

Excerpts from a January 2022 conversation with Lyman Cline (president from 1978-2011), Mary Zillman (president from 2011-2021) and Lori Berry (current president).

Lyman, on his earliest memories of his days at BCU

My first memory was my interview. I was interviewed at the fire station in Brokaw, and when I opened that fire station door, there were a couple fire trucks, and the board was seated in a circle in front of the fire trucks. There was water dripping from the ceiling, and nobody smiled when I walked in. They all were very still, like mannequins, and then the questions started.

That's where it all started for me. And then when I started working, we were on the corner, in the house that was our first branch, and shortly after that, Mary (Zillman) came in, and I knew from the first day that she was going to be a gem.

I remember her coming through the front door. She just sailed in and went, "Whew! Made it in!" And she's been doing that for 40 years! (laughter)

It was unique, working in that house, and when we had a board meeting, we were in the kitchen. It was so enclosed, about half the size of a normal office now. And most of the board members worked at the paper mill, and they'd all come in after a full day of working in a hot mill, and that made for interesting meetings.

Mary, on her earliest memories

I remember my interviews, too. That was in 1980. We all had to be vetted by one of the original founders, Ed Rahn, and he came to meet me on my second interview. Ed told me: "This is the friendly credit union." And he had to give his stamp of approval to ensure that I met that criterion.

One of my other memories is that all of the guys from the mill would come in and bring in their paychecks, and they wanted to deposit them but have the majority given back to them in cash. But we didn't carry that kind of cash, so we'd just give it back to them in a teller's check, and they'd walk down the street to M&I and cash their checks. M&I wasn't a fan of that, as you can imagine, and we always say we ran M&I out of town. (laughter)

I remember so many moments of meeting specific members. I remember Bonnie O coming in, and she'd bake at home – she was a wonderful baker – and she'd bring in her fresh rhubarb cake. And Jim S, the first time I met him. And they were just so friendly! These people would chat with us, and we built great relationships.

I remember, when we worked in the house, I remember being there in the afternoon, having most of my bookkeeping completed in the morning, and Lyman would ask me to type the financials, and I was glad to learn how to do that. It was wonderful because I got in at the ground floor to see how things operated before they went to computer and so much became automated.

I remember sitting on summer days, and the window would be cracked open because the building was hot, and the curtains would be blowing, and Lyman would have the Brewer game on. It was like being at your home and feeling so relaxed and enjoying the environment. It was like the all-American summer. And that's why it felt so homey so early.

And that's where we were, working out of a home, with members stopping by and transacting their business. And it felt like friends stopping by.

Lori, on her early days at BCU

I was the first employee hired who did not get approved by Ed Rahn, and that might explain a few things about my beginnings. (laughter)

I was hired in '89, and I came with the first in-house computer system. One of my earliest memories was that I didn't have a clue where Brokaw was! I just really had no idea. I was like "where is this place!" And when I told anyone I knew that I was going to work in Brokaw, they'd say, "Where is Brokaw?!? That's gotta be way up north somewhere!" And it was, it was way north of Fleet Farm!

Mary: People would come to interview, and they'd show up 20 minutes early because they thought it was a really long drive.

Lori: Another one of my earliest memories was of the food. There's a reason why we like to eat today, because they started eating long before I got there!

There was always coffee, and there was always donuts or coffee cake or something in the back room. And there was always a half a donut or a half of a piece of something because two of the ladies would always cut their treats in half. I joked that the first year I worked there I gained 10 pounds, and in the time I've been here, I've gained a lot of weight! But I've enjoyed every bite of what I've had.

Another memory is I remember coming in for my second interview, and while I was already hired by that point – the time was more to solidify what I was going to be doing – Lyman was going to come in and meet me and talk to me. And if there was ever a tale of who Lyman Cline was, this is it. He came running into the room, he said "Hey,! How are you doing? Nice to meet you! Glad you're going to work at the credit union! I gotta go!" I thought about that in the later years because that's how Lyman was – he was always on the go!

On silly times in the branch

Lyman: We had a lot of good times. I remember one of the employees came up once and duct taped me during work!

Mary: It was right in the lobby. (The employee) was teasing him about something, and she had duct tape in her hand, and she stuck it on his arm and just started walking around him!

And we had puppies – lots of puppies that came to visit, and I know that same employee let a puppy off his chain once, and the dog took off for Lyman’s office, sniffed his shoes, and got all excited all over him!

Lori: Lyman was the one who taught us it was all right to have snowball fights in the lobby!

On changes over the years

Mary: During the 41 years I was at the credit union, thinking about changes.....Well, technology has to be the top. That and regulations. I remember going from having examiners show up and sit in your basement for a while, and then you’d get a whole team of them in. You’d go from small, thin reports that were issued to large, thick reports. More to do, more to document.

