Passion
Honor
Integrity
Sportsmanship
Pride
2018 PGA PAK Mailing
The annual PGA PAK mailing containing the 2019 PING Appointment Calendar is nearing time for
distribution. The delivery of the 2019 PING Appointment calendar will determine when the PAK
actually is mailed. In addition to the calendar, other enclosures include: a cover letter from PGA
President to members and associates, a flyer from Career Services regarding a Career Planning Road
Map to members and associates, a PGA Golf Management flyer to members only promoting the
PGA Golf Management University Program and a flyer from the PGA Golf Club offering PGA
Professional Benefits to members and associates.

PGA Financial Assistance Fund
Scholarship Program
The PGA Financial Assistance Fund Scholarship application will be available Friday, November 16,
2018 on PGA.org. The eligibility requirements to apply are as follows:

- A minimum cumulative GPA of 3.4 (unweighted GPA based on a 4.0 scale) is required.
- Applicants must be children or grandchildren of a PGA member who is in good standing with
  the Association (the PGA member may be living or deceased).
- All applicants must be enrolled as or plan to enroll as a full-time student in order to be eligible.

The supporting documents are:

- An official school transcript must be sent in by the high school or college.
- ACT and/or SAT scores must be sent in by ACT or the College Board. (Test scores are not applicable
to college students)
- The first page of the Student Aid Report (SAR) if the student is applying for financial need.

Important dates to remember:
November 16, 2018 - scholarship application goes live on pga.org.
March 4, 2019 - deadline date to submit the application.
March 18, 2019 - deadline date to have all supporting documents in our office (provided applicant is
eligible).
May 2019 - the PGA Financial Assistance Fund Scholarship recipients will be announced and notified.
July 2019 – The scholarship checks will be mailed out.

For all criteria details, visit the PGA Financial Assistance Fund Scholarship Program page on PGA.org
November 16, 2018. If you have any questions concerning the application, please call me at
(888) 713-9098 or via email at vjohnson@pgahq.com.

Click here for Frequently Asked Questions
# 2018 Schedule of Events

(There are NO age divisions. Entries are on a first-come, first-entered basis - Maximum field of 104 players.)

<table>
<thead>
<tr>
<th>EVENT</th>
<th>DATE</th>
<th>DAYS</th>
<th>ENTRY DEADLINE</th>
<th>EVENT LOCATION</th>
<th>ENTRY</th>
<th>EVENT ID#</th>
</tr>
</thead>
<tbody>
<tr>
<td>18TS01</td>
<td>Nov. 29 – 30</td>
<td>Thurs. - Fri.</td>
<td>Wed., Nov. 21 12:00 pm (NOON)</td>
<td>PGA Golf Club, Port St. Lucie, FL Dye Course</td>
<td>$365.00</td>
<td>100043643</td>
</tr>
<tr>
<td>18TS02</td>
<td>Dec. 3-4</td>
<td>Mon. - Tues.</td>
<td>Tues., Nov. 27 5:00 p.m.</td>
<td>PGA Golf Club, Port St. Lucie, FL Wanamaker Course</td>
<td>$365.00</td>
<td>100043644</td>
</tr>
<tr>
<td>18TS03</td>
<td>Dec. 6-7</td>
<td>Thurs. - Fri.</td>
<td>Fri., Nov. 30 5:00 p.m.</td>
<td>PGA Golf Club, Port St. Lucie, FL Ryder Course</td>
<td>$365.00</td>
<td>100043645</td>
</tr>
<tr>
<td>18TS04</td>
<td>Dec. 10-11</td>
<td>Mon. - Tues.</td>
<td>Tues., Dec. 4 5:00 p.m.</td>
<td>PGA Golf Club, Port St. Lucie, FL Dye Course</td>
<td>$365.00</td>
<td>100043647</td>
</tr>
<tr>
<td>18TS05</td>
<td>Dec. 13-14</td>
<td>Thurs. - Fri.</td>
<td>Fri., Dec. 7 5:00 p.m.</td>
<td>PGA Golf Club, Port St. Lucie, FL Wanamaker Course</td>
<td>$365.00</td>
<td>100043648</td>
</tr>
<tr>
<td>18TS06</td>
<td>Dec. 17-18</td>
<td>Mon. - Tues.</td>
<td>Tues., Dec. 11 5:00 p.m.</td>
<td>PGA Golf Club, Port St. Lucie, FL Ryder Course</td>
<td>$365.00</td>
<td>100043649</td>
</tr>
</tbody>
</table>

