

HERE'S THE SCOOP

CHECKMATE!

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CHECKMATE!

Winning Item Processing Solution

The item processing you know and love just got even better! To give you the full picture, we'll need to hop into our time machine for a quick Millennium history lesson. In 2022, Millennium Corporate acquired the Item Processing service from Heartland Credit Union Association (HCUA), retaining their expert staff and continuing a long-standing partnership. Today, we serve 171 credit unions across six states, processing over 2.5 million drafts monthly.

In 2023, we launched a three-phase modernization initiative, completed in January 2025. With a fully modernized platform, we've rebranded the service as **CheckMate** - offering the same trusted item processing including Remote Deposit Capture and Share Draft Processing, now faster, smarter, and more secure. With industry-leading experience, streamlined integrations, and advanced features, CheckMate gives your credit union the strategic edge to win every day.

With the precision of a grandmaster, CheckMate streamlines check processing with duplicate detection, real-time email alerts, later deposit cutoff times and fast, high-volume handling - all within a secure, cloud-based FIS platform. Features like fraud detection and Positive Pay offer peace of mind while a team with over 170 years of banking expertise help you turn item processing obstacles into victories with the swiftness of a chess move. So, go ahead- **Make the winning move. Make it CheckMate!**



CheckMate
THE WINNING MOVE



Discover your winning move! Learn more about CheckMate - [email engage@millenniumcorporate.org](mailto:engage@millenniumcorporate.org) or give us a ring at 800.721.2677 option 1!

NO CRUMB LEFT BEHIND

The Great Millennium Cookie Bake-Off

We cranked up the competition and put our baking skills to the ultimate test in a Millennium Cookie Baking Contest! Both the Wichita and St. Louis offices joined in on the big bake-off. The team spared no crumb to make sure every cookie was tested, which meant that the conference room was full of a variety of ooey-goey, scrumptious cookies! **Delish!**

Congrats to Abbriel Hadley in Wichita on her winning Brown Butter Salted Chocolate Chip Cookies, and Julie Chapin in St. Louis on her winning Peanut Butter Banana Chocolate Chip Cookies!



Want to join in on the sweet fun? Well, you're in luck! We've included not just one but **BOTH** winning recipes on **page 7** of this edition.

BACKSTAGE PASS TO MILLENNIUM

The 2024 Annual Report Awaits You

Looking for the 2024 Annual Report and Audited Financial Statements? We've made it a breeze! Here's how you can jump into all the highlights, milestones, and our refreshed mission, vision, and core values:

1. Head over to our website at www.millenniumcorporate.org
2. Click on the **Resources** section. Then, navigate to the **News** section
3. Select **2024 Annual Report** or **2024 Audited Financial Statements** under **Financial Reports**

Get ready for a recap of our year and an inspiring look at what's ahead – **your backstage pass to everything Millennium!**

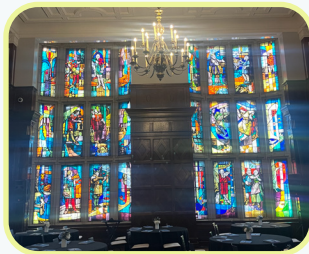


ANNUAL MEETING RECAP

Celebrating 72 Years at Annual Meeting 2025

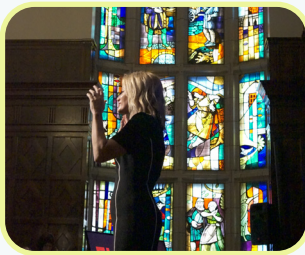
Day One

Millennium Corporate's annual meeting began in the Tudor Ballroom, where stained-glass windows set a stunning scene for the excitement ahead. **Chris Kuehl**, the economics expert himself, kicked us off by keeping us up to speed on the latest market trends. Then, our AI aficionado, **Kevin Miyamoto** made AI sound so exciting, even the robots in the room started taking notes. After seeing innovation on full display, we grabbed our ponchos and braved a rainy walk to No Other Pub for an evening of networking, bowling, table games and a full line up of drinks and oh-so-snackable goodies. Our next stop was Howl at the Moon where we spent the night cutting a rug and singing so loud that the whole district knew we were in town! Shaking tambourines, electric dance moves, piano duels and even a rockstar cowbell solo from Amber Risewick of United Northwest FCU – it was everything we could have imagined! The highlight of the night? Our very own customized song 'Millennium Man', set to the tune of Billy Joel's iconic 'Piano Man'. You can only imagine how wild our rendition was!



