



**MFEC Quarterly Board Meeting
March 15, 2022, 1-3 p.m.**

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Meeting Agenda

- 1:00 p.m. Call to Order to Establish Quorum
- Board of Directors/Delegates List
- 1:05 p.m. Approval of December 2021 Meeting Minutes (**Voting Item**)
- 1:10 p.m. Treasurer's Report
- Bank Account Check Register
 - Certificate of Deposit
- 1:20 p.m. General Business
- Consideration of New Board Members (**Voting Item**)
 - Rosie Kiernan, NeighborWorks
 - Jacob Griffith, MT Office of the Attorney General, DOJ, OCP
 - Trevor Tangen, DPHHS, APS
 - Officer Elections
 - Hold during June 7th Board meeting
 - Jump\$tart Update
 - MFEC Mini-Grants – [Applications](#) open until April 15th
 - Other Business
- 1:45 p.m. 2022 MFEC Conference Wrap-Up
- 2:00 p.m. Native American Committee Update
- 2:10 p.m. Elder Fraud and Financial Exploitation Prevention Committee Update
- 2:20 p.m. K-12 Committee
- Chair Vacancy
- 2:30 p.m. Member Go-Around: Share Success/Challenge

Adjourn by 3 p.m.

Next Meeting: June 7, 2022 (In-Person?)



Board of Directors
(As of 3/10/2022)

No.	Name	Organization	Title	Committees	Phone/Email
1	Chris Romano, President	Division of Banking and Financial Institutions	Non-Depository Bureau Chief	Outreach (Chair) and Financial Review	406-841-2928 cromano@mt.gov
2	Jennell Huff Vice President	Bank of the Rockies	Customer Service Representative/ Maintenance Specialist	Elder Fraud Prevention (Chair), Financial Review (Chair) and K-12	406-686-4204 jhuff@botr.com
3	Bruce Brensdal, Treasurer	Retired (Montana Board of Housing)		Conference and Financial Review	406-459-1215 bbrensdal@gmail.com
4	Rhonda Krieger, Secretary	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst – Regional Outreach & Operations	K-12, Financial Review, Conference and Native American	406-447-3864 rhonda.krieger@mpls.frb.org
5	Lynne Egan	Montana Commissioner of Securities and Insurance	Deputy Commissioner of Securities	Conference	406-444-4388 legan@mt.gov
6	Pam O'Reilly	Montana Bankers Association	Association Services Director	Elder Fraud Prevention, Outreach, and Native American	406-441-4703 pam@montanabankers.com
7	Ryan Egebrecht	Chase	Private Client Banker	Elder Fraud Prevention	406-209-1858 ryan.egebrecht@chase.com
8	Tim Summers	AARP	State Director	Elder Fraud Prevention	406-457-4701 tsummers@aarp.org
9	Karissa Trujillo	Homeword, Inc. - Missoula	Operations and Program Director	Conference	406-532-4663 x 12 karissa@homeword.org

10	Sean Thomas	EverFi	Senior Schools Manager	K-12	208-731-7746 sthomas@everfi.com
11	Summer Red	AFCPE	Professional Development Manager	Native American	406-465-5560 summerred@gmail.com
12	Tonya Plummer	Montana Native Growth Fund	Executive Director	Native American (Chair)	406-890-4911 tonya@nativegrowth.org
13	Cheryl Cohen	Montana Board of Housing	Division Administrator	Conference	406-841-2826 cheryl.cohen@mt.gov
14	Brittani Hissom	First Interstate BancSystem Foundation	Community Relations Program Coordinator	K-12 and Native American	406-255-5024 brittani.hissom@fib.com
15	Joel Schumacher	MSU Extension - Bozeman	Extension Economic Associate Specialist	Conference (Chair)	406-994-6637 jschumacher@montana.edu
16	Dax Schieffer	Montana Council on Economic Education	Executive Director	Conference	406-624-6617 mcee@montana.edu
17	Gayla Randel	Office of Public Instruction	Family & Consumer Sciences Education Specialist	K-12	406-431-2117 gayla.randel@mt.gov

Delegations

Name	Organization	Title	Committee	Phone/Email
Amberly Pahut	First Interstate Bank Foundation	Executive Director		406-255-5302 amberly.pahut@fib.com
Joe DeFilippis	Montana Board of Housing	Operations Manager		406-841-2826 Joseph.DeFilippis@mt.gov
Linda Leffler	Division of Banking and Financial Institutions		Conference and Outreach	406-841-2932 lleffler@mt.gov
Monica Smillie	Division of Banking and Financial Institutions	Non-Depository Examiner	Conference and Outreach	406-841-2945 mssmillie@mt.gov
Al Ward	AARP	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com

Committee Assignments

Conference: Joel Schumacher (Chair), Bruce Brensdal, Karissa Trujillo, Rhonda Krieger, Cheryl Cohen, Monica Smillie, Chris Romano, Dax Schieffer, and Linda Leffler

Elder Fraud Prevention: Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, Michael Hagenlock, and Laura Bolstad

Financial Review: Jennell Huff (Chair), Chris Romano, Bruce Brensdal, and Rhonda Krieger

K-12: Rhonda Krieger, Jennell Huff, Sean Thomas, Brittani Hissom, and Gayla Randel

Native American: Tonya Plummer (Chair), Summer Red, Rhonda Krieger, Pam O'Reilly, Brittani Hissom, Al Ward, Linda Leffler, and Shawn Spruce

Outreach (Marketing): Chris Romano (Chair), Pam O'Reilly, Linda Leffler, and Monica Smillie

MFEC Meeting Minutes – 4th Quarter December 7, 2021

Directors on Zoom Call:

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Bruce Brensdal (Retired, Montana Bankers Association)
- Summer Red (AFCPE)
- Sean Thomas (EverFi)
- Joel Schumacher (MSU Extension)
- Brittani Hissom (First Interstate Bank Foundation)
- Laura Bolstad (NeighborWorks)
- Karissa Trujillo (Homeward, Inc.)
- Tonya Plummer (Island Mountain Development Group)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Gayla Randel (Office of Public Instruction-OPI)

Proxies and Guests on Zoom Call:

- Linda Leffler (Division of Banking & Financial Institutions)
- Ryan Sullivan (Montana Commissioner of Securities and Insurance)
- Al Ward (AARP)

Directors Absent:

- Pam O'Reilly (Montana Bankers Association)
- Ryan Egebrecht (Chase)
- Tim Summers (AARP)
- Cheryl Cohen (Montana Board of Housing)
- Dax Scheiffer (Montana Council on Economic Education)

Meeting Agenda/Minutes

The meeting was called to order at 1:03 p.m. Directors introduced themselves and a quorum was established.

Bruce Brensdal made a motion to approve the minutes and Summer Red seconded. Motion carried with no changes the minutes were approved.

Treasurer's Report

Bruce gave an update on the current finances. The unrestricted balance is \$28,453.60 of which \$7,562.85 is in checking. CD plus interest balance is \$20,431.75. There are not any current expenses.

Chris mentioned that he will be sending out calendar invoices and the 2022 MFEC Conference sponsorship requests at the same time for ease of payments. All the months for calendar have been sponsored but printing costs have increased by \$1,000 to approximately \$3,700 for 2022.

General business

Chris brought forth a new board member for consideration which is a voting item on the agenda.

Gayla Randel is from OPI. She is new to Montana and has worked part-time for the Office of Public Instruction in the past. She has a family consumer sciences education degree and has taught financial literacy classes. She was the state administrator in Kansas for financial literacy and worked on annual training for teachers. Gayla has also put together a document of resources and offered alignment to a document for multiple languages and grade levels k-12. Chris made a motion to vote to add to board and Sean second motion and motion passed.

There are still vacancies with the resignation of Chuck and Marcus Meyer but we are waiting for a replacement to fill this spot from Consumer Protection office. In addition, Michael Hagenlock left Adult Protective Services so looking for someone to fill his spot. Jennell said she has a contact that she has reached out to see if they can join the board. We will invite them to join the next MFEC meeting and the February conference prior to joining if they want to get a sense of what we do.

Laura Bolstad is retiring at end of year but has a replacement, Rosalie Kiernan, at first of year that we can add. We can have them also join the next board meeting and conference to get exposure to what we are doing.

Chris will be attending call for the State Coalition Leaders Call on 12/9/21 and will pass along anything noteworthy from the call via email to MFEC group. Will reach out to sponsored teachers to see if they want to join next meeting to give update on conference.

2022 proposed meeting dates are February 22, June 7, September 13, and December 6. Chris asked for any changes to the meeting dates if needed. Typically, the 2022 Governor's Conference on Aging tends to conflict with our September meeting, so we need to find out the date. Will leave proposed date and adjust our meeting if needed for September. Place holder invites will be sent out soon to group. Looking forward to having in person meetings at some point in 2022.

2022 MFEC Conference (February 23, 2022 Helena Delta Colonial)

Joel provided an update on current conference plans. As mentioned, the sponsorship form will be sent out to everyone with calendar invoices. Please contact Bruce if have questions on the form.

Sean Spruce from Owesta and Paul Greenwood are the keynote speakers. We will have two separate keynote sessions and then a panel with them both. Request for proposals to be ready next week and will be put on website for availability with due date December 17. We have 9 session slots, and one is currently earmarked for Native American Homeownership with Tonya and Diana Holshue. This leaves us needing 8 topics to fill the sessions. We plan to handle registration through Eventbrite this year. Offering free registration for teachers and a fee of \$75 for other attendees. Typical attendance has been around 100 people at past conferences. Will have save the date to go out in about 1 week and then can share with contacts. Board members please spread word on conference with save the date information.

Plans for conference at this time are to be an in-person conference at Delta Hotel in Helena and are working with tech person to ensure we can have a virtual presence. There is an option to use zoom for breakout sessions for people that couldn't travel to attend especially teachers who are not able to attend. We will discuss this at next conference committee meeting. Also, we will record sessions for posting after conference.

Elder Fraud and Financial Exploitation Prevention Committee Update

Currently have vacancies on committee and working to fill those. The legal documents clinic is still happening and still planning to do in-person breakout conference type events but will discuss more at upcoming committee meetings.

Native American Committee Update

Tonya talked about still wanting to do something in schools, but it has been difficult to find out what to present and there is not much access to schools currently because of the COVID challenges. She is looking for ways the committee can approach mission work to establish a native homeownership coalition. Will start meeting again in January 2022.

K-12 Committee Update

Still need to have chair for this committee so no meetings have taken place and need to have the committee chair filled. Will wait until new OPI representative (Gayla Randel) is settled on MFEC to make decisions. Gayla indicated she would like to work with a co-chair to get started and learn more about the committee. Chris will do a follow-up with MFEC members to see if anyone is interested in being the co-chair.

Discussed idea of smaller mini grants to allow teachers to obtain financial literacy materials for class. Can be in the \$50ish range and ask teachers submit a write up.

Chris will arrange a meeting of K-12 committee to get it started again.

Outreach Committee Update

MFEC calendars are expected to be delivered around the end of December. Chris will let everyone know when they are available for delivery. Have been doing some web updates with

Monica so let Chris know if there are any content changes that need to be made for other committees.

Member Go-Around: Share Success/Challenge

~Summer

Major challenge is the transition from Canvas to Bright Space because it is a difficult process. And happy to report that they have hired new staff members.

~Brittani

Want to thank Chris for email on Adulting Fair in Townsend Bank. Representative went and had over 115 students attended their booth. Shared topics including credit scores and budgeting.

~Joel

There have been a few retirements over the summer so hiring process is under way and in process of interviewing. Marsha is still doing webinars on estate planning in partnership with AARP.

~Tonya

Want to coordinate with Al next year and Sean Spruce to come to Fort Belknap for financial literacy trainings.

~Karissa

NeighborWorks Montana holding financial education program for adult learners. Shifted to online class to reach statewide. Grant to train 8 counselors across state in housing stability and will start in January. Trying to have capabilities to reach more communities.

~Gayla

OPI has several June professional development opportunities coming up week of 13th and family consumer science training is in the planning stages.

~Al

AARP still has a radio show on Friday - Voices of Montana. Has around 224,000 listeners and discuss topics with topic industry experts. Have had guests from the FBI and a professor from the University of North Dakota on his elder abuse paper in Indian country.

Al went to Browning with Sean Spruce and did a workshop at a high school. Currently doing a lot of virtual presentations and waiting to see if January 3 works to start in person events again possibly. Al is retired and now a volunteer so waiting to see process for in-person presentations. Plan is to go to communities with moderate or low covid numbers at the time.