## Days/Dates

<table>
<thead>
<tr>
<th>Days/Dates</th>
<th>Championship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday &amp; Thursday January 9-10</td>
<td>Quarter Century Championship</td>
</tr>
<tr>
<td>Sunday-Tuesday January 13-15</td>
<td>Senior Stroke Play Championship</td>
</tr>
<tr>
<td>Monday-Thursday January 28-31</td>
<td>Senior-Junior Team Championship</td>
</tr>
<tr>
<td>Sunday-Tuesday February 3-5</td>
<td>Four-Ball Stableford Team Championship</td>
</tr>
<tr>
<td>Sunday-Tuesday February 10-12</td>
<td>Women’s Stroke Play Championship</td>
</tr>
<tr>
<td>Sunday-Tuesday February 10-12</td>
<td>Stroke Play Championship</td>
</tr>
</tbody>
</table>
The 2019 PGA Teaching & Coaching Summit presented by OMEGA offers PGA Members the opportunity to learn from and interact with some of the biggest names in coaching. The Summit, Jan. 20-21, kicks off PGA Merchandise Show week at the Orange County Convention Center in Orlando, Florida.

Sign Up Now
- PGA & LPGA Professionals $500 - [Click here to Register Individually for the Summit](#)
- NEW for 2019 - Guests of PGA & LPGA Members $750 - [Click here to Register Guests for the Summit](#)
- NEW for 2019 - We’ve also established a special discounted group rate for PGA & LPGA Members who bring a total of 3 guests with them to the summit - [Click here to Register as a Foursome for the Summit](#)

MSR Value
PGA Members who attend the PGA Teaching & Coaching Summit will earn 8 credits per day for a total of 16 PGA Education Required. If the PGA or LPGA Member belongs to another Association, he/she will request their MSR Transcript to send to that Association.

REGISTRATION IS OPEN

**January 22, 2019**
PGA Show Demo Day & Education Conference

**January 23-25, 2019**
PGA Show Exhibits & Education Conference

Orlando, FL

Register today for FREE
102nd PGA ANNUAL MEETING DELEGATE SCHEDULE

102nd PGA Annual Meeting
Renaissance Indian Wells Resort and Spa
Indian Wells, CA

Annual Meeting Overview Delegate Schedule

Tuesday – Nov 6th
• Delegate Arrival
• Candidate Hospitality – 2:00pm – 6:00pm, Valencia I, II, V and VI
• Section Hospitality – 2:30pm – 6:00pm, Stir
• Special Awards Reception and Dinner – (On-site, by invite only)
  Reception, 6:00pm on the Rose Lawn
  Program and Dinner, 6:30 in the Esmeralda Ballroom

Wednesday, Nov 7th
• Breakfast – 6:00am – 7:15am, Crystal Ballroom
• Annual Meeting Content - 7:30am – 11:00am, Esmeralda Ballroom
• Opening
• Tribute Video to JR Carpenter
• Introduction of CEO Seth Waugh
• Life Long Learning and PGA Journeys
• Candidate Presentations
• Delegate Golf Outing - 12:30 shotgun start (box lunch at course)
  Indian Wells Resort – 200 Players (walk/shuttle to site)
  PGA West – 100 Players (bus to site at 11:30am)
• Official Guest Activities – Morning departures from hotel (RSVP Required)
  Palm Springs Ariel Tramway
  Jeep Tour – San Andreas Fault
  Celebrity House Tour
• Section Hospitality – 3:30pm – 6:00pm, Stir
• Casual Reception and Dinner, 6:30pm – 9:00pm – The Vue (Off site, partial outdoor venue, within walking distance, All Welcome)

