



**Joint Powers Board**

*Mission:* To guarantee the success and viability of the CareerForce system in Local Workforce Development Area 5 (LWDA 5), provide Workforce Development Board oversight, preserve local control efforts, and support the LWDA 5 Central Minnesota Jobs and Training Services, Inc. Joint Powers Board Agreement

**AGENDA**

**June 12, 2026**

**12:40 pm–1:30 pm**

**In-person attendance at CMJTS’ Monticello office in conference room 127.**

*Please go to board meeting page for all meeting materials and links to join meetings virtually:*

<https://www.cmjts.org/cmjts-joint-powers-board-workforce-development-board-and-committee-meetings>

**JPB MEMBERS:**

- Commissioner Jeanne Holland, Chair – Wright
- Commissioner Dan Whitcomb, Vice Chair – Mille Lacs
- Commissioner, Duane Anderson, Secretary – Kandiyohi
- Commissioner Rick Greene – Chisago
- Commissioner Alan Duff – Isanti
- Commissioner Wendy Caswell– Kanabec
- Commissioner Doug Krueger – McLeod
- Commissioner Paul Johnson – Meeker
- Commissioner Steve Hallan – Pine
- Commissioner John Robinson - Renville
- Commissioner Brad Schumacher – Sherburne

**STAFF:**

- Dina Wuornos, Executive Director
- Kristin Yeager, HR/IT Director
- Jake Humphrey, Finance Manager

1. **Call to order**
2. **Welcome/Introduction of Members and Guests**

CONSENT AGENDA: A single motion and vote are taken on all items listed under the consent agenda. Items may be added or deleted at the request of committee chairs, staff, or partners.

**3. Approval of the Consent Agenda**

- a. Meeting Agenda\*
- b. Previous Meeting Minutes\*
- c. Audit Meeting Minutes\*
- d. Financial Report\*
- e. CareerForce Customer Usage Data Reports\*
- f. CMJTS Grant Report\*
- g. County Unemployment Rates\*
- h. Talent Development Incumbent Worker (IW) Report\*

**REGULAR AGENDA**

NOTE: If you are unable to attend this meeting, please contact Kristin Yeager at [kyeager@cmjts.org](mailto:kyeager@cmjts.org) or 612-805-9312 (cell)

Upon request, this material can be made available in alternate formats.

Auxiliary aids and services are available upon request to individuals with disabilities by contacting the front desk at 763.271.3700

**4. Legislative Updates – Wuornos**

**5. Old Business**

- a. JPB Officer Updates - Holland

**6. New Business**

- a. Line of Credit Renewal (Motion to Approve)\* - Humphrey
- b. 2026-27 CMJTS Benefits Renewal\* (Motion to Approve) - Yeager
- c. By-Laws Amendment\* (Motion to approve) - Wuornos
- d. WDB Office of Treasurer (Motion to approve) – Holland
- e. WDB Office of Vice Chair (Motion to approve) - Holland
- f. WDB Applications\* (Motion to approve) - Holland
  - i. Deb Meyer
  - ii. Lezlie Sauter
  - iii. Bob Dockendorf
  - iv. Gary Foster
  - v. Rebecca Wierschke
  - vi. Stephanie Hanson
- g. Resignations/Retirements\* (Motion to approve)
  - i. Dr Craig Johnson
  - ii. Tim Truebenbach
  - iii. Mark Netzinger
  - iv. Rebecca Nelson
- h. Workforce Development Committee Members (Motion to approve) – Holland
  - i. Brian Fleming\*
  - ii. Megan Jarvie\*
- i. Subsequent Designation\* - Wuornos
- j. Task Force Survey\* - Wuornos
- k. Local and Regional Plan Updates – Wuornos
- l. One Stop Operator RFP – Wuornos
- m. Cash Advance Application\* - Wuornos
- n. WDB Predictive Market Policy\* -(Motion to Approve) – Wuornos
- o. County Commissioner Meeting Agenda Items - Wuornos

**7. County Updates (time permitting)**

**8. Future Meeting Agenda Items**

**9. Adjournment**

**\*Attachment**

**NEXT MEETING SCHEDULE**

**October 9, 2026**

8:00 am –8:50 am	Operations Committee
9:00 am –9:50 am	Workforce Development Committee
9:00 am –9:50 am	Community & Government Relations Committee
10:00 am –10:50 am	Workforce Development Board Meeting
11:00 am –11:30 am	LMI Presentation
11:40 am –12:30 pm	Presentation/Guest Speaker

12:40 am – 1:30 pm Joint Powers Board Meeting

All Meeting information, Meeting Links, and attachment information can be found:

**CMJTS Joint Powers Bord, Workforce Development Board, and Committee Meetings Page:**  
<https://www.cmjts.org/cmjts-joint-powers-board-workforce-development-board-and-committee-meetings/>

**JOINT MEETING JOINT POWERS and WORKFORCE DEVELOPMENT BOARD  
MEETING MINUTES**

March 13, 2026

**MEMBERS PRESENT: JOINT POWERS BOARD**

Commissioners Jeanne Holland (chair), Dan Whitcomb (vice-chair), Duane Anderson (secretary), Wendy Caswell