Al reviewed 71 essays on Honoring Leaders from 6 tribal colleges and now in the process of giving out multiple \$1,000, \$750, and \$500 scholarships to the winners.

- Meeting was Adjourned at 2:15 p.m.
- Next Meeting is scheduled for Tuesday, March 15, 2021. Meeting will most likely still be a virtual format.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date	Description		Received	Payment	Balance	Reconciled	Account
	Ending Balance as of 12/31/2021				\$7,562.85		
1/3/2022	Calendar-NWGF	x	\$250.00		\$7,812.85	12/31/2021	Calendar
1/3/2022	Calendar-NWMT	x	\$250.00		\$8,062.85		Calendar
1/3/2022	Calendar-Homeword	x	\$500.00		\$8,562.85		Calendar
1/3/2022	Calendar-MBA	x	\$500.00		\$9,062.85		Calendar
1/3/2022	Conference-MBA	x	\$500.00		\$9,562.85		Conf
1/3/2022	Calendar-FIB	x	\$500.00		\$10,062.85		Calendar
1/3/2022	Calendar_MCUCoop	x	\$500.00		\$10,562.85		Calendar
1/3/2022	Calendar_Banking and Financial	x	\$1,000.00		\$11,562.85		Calendar
1/3/2022	Conference-Banking and Financial	x	\$2,500.00		\$14,062.85		Conf
1/11/2022	Calendar-DPHHS	x	\$500.00		\$14,562.85		Calendar
1/13/2022	Calendar_MSU Ext	x	\$500.00		\$15,062.85	1/31/2022	Calendar
1/13/2022	Conference-MSU Ext	x	\$500.00		\$15,562.85		Conf
1/19/2022	Calendar-Opi	x	\$1,475.00		\$17,037.85		Calendar
1/19/2022	Conference-Montana Housing	x	\$2,000.00		\$19,037.85		Conf
1/19/2022	??????????	x	\$500.00		\$19,537.85		Conf
1/20/2022	MCEE - Personal Finance	x		\$1,750.00	\$17,787.85		Gen
1/20/2022	Calendar-Montana Housing	x	\$625.00		\$18,412.85		Calendar
1/31/2022	Calendar-Advanced Litho	x		\$3,796.00	\$14,616.85		Calendar
1/31/2022	Bruce Brensdal SOS Filing	x		\$20.00	\$14,596.85		Gen
2/5/2022	Calendar-DOJ Consumer Protection	x	\$500.00		\$15,096.85		Calendar
2/18/2022	Conference_DOJ Consumer Protection	x	\$2,500.00		\$17,596.85	2/28/2022	Conf
2/24/2022	Calendar-CSI State Auditor	x	\$500.00		\$18,096.85		Calendar
3/1/2022	Insurance Unlimited of Helena			\$1,249.00	\$16,847.85		Gen
					\$16,847.85		
					\$16,847.85		
6/19/2019	CD Purchase	x	\$20,000.00		\$20,000.00	5/14/2020	Gen
5/14/2020	CD Interest	x	\$413.01		\$20,413.01		Gen
4/14/2021	CD Interest	x	\$18.74		\$20,431.75	4/21/2021	Gen
					\$37,279.60		
	Receivable		\$36,531.75				
	Payables		\$6,815.00				
	2018 Balance Forward		\$7,562.85				
	Current Balance		\$37,279.60				
	Unrestricted Balance		\$37,279.60				

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date		Description	Received	Payment	Balance	Reconciled	Account
Break down by activity:							
Date		Description	Received	Payment	Balance		Account
General:					\$7,562.85		
6/19/2019		CD Purchase	\$20,000.00	\$0.00	\$27,562.85		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$27,975.86		Gen
4/14/2021		CD Interest	\$18.74	\$0.00	\$27,994.60		Gen
1/31/2022		Bruce Brensdal SOS Filing	\$0.00	\$20.00	\$27,974.60		Gen
3/1/2022		Insurance Unlimited of Helena	\$0.00	\$1,249.00	\$26,725.60		Gen
					\$26,725.60		
					\$26,725.60		
Conference					\$0.00		
1/3/2022		Conference-MBA	\$500.00	\$0.00	\$500.00		Conf
1/3/2022		Conference-Banking and Financial	\$2,500.00	\$0.00	\$3,000.00		Conf
1/13/2022		Conference-MSU Ext	\$500.00	\$0.00	\$3,500.00		Conf
1/19/2022		Conference-Montana Housing	\$2,000.00	\$0.00	\$5,500.00		Conf
1/19/2022		??????????	\$500.00	\$0.00	\$6,000.00		Conf
2/18/2022		Conference_DOJ Consumer Protection	\$2,500.00	\$0.00	\$8,500.00		Conf
					\$8,500.00		
Grants:					\$0.00		
1/20/2022		MCEE - Personal Finance	\$0.00	\$1,750.00	-\$1,750.00		Gen
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
Calendar:					\$0.00		
1/3/2022	x	Calendar-NWGF	\$250.00	\$0.00	\$250.00		Calendar
1/3/2022	x	Calendar-NWMT	\$250.00	\$0.00	\$500.00		Calendar
1/3/2022	x	Calendar-Homeword	\$500.00	\$0.00	\$1,000.00		Calendar
1/3/2022	x	Calendar-MBA	\$500.00	\$0.00	\$1,500.00		Calendar
1/3/2022	x	Calendar-FIB	\$500.00	\$0.00	\$2,000.00		Calendar
1/3/2022	x	Calendar_MCUCoop	\$500.00	\$0.00	\$2,500.00		Calendar
1/3/2022	x	Calendar_Baniking and Financial	\$1,000.00	\$0.00	\$3,500.00		Calendar
1/11/2022	x	Calendar-DPHHS	\$500.00	\$0.00	\$4,000.00		Calendar
1/13/2022	x	Calendar_MSU Ext	\$500.00	\$0.00	\$4,500.00		Calendar
1/19/2022	x	Calendary-Opi	\$1,475.00	\$0.00	\$5,975.00		Calendar
1/20/2022	x	Calendar-Montana Housing	\$625.00	\$0.00	\$6,600.00		Calendar
1/31/2022	x	Calendar-Advanced Litho	\$0.00	\$3,796.00	\$2,804.00		Calendar
2/5/2022	x	Calendar-DOJ Consumer Protection	\$500.00	\$0.00	\$3,304.00		Calendar
2/24/2022	x	Calendar-CSI State Auditor	\$500.00	\$0.00	\$3,804.00		Calendar

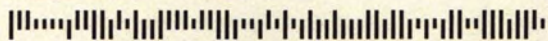


FIRST INTERSTATE BANK
PO BOX 6013
HELENA, MT 59604
Telephone: 855-342-3400

030 00052 01
Customer:

XXXXXX0176 Page: 1
02/22/2022

MONTANA FINANCIAL EDUCATION CO
BRUCE BRENSDAL
CHRISTOPHER T ROMANO
PO BOX 200528
HELENA MT 59620



RECEIVED
MAR 07 2022
MONTANA DEPARTMENT OF
HOUSING

FDIC

BUSINESS <\$100M Certificate XXXXXXXXXXXX1002

Original Issue Date:	06/14/2019	Interest Rate:	.1000 %
Original Issue Value:	20,000.00	Maturity Date:	03/14/2022
Last Renewal Date:	04/14/2021	Term:	11 Months
Last Renewal Value:	20,431.75		

* Approaching Renewal Advice *

Your certificate will mature on 03/14/2022 with an interest payment of 18.70. Interest paid since this certificate was last renewed will be 18.70. Interest will be compounded on an at maturity basis. Interest will be credited to your certificate at maturity. On 03/14/2022, assuming no other activity, the projected balance of your BUSINESS <\$100M Certificate will be 20,450.45. If the certificate renews, the new maturity date will be 02/14/2023.

THE NEW INTEREST RATE AND ANNUAL PERCENTAGE YIELD HAVE NOT YET BEEN DETERMINED. IF YOUR RATE CHANGES, YOU WILL BE MAILED A RATE INFORMATION NOTICE. YOU MAY ALSO OBTAIN RATE INFORMATION ON THE MATURITY DATE BY CALLING 855-342-3400. SEE REVERSE SIDE FOR NEW/AMENDED CERTIFICATE TERMS. YOU HAVE 10 DAYS AFTER MATURITY TO WITHDRAW WITHOUT PENALTY.



AMENDMENT TO ORIGINAL TIME CERTIFICATE OF DEPOSIT AGREEMENT

For the renewal period of this Time Certificate of Deposit (hereinafter referred to as "Account") and all subsequent renewal periods, the following changes will apply to your original Time Certificate of Deposit Agreement and will supersede applicable sections in the original agreement.

COMPOUNDING AND CREDITING

If your Account matures in twelve (12) months or more, interest will be compounded annually and credited annually. If your Account matures in eleven (11) months or less, interest will not be compounded and it will be credited at maturity. If you close your Account before interest is credited, your interest may not be paid. The annual percentage yield assumes interest remains on deposit until maturity and a withdrawal will reduce earnings.

BALANCE INFORMATION

You must maintain a minimum balance of \$1,000.00 to obtain the annual percentage yield disclosed if your Account matures in three (3) months or more. You must maintain a minimum balance of \$10,000.00 to obtain the annual percentage yield disclosed if your Account matures in two (2) months or less. We use the daily balance method to calculate interest on your Account. This method applies a daily periodic rate to the principal in the account each day. Interest on your Account begins to accrue on a noncash item on the business day you deposit the item.

LIMITATIONS

You may not make additional deposits into this Account unless otherwise specified in your Account Agreement. You may not make withdrawals from your Account until the maturity date without incurring a penalty.

PENALTY FOR EARLY WITHDRAWAL

Your Account will automatically renew at maturity. You will have ten (10) calendar days from the maturity date to withdraw your funds without being charged a penalty. The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has been or would be earned on the Account. If your Account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest has already been paid, the difference will be deducted from the principal amount of your Account. The early withdrawal penalty will be:

Term	Early Withdrawal Penalty
0-2 Month Account	Greater of all interest earned or \$25.00
3-11 Month Account	Greater of 3 months' interest on the amount withdrawn or \$25.00
12-23 Month Account	Greater of 6 months' interest on the amount withdrawn or \$25.00
24-35 Month Account	Greater of 12 months' interest on the amount withdrawn or \$25.00
36 Month and over Account	Greater of 24 months' interest on the amount withdrawn or \$25.00

OUR RIGHT TO CHANGE TERMS OR THE CERTIFICATE OF DEPOSIT

We may change any term of the account by giving you reasonable notice in writing.

WHAT TO DO IF YOU DO NOT WANT THIS ACCOUNT TO AUTOMATICALLY RENEW.

If you do not want this account to automatically renew at maturity upon the terms of the Time Certificate of Deposit as amended herein, you must notify us in writing before, or within a ten-day grace period after, the maturity date.

All other terms of the original agreement with the exception of applicable interest rate and annual percentage yield for the renewal period will continue to apply.



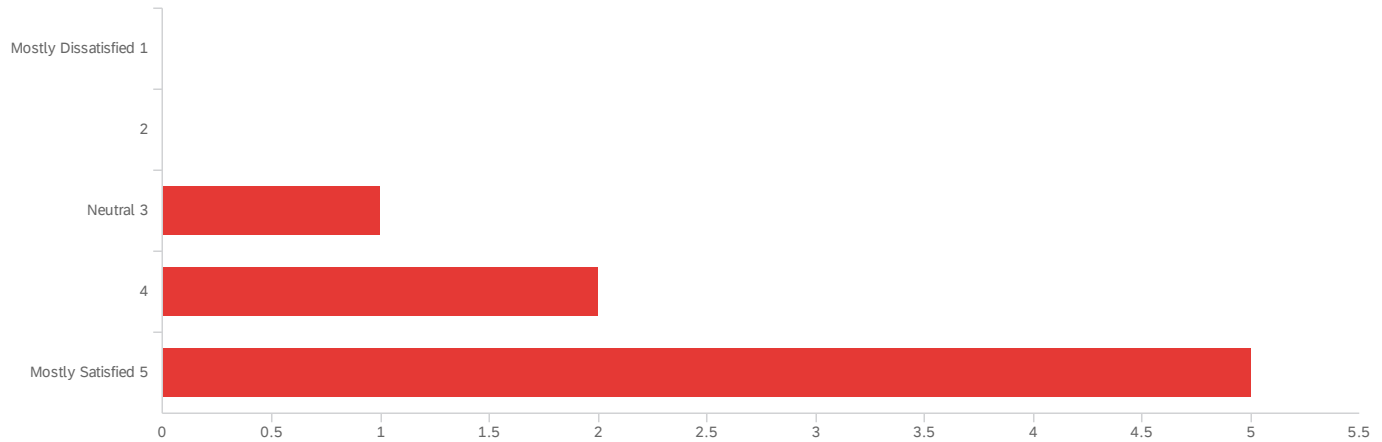
MEMBER FDIC

AMENDMENT 01/01/01

MFEC Evaluation

March 7, 2022 1:27 PM MST

Q2 - How satisfied were you with the event? (1 mostly dissatisfied - 5 mostly satisfied)



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How satisfied were you with the event? (1 mostly dissatisfied - 5 mostly satisfied)	17.00	19.00	18.50	0.71	0.50	8

#	Field	Choice Count
15	Mostly Dissatisfied 1	0.00% 0
16	2	0.00% 0
17	Neutral 3	12.50% 1
18	4	25.00% 2
19	Mostly Satisfied 5	62.50% 5
		8

Showing rows 1 - 6 of 6

Q3 - How can we improve for the next conference?