Day Two

Our second day was a whirlwind of energy, inspiration and creative flair. The renown **Lee Wetherington** set the pace, launching us into the future of credit unions using a unique "future backwards" approach. **Alyson Van Hooser** then took the stage to teach us a thing or two about leadership, succession planning and harnessing emotional intelligence. Her heartfelt stories and charming Southern accent captivated us all. Seriously, Alyson could even make a dictionary sound delightful! **Chris Hageman, Rachel Dulaney, and Matt Jackson** then had a chance to serve up their financial know-how, leaving us with enough knowledge to become investment experts ourselves. After a full day of learning, it was time to swap presentations for paintbrushes at Board and Brush. Here, we unleashed our inner artists and got down to business with our hammers and brushes to reveal a room full of masterpieces. The grand finale? A gorgeous evening on Hotel Kansas City's rooftop, where we savored exquisite cuisine and soaked in a sunset view of the KC skyline. The Starlight Ballroom surely lived up to its name and was the perfect place to wrap up a day designed to inspire, educate, and connect!



Follow to **page 5** to read more about **Annual Meeting 2025!**

TRAVELING TRIO

Conference Season: Power Up, IMPACT & DAKCU Summit

The Millennium crew took their passion for connection on the road this May, making stops at Montana's Power Up Conference, Cornerstone's IMPACT Conference and the DAKCU Summit.

Despite a minor canopy catastrophe – just ask Bob – the Power Up Conference in Montana was full of networking and standout speakers like Amy Downs from Federal Credit Union in OKC. The team also witnessed Cornerstone history in the making as they saw Allyson Songstad being recognized as 2025's Young Professional of the Year.

The Texas IMPACT conference brought dynamic speakers, expo events and even a little friendly competition at the bowling alley with Cornerstone's Young Professionals. We even had a chance to sponsor Cornerstone's safari-themed Foundation Bash where over \$20,000 was raised for the Cornerstone Foundation. **Talk about a wild success!**

Bobby J brought Millennium spirit to the DAKCU Summit in North Dakota, where he joined in engaging discussions and reconnected with longtime credit union peers, all made possible by the Dakota Credit Union Association.

Being part of these inspiring events and creating lasting memories with credit union folks across the country is always rewarding. It's the heartbeat of what we do, **making every mile worth the while!**



Bob Jewett, Garrett Glidewell & Ryan Nong enjoying the beauty of Montana at the PowerUp Conference.



Garrett Glidewell and Ryan Younger pose during the expo at Cornerstone's IMPACT Conference in Texas.



Bob Jewett smiles with credit union friends at the DAKCU Conference.

INVESTING IN DESIGN

A Brand New AIM Website is Coming Soon

If you've hopped onto our website recently, you've probably noticed Millennium's fresh, new look. But you might be wondering – When is AIM getting an upgrade of their very own? Rest assured, our "AIM-sters" haven't been left out of the website glow-up. We're excited to announce that a brand new AIM website is on the way very soon. While our AIM team is known for investment expertise, this time we're investing in design– so you can look forward to a unique and smooth browsing experience.



ANNUAL MEETING RECAP

cont. from pg. 3

Day Three

We began our third day bright and early with rooftop yoga and mindfulness from the incredible **Tessa Todd Morgan**. She guided us through a variety of poses and powerful breathing techniques, because nothing says “annual meeting” like a rooftop of people trying not to fall over while doing tree pose. After leading our morning stretches, Tessa took to the stage and empowered us to use mindfulness, movement and meditation – **we’ll call them the three big M’s** – to purposefully reset with her Daily Reset Break.