Thursday, Nov 8th
• Breakfast – 6:30am – 7:45am – Crystal Ballroom
• Annual Meeting Content - 8:00am – 2:30pm, Esmeralda Ballroom
  Future of Coaching
  A More Inclusive Future
  Break – 10:00am
  PGA Reach Presentation
  Herb Graffis Presentation
  Resolution Review
  Lunch – Crystal Ballroom
  Task Force Presentation and Discussion
  Past President’s Forum
• Informal Guest Activities – Hop on Hop off shuttles to The Gardens on El Paseo and Annenberg Estate (No RSVP Needed
• Candidate Hospitality – 2:30pm – 6:00pm, Valencia I, II, V and VI
• Section Hospitality – 2:30pm – 6:15pm, Stir (Serves as President’s Reception)
• President’s Dinner that evening (On-site, by invite only)
  Section Hospitality in Stir until 6:15pm
  Dinner and Program, 6:30pm in the Esmeralda Ballroom
Tuesday – Nov 6th
- Delegate Arrival
- Candidate Hospitality – 2:00pm – 6:00pm, Valencia I, II, V and VI
- Section Hospitality – 2:30pm – 6:00pm, Stir
- Special Awards Reception and Dinner – (On-site, by invite only)
  Reception, 6:00pm on the Rose Lawn
  Program and Dinner, 6:30 in the Esmeralda Ballroom

Friday, Nov 9th
- Breakfast – 6:30am – 7:45am – Crystal Ballroom
- Annual Meeting Content and Election (8:00am – 4:00pm, Esmeralda Ballroom)
  Rules Update
  Outgoing Recognitions
  Break – 9:30am
  Roll Call, Minutes, Parliamentary Procedures, Officer Reports
  Action on the Resolution
  Task Force Follow-up and Electronic Straw Poll
  Open Forum
  Lunch – Crystal Ballroom
  New Business
  Nomination Speeches and Election of President and Vice President
  Nomination Speeches and Election of Secretary
  Introduction and Installation of new Directors and Officers
  Officer Closing Comments
- Association Reception – Foyer and Rose Lawn
- Board Meeting – Post-Annual Meeting, Valencia Ballroom
- Officer/District Dinners** or Dinner on Your Own

Saturday, Nov 10th
- Delegate Departures – Continuous shuttles to PSP from 4:00am to 10:00am.
*** Times and content items subject to slight modification.
ARE YOU READY FOR THE CHALLENGE of volunteer leadership in the Association? What are the facets of leadership that will assist you in your journey? PGA LEAD, a leadership development program was designed specifically to identify, mentor and progress PGA Members from diverse backgrounds along a guided path to volunteer leadership roles in the Association at the Chapter, Section and National levels. Incorporating dimensional differences into the PGA leadership ranks helps position the Association for success for the near future and beyond. The primary goal of PGA LEAD is to establish a deep bench of diverse PGA Members who are prepared to ascend to and through the volunteer leadership ranks of the Association. PGA LEAD also assists in developing PGA Members who desire to serve and make an impact on nonprofit boards within the communities where they work and live.
OVERVIEW

Each PGA LEAD Class is comprised of up to 15 PGA Members who participate in a specialized leadership development experience that is tailored to meet the needs of the participants. The program welcomes PGA Members who are early on in their leadership development experience, as well as those who are more seasoned. Programming includes the following areas of focus:

- Board Governance
- Conducting Effective Board and Membership Meetings
- Pillars of Leadership
- Developing Your Leadership Presence
- Public Speaking and Presentation Essentials
- Social Media and Developing Your Digital Brand
- Personal Branding and Promotion
- Diversity & Inclusion
- StrengthsFinder® and Fascination Advantage®

Through PGA LEAD, participants have a unique opportunity to engage in leadership and networking activities, and to develop their leadership acumen with the support of PGA of America executives and staff, as well as business leaders inside and outside the golf industry.