How can we improve for the next conference?

Preferably have it live. If it is virtual, incorporate more breaks throughout, even if it means lunch is shorter to accommodate the other breaks.

I found out about the conference by chance, and then the flyer didn't have a way to register. That would have been helpful.

Keep virtual option. Feature discussion on good recent financial education publications for adults.

Maybe this is on me, but I misinterpreted some of the titles and explanations of the individual sessions. Would be nice to get a better description. One of the sessions was someone talking about how they how to present differently, but I had thought we were going to get information we could provide to clients on how to financially budget or better help them with financially budgeting and supports.

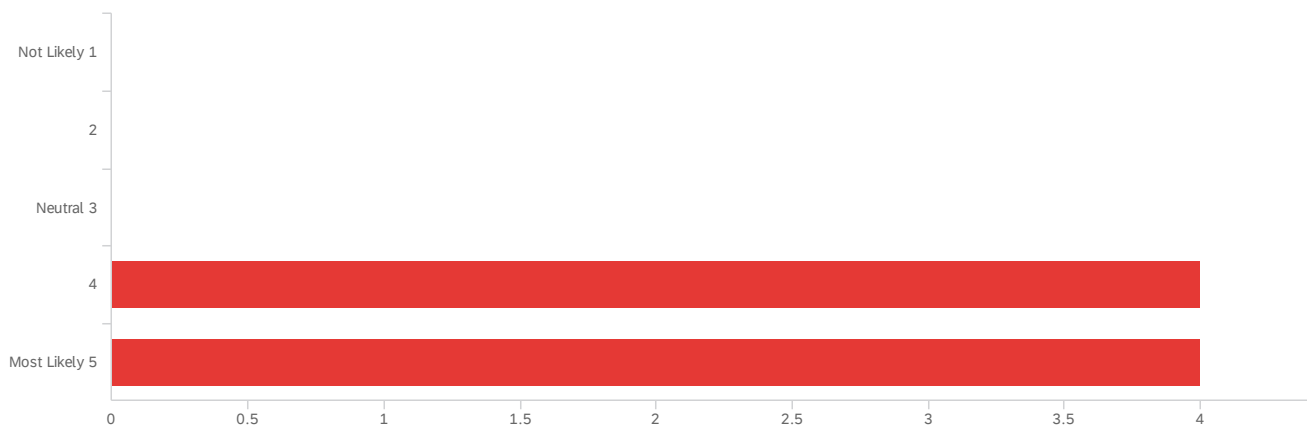
nothing

I missed the networking aspect of an in person event.

NA

Test

Q8 - How likely are you to recommend this conference to a friend or colleague? (1 not likely - 5 most likely)



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How likely are you to recommend this conference to a friend or colleague? (1 not likely - 5 most likely)	18.00	19.00	18.50	0.50	0.25	8

#	Field	Choice Count
15	Not Likely 1	0.00% 0
16	2	0.00% 0
17	Neutral 3	0.00% 0
18	4	50.00% 4
19	Most Likely 5	50.00% 4
		8

Showing rows 1 - 6 of 6

Q5 - What did you like most about the event?

What did you like most about the event?

The chance to see other Montana financial educators, even virtually.

I loved the variety of topics and the ability to attend remotely. I thought each presenter did a wonderful job!

Liked the virtual option. Morning keynote speaker was excellent!

It was set up well, with individual sessions that did not last too long so you lost attention spans. It was well put together.

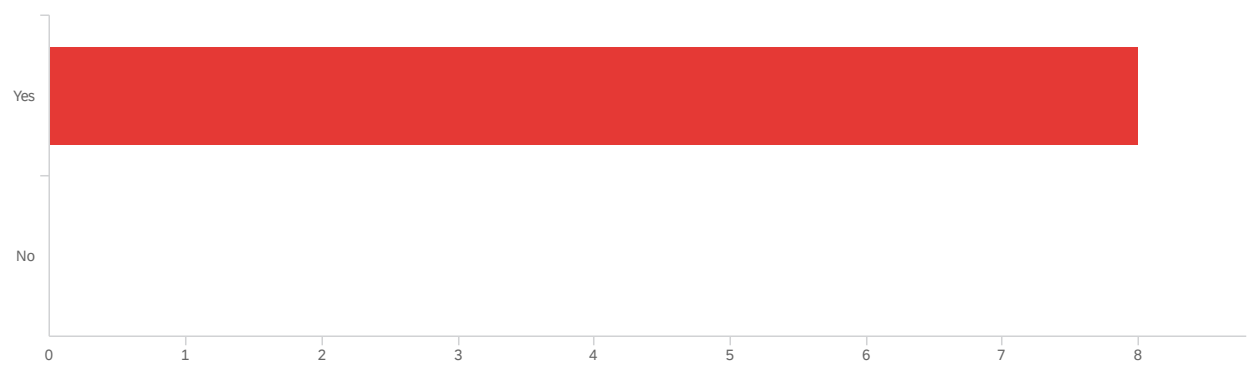
all

I enjoyed the mix of big picture speakers and hands on speakers.

Everything!

Test

Q6 - Do you plan to attend this conference in the future, and why?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you plan to attend this conference in the future, and why? - Selected Choice	1.00	1.00	1.00	0.00	0.00	8

#	Field	Choice Count
1	Yes	100.00% 8
2	No	0.00% 0
		8

Showing rows 1 - 3 of 3

Q6_1_TEXT - Yes

Yes
Networking
Great information, and excellent speakers
Good information to share with constituents.
Did receive some valuable information
Good content
I like it.

Q6_2_TEXT - No

No

Q7 - Which topics would you like to see covered at future conferences?

Which topics would you like to see covered at future conferences?

I'd like to see more of a focus on financial education for K-12 groups.

Protective measures in POAs, supportive decision making for all ages regarding financial decisions.

Advance care planning

Websites to go to for clients, online training programs that clients could use- I believe there was only one session on this and it was the last session.

accounting

Managing Debt, Student Loans, fraud

NA

Test

End of Report



MFEC
Montana Financial
Education Coalition

**MFEC Quarterly Board Meeting
June 7, 2022, 1-3 p.m.**

Join Microsoft Teams meeting
Join on your computer or mobile app
[Click here to join the meeting](#)
Or call in (audio only)
[+1 406-318-5487,63000547#](#)
United States, Billings
Phone Conference ID: 630 005 47#
[Find a local number](#) | [Reset PIN](#)
[Learn More](#) | [Meeting options](#)

Meeting Agenda

- 1:00 p.m. Call to Order to Establish Quorum
- Board of Directors/Delegates List
- 1:05 p.m. Approval of March 2022 Meeting Minutes **(Voting Item)**
- 1:10 p.m. Treasurer's Report
- Bank Account Check Register
- 1:15 p.m. General Business
- Consideration of New Board Members **(Voting Item)**
 - Skyler Manley, Montana Bankers Association
 - Lianna Waller, Adult Protective Services
 - Officer Elections **(Voting Item)**
 - Approval of MFEC Mini-Grant Submissions - \$4,050 **(Voting Item)**
 - Anaconda Deer Lodge Extension - \$750
 - Anaconda Family Resource Center - \$750
 - Beaverhead County Extension - \$350
 - Business Professionals of America, Montana - \$700
 - Glacier County Extension - \$750
 - MCEE - \$750
 - MFEC Scholarships to Jump\$tart National Educator Conference
 - [Application](#) deadline is June 30th
 - Jump\$tart Update
 - Scholarships to National Educator Conference
 - Annual State Coalition Leader Meeting (Aug 31/Sept. 1)
 - Other Business
- 1:40 p.m. Elder Fraud and Financial Exploitation Prevention Committee Update
- 1:50 p.m. Native American Committee Update
- 2:00 p.m. K-12 Committee Update
- 2:10 p.m. Member Go-Around: Share Success/Challenge

Adjourn by 2:30 p.m.

Next Meeting: September 7, 2022



Board of Directors
(As of 6/3/2022)

No.	Name	Organization/Location	Title	Committees	Phone/Email
1	Chris Romano, President	Division of Banking and Financial Institutions (Helena)	Non-Depository Bureau Chief	Outreach (Chair) and Financial Review	406-841-2928 cromano@mt.gov
2	Jennell Huff Vice President	Bank of the Rockies (Wilsall)	Community Outreach Coordinator	Elder Fraud Prevention (Chair), Financial Review (Chair) and K-12	406-686-4204 jhuff@botr.bank
3	Bruce Brensdal, Treasurer	Retired Montana Board of Housing (Jefferson City)		Conference and Financial Review	406-459-1215 bbrensdal@gmail.com
4	Rhonda Krieger, Secretary	Federal Reserve Bank of Minneapolis, Helena Branch (Helena)	Business Analyst – Regional Outreach & Operations	K-12, Financial Review, Conference and Native American	406-447-3864 rhonda.krieger@mpls.frb.org
5	Lynne Egan	Montana Commissioner of Securities and Insurance (Helena)	Deputy Commissioner of Securities	Conference	406-444-4388 legan@mt.gov
6	Pam O'Reilly	Montana Bankers Association (Helena)	Association Services Director	Elder Fraud Prevention, Outreach, and Native American	406-441-4703 pam@montanabankers.com
7	Ryan Egebrecht	Chase (Helena)	Private Client Banker	Elder Fraud Prevention	406-209-1858 ryan.egebrecht@chase.com
8	Tim Summers	AARP (Helena)	State Director	Elder Fraud Prevention	406-457-4701 tsummers@aarp.org
9	Karissa Trujillo	Homeword, Inc. (Missoula)	Operations and Program Director	Conference	406-532-4663 x 12 karissa@homeword.org

10	Sean Thomas	EverFi (Arlee)	Senior Schools Manager	K-12	208-731-7746 sthomas@everfi.com
11	Summer Red	AFCPE (Great Falls)	Professional Development Manager	Native American	406-465-5560 summerred@gmail.com
12	Tonya Plummer	Montana Native Growth Fund (Fort Belknap)	Executive Director	Native American (Chair)	406-890-4911 tonya@nativegrowth.org
13	Cheryl Cohen	Montana Board of Housing (Helena)	Division Administrator	Conference	406-841-2826 cheryl.cohen@mt.gov
14	Brittani Hissom	First Interstate BancSystem Foundation (Billings)	Community Relations Program Coordinator	K-12 and Native American	406-255-5024 brittani.hissom@fib.com
15	Joel Schumacher	MSU Extension – (Bozeman)	Extension Economic Associate Specialist	Conference (Chair)	406-994-6637 jschumacher@montana.edu
16	Dax Schieffer	Montana Council on Economic Education (Helena)	Executive Director	Conference	406-624-6617 mcee@montana.edu
17	Gayla Randel	Office of Public Instruction (Helena)	Family & Consumer Sciences Education Specialist	K-12	406-431-2117 gayla.randel@mt.gov
18	Rosie Kiernan	NeighborWorks (Great Falls)	Homeownership Director		406-761-5861 rkiernan@nwgf.org
19	Jacob Griffith	MT Office of the Attorney General, DOJ, Office of Consumer Protection (Helena)	Supervising Attorney, OCP		406-444-1968 jacob.griffith2@mt.gov
20	Trevor Tangen	DPHHS – Adult Protective Services (Helena)	Bureau Chief	Elder Fraud Prevention	406-970-0451 trevor.tangen@mt.gov

