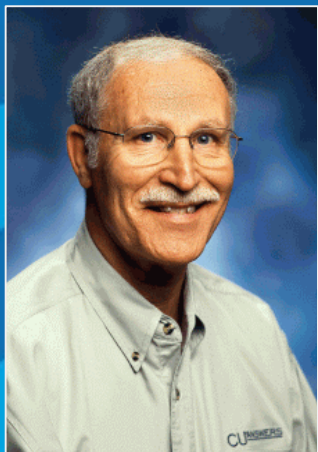


THE ROBERT H. MACKAY LEADERSHIP AWARD

EST. 2005



"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."

Words to live by, shared by Bob Mackay
Taken from a quote by Jim Rohn

WALKING THE TALK AND PROVING ~~OWNERS~~ HEROES LEAD THE WAY

Heroes are defined by their special talents, and each one is unique

All heroes have one thing in common: through their actions, they contribute to something greater than themselves

...and this year we have two

And our first winner is...

**THE
ROBERT H.
MACKAY
LEADERSHIP
AWARD**

EST. 2005

Our 2018
honoree:

**GLENN
KRETCHMER,
COO**



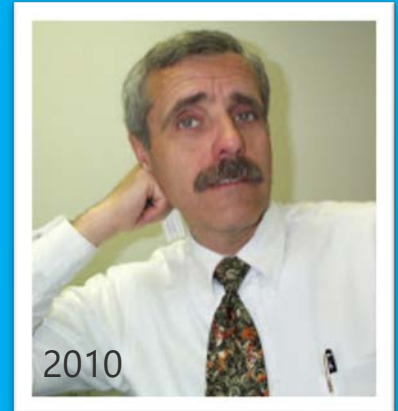
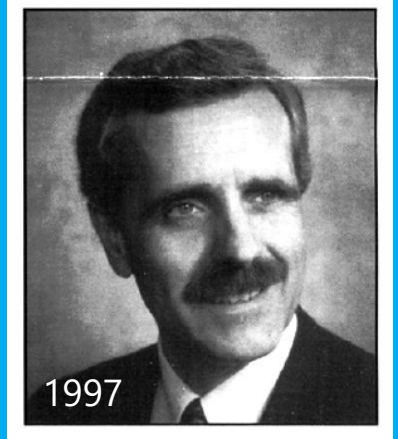
GLENN KRETCHMER COO



30 YEARS IN THE CU
INDUSTRY

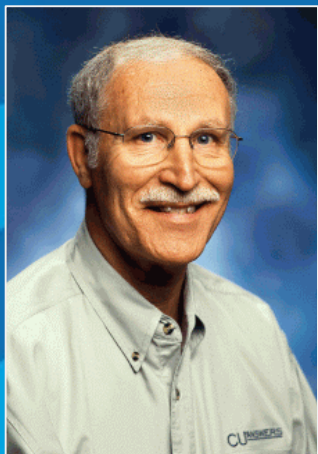
21 YEARS AS COO OF
ATLFCU

FUN FACT:
Before starting at
ATL in 1996, Glenn
spent 15+ years as
an auditor with the
League



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EST. 2005

Our 2018
honoree:

**DON MILLS,
PRESIDENT & CEO**



Alpena
Alcona
Area
Credit Union

DON MILLS PRESIDENT & CEO



	# Members	Assets
2002	21,500	\$113M
2018	28,500	\$337M

AT AAACU SINCE **1991**

CEO SINCE **2002**

ON THE CU*ANSWERS
BOARD SINCE **2010**

FUN FACT:

As a boy Don sold his family's home-grown strawberries for \$1/quart. In his spare time, Don still tends a large strawberry patch today!



“A sense of ownership and responsibility, of belonging, of reaping the rewards that come from community pride – those things make up the fabric of our country and our economic system.”

Don Mills
CU*Answers 2015-16
Report to Owners