**Location:** Salty Steer in St. Joe

**Date:** November 9, 2023

**Time:** 6:30 PM (6 PM social time)

**Host Bank:** BTC Bank

**Minutes:**

Anita Bearce called the meeting to order at 6:30.

Several new members since last meeting so quick introductions were made- providing name and bank/company.

The September minutes were provided via email. Holly Olsen moved to approve the minutes. Cindy Crone seconded, all approved.

The Treasurer’s Report was provided via email. Holly provided a brief overview of those minutes and shared that there is only $40 out in uncollected dues. Melanie Walley moved to approve the October treasurer’s report. Cindy Crone seconded, all approved.

**Old Business:**

Anita Bearce reminded all that the Scholarship Committee was set at the September meeting, consisting of: Holly Olsen, Terri Dawson, and Melanie Walley. For the new members it was shared that each year NMWF provides 2- $500 scholarships. These scholarships are awarded to a high school female pursuing either finance or a business degree and must have a minimum of 3.0 GPA.

Anita Bearce reminded that in order to continue to provide these scholarships each year we need to continue to come up with fundraising ideas. She asked for anyone to reach out to her if they have any new ideas.

**New Business:**

No new business to discuss.

**Host Bank:**

February—Nodaway Valley Bank

March—Heritage Investments

**Guest Speaker:**

Quentin McConkey, BTC Security Officer, spoke on prevalence of fraud and the best prevention is educating our customers and communities

Motion to adjourn was made by Cindy Crone. Holly Olsen seconded, all approved.