Delegations

Name	Organization/Location	Title	Committee	Phone/Email
Amberly Pahut	First Interstate Bank Foundation (Billings)	Executive Director		406-255-5302 amberly.pahut@fib.com
Joe DeFilippis	Montana Board of Housing (Helena)	Operations Manager		406-841-2826 joseph.defilippis@mt.gov
Linda Leffler	Division of Banking and Financial Institutions (Helena)		Conference and Outreach	406-841-2932 lleffler@mt.gov
Monica Smillie	Division of Banking and Financial Institutions (Helena)	Non-Depository Examiner	Conference and Outreach	406-841-2945 msmillie@mt.gov
Al Ward	AARP (Billings)	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com
Skyler Manley	Montana Bankers Associaton (Helena)	Marketing and Communications Director		406-443-4121 skyler@montanabankers.com

Committee Assignments

Conference: Joel Schumacher (Chair), Bruce Brensdal, Karissa Trujillo, Rhonda Krieger, Cheryl Cohen, Monica Smillie, Chris Romano, Dax Schieffer, and Linda Leffler

Elder Fraud Prevention: Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, and Trevor Tangen

Financial Review: Jennell Huff (Chair), Chris Romano, Bruce Brensdal, and Rhonda Krieger

K-12: Rhonda Krieger, Jennell Huff, Sean Thomas, Brittani Hissom, and Gayla Randel

Native American: Tonya Plummer (Chair), Summer Red, Rhonda Krieger, Pam O'Reilly, Brittani Hissom, Al Ward, Linda Leffler, and Shawn Spruce

Outreach (Marketing): Chris Romano (Chair), Pam O'Reilly, Linda Leffler, and Monica Smillie

MFEC Meeting Minutes – 1st Quarter March 15, 2022

Directors on Zoom Call:

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Bruce Brensdal (Retired, Montana Bankers Association), Treasurer
- Summer Red (AFCPE)
- Brittani Hissom (First Interstate Bank Foundation)
- Karissa Trujillo (Homeward, Inc.)
- Tonya Plummer (Island Mountain Development Group)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Gayla Randel (Office of Public Instruction-OPI)
- Dax Scheiffer (Montana Council on Economic Education)
- Joel Schumacher (MSU Extension)
- Tim Summers (AARP)

Proxies and Guests on Zoom Call:

- Linda Leffler (Division of Banking & Financial Institutions)
- Jacob Griffith (MT Office of the Attorney General)
- Rosie Kiernan (NeighborWorks)
- Trevor Tangen (DPHHS, APS)

Directors Absent:

- Pam O'Reilly (Montana Bankers Association)
- Ryan Egebrecht (Chase)
- Cheryl Cohen (Montana Board of Housing)
- Sean Thomas (EverFi)

Meeting Agenda/Minutes

The meeting was called to order at 1:05 p.m. Directors introduced themselves and a quorum was established.

Jennell Huff made a motion to approve the minutes and Karissa Trujillo seconded. Motion carried with no changes the minutes were approved.

Treasurer's Report

Bruce gave an update on the current finances. The unrestricted balance is \$16,847.85 of which is \$7,562.85 in checking. CD plus interest balance is \$20,431.75. There are not any current expenses. It was noted that the 2022 Calendar sales made \$3,500 and the 2022 MFEC Conference including sponsorships brought in \$8,500.

General business

Chris brought forth new board members for consideration which is a voting item on the agenda.

Rosie Kiernan is from NeighborWorks and is the homeownership director. She has been at the company for 8 years and previous responsibilities include homeownership planning.

Jacob Griffith is from the Montana Office of the Attorney General, DOJ, OCP. He worked in the Consumer Protection Office in the Compliance unit of investigators. Was in private practice in Oregon and then moved back to Helena.

Trevor Tangen is from DPHHS, APS and is the Bureau Chief of DPHHS. Was a APS program manager and prior to that, an investigator. Worked for the Helena police and was in the Navy for 16 years.

Summer made a motion to add new members to board and Bruce second motion and motion passed.

Other discussion regarding the bylaws noted that they provide room to have up to 25 members, so we have room for growth. If anyone has ideas of additional members, please let Chris know.

Trevor noted that the new Elder Justice Prosecutor at DOJ, Mike Fanning is a candidate for the MFEC board and is interested. Chris asked Jacob to reach out to Mike Fanning about joining MFEC.

Brittani asked Chris about the geographic representation of the board and if there are gaps across the state. Will look at it for next meeting to discuss. Also, Chris will add city and town to membership list to keep geographic updates easily available.

Officer Elections will be held during June 7th Board meeting since we are planning on meeting in person. Chris looking for someone as replacement as president since has been in this role for 5 years as well as candidates for other leadership roles.

Bruce will stay as treasurer but if anyone is interested to take on role let him know. Chris and Bruce are not leaving MFEC but looking for others to take on the officers' positions. Need to keep the committee dynamic and have succession planning in place so looking for others that are interested in these leadership opportunities. MFEC has had success not having gaps in leadership and retaining board members and that has helped keep our local group successful.

Jennell indicated she would be interested in the president position and has been encouraged by her management to take that role on. This will open the Vice President position.

Rhonda willing to continue as member of MFEC and has Minneapolis management support of being on committee but would be happy to have someone else take on role of secretary for additional growth opportunities.

Jump\$tart Update - Chris said that the state coalition leader meeting has been moved from April to August or September. They are doing quarterly coalition meetings and the next one April 6. Chris will be attending this meeting and will notify MFEC by email of any pertinent details.

MFEC Mini-Grants – Applications open until April 15th. Chris sending out email to MFEC members to share grant opportunities but can push back deadline if needed. A subcommittee will be put together to review grants and decide on awards. Will discuss at June meeting.

Other Business (Outreach Committee) included discussion on the 2022 MFEC Conference Wrap-Up. Conference surveys that were received are included in meeting packet. The virtual format worked well and appreciate the work done by the conference committee to pull it together and speakers did a great job. With this experience we know now that a virtual hybrid event is an option and will work for attendees who are not able to travel for future conferences.

Also, it is noted that if they're any topics that come up that we want to share with educators and general public we could use the virtual option to share across Montana. Could do this quarterly and could have micro speaker events.

Outreach with OPI will solicit input for topic ideas, appreciate hearing from subject matter experts to share with students or others. Educator theme calls is an idea and can have an expert present. We could record and have a library of topics on website as a resource. Summer said she could do a webinar a year to add to topics. We could use breakouts during conference to solicit topics for virtual call format as well.

Chris asked all the MFEC committees if holding a meeting prior to June meeting to discuss this to see if there is a topic or speaker that we would want to present.

Should use a Marketing strategy to put together small blurbs on event with information so it can be shared and a good way to advertise MFEC with topics. MFEC has Facebook, Twitter and a website. Monica does the updates on social media feeds and if anyone has anything to add please let Chris know. She can work on a template for committees to use for advertising events going forward.

Also, another idea mentioned is to build a contact database to market for these events. Can have different lists to gear specific topics and programs to groups and target audiences with a focus on educators, Native American homeownership, or elder fraud groups.

Elder Fraud and Financial Exploitation Prevention Committee Update

Have not meet recently as a committee. The plan is to meet with group in next two months prior to June meeting. Recruiting members and going to talk to Marsha Goetting about finding a person from Alzheimer's Association to be added to committee.

Native American Committee Update

Tonya talked about the February Montana Native American Homeownership Coalition event. It was very successful with attendees from across Montana that are involved in financial literacy. Working on revamping "Your Money Your Goals" Native American toolkit and how to make it better. It needs to be enhanced with more tools and the curriculum is well rounded but light. Tonya asked committee for feedback on the toolkit. Speaks to growth in native communities and not with focus on only hardship but also on abundance. Will send in summary of suggestions from NAC on this toolkit.

K-12 Committee Update

The Chair vacancy is not filled yet however Gayla from OPI is interested in being a co-chair. Chris will reach out to Gayla and committee to find additional leadership and need to recruit more members (can look for members from educational sector). An idea was brought up to have a quarterly topic which included subjects like focus on retirement for education and how they can maximize their retirement. Brittani will talk to others about joining committee.

Member Go-Around: Share Success/Challenge

~ Jenell

Cradle to Grave planning for "Teach Children to Save" and World Elder Abuse prevention events coming up. Staff turnover so the Senior Champions team has two new members from the lending side of the bank. It is the 25th anniversary of "Teach Children to Save" so that is the focus of topics around presentations.

~Tim

Shout out on conference – great job! Heads up on March 23 at 10 am will be hosting live tele-townhall about busting social security myths for members, will send contact information. Featuring AARP lead/expert on social security and will talk about common myths. Offering resources on retirement for educators. Got lots of feedback that they are looking forward to this information.

~Brittani

Working on "Teach Children to Save" and safe banking for seniors.

~Tonya

More staff now ¾ way through studying for the training exam, are taking the coaching approach vs a training approach. Teaching new mindset on saving vs spending and now based on historical needs and ongoing historical issues.

~Karissa

Skill building class and online expansion of financial coaching offered.

~Joel

MSU system-wide needs-assessment and would love to have MFEC needs-assessment survey completed. Chris will send out link to members

~Lynn

Back on the road to speak to seniors and doing bingo at senior facility. Meet with LT. Governor on three new elder councils and received tasks to provide them.

~Bruce

Montana Housing Partnership conference is in June and is still virtual this year.

~Trevor

Establishing 4 councils in Montana and is recruiting open positions from across Montana. Mike Fanning will be involved in all councils, they will have a training focus and will ask members who have insight on certain case to share. Member jurisdiction can meet to share info across councils. Eastern council had most members to fill, south central Helena area is half filled, north and western areas still only have a few applications so still looking for more members. Had interest but not seeing the applications come through yet. AARP sent out information to members to apply to the council about 2-3 weeks ago and will continue to send reminders to people to apply if interested.

Paul Greenwood will do training for all councils when they are filled. Target size for councils per district is a minimum of 7 people. Eastern council had 12 member and unofficial member can also join.

Special Investigator position hiring coming soon – first time to have this position. Will share the executive order and application link.

~Jacob

No updates to share yet but is interested in the K-12 and elder fraud committees.

~Rosie

Embarking on new endeavor of bringing lending in-house to Great Falls with a loan officer in-house vs going through MT NeighborWorks.

Meeting was Adjourned at 2:39 p.m.

Next Meeting is scheduled for Tuesday, June 6, 2022.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date	Description		Received	Payment	Balance	Reconciled	Account
	Ending Balance as of 12/31/2021				\$7,562.85		
1/3/2022	Calendar-NWGF	x	\$250.00		\$7,812.85	12/31/2021	Calendar
1/3/2022	Calendar-NWMT	x	\$250.00		\$8,062.85		Calendar
1/3/2022	Calendar-Homeword	x	\$500.00		\$8,562.85		Calendar
1/3/2022	Calendar-MBA	x	\$500.00		\$9,062.85		Calendar
1/3/2022	Conference-MBA	x	\$500.00		\$9,562.85		Conf
1/3/2022	Calendar-FIB	x	\$500.00		\$10,062.85		Calendar
1/3/2022	Calendar_MCUCoop	x	\$500.00		\$10,562.85		Calendar
1/3/2022	Calendar_Banking and Financial	x	\$1,000.00		\$11,562.85		Calendar
1/3/2022	Conference-Banking and Financial	x	\$2,500.00		\$14,062.85		Conf
1/11/2022	Calendar-DPHHS	x	\$500.00		\$14,562.85		Calendar
1/13/2022	Calendar_MSU Ext	x	\$500.00		\$15,062.85	1/31/2022	Calendar
1/13/2022	Conference-MSU Ext	x	\$500.00		\$15,562.85		Conf
1/19/2022	Calendar-Opi	x	\$1,475.00		\$17,037.85		Calendar
1/19/2022	Conference-Montana Housing	x	\$2,000.00		\$19,037.85		Conf
1/19/2022	Conference-FIB	x	\$500.00		\$19,537.85		Conf
1/20/2022	MCEE - Personal Finance	x		\$1,750.00	\$17,787.85		Gen
1/20/2022	Calendar-Montana Housing	x	\$625.00		\$18,412.85		Calendar
1/31/2022	Calendar-Advanced Litho	x		\$3,796.00	\$14,616.85		Calendar
1/31/2022	Bruce Brensda1 SOS Filing	x		\$20.00	\$14,596.85		Gen
2/5/2022	Calendar-DOJ Consumer Protection	x	\$500.00		\$15,096.85		Calendar
2/18/2022	Conference_DOJ Consumer Protection	x	\$2,500.00		\$17,596.85	2/28/2022	Conf
2/24/2022	Calendar-CSI State Auditor	x	\$500.00		\$18,096.85		Calendar
3/1/2022	Insurance Unlimited of Helena	x		\$1,249.00	\$16,847.85	3/31/2022	Gen
4/10/2022	Chris Romano - Intertune Reimb	x		\$166.80	\$16,681.05	4/29/2022	Gen
					\$16,681.05		
					\$16,681.05		
6/19/2019	CD Purchase	x	\$20,000.00		\$20,000.00	5/14/2020	Gen
5/14/2020	CD Interest	x	\$413.01		\$20,413.01		Gen
4/14/2021	CD Interest	x	\$18.74		\$20,431.75	4/21/2021	Gen
3/14/2022	CD Interest		\$18.70		\$20,450.45	3/14/2022	Gen
					\$37,131.50		
Receivable			\$36,550.45				
Payables			\$6,981.80				
2018 Balance Forward			\$7,562.85				
Current Balance			\$37,131.50				
Unrestricted Balance			\$37,131.50				