Annually, PGA LEAD participants gather in person at Association functions, such as the PGA Merchandise Show and the PGA Annual Meeting to witness leadership in action and personally connect with each other, industry colleagues, and further develop their professional networks. (Travel-related expenses to at least one function annually are reimbursed by the Association.) PGA LEAD participants also convene monthly via video conference.

ELIGIBILITY & APPLICATION

While PGA LEAD is designed to drive a diverse demographic of participants (with consideration to the following protected classes - gender, age, race/color, national origin/ancestry, sexual orientation, disability and veteran status), the program is open to all Class A PGA Members.

PGA Members who meet the following criteria are encouraged to apply for one of up to 15 slots in the 2019-2020 Class of PGA LEAD. Please note that PGA of America National Staff is not eligible to apply for PGA LEAD.

- Class A PGA Member for at least one year and in good standing
- Aspires to serve in a national volunteer leadership role within the Association
- Is committed to actively participating in monthly video conferences and related assignments
- Is committed to participating in PGA LEAD for two years (2019-2020), including PGA LEAD activities at the PGA Merchandise Show and/or PGA Annual Meeting during the program term.
- Is committed to making a PGA LEAD presentation at a PGA Section Meeting at the conclusion of the program, as an inspiration to others

The application deadline for PGA LEAD 2019-2020 is November 17, 2018. All submissions are confidential and will be reviewed only by the PGA LEAD Selection Committee. To apply, click here.

For more information, visit the Governance area within the Membership section of PGA.org, or contact the PGA of America’s Diversity & Inclusion Educator, Linnet Carty at LCarty@pgahq.com or (561) 630-1798.
Who can help me navigate a complex energy market?

Choose Constellation as your guide. We have the insights and experience with electricity and natural gas to help you ask the right questions and find the right answers. Our expertise, innovative thinking and dedicated customer service will help you understand options for your home, and customize solutions for your business. That’s why two million customers—including two-thirds of Fortune 100 companies—consider Constellation America’s energy choice®.

constellation.com/pga
MEMORANDUM

To: Section Executive Directors

From: Slade Eastham

Date: August 1, 2018

Subject: 2019 Playing Ability Test Sites

The time has come to plan for the 2019 PAT schedule. The site and date of any PAT being conducted in January or February of 2019 must be submitted to the National Office by December 1, 2018. All other PAT dates taking place in March, 2019, or after, must be submitted and received no later than December 31, 2018. Additional PAT sites and dates may be added throughout the year, but must be submitted and received by the National Office no later than 45 days prior to the date of play.

Each section is required to schedule a minimum of six sites during the upcoming year. The following are some of the requirements of a PAT host site:

- Men under age 50 play from a minimum of 6,350 yards to a maximum of 6,700 yards. Men age 50 or older will play from 94% of the men’s under age 50 yardage.
- Women play from a minimum of 5,400 yards to a maximum of 5,700 yards. Women age 50 or older will play from 94% of the women’s under age 50 yardage.
- Course rating must be a minimum of 68.0 for both and women.

Host facilities may charge an on site fee to cover the costs for green fees, cart usage, lunch or range fees. The host professional will be remunerated in the amount of $125 for hosting the PAT.

Please use the attached 2019 PAT Site Sheet to submit all sites and dates for your section. All submissions can be faxed to Slade Eastham via 561-624-8439 or emailed to seastham@pgahq.com. Should you have any questions or concerns, do not hesitate to call me at 561-624-8472.
PLAYING ABILITY TEST SITE INFORMATION
(Make copies for additional sites)