With clear minds, we moved right into the Annual Membership Meeting where balance sheets took center stage like never before. Brady McLeod delivered his first ever Management Report and our dedicated Board Members and Committee Volunteers presented the year’s facts and figures. We’re especially proud to announce that Kevin Stubblefield, Greg Winkler and Ted Underwood are returning to the Board of Directors this year! Kevin Stubblefield of Metro Credit Union was re-elected as Board Member, Greg Winkler of Azura Credit Union was re-elected as Vice Chair, and Ted Underwood of Golden Plains Credit Union was re-elected as Secretary & Treasurer. Phil Weber of Central Communications Credit Union and Chuck Bullock of Quantum Credit Union were also celebrated for their retirement! Congratulations to all, and a huge thank you to everyone who made this Annual Meeting truly unforgettable!



READY, SET, ISO!

Millennium’s Guide to ISO 20022

The ISO 20022 transition is officially underway and shaking things up in the world of wire messaging, even for domestic transactions. To keep your institution in-the-know and ahead of the curve, Millennium Corporate has developed a new ISO 20022 Domestic Wire Reference Guide & Overview just for you! This guide is designed to help you navigate the upcoming transition by outlining key changes, impacts to domestic wires, and how you can prepare.

To assist your institution in adapting to these changes, our reference guide is now available for download on coreCONNECT. You can find it under the Downloads tab (right-hand corner of coreCONNECT). Once in the Downloads section, you’ll find the guide on the left side of the screen listed as ISO 20022 Reference – Domestic Wire Reference Guide & Overview.

Take a peek, share it with your teammates, and feel free to drop us a line if you have questions – **800.721.2677 option 1!** Or, email our Member Service team at **memberservice@millenniumcorporate.org**.

FRESH FACES

Millennium Corporate Welcomes New Employees



Meet Valerie Grass, our newest Compliance Officer – dedication personified. Her almost 12 years at Wichita Federal Credit Union are a true testament to that fact! She says she will surely miss the members at WFCU but looks forward to the opportunity to support the credit unions that interact with them directly here at Millennium. Valerie's a proud mom to two wonderful kiddos, ages 4 and 2. She was born in the big state of Texas, but has lived in Kansas so long that she claims to be a Sunflower State native if anyone asks! She enjoys gardening, landscaping, sewing and all things crafty. We've all seen her office turn into a mini greenhouse in a short matter of time

so that gardening bit is no joke! Not to mention, she's got a special knack for coming up with teambuilding activities, so if you're looking for someone who brings everyone together, **Val's your Gal!**

Haley Whitmer, our newest Item Processing Representative is no stranger to a creative hobby that requires plenty of time and dedication. She's an avid crocheter, gardener and photographer. Her garden is full of fresh veggies and flowers while her camera roll is full to the brim with stunning photos. She's been behind the camera capturing beauty for about 15 years, 10 of those with an analog camera. Her choice of camera definitely reflects her retro style, as does her love of antique malls and farmer's markets! If she's not digging into the soil to grow vegetables or partaking in granny crafts (**as she likes to refer to them**), she's curling up with a book or one of her sweet cats, Theo or Poppy! Haley comes to us with plenty of banking expertise from Fidelity Bank and Citizens Bank of Kansas and she's very happy to have switched to the credit union world. We're even happier to have her here!