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
Date		Description	Received	Payment	Balance		Account
General:					\$7,562.85		
6/19/2019		CD Purchase	\$20,000.00	\$0.00	\$27,562.85		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$27,975.86		Gen
4/14/2021		CD Interest	\$18.74	\$0.00	\$27,994.60		Gen
3/14/2022		CD Interest	\$18.70	\$0.00	\$28,013.30		Gen
1/31/2022		Bruce Bredsdal SOS Filing	\$0.00	\$20.00	\$27,993.30		Gen
3/1/2022		Insurance Unlimited of Helena	\$0.00	\$1,249.00	\$26,744.30		Gen
4/10/2022		Chris Romano - Intertune Reimb	\$0.00	\$166.80	\$26,577.50		Gen
					\$26,577.50		
					\$26,577.50		
Conference					\$0.00		
1/3/2022		Conference-MBA	\$500.00	\$0.00	\$500.00		Conf
1/3/2022		Conference-Banking and Financial	\$2,500.00	\$0.00	\$3,000.00		Conf
1/13/2022		Conference-MSU Ext	\$500.00	\$0.00	\$3,500.00		Conf
1/19/2022		Conference-Montana Housing	\$2,000.00	\$0.00	\$5,500.00		Conf
1/19/2022		Conference-FIB	\$500.00	\$0.00	\$6,000.00		Conf
2/18/2022		Conference_DOJ Consumer Protection	\$2,500.00	\$0.00	\$8,500.00		Conf
					\$8,500.00		
Grants:					\$0.00		
1/20/2022		MCEE - Personal Finance	\$0.00	\$1,750.00	-\$1,750.00		Gen
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
					-\$1,750.00		
Calendar:					\$0.00		
1/3/2022	x	Calendar-NWGF	\$250.00	\$0.00	\$250.00		Calendar
1/3/2022	x	Calendar-NWMT	\$250.00	\$0.00	\$500.00		Calendar
1/3/2022	x	Calendar-Homeword	\$500.00	\$0.00	\$1,000.00		Calendar
1/3/2022	x	Calendar-MBA	\$500.00	\$0.00	\$1,500.00		Calendar
1/3/2022	x	Calendar-FIB	\$500.00	\$0.00	\$2,000.00		Calendar
1/3/2022	x	Calendar_MCUCoop	\$500.00	\$0.00	\$2,500.00		Calendar
1/3/2022	x	Calendar_Banking and Financial	\$1,000.00	\$0.00	\$3,500.00		Calendar
1/11/2022	x	Calendar-DPHHS	\$500.00	\$0.00	\$4,000.00		Calendar
1/13/2022	x	Calendar_MSU Ext	\$500.00	\$0.00	\$4,500.00		Calendar
1/19/2022	x	Calendar-Opi	\$1,475.00	\$0.00	\$5,975.00		Calendar
1/20/2022	x	Calendar-Montana Housing	\$625.00	\$0.00	\$6,600.00		Calendar
1/31/2022	x	Calendar-Advanced Litho	\$0.00	\$3,796.00	\$2,804.00		Calendar
2/5/2022	x	Calendar-DOJ Consumer Protection	\$500.00	\$0.00	\$3,304.00		Calendar
2/24/2022	x	Calendar-CSI State Auditor	\$500.00	\$0.00	\$3,804.00		Calendar

MFEC 2022 Mini-Grant Submissions

Organization	Requested Amount	Requested Funding Date	Summary/Target Population
Anaconda Deer Lodge County Extension	\$750.00	7/1/2022	Encourage the development of nutritional literacy and personal finance skills of 11 th and 12 th graders through the course of seven sessions. Skills to be acquired: budgeting & reduction of food costs; relationship between healthy eating and mental health; improve shopping skills & low-cost food preparation. Plan to serve 10-15 students.
Anaconda Family Resource Center	\$750.00	7/1/2022	Basic family budgeting using income and resources available in community; learn basic banking, credit, planning and saving. Target population: low to moderate income families in Deer Lodge, Powell & Granite counties. Plan to serve 35 families.
Beaverhead County Extension	\$350.00	7/20/2022	Estate Planning/Farm Succession Workshop. Define program, outline steps and goals. Target population: Owners/operators of farms/ranches and future successors. Plan to serve 75 persons.
Business Professionals of America, MT	\$700.00	10/2/2022	BPA will host a Fall Leadership Conference in Fairmont, MT for middle school and high school students. The conference will be specifically about financial literacy. The \$700.00 will be awarded as scholarship money to enable students to attend the state conference. BPA is also looking for members of MFEC to present at the conference. Plan to serve 325 students at the conference.
Glacier County Extension	\$750.00	6/1/2022	Facilitate three to four sessions of Total Money Makeover book club for youth 5 – 12 years old covering savings, avoiding debt, spending/giving. Each child will receive a Financial Peace Junior Kit to share with parents. Plan to directly serve 20 youth and indirectly serve their parents for a total reach of 60 or more individuals in the Blackfeet Indian Reservation area.
MCEE	\$750.00	8/31/2022	MCEE will host a professional development seminar for educators to improve their economic and financial literacy work in the classroom. To serve all areas of Montana and to remove any barriers to participation the seminar is provided at no cost to the teachers with reimbursements for mileage, housing and meals. MCEE serves all schools but has significant impact serving rural and tribal schools where there are fewer educators covering more subjects with less specialization.
	Total: \$4,050		



MFEC
Montana Financial
Education Coalition

**MFEC Quarterly Board Meeting
September 13, 2022, 1-3 p.m.**

Join Microsoft Teams meeting
Join on your computer or mobile app
[Click here to join the meeting](#)

Or call in (audio only)
[+1 406-318-5487,437309326#](#)
United States, Billings
Phone Conference ID: 437 309 326#
[Find a local number](#) | [Reset PIN](#)
[Learn More](#) | [Meeting options](#)

Meeting Agenda

- 1:00 p.m. Call to Order to Establish Quorum
- Board of Directors/Delegates List
- 1:05 p.m. Approval of June 2022 Meeting Minutes (**Voting Item**)
- 1:10 p.m. Treasurer's Report
- Bank Account Check Register
- 1:15 p.m. General Business
- Recruitment of New Board Members and Pending Board Changes
 - MFEC Scholarships to Jump\$tart National Educator Conference
 - Steve Klimkiewicz (Hellgate) and Jeannette Barreto (Billings Senior)
 - Jump\$tart State Coalition Leaders Meeting Update (Sean Thomas)
 - Montana Financial Education Requirement for High Schools
 - Reschedule December Board Meeting (Move to Dec. 13)
 - Other Business
 - Future Conference/Planning
- 1:40 p.m. Elder Fraud and Financial Exploitation Prevention Committee Update
- 1:50 p.m. Native American Committee Update
- 2:00 p.m. K-12 Committee Update
- 2:10 p.m. Outreach Committee Update
- 2:30 p.m. Member Go-Around: Share Success/Challenge

Adjourn by 3 p.m.

Next Meeting: TBD



Board of Directors
(As of 9/9/2022)

No.	Name	Organization/Location	Title	Committees	Phone/Email
1	Jennell Huff, President	Bank of the Rockies (Wilsall)	Community Outreach Coordinator	Elder Fraud Prevention (Chair), Financial Review (Chair) and K-12	406-686-4204 jhuff@botr.bank
2	Sean Thomas, Vice President	EverFi (Arlee)	Senior Schools Manager	K-12	208-731-7746 sthomas@everfi.com
3	Bruce Brensdal, Treasurer	Retired Montana Board of Housing (Jefferson City)		Conference and Financial Review	406-459-1215 bbrensdal@gmail.com
4	Karissa Trujillo, Secretary	Homeword, Inc. (Missoula)	Operations and Program Director	Conference	406-532-4663 x 12 karissa@homeword.org
5	Chris Romano, Immediate Past President	Division of Banking and Financial Institutions (Helena)	Non-Depository Bureau Chief	Outreach (Chair) and Financial Review	406-841-2928 cromano@mt.gov
6	Rhonda Krieger	Federal Reserve Bank of Minneapolis, Helena Branch (Helena)	Business Analyst – Regional Outreach & Operations	K-12, Financial Review, Conference and Native American	406-447-3864 rhonda.krieger@mpls.frb.org
7	Ryan Egebrecht	Chase (Helena)	Private Client Banker	Elder Fraud Prevention	406-209-1858 ryan.egebrecht@chase.com
8	Tim Summers	AARP (Helena)	State Director	Elder Fraud Prevention	406-457-4701 tsummers@aarp.org
9	Summer Red	AFCPE (Great Falls)	Professional Development Manager	Native American	406-465-5560 summerred@gmail.com
10	Tonya Plummer	Montana Native Growth Fund (Fort Belknap)	Executive Director	Native American (Chair)	406-890-4911 tonya@nativegrowth.org

11	Cheryl Cohen	Montana Board of Housing (Helena)	Division Administrator	Conference	406-841-2826 cheryl.cohen@mt.gov
12	Brittani Hissom	First Interstate BancSystem Foundation (Billings)	Community Relations Program Coordinator	K-12 and Native American	406-255-5024 brittani.hissom@fib.com
13	Joel Schumacher	MSU Extension – (Bozeman)	Extension Economic Associate Specialist	Conference (Chair)	406-994-6637 jschumacher@montana.edu
14	Dax Schieffer	Montana Council on Economic Education (Helena)	Executive Director	Conference	406-624-6617 mcee@montana.edu
15	Gayla Randel	Office of Public Instruction (Helena)	Family & Consumer Sciences Education Specialist	K-12	406-431-2117 gayla.randel@mt.gov
16	Rosie Kiernan	NeighborWorks (Great Falls)	Homeownership Director		406-761-5861 rkiernan@nwgf.org
17	Jacob Griffith	MT Office of the Attorney General, DOJ, Office of Consumer Protection (Helena)	Supervising Attorney, OCP		406-444-1968 jacob.griffith2@mt.gov
18	Lianna Waller	DPHHS – Adult Protective Services (Missoula)	Interim Bureau Chief	Elder Fraud Prevention	406-830-5304 lwaller@mt.gov
19	Skyler Manley	Montana Bankers Association (Helena)	Director of Communications	Outreach	406-441-4704 skyler@montanabankers.com

Delegations

Name	Organization/Location	Title	Committee	Phone/Email
Amberly Pahut	First Interstate Bank Foundation (Billings)	Executive Director		406-255-5302 amberly.pahut@fib.com
Joe DeFilippis	Montana Board of Housing (Helena)	Operations Manager		406-841-2826 joseph.defilippis@mt.gov
Linda Leffler	Division of Banking and Financial Institutions (Helena)		Conference and Outreach	406-841-2932 lleffler@mt.gov
Monica Smillie	Division of Banking and Financial Institutions (Helena)	Non-Depository Examiner	Conference and Outreach	406-841-2945 msmillie@mt.gov
Al Ward	AARP (Billings)	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com
Pam O'Reilly	Montana Bankers Association (Helena)	V.P. of Operations and Member Services	Elder Fraud Prevention and Native American	406-441-4703 pam@montanabankers.com

Committee Assignments

Conference: Joel Schumacher (Chair), Bruce Brensdal, Karissa Trujillo, Rhonda Krieger, Cheryl Cohen, Monica Smillie, Chris Romano, Dax Schieffer, and Linda Leffler

Elder Fraud Prevention: Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, and Liana Waller

Financial Review: Jennell Huff (Chair), Chris Romano, Bruce Brensdal, and Rhonda Krieger

K-12: Rhonda Krieger, Jennell Huff, Sean Thomas, Brittani Hissom, and Gayla Randel

Native American: Tonya Plummer (Chair), Summer Red, Rhonda Krieger, Pam O'Reilly, Brittani Hissom, Al Ward, Linda Leffler, and Shawn Spruce

Outreach (Marketing): Chris Romano (Chair), Skyler Manley, Linda Leffler, and Monica Smillie

MFEC Quarterly Board Meeting

June 7, 2022, 1-3 p.m.

