



Ukrainian Selfreliance

Michigan Federal Credit Union

26791 Ryan Road, Warren, MI 48091 ▪ 586.756.3300 ▪ Fax: 586.756.4316 ▪ cuwarren@usmfcu.org ▪ <http://www.usmfcu.org>

January 22, 2026

BOARD OF DIRECTORS

John Dicky – Chairman
Olena Danylyuk, PhD – Vice Chair
Peter Onyskiw – Treasurer
Nestor Rychtycky, PhD – Secretary
Rev. Dcn. Zenon Czornij
Oleg Karanec
Ihor Kuczer
Taras Lewytsky
Stephan Stasiw

ANNUAL MEETING NOTICE

Ukrainian Selfreliance Michigan Federal Credit Union's Annual Meeting will take place on **Saturday, April 18, 2026, at 3:00 PM** in the St. Josaphat Banquet Centre, 26440 Ryan Rd, Warren, MI 48091.

In accordance with our Credit Union by-laws, the Nominating Committee has placed in nomination the following candidates to fill four (4) vacancies on the Board of Directors:

- Mr. John Dicky for a 3-year term
- Mr. Stephan Stasiw for a 3-year term
- Mr. Ihor Kuczer for a 3-year term
- Mr. Oleg Karanec for a 2-year term

SUPERVISORY COMMITTEE

Alexander Tolksdorf – Chair
Vera Petrusha
Taras Sawka

CHIEF EXECUTIVE OFFICER

Khrystyna Ferenchuk

COMMITTEES

Assets and Liabilities

Peter Onyskiw – Chair

Credit and Delinquency

Ihor Kuczer – Chair

Membership

Taras Lewytsky – Chair

Nominating

Olena Danylyuk, PhD – Chair

UACUA Board Member

Olena Danylyuk, PhD

Nominations will not be accepted from the floor. Nominations may be made by petition provided the member:

- Is 18 years of age or older.
- Submits a signed statement that they agree to the nomination and will serve if elected.
- Submits a petition with original verifiable signatures, signed by 1% of the members with a minimum of 20 and a maximum of 500 members.
- Submits a statement of qualifications and a short biographical summary.

The nominating petition and prerequisites must be received at the Credit Union office located at 26791 Ryan Road, Warren, MI 48091 no later than **March 7, 2026**. Elections will not be conducted by ballot, unless there are more nominees than vacancies to be filled.

A hot luncheon and refreshments will be served following the meeting. In addition, members present will be eligible to win prizes.

Nestor Rychtycky, PhD
Secretary, Board of Directors



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John Dicky

Born and raised in the Greater Buffalo area of Western New York. John has been an active member of St. John the Baptist Ukrainian Catholic Church, Kenmore NY, and Assumption of the Blessed Virgin Mary Church, Miami, FL. Presently he is a church council member and finance council member of St. Michael the Archangel, Dearborn, MI. John has been a member of Ukrainian Selfreliance Michigan Federal Credit Union for over 30 years. John graduated with a BS in Electrical Engineering from Clarkson University and holds a MS in Product Development from the University of Detroit – Mercy. He is married to Janet Kushner of Warren MI. John has worked in the Audio Electronics industry for over 39 years. He has retired, his most recent position being System Architect for Car Audio at Harman International in Novi MI. John has been an active member of the Ukrainian community in both Miami and Detroit. He is currently on the board of Directors of the Ukrainian Engineers Society, Detroit Chapter. John first joined our credit union's Supervisory committee in 2015. In 2017 he was nominated and elected to the Board of Directors. Currently, John is serving as Board Chair.

Stephan T. Stasiw

Stephan Stasiw was born in Detroit MI and has been a member of the Ukrainian Selfreliance Michigan Federal Credit Union since 1961. Stephan is employed with Progressions Rehabilitation, Inc. as the Executive Director overseeing 9 AFC group homes, vocational and day treatment programs, and behavior and therapy services throughout the state of Michigan. He received his Bachelor of Science in Business Administration from Wayne State University and a Master of Science in Health Services Administration from Central Michigan University. Over the past 30 years, Stephan has held various senior leadership positions in anesthesiology administration, rehabilitation medicine, and laboratory services, as well as the franchise owner and operator of a large home healthcare agency. In 1994, Stephan was named Staff Builders Home Health Services "Franchisee of the Year" based on growth, customer service, and financial success from some 130 branch locations across the United States. From 1994-1998, Stephan served as a board member of the Ukrainian Future Credit Union and was part of the supervisory committee. As an active member of IC Ukrainian Catholic Church, he served as a board member on the church council from 2005-2009 and as Board President at IC Ukrainian Catholic Schools from 2006-2009. He was instrumental in developing the 5-year strategic plan for the school, as well as initiating the concept of starting the preschool program. For the past thirteen years, Stephan has served as the Athletic Director and Facilities Rental Director for IC Ukrainian Catholic Schools, where he has strengthened the rental program of the gym and outdoor fields, which has become a profitable and steady income stream to the school.

Ihor Kuczer

Born in Windsor, Ontario, and shortly after relocated to Detroit. Married to Elizabeth Sadyczak, with one daughter, Sofia. Currently residing in Troy, Michigan for the past 30 years. Member of Ukrainian Selfreliance Michigan Federal Credit Union for over 50 years. Previously served as an advisory board member of IC Ukrainian Catholic Church, board member of the Ukrainian Cultural Center, board member of Oakland Commerce Bank and member of the Troy Kiwanis Club. Graduated with a BS in Business Administration from Wayne State University. His work experience includes working for various regional banks in the commercial lending area, covering the southeast Michigan market for over 40 years. Recently retired in 2019 as Managing Director, Commercial Lending, from Chemical/Talmer Bank. Banking experience includes all areas of commercial lending, such as investment commercial real estate, working capital lines of credit, equipment loans, SBA guaranteed loans, and commercial letters of credit. Responsible for a commercial loan portfolio in excess of 100 million dollars.

Oleg Karanec

Born in Lindau, Germany. Married to Roksolana Karanec, nee Pryjma. Parents of three children – Peter, Kristina, and Adriana. Grandparents to eight. He received a Bachelor of Arts degree from Wayne State University, majoring in Economics. Through graduate studies, obtained the Insurance Industry designation of CPCU – Chartered Property Casualty Underwriter. After 38 years employment, retired from insurance in 2014. Last employer was Amerisure Insurance Company in Farmington Hills, Michigan, served in many positions throughout his career, with the last job title being that of Corporate Analyst. Served for 20 years in the military – U.S Air Force, U. S. Navy, and Michigan Air National Guard. Parishioner and choir member of St. Josaphat Ukrainian Catholic Church. Member of Ukrainian American Veterans, Post 101, serving as Senior Vice-Commander. Board member and past president of American Center Foundation (UACF). Member of the Supervisory Committee of Ukrainian Selfreliance Michigan Federal Credit Union and a member of the Board of Directors since 2013.