SECTION: ________________________

SITE: ________________________________________________________

HOST PROFESSIONAL: ________________________________________

SITE ADDRESS: ____________________________________________

________________________________________________________________________

SITE PHONE #:_____________________________________________________

DATE OF PAT: __________________________

SIZE OF FIELD: ________________________________________________

SITE CHARGES: ________________________________________________

***(Indicate what site charges cover)***

ADDITIONAL CHARGES (i.e. section fee if any): ______________________

MALE YARDAGE: ________________   FEMALE YARDAGE: ________________

MALE COURSE RATING: ___________   FEMALE COURSE RATING: ___________

PLAYING ABILITY TEST SITE INFORMATION

SECTION: ________________________

SITE: ________________________________________________________

HOST PROFESSIONAL: ________________________________________

SITE ADDRESS: ____________________________________________

________________________________________________________________________

SITE PHONE #:_____________________________________________________

DATE OF PAT: __________________________

SIZE OF FIELD: ________________________________________________

SITE CHARGES: ________________________________________________

***(Indicate what site charges cover)***

ADDITIONAL CHARGES (i.e. section fee if any): ______________________

MALE YARDAGE: ________________   FEMALE YARDAGE: ________________

MALE COURSE RATING: ___________   FEMALE COURSE RATING: ___________
## PGM 2.0/3.0 Seminar Schedule July 2018 – June 2019

<table>
<thead>
<tr>
<th>Program #</th>
<th>Date</th>
<th>Deadline Date</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>REGISTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>18S307</td>
<td>09/10 - 14/2018</td>
<td>08/15/2018</td>
<td></td>
<td>X</td>
<td></td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S108</td>
<td>09/17 - 21/2018</td>
<td>08/22/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S209</td>
<td>09/24 - 28/2018</td>
<td>08/29/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S110</td>
<td>10/08 - 12/2018</td>
<td>09/12/2018</td>
<td></td>
<td>X</td>
<td></td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S211</td>
<td>10/15 - 19/2018</td>
<td>09/19/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S312</td>
<td>10/22 - 26/2018</td>
<td>09/26/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S113</td>
<td>10/29 - 11/02/2018</td>
<td>10/03/2018</td>
<td></td>
<td></td>
<td></td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S214</td>
<td>11/05 - 09/2018</td>
<td>10/10/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S315</td>
<td>11/12 - 16/2018</td>
<td>10/17/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>CLOSED</td>
</tr>
<tr>
<td>18S216</td>
<td>12/03 - 07/2018</td>
<td>11/07/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S117</td>
<td>12/10 - 14/2018</td>
<td>11/14/2018</td>
<td></td>
<td></td>
<td></td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S218</td>
<td>01/07 - 11/2019</td>
<td>12/05/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S319</td>
<td>01/14 - 18/2019</td>
<td>12/12/2018</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S120</td>
<td>01/28 - 02/01/2019</td>
<td>01/02/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S221</td>
<td>02/04 - 08/2019</td>
<td>01/09/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S322</td>
<td>02/11 - 15/2019</td>
<td>01/16/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S123</td>
<td>02/25 - 03/01/2019</td>
<td>01/30/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S224</td>
<td>03/04 - 08/2019</td>
<td>02/06/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S325</td>
<td>03/11 - 15/2019</td>
<td>02/13/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S126</td>
<td>03/18 - 22/2019</td>
<td>02/20/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S127</td>
<td>04/01 - 05/2019</td>
<td>03/06/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S228</td>
<td>04/08 - 12/2019</td>
<td>03/13/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S329</td>
<td>04/29 - 05/03/2019</td>
<td>04/03/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S130</td>
<td>05/06 - 10/2019</td>
<td>04/10/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S231</td>
<td>05/13 - 17/2019</td>
<td>04/17/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S332</td>
<td>05/20 - 24/2019</td>
<td>04/24/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S133</td>
<td>06/03 - 07/2019</td>
<td>05/08/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S234</td>
<td>06/10 - 14/2019</td>
<td>05/15/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
<tr>
<td>18S335</td>
<td>06/17 - 21/2019</td>
<td>05/22/2019</td>
<td></td>
<td></td>
<td>X</td>
<td>REGISTER</td>
</tr>
</tbody>
</table>

Click the Register link to register for the session you would like to attend or call PGA Membership at 1-800-474-2775. Please refer to the dates, event # and level. You must register by the registration deadline listed above. Have available your credit card information, name of the airport from which you would like to travel, your name as it appears on your official identification document (for airline security reasons) and your current email address. You will share a room with another PGA Associate attending the session. A limited number of single rooms are available at an additional fee ($500) collected during the registration process.