Directors on Zoom Call:

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Bruce Brensdal (Retired, Montana Board of Housing), Treasurer
- Summer Red (AFCPE)
- Brittani Hissom (First Interstate Bank Foundation)
- Karissa Trujillo (Homeword, Inc.)
- Tonya Plummer (Island Mountain Development Group)
- Ryan Egebrecht (Chase)
- Gayla Randel (Office of Public Instruction-OPI)
- Joel Schumacher (MSU Extension)
- Dax Scheiffer (Montana Council on Economic Education)
- Sean Thomas (EverFi)
- Jacob Griffith (MT Office of the Attorney General)

Proxies and Guests on Zoom Call:

- Linda Leffler (Division of Banking & Financial Institutions)
- Skyler Manley (Montana Bankers Association)

Directors Absent:

- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Pam O'Reilly (Montana Bankers Association)
- Tim Summers (AARP)
- Cheryl Cohen (Montana Board of Housing)
- Rosie Kiernan (NeighborWorks)
- Trevor Tangen (DPHHS, APS)

Meeting Agenda/Minutes

The meeting was called to order at 1:03 p.m. Directors introduced themselves and a quorum was established.

Ryan made a motion to approve the minutes and Jennell seconded. Motion carried with no changes the minutes were approved.

Treasurer's Report

Bruce gave an update on the current finances. The unrestricted balance is \$16,681.05 of which \$7,562.85 is in checking. CD plus interest balance is \$20,450.45. There are not any current expenses.

General business

First order of business is consideration of New Board Members (Voting Item).

- Skyler Manley, Montana Bankers Association, to replace Pam O'Reilly. Pam will serve as a delegate going forward. Skyler started in March at Montana Bankers Association and has a journalism background. She works in media and is building online presence.
- Lianna Waller, Adult Protective Services. Currently the interim bureau chief, will replace Trevor during his deployment which starts in July.

Karissa made a motion to approve new board members and Summer seconded it. The motion passed.

Next topic is Officer Elections (**Voting Item**).

Chris and board have been working on succession planning for current board members and the following roles and board members have agreed to take on a new role for MFEC.

- President Jennell Huff
- Vice President Sean Thomas
- Secretary Karissa Trujillo
- Treasurer Bruce Brensdal

Bruce will stay on as treasurer and Chris can transition into position later. Chris is already on accounts as a signer so easy transition when the time comes. It was discussed that need a role description and time commitment so others can make decisions about taking on the officer roles in the future. Main items are listed below:

- Executive committee call – 1 per meeting quarter for planning purposes
- Not significant time commitment
- Financial review committee to audit treasurer report
- Have filled in for president to facilitate meeting

Summer made a motion to accept candidates and Rhonda seconded it. Motion passed.

Chris brought forth the approval of MFEC Mini-Grant Submissions totaling \$4,050 (**Voting Item**)

- Anaconda Deer Lodge Extension - \$750
- Anaconda Family Resource Center - \$750
- Beaverhead County Extension - \$350
- Business Professionals of America, Montana - \$700
- Glacier County Extension - \$750
- MCEE - \$750

Sean made motion to approve the mini grants and Jennell seconded. The motion passed. Dax abstained from vote to avoid any conflict of interest for being a requestor of a mini grant for the MCEE.

A request to the group was made by Dax for anyone interested in being a speaker for the Business Professionals of America (BPA) conference in the fall. Chris will send out a reminder to the MFEC group. Dax will be presenting on the personal finance challenge and share additional MFEC content at conference.

Chris discussed the MFEC Teacher Scholarships for the Jump\$tart National Educator Conference and mentioned that the application deadline is June 30. Chris said that there are no submissions to date. Chris will follow up and send reminder and eblasts for anyone interested. He also asked MFEC members to plug their groups for interest. Sean will send out a communication to his contacts and Chris will send him content to share. It was noted that we should give it to Eric from OPI to share with teacher list in his weekly newsletter.

Chris said that the Annual State Coalition Leader Meeting is August 31-September 1 and it is planned to be an in-person event. Chris will talk with Jennell to see if she has interest in attending since she will be next president.

Dax talked about efforts to add Economic and Personal Finance as part of school curriculum for students to graduate. OPI is involved in the rule making which includes ½ course credit in civics/government in social studies courses and ½ credit in economics, social studies, CTE or math to graduate. It is going to the Board of Education for discussion, and it is an open discussion opportunity if anyone is interested. There is possible resistance at school level due to adding additional time without additional resources.

https://opi.mt.gov/Portals/182/Presentation_2022_URBAN_MontanaOPI2.pdf?ver=2022-05-24-125405-130

MCEE is going to prepare to be ready for requests from teachers that may result if this becomes a school mandate. Plan to have offerings and topics and resources to share.

Elder Fraud and Financial Exploitation Prevention Committee Update

There is no official meeting update. Members will be in Helena on June 15 for the World Elder Abuse Awareness Day. Contacted by State Auditor's Office and Insurance Commissioner Troy Downey will be a speaker for event and Wilmot Collins, Helena Mayor will sign a proclamation. Jennell is inviting Skyler and Lianna to join committee and both are happy to participate. Planning to have an in-person meeting as soon as possible

Native American Committee Update

Tonya will be rescheduling a committee meeting soon. Native Homeownership Coalition is working on ideas to support education efforts that will have podcasts and content able to be designed for outside committees doing work. Resources will cover broader finance topics.

Ideas from group were: OPI mentioned financial literacy work – encourage and foster requirement from homeownership coalition as well. Idea on getting the cost of adding this to schools. Gayla said that in Kansas it was, in most cases, the cost of an additional teacher

Tonya said for reservations to do it well they would need to add staff which would mean losing other staff member. CFPB is coming to Montana to have panel discussion on banking in rural areas (banking deserts). Tonya will send a save-the-date for this event. She also said that Montana Bankers Association is involved in this event as well.

K-12 Committee Update

Co-chair Gayla said that an additional co-chair is needed to help with committee and Dax volunteered to be on committee. Brittani interested in committee and will talk offline with Gayla.

Ideas shared were to watch financial literacy OPI discussion and give update at quarterly meeting. Sean said to create a clearinghouse for resources, curate, and upkeep list of resources. Could take ownership of this initiative for teachers and could promote it.

Link to Kansas webpage for services: <https://www.ksde.org/Agency/Division-of-Learning-Services/Career-Standards-and-Assessment-Services/Content-Area-F-L/Financial-Literacy>

Committees can plan to convene in-person prior to the next MFEC quarterly meeting. Chris will arrange for space to meet.

Upcoming events or information to share

Dax mentioned that MCEE is having their annual in-person teacher training in July 14-15 at Bozeman MSU. There are 20 teachers already registered and Joel Schumacher is going to address the teachers about MFEC and their programs. Meals, mileage, and housing for teachers are provided and they will receive 14-hour credits for the course. Held in Linfield Hall.

Jennell said that the Bank of the Rockies is dedicating June to World Elder Abuse Awareness Day. There will be a big event on June 15 at the Helena office, but all their offices are participating.

Having their annual t-shirt design contest and the winner has been picked by Helena person. Bank of the Rockies makes shirts and sell sponsorships on bank of shirt to raise funds that go back to communities for aging, senior centers, etc. This year sponsorship increased by 41%.

Adjourn by 2:30 p.m. Next Meeting: September 13, 2022, hoping to be an in-person meeting at Park Avenue building. Will let everyone know prior to meeting.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date	Description		Received	Payment	Balance	Reconciled	Account
	Ending Balance as of 12/31/2021				\$7,562.85		
1/3/2022	Calendar-NWGF	x	\$250.00		\$7,812.85	12/31/2021	Calendar
1/3/2022	Calendar-NWMT	x	\$250.00		\$8,062.85		Calendar
1/3/2022	Calendar-Homeword	x	\$500.00		\$8,562.85		Calendar
1/3/2022	Calendar-MBA	x	\$500.00		\$9,062.85		Calendar
1/3/2022	Conference-MBA	x	\$500.00		\$9,562.85		Conf
1/3/2022	Calendar-FIB	x	\$500.00		\$10,062.85		Calendar
1/3/2022	Calendar_MCUCoop	x	\$500.00		\$10,562.85		Calendar
1/3/2022	Calendar_Banking and Financial	x	\$1,000.00		\$11,562.85		Calendar
1/3/2022	Conference-Banking and Financial	x	\$2,500.00		\$14,062.85		Conf
1/11/2022	Calendar-DPHHS	x	\$500.00		\$14,562.85		Calendar
1/13/2022	Calendar_MSU Ext	x	\$500.00		\$15,062.85	1/31/2022	Calendar
1/13/2022	Conference-MSU Ext	x	\$500.00		\$15,562.85		Conf
1/19/2022	Calendary-Opi	x	\$1,475.00		\$17,037.85		Calendar
1/19/2022	Confrence-Montana Housing	x	\$2,000.00		\$19,037.85		Conf
1/19/2022	Conference-FIB	x	\$500.00		\$19,537.85		Conf
1/20/2022	MCEE - Personal Finance	x		\$1,750.00	\$17,787.85		Grants
1/20/2022	Calendar-Montana Housing	x	\$625.00		\$18,412.85		Calendar
1/31/2022	Calendar-Advanced Litho	x		\$3,796.00	\$14,616.85		Calendar
1/31/2022	Bruce Brensda1 SOS Filing	x		\$20.00	\$14,596.85		Gen
2/5/2022	Calendar-DOJ Consumer Protection	x	\$500.00		\$15,096.85		Calendar
2/18/2022	Conference_DOJ Consumer Protection	x	\$2,500.00		\$17,596.85	2/28/2022	Conf
2/24/2022	Calendar-CSI State Auditor	x	\$500.00		\$18,096.85		Calendar
3/1/2022	Insurance Unlimited of Helena	x		\$1,249.00	\$16,847.85		Gen
4/10/2022	Chris Romano - Intertune Reimb	x		\$166.80	\$16,681.05		Gen
					\$16,681.05		
6/10/2022	MSU Extension, Anaconda-Deer Lodge County	x		\$750.00	\$15,931.05		Grants
6/10/2022	Anaconda Family Resource Center	x		\$750.00	\$15,181.05		Grants
6/10/2022	Glacier County Extension	x		\$750.00	\$14,431.05		Grants
6/10/2022	Montana Council for Economic Education	x		\$750.00	\$13,681.05		Grants
6/16/2022	Sean Thomas - JumpStart Air Reimb	x		\$669.33	\$13,011.72		Grants
6/10/2022	Beaverhead County Extension	x		\$350.00	\$12,661.72	7/29/2022	Grants
					\$12,661.72		
6/10/2022	Business Professionals of America, Montana			\$700.00	\$11,961.72	8/31/2022	Grants
9/8/2022	Sean Thomas - JumpStart Hotel Reimb			\$582.81	\$11,378.91		Grants
					\$11,378.91		
					\$11,378.91		
6/19/2019	CD Purchase	x	\$20,000.00		\$20,000.00	5/14/2020	Gen
5/14/2020	CD Interest	x	\$413.01		\$20,413.01		Gen
4/14/2021	CD Interest	x	\$18.74		\$20,431.75		Gen
3/14/2022	CD Interest		\$18.70		\$20,450.45		Gen
					\$20,450.45		
					\$31,829.36		
	Receivable		\$36,550.45				
	Payables		\$12,283.94				
	2018 Balance Forward		\$7,562.85				
	Current Balance		\$31,829.36				
	Unrestricted Balance		\$31,829.36				