In St. Louis, we've welcomed **Laura Grate**, our newest Accountant – whose name says it all, because she's truly **GREAT!** Laura brings a strong background in both banking and promotional marketing operations, holds a BS in Accounting, and is always eager to expand her knowledge. Rumor has it she's even tackling the CPA Exam as we speak! This brainiac is a blast at trivia nights, especially if there happens to be a geography category. She's got an affinity for meme culture, and has never met a meme she wasn't a fan of! She lives with her husband, Tom, two kids – Connor and KJ, a rough collie, a rando mutt and a cat. **A full house!** When she's not laughing at memes or geeking out over the wonders of Excel, she's reading anything she can get her hands on. Her favorite game? Walking into a small bookstore and telling the owner to place a book (**any book**) on the counter and she'll read it! She also finds time to paint with watercolor and soft pastel, because really, is there anything this girl can't do?



Give these awesome ladies a warm welcome! You can reach Valerie at valerie@millenniumcorporate.org, Haley at haley@millenniumcorporate.org and Laura at laura@millenniumcorporate.org. You can also give them a ring! Valerie – ext. 103, Haley – ext. 408 and Laura – ext. 125.

It's official – We'll be heading to Kansas City again for next year's Annual Meeting! Keep your eyes peeled for more details in the coming months, because we're planning something **EXTRAORDINARY!**

Peanut Butter Banana Chocolate Chip Cookies

St. Louis Winner: Julie Chapin

Ingredients

2 cups all-purpose flour
1 tsp baking soda
1 tbsp corn starch
1/2 tsp salt
1/2 cup 1 stick unsalted butter, softened
2 medium ripe bananas, peeled and mashed
1 cup brown sugar
1/4 cup granulated sugar
2 tsp vanilla extract
1 cup chocolate chips
1 cup peanut butter chips

Instructions

1. Whisk together the flour, baking soda, corn starch, and salt in a medium bowl and set aside.
2. Cream butter, bananas, and sugars together until combined.
3. Add vanilla extract and mix until combined.
4. Stir in the flour mixture just until combined.
5. Stir in chocolate and peanut butter chips.
6. Cover and refrigerate dough for 30 minutes.
7. Preheat oven to 375F. Line two cookie sheets with parchment paper.
8. Use a cookie scoop to scoop out cookie dough onto prepared cookie sheets.
9. Bake cookies for 10 to 12 minutes or just until they start to turn light, golden brown on top.
10. Let cookies cool completely on cookie sheets.
11. Store in airtight containers for up to a week.

Brown Butter Salted Caramel Chocolate Chip Cookies

Wichita Winner: Abbriel Hadley

Ingredients

1 cup unsalted butter 2 sticks
1 1/4 cup brown sugar light or dark
1/3 cup granulated sugar
1 large egg + 2 egg yolks room temperature
1 tablespoon vanilla extract
2 cups all purpose flour
3/4 teaspoon baking soda
1 teaspoon salt
1 cup milk chocolate chips
1 cup semi sweet chocolate chunks

Instructions

1. Preheat oven to 350°F.
2. In a small bowl, whisk together all purpose flour, baking soda, and salt.
3. To a pan over medium heat, add the butter.
4. Cook for 5 to 6 minutes until it starts to bubble and then brown. Make sure not to cook it any further or it can burn.
5. Transfer it to a bowl and allow it to cool so it's not hot.
6. In a large mixing bowl, add the brown sugar and white sugar. Pour in the butter and mix just until combined. Then add the egg and egg yolks and vanilla extract. Whisk until smooth and thick.
7. Add the dry to the wet and fold in using a rubber spatula until a cookie dough forms.
8. Mix in the milk chocolate and dark chocolate and let the dough rest for 15 to 20 minutes.
9. Line a sheet pan with parchment paper.
10. Scoop out portions of the dough about the size of 1/4 to 1/3 measuring cup. Make sure to space them apart, 6 cookies per sheet.
11. Pop in the oven to bake for about 10 minutes until the edges are golden brown and the center is still a bit soft. The cookies will continue baking out of the oven on the hot pan.
12. Leave them on the pan for about 10 minutes or until firm before transferring them to a cooling rack to finish cooling and enjoy!

Holiday Closings

Independence Day | July 4th

That's The Scoop...

Questions or Suggestions?

Email engage@millenniumcorporate.org