Registration will close when maximum enrollment has been met or when the deadline date has been reached. The PGA reserves the right to cancel any program that does not meet minimum registration. If you find it necessary to transfer or cancel your registration, a fee of $300 plus airline ticket change and single room upgrade fees will be charged.

Fee: $2000 payable by American Express, MasterCard or Visa. The fee includes round trip air travel and ground transportation to the PGA Education Center, lodging for six nights at the Hilton Garden Inn, continental breakfast and lunches and five days of seminars. Air arrivals are scheduled for the Sunday preceding the seminar dates; departures are scheduled for the Saturday following the seminar dates (3.0 Level 1, Level 2, Level 3). PGM 2.0 Level 3 departures are scheduled for the conclusion of the Friday seminar.
<table>
<thead>
<tr>
<th>General Management</th>
<th>Milwaukee, WI</th>
<th>Lower Gwynedd, PA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael Miezin, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Gary Piotrowski, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Michael Powers, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Glenn Scapin, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>James Thompson, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Eve VanderWeele, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Richard Walrath, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Andrew Weissinger, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Golf Operations</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Curt Larson, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Gregg Meyer, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Gregory Ottani, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Brian Phelps, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>David Plotnik, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Player Development</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Leila Mackie, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Matthew O’Keefe, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Teaching &amp; Coaching</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>David Burrell, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Bryan Collins, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Robert Conway II, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
<tr>
<td>Jeff Palmer, PGA</td>
<td>Milwaukee, WI</td>
<td></td>
</tr>
</tbody>
</table>

**Newly Certified PGA Professionals**

Reimagine and Recreate Your Home.
Open a Home Equity Line of Credit with a minimum draw of $10,000 by
November 30, 2018, & lock in a rate as low as 4.00% APR for 12 months!*

Thinking about home renovations, remodeling, repairs, or other expenses? Now is a great time to take out a Home Equity Line of Credit. Rates are as low as 4.00% APR for the first year when you take an initial draw of $10,000 or more at account opening.

♦ After 12 months (or if your initial draw is less than $10,000) your rate will be as low as Prime + .25%.
♦ Rates are as low as 4.00% APR* for the first year when you take an initial draw of $10,000 or more at account opening.
♦ No closing costs* and no application fees or annual fees.
♦ Interest-only payment option, potential tax benefits,* and up to 90% of your home’s value.
♦ Pre-approvals in less than a day, and your account is accessible 24/7.
♦ Convenient repayment options.
♦ Apply online at mortgage.ibmsecu.org.

* APR = Annual Percentage Rate. Home equity line of credit (HELOC) rates are variable and based on creditworthiness and other factors, so your rate may differ. Rates subject to increase based on market conditions. Maximum APR of 18.00%. Minimum credit line is $7,500. Applications must be received by 11/30/18 and funded by 1/31/19 to qualify for promotional offer. Must maintain a $10,000 average balance for the first 30 days to lock in promotional rate for 12 months. HELOCs without the minimum draw can lock in a rate as low as Prime plus .25%. If the HELOC is discontinued or paid off within 3 years, and the credit union paid your closing costs, the credit union will be reimbursed for the actual closing costs up to a maximum of $400. Offer available on owner-occupied homes. No closing costs feature available on loans up to and including $100,000. In certain circumstances, borrower may need to pay for appraisal and/or title fees, and property and flood insurance may be required. Consult your tax advisor on potential tax benefits. Certain states may not be eligible.

**MEMBERSHIP MATTERS**
Volume 2, Issue 92, November 2018