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
Date		Description	Received	Payment	Balance		Account
General:					\$7,562.85		
6/19/2019		CD Purchase	\$20,000.00	\$0.00	\$27,562.85		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$27,975.86		Gen
4/14/2021		CD Interest	\$18.74	\$0.00	\$27,994.60		Gen
3/14/2022		CD Interest	\$18.70	\$0.00	\$28,013.30		Gen
1/31/2022		Bruce Brensdal SOS Filing	\$0.00	\$20.00	\$27,993.30		Gen
3/1/2022	x	Insurance Unlimited of Helena	\$0.00	\$1,249.00	\$26,744.30		Gen
4/10/2022	x	Chris Romano - Intertune Reimb	\$0.00	\$166.80	\$26,577.50		Gen
					\$26,577.50		
Conference					\$0.00		
1/3/2022		Conference-MBA	\$500.00	\$0.00	\$500.00		Conf
1/3/2022		Conference-Banking and Financial	\$2,500.00	\$0.00	\$3,000.00		Conf
1/13/2022		Conference-MSU Ext	\$500.00	\$0.00	\$3,500.00		Conf
1/19/2022		Conference-Montana Housing	\$2,000.00	\$0.00	\$5,500.00		Conf
1/19/2022		Conference-FIB	\$500.00	\$0.00	\$6,000.00		Conf
2/18/2022		Conference_DOJ Consumer Protection	\$2,500.00	\$0.00	\$8,500.00		Conf
					\$8,500.00		
Grants:					\$0.00		
1/20/2022		MCEE - Personal Finance	\$0.00	\$1,750.00	-\$1,750.00		Grants
6/10/2022		MSU Extension, Anaconda-Deer Lodge County	\$0.00	\$750.00	-\$2,500.00		Grants
6/10/2022		Anaconda Family Resource Center	\$0.00	\$750.00	-\$3,250.00		Grants
6/10/2022		Beaverhead County Extension	\$0.00	\$350.00	-\$3,600.00		Grants
6/10/2022		Business Professionals of America, Montana	\$0.00	\$700.00	-\$4,300.00		Grants
6/10/2022		Glacier County Extension	\$0.00	\$750.00	-\$5,050.00		Grants
6/10/2022		Montana Council for Economic Education	\$0.00	\$750.00	-\$5,800.00		Grants
6/16/2022		Sean Thomas - JumpStart Air Reimb	\$0.00	\$669.33	-\$6,469.33		Grants
9/8/2022		Sean Thomas - JumpStart Hotel Reimb	\$0.00	\$582.81	-\$7,052.14		Grants
					-\$7,052.14		
Calendar:					\$0.00		
1/3/2022	x	Calendar-NWGF	\$250.00	\$0.00	\$250.00		Calendar
1/3/2022	x	Calendar-NWMT	\$250.00	\$0.00	\$500.00		Calendar
1/3/2022	x	Calendar-Homeword	\$500.00	\$0.00	\$1,000.00		Calendar
1/3/2022	x	Calendar-MBA	\$500.00	\$0.00	\$1,500.00		Calendar
1/3/2022	x	Calendar-FIB	\$500.00	\$0.00	\$2,000.00		Calendar
1/3/2022	x	Calendar_MCUCoop	\$500.00	\$0.00	\$2,500.00		Calendar
1/3/2022	x	Calendar_Baniking and Financial	\$1,000.00	\$0.00	\$3,500.00		Calendar
1/11/2022	x	Calendar-DPHHS	\$500.00	\$0.00	\$4,000.00		Calendar
1/13/2022	x	Calendar_MSU Ext	\$500.00	\$0.00	\$4,500.00		Calendar
1/19/2022	x	Calendary-Opi	\$1,475.00	\$0.00	\$5,975.00		Calendar
1/20/2022	x	Calendar-Montana Housing	\$625.00	\$0.00	\$6,600.00		Calendar
1/31/2022	x	Calendar-Advanced Litho	\$0.00	\$3,796.00	\$2,804.00		Calendar
2/5/2022	x	Calendar-DOJ Consumer Protection	\$500.00	\$0.00	\$3,304.00		Calendar
2/24/2022	x	Calendar-CSI State Auditor	\$500.00	\$0.00	\$3,804.00		Calendar



MFEC
Montana Financial
Education Coalition

**MFEC Quarterly Board Meeting
December 13, 2022, 1-3 p.m.**

Join Microsoft Teams meeting
Join on your computer or mobile app
[Click here to join the meeting](#)

Or call in (audio only)
[+1 406-318-5487,307139180#](#)
United States, Billings
Phone Conference ID: 307 139 180#
[Find a local number](#) | [Reset PIN](#)
[Learn More](#) | [Meeting options](#)

Meeting Agenda

- 1:00 p.m. Call to Order to Establish Quorum
- Board of Directors/Delegates List
- 1:05 p.m. Approval of September 2022 Meeting Minutes (**Voting Item**)
- 1:10 p.m. Treasurer's Report
- Bank Account Check Register
- 1:15 p.m. General Business
- Recruitment of New Board Members and Pending Board Changes (**Voting Item**)
 - Guinevere Ayers – First Interstate Bank
 - Troy Downing – Commissioner of Securities and Insurance
 - Mark Mattioli as proxy
 - Social media and website updates
 - Skyler Manley
 - 2023 Board Meeting Dates (We will shift back to in-person meetings with our usual option to conference call in.)
 - March 7, June 6, September 5, December 5
 - Other Business
 - Future Conference/Planning
 - Conference Committee membership & Co-chair
- 1:40 p.m. Elder Fraud and Financial Exploitation Prevention Committee Update
- 1:50 p.m. Native American Committee Update
- 2:00 p.m. K-12 Committee Update
- 2:10 p.m. Outreach Committee Update
- 2:20 p.m. Conference Committee Update
- 2:30 p.m. Member Go-Around: Share Success/Challenge

Adjourn by 3 p.m.

Next Meeting: TBD



Board of Directors
(As of 12/7/22)

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16	Rosie Kiernan	NeighborWorks (Great Falls)	Homeownership Director		406-761-5861 rkiernan@nwgf.org
17	Jacob Griffith	MT Office of the Attorney General, DOJ, Office of Consumer Protection (Helena)	Supervising Attorney, OCP		406-444-1968 jacob.griffith2@mt.gov
18	Lianna Waller	DPHHS – Adult Protective Services (Missoula)	Interim Bureau Chief	Elder Fraud Prevention	406-830-5304 lwaller@mt.gov
19	Skyler Manley	Montana Bankers Association (Helena)	Director of Communications	Outreach	406-441-4704 skyler@montanabankers.com

Delegations

Name	Organization/Location	Title	Committee	Phone/Email
Amberly Pahut	First Interstate Bank Foundation (Billings)	Executive Director		406-255-5302 amberly.pahut@fib.com
Joe DeFilippis	Montana Board of Housing (Helena)	Operations Manager		406-841-2826 joseph.defilippis@mt.gov
Linda Leffler	Division of Banking and Financial Institutions (Helena)		Conference and Outreach	406-841-2932 lleffler@mt.gov
Al Ward	AARP (Billings)	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com
Pam O'Reilly	Montana Bankers Association (Helena)	V.P. of Operations and Member Services	Elder Fraud Prevention and Native American	406-441-4703 pam@montanabankers.com

Committee Assignments

Conference: Joel Schumacher (Chair), Bruce Brensdal, Karissa Trujillo, Rhonda Krieger, Cheryl Cohen, Chris Romano, Dax Schieffer, and Linda Leffler

Elder Fraud Prevention: Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, and Liana Waller

Financial Review: Jennell Huff (Chair), Chris Romano, Bruce Brensdal, and Rhonda Krieger

K-12: Gayla Randel (Co-Chair), Sean Thomas (Co-Chair), Rhonda Krieger, and Jennell Huff

Native American: Tonya Plummer (Chair), Summer Red, Rhonda Krieger, Pam O'Reilly, Al Ward, Linda Leffler, and Shawn Spruce

Outreach (Marketing): Chris Romano (Chair), Skyler Manley, and Linda Leffler

MFEC Quarterly Board Meeting September 13, 2022, 1-3 p.m.

Directors on Zoom Call:

- Jennell Huff (Bank of the Rockies), President
- Sean Thomas (EverFi), Vice President
- Bruce Brensdal (Retired, Montana Bankers Association), Treasurer
- Karissa Trujillo (Homeword, Inc.), Secretary
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch)
- Summer Red (AFCPE)
- Brittani Hissom (First Interstate Bank Foundation)
- Gayla Randel (Office of Public Instruction-OPI)
- Dax Schieffer (Montana Council on Economic Education)
- Jacob Griffith (MT Office of the Attorney General)
- Rosie Kiernan (NeighborWorks)

Proxies and Guests on Zoom Call:

- Linda Leffler (Division of Banking & Financial Institutions)

Directors Absent:

- Chris Romano (State of Montana, Division of Banking and Financial Institutions)
- Pam O'Reilly (Montana Bankers Association)
- Tim Summers (AARP)
- Cheryl Cohen (Montana Board of Housing)
- Skyler Manley (Montana Bankers Association)
- Tonya Plummer (Island Mountain Development Group)
- Ryan Egebrecht (Chase)
- Joel Schumacher (MSU Extension)

Meeting Agenda/Minutes

The meeting was called to order at 1:07 p.m. Directors introduced themselves and a quorum was established. Lianna made a motion to approve the minutes and Jacob seconded. Motion carried with no changes the minutes were approved.

Treasurer's Report

Bruce gave an update on the current finances. The unrestricted balance is \$31,829.36 of which is \$11,378.91 in checking. CD plus interest balance is \$20,450.45. There are not any current expenses.

General business

We currently have 19 members on the roster but still have openings because we can host a committee up to 25 members. We are asking for suggestions for organizations and/or

members to add to MFEC. One suggestion is the Montana Credit Union Network. They have new leadership and will have a new CEO to engage with on partnering with MFEC.

The group is minus representative from State Auditor's office as well. We should reach out to their office and find a representative. Jennell said that Mark Matioli has mentioned looking to get into the outreach space so might be interested in joining MFEC.

If anyone has names, please share with Jennell and the executive team can discuss member possibilities before the next meeting.

MFEC presented scholarships to the national Jump\$tart conference and Steve Klimkiewicz from Hellgate HS and Jeanette Barreto from Billings Senior HS have been selected to attend conference.

Sean Thomas will be attending on behalf of MFEC and gathering ways to build programming to boost ability to reach people to be an organization that people know. One idea mentioned is book readings in schools. This is an easy thing to implement by partnering with community members and read financial literacy-based books to students.

Dax and Gayla provided an update on the status of Montana Board of Education Financial Education requirements for high schools and the discussion by the legislature of adding a half credit to graduate. Working to create a task force to review what will be required if that proposal passes. Task force would be comprised of teachers and putting together what resources they have used to teach the curriculum. It has become a responsibility of OPI to determine how to work around it and just started conversations. Discussion at some level about this is something that schools are already doing and how would it be embraced and what cost are associated around the rollout timeframe. What would the impacts be in 2024-2025-2026 if it passed in this current session?

Dax said that there are multiple steps to the process being implemented in schools in Montana. MCEE met in July and were briefed on efforts that are underway. MCEE created a new committee with Chris Romano to address support and 3 main priorities. First priority is what resources exist to help the teachers, this will be driven by an OPI taskforce and superintendent with a private sector group formed to provide influence. Secondly, if this becomes a requirement, ensure that schools are communicated with and know and use MCEE network to share information like a public campaign to highlight available resources. Lastly, provide teachers with professional development in this area so they are prepared to teach curriculum in school.

There is a survey of offerings and are finding that schools are already offering content under that umbrella but don't know yet exactly what components are covered. Next step to find out what those are how they are delivered. This will be directed by legislature vs driven by OPI, but OPI will still be involved in implementation part.

Sean said that a question for MFEC is how we can support teachers in this? He would like to discuss how we can position ourselves as a more prominent clearinghouse of resources. This is a primary role that other coalitions play for their teachers. This was a major point of discussion at the state coalition meeting and approximately 14 states also have pending legislation. Dax added that there is a lot of flexibility in financial literacy and the MCEE board has concerns to ensure that fundamentals of economics are also included not just financial literacy.

Annual training/workshop can be developed with a general theme and set dates for them. They will be built around results/discussions of legislature work and it is not too early to plan a date to be ahead of game for teachers. Timing can be adjusted after final decisions are made.

Conference committee is seeking a cochair and the financial education requirements could be the theme of next conference and we can provide information on what the changes are and what trainings are available. There was discussion about looking at the reoccurrence of our conference and maybe considering a shorter time frame, i.e., 1 day every year vs longer event held every two years.

Jennell talked to Joel about changes to frequency of conference. Sean volunteered to cochair committee

December meeting date is moved to December Tuesday 13th and planning on possibly meeting in person and include hybrid virtual for attendance. The group agreed to change and decided it will be a virtual meeting.

Virtual hybrid/in person meeting is planned for March. Looking for Ideas for meeting locations: Bank of the Rockies, Federal Reserve Bank and Banking Commission offices were mentioned as possibilities.

Native American Committee Update

Tonya was not able to attend the meeting, no update provided.

Elder Fraud Committee Update

Jennell said their group had a virtual meeting and have some new members. Talked about mission statement for committee and had a brainstorming session and forward planning. 2023 ideas include Governors' Conference on Aging and having a traveling roadshow. Members in group have educational opportunities and will have committee members team up to present. Group is part of the national elder justice coalitions. Lori Hamm and Tyler offered to join national calls to represent the committee.