But also technology. I remember the day that Adam (former VP) brought in these big boxes, and Bev and Pat and I were standing in the lobby watching him walk into his office and I asked, “What did he get?” And one of them responded, “Oh, he bought a computer. A PC.” And then another one of us responded “Oh what does he need that for! Who’s ever going to use that?!?!” (laughter)

From that stage to now when you have a fully networked inhouse system with remote access for your members. That, by far, has to be the biggest change for everyone.

Lyman: I can remember, too, when we went to an online data system with Northcentral Data. When the Board would do the high/low balance to figure out dividends or interest earned for the members, it would take them at the end of the year maybe two weeks to get that all done. And when we went with Northcentral Data, we had all the info the next day. They really blew our minds on that!

Mary: Things are certainly more complex today. The rules, all the types of accounts you can have, and of course the remote access. Who would’ve foreseen that decades ago? That’s probably my only downside. I missed those relationships.

On what makes BCU special

Lyman: I think we were more open to the members, more friendly, down to Earth. Not so technical, so you could feel like you could come in and just talk to us.

Mary: I remember a time, about six months into my job, thinking to myself, “This is really a gem.” It was kind of weird, though, to go to a house to do financial transactions. I thought, “Wow, this seems kind of hokey!” But on the same hand, I thought to myself that this was a hidden gem that nobody knows about. Of course, we had restricted charters back then, so not everyone could become a member. But I remember thinking how special it was. And then I got to be a member there and got to experience that. I think that’s why I never felt inclined to leave, because it just was a special place and a special time,

You know, every business has a personality. You pick friends based on personality and how you interact with one another. And I think our personality, hopefully, was always one more geared to the personal level. It was really trying to meet needs that were pretty tailored. To understand people and fill that need as best as we could.

On favorite things about working at the credit union

Lori: I think there’s really two parts of it for me. And the first one was that this group of people that we work with. They became family. And they were with me through the best moments of my life and some of the hardest moments of my life. And they always held you up and were there for you.

The other part is that it was a great opportunity to be able to learn. Where else would the IT person become a lending manager? Because you were encouraged to explore other areas and learn the policies and regulations and all of that. And I think that’s the reason why I stayed. Because I was very adamant when I began that I wasn’t going to stay at the credit union, but it started, and I was able to learn, and I give credit to all those people around me for sharing that knowledge.

Lyman: As we started to get a little bit bigger, we had to departmentalize a little bit. Things had become so intense in accounting, security, and IT, and the knowledge that you need to have nowadays, especially, in each department was huge. It’s not possible for one person to do that. But everybody had a part and they just grew from there.

Lori: I think one of my fondest memories are the brat fries, and the people who participated in that. I think about the year after the mill had closed, and we really struggled with whether we should do a brat fry or not. But, it had become our tradition, and we wanted the community to know how much we loved Brokaw. And we did that brat fry, and that village came to life! And that was a testament to what we had done the previous 20+ years with that brat fry. And it started with Lyman, thinking that we could do this little activity in the parking lot, and we’ll serve maybe 100, a couple hundred brats. And it ended up being insane that day. We had a line way out to the mill, and Mary and Adam were out there in their dress wear.

Lyman: And it was like 96 degrees! We didn’t expect the number of people to show up like that. All of a sudden, we got out there and Adam’s tie was flying around and Mary was running all over the place!

Mary: Guys came with boxes!

Lori: And in the heyday, we sold 3,000 brats!

Lyman: In a 4-hour period!

Lori: And 60 pounds of onions!

Lyman: The aroma from that brat fry was all the way into Merrill!

Lori: But it was so much fun.

Mary: I think Winter Greens allowed us to be creative, too. We had our jobs and needed to serve people well, but there was always some kind of open door for creativity. I think about our marketing when our budget was nothing. I think we hung branches all over the ceiling, and we had bird houses hanging from them, and we made that our theme. Just finding ways to be creative on a shoestring. I thought was always fun.

On hopes and dreams for the future

Mary: It's always been my wish that we can be what I remember way back. That BCU is just that little "gem." That it's a special place that people go. Of course, I hope it grows and expands, but I hope it always holds its integrity and transparency to the membership, and that the personality can continue to thrive in such a difficult environment, to still be a place for creativity and fun and connect with people on a personal level.

Lori: My hopes and dreams for the future are being rooted in being able to serve our members. I dream about moving forward with technology that is very easy to use, a staff that is excited about serving our membership, being able to serve in more than one location, and growing to serve our member base. And, if oftentimes think about one of our founders, Ed Rahn. He wanted us to be the friendly credit union. And I want to keep his dream alive.