K-12 Committee Update

We need to identify purpose of committee and what to work on. Sean has new ideas for committee including the classroom book readings and hosting a monthly teacher

think/pair/share event. Sean said he will cochair the K-12 committee with Gayla. Can work on planning something for April for teachers, this could be a target event for the committee to work on. Define support of teachers and students and how to support parents as well so they can help students. Examples can include how to start a saving program and what is what is a 529 savings plan. We could also include grandparents and adults going back to school.

MFEC should have a representative at the MCEE summer teacher training to address group about what we do and what resources are available to them.

Outreach Committee Update

Needing artwork for 2023 calendars. Asked if First Interstate sponsored the piggy bank contest again this year. Brittani indicated that they had held the contest and that she can get 13 pictures of piggy banks and will send to Jennell and Chris to look at to use in the calendar.

Member Updates

~Karissa

Big news - the Neighborworks Network Match Savings Account program is available. There is no income requirements and just have to show monthly deposit and can meet with a counselor. Support people with financial aspects of housing and security including housing stability counseling and can help people focus intentions with their money.

~Rosie

Working on housing stability program and received funds from Wells Fargo NeighborhoodLIFT program. Partnered with youth probation and will provide a credit and budget class and rental education class. Just received email from teacher in Fairfield senior students and curriculum is antiquated and so they are going into class to teach rental curriculum.

~Sean

EVERFI released a variety of new course in financial literacy in partnership with Varo and One Main Financial will partner on a new class. Going to Atlanta for Jump\$tart for Educators Conference. Sean is happy to be a presenter/speaker for anyone if need. Access to financial literacy materials.

~Brittan

Today noticed American Bankers Association put out some new videos for safe for seniors banking for scams. Tomorrow is company-wide Volunteer Day, and they go into the community and have several financial literacy opportunities.

Taking on a new role at First Interstate in diversity equity and inclusion so will be leaving board and will have a new replacement. Will introduce to board to fill her spot.

~Jacob

Department of Justice update office consumer protection and doing public outreach and education if anyone needs a speaker, they will welcome an invitation to join. Speakers joined BOR event for elder abuse going to Governors' Conference on aging as well.

Housing has seen uptick in consumer complaints as to contractors not doing work or doing bad work. Question stemming from this is there any education can do on the front end – his office will be focusing on this now going forward. If anyone having issues let them know.

~Dax

MCEE registration ready for Big Sky Biz Sim which is sponsored by First Interstate Bank Foundation. Registration is open until September 21st. Update on the Stock Market Game is that they are adding new registration for the junior high level so if you know anyone that has contacts in junior high school please let Dax know. There will be prizes for junior high and high school level separately

Invest it forward – the teachers want an investment professional to visit classroom and need more Montana based investment advisors. Working with D.A. Davidson and Chase Financial to find investment advisors since there is representation from these organization already on MFEC.

~Gayla

Working on a taskforce focused on financial literacy inclusion in the Montana school curriculum. Focus on financial education for k-12 and beyond as well including parents/guardians.

~Jennell

Getting ready for Get Smart About Credit. Cradle to grave is focus for financial literacy and working with teachers to go to classrooms to talk to students. Middle school is an underserved group of students and is a missed opportunity so working on this. Elder abuse and community outreach partnering with another company does outreach with military and VA. Senior champions group planning this month planning on a lunch and learn for every quarter and will tap into MFEC members for speakers and hoping to do it in all 7 offices. Planning on attending Fraud Conference in December. Bank of the Rockies published a tool kit on building a successful elder fraud abuse prevention program that is now in print.

Adjourned 2:39 p.m.

Next Meeting: December 13, 2022 and will be a virtual meeting.

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date		Description		Received	Payment	Balance	Reconciled	Account
		Ending Balance as of 12/31/2021				\$7,562.85		
1/3/2022		Calendar-NWGF	x	\$250.00		\$7,812.85		Calendar
1/3/2022		Calendar-NWMT	x	\$250.00		\$8,062.85	12/31/2021	Calendar
1/3/2022		Calendar-Homeword	x	\$500.00		\$8,562.85		Calendar
1/3/2022		Calendar-MBA	x	\$500.00		\$9,062.85		Calendar
1/3/2022		Conference-MBA	x	\$500.00		\$9,562.85		Conf
1/3/2022		Calendar-FIB	x	\$500.00		\$10,062.85		Calendar
1/3/2022		Calendar_MCUCoop	x	\$500.00		\$10,562.85		Calendar
1/3/2022		Calendar_Banking and Financial	x	\$1,000.00		\$11,562.85		Calendar
1/3/2022		Conference-Banking and Financial	x	\$2,500.00		\$14,062.85		Conf
1/11/2022		Calendar-DPHHS	x	\$500.00		\$14,562.85		Calendar
1/13/2022		Calendar_MSU Ext	x	\$500.00		\$15,062.85		Calendar
1/13/2022		Conference-MSU Ext	x	\$500.00		\$15,562.85		Conf
1/19/2022		Calendary-Opi	x	\$1,475.00		\$17,037.85		Calendar
1/19/2022		Confrence-Montana Housing	x	\$2,000.00		\$19,037.85		Conf
1/19/2022		Conference-FIB	x	\$500.00		\$19,537.85		Conf
1/20/2022		MCEE - Personal Finance	x		\$1,750.00	\$17,787.85		Grants
1/20/2022		Calendar-Montana Housing	x	\$625.00		\$18,412.85	1/31/2022	Calendar
1/31/2022		Calendar-Advanced Litho	x		\$3,796.00	\$14,616.85		Calendar
1/31/2022		Bruce BrensdaI SOS Filing	x		\$20.00	\$14,596.85		Gen
2/5/2022		Calendar-DOJ Consumer Protection	x	\$500.00		\$15,096.85		Calendar
2/18/2022		Conference_DOJ Consumer Protection	x	\$2,500.00		\$17,596.85		Conf
2/24/2022		Calendar-CSI State Auditor	x	\$500.00		\$18,096.85	2/28/2022	Calendar
3/1/2022		Insurance Unlimited of Helena	x		\$1,249.00	\$16,847.85	3/31/2022	Gen
4/10/2022		Chris Romano - Intertune Reimb	x		\$166.80	\$16,681.05	4/29/2022	Gen
						\$16,681.05	5/31/2022	
6/10/2022		MSU Extension, Anaconda-Deer Lodge County	x		\$750.00	\$15,931.05		Grants
6/10/2022		Anaconda Family Resource Center	x		\$750.00	\$15,181.05		Grants
6/10/2022		Glacier County Extension	x		\$750.00	\$14,431.05		Grants
6/10/2022		Montana Council for Economic Education	x		\$750.00	\$13,681.05		Grants
6/16/2022		Sean Thomas - JumpStart Air Reimb	x		\$669.33	\$13,011.72	6/30/2022	Grants
6/10/2022		Beaverhead County Extension	x		\$350.00	\$12,661.72	7/29/2022	Grants
						\$12,661.72	8/31/2022	
6/10/2022		Business Professionals of America, Montana	x		\$700.00	\$11,961.72		Grants
9/8/2022		Sean Thomas - JumpStart Hotel Reimb	x		\$582.81	\$11,378.91		Grants
9/25/2022	1262	Bruce BrensdaI - Reimb GoDaddy Sub	x		\$42.34	\$11,336.57	9/30/2022	Gen
						\$11,336.57	10/31/2022	
9/25/2022		Steve Klimkiewicz - JumpStart Air Reimb	x		\$582.70	\$10,753.87	11/30/2022	Grants
						\$10,753.87		
						\$10,753.87		
6/19/2019		CD Purchase	x	\$20,000.00		\$20,000.00		Gen
5/14/2020		CD Interest	x	\$413.01		\$20,413.01	5/14/2020	Gen
4/14/2021		CD Interest	x	\$18.74		\$20,431.75	4/21/2021	Gen
3/14/2022		CD Interest		\$18.70		\$20,450.45	3/14/2022	Gen
						\$31,204.32		
		Receivable		\$36,550.45				
		Payables		\$12,908.98				
		2018 Balance Forward		\$7,562.85				
		Current Balance		\$31,204.32				
		Unrestricted Balance		\$31,204.32				

Montana Financial Education Coalition

Check Register

Description

Montana Financial Education Coalition - Bank Account

2022

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
Date		Description	Received	Payment	Balance		Account
General:					\$7,562.85		
6/19/2019		CD Purchase	\$20,000.00	\$0.00	\$27,562.85		Gen
5/14/2020		CD Interest	\$413.01	\$0.00	\$27,975.86		Gen
4/14/2021		CD Interest	\$18.74	\$0.00	\$27,994.60		Gen
3/14/2022		CD Interest	\$18.70	\$0.00	\$28,013.30		Gen
1/31/2022		Bruce Brensdal SOS Filing	\$0.00	\$20.00	\$27,993.30		Gen
3/1/2022		Insurance Unlimited of Helena	\$0.00	\$1,249.00	\$26,744.30		Gen
4/10/2022		Chris Romano - Intertune Reimb	\$0.00	\$166.80	\$26,577.50		Gen
9/25/2022	1262	Bruce Brensdal - Reimb GoDaddy Sub	\$0.00	\$42.34	\$26,535.16		Gen
					\$26,535.16		
Conference					\$0.00		
1/3/2022		Conference-MBA	\$500.00	\$0.00	\$500.00		Conf
1/3/2022		Conference-Banking and Financial	\$2,500.00	\$0.00	\$3,000.00		Conf
1/13/2022		Conference-MSU Ext	\$500.00	\$0.00	\$3,500.00		Conf
1/19/2022		Conference-Montana Housing	\$2,000.00	\$0.00	\$5,500.00		Conf
1/19/2022		Conference-FIB	\$500.00	\$0.00	\$6,000.00		Conf
2/18/2022		Conference_DOJ Consumer Protection	\$2,500.00	\$0.00	\$8,500.00		Conf
					\$8,500.00		
Grants:					\$0.00		
1/20/2022		MCEE - Personal Finance	\$0.00	\$1,750.00	-\$1,750.00		Grants
6/10/2022		MSU Extension, Anaconda-Deer Lodge County	\$0.00	\$750.00	-\$2,500.00		Grants
6/10/2022		Anaconda Family Resource Center	\$0.00	\$750.00	-\$3,250.00		Grants
6/10/2022		Beaverhead County Extension	\$0.00	\$350.00	-\$3,600.00		Grants
6/10/2022		Business Professionals of America, Montana	\$0.00	\$700.00	-\$4,300.00		Grants
6/10/2022		Glacier County Extension	\$0.00	\$750.00	-\$5,050.00		Grants
6/10/2022		Montana Council for Economic Education	\$0.00	\$750.00	-\$5,800.00		Grants
6/16/2022		Sean Thomas - JumpStart Air Reimb	\$0.00	\$669.33	-\$6,469.33		Grants
9/8/2022		Sean Thomas - JumpStart Hotel Reimb	\$0.00	\$582.81	-\$7,052.14		Grants
9/25/2022		Steve Klimkiewicz - JumpStart Air Reimb	\$0.00	\$582.70	-\$7,634.84		Grants
					-\$7,634.84		
Calendar:					\$0.00		
1/3/2022	x	Calendar-NWGF	\$250.00	\$0.00	\$250.00		Calendar
1/3/2022	x	Calendar-NWMT	\$250.00	\$0.00	\$500.00		Calendar
1/3/2022	x	Calendar-Homeword	\$500.00	\$0.00	\$1,000.00		Calendar
1/3/2022	x	Calendar-MBA	\$500.00	\$0.00	\$1,500.00		Calendar
1/3/2022	x	Calendar-FIB	\$500.00	\$0.00	\$2,000.00		Calendar
1/3/2022	x	Calendar_MCUCoop	\$500.00	\$0.00	\$2,500.00		Calendar
1/3/2022	x	Calendar_Baniking and Financial	\$1,000.00	\$0.00	\$3,500.00		Calendar
1/11/2022	x	Calendar-DPHHS	\$500.00	\$0.00	\$4,000.00		Calendar
1/13/2022	x	Calendar_MSU Ext	\$500.00	\$0.00	\$4,500.00		Calendar
1/19/2022	x	Calendarary-Opi	\$1,475.00	\$0.00	\$5,975.00		Calendar
1/20/2022	x	Calendar-Montana Housing	\$625.00	\$0.00	\$6,600.00		Calendar
1/31/2022	x	Calendar-Advanced Litho	\$0.00	\$3,796.00	\$2,804.00		Calendar
2/5/2022	x	Calendar-DOJ Consumer Protection	\$500.00	\$0.00	\$3,304.00		Calendar
2/24/2022	x	Calendar-CSI State Auditor	\$500.00	\$0.00	\$3,804.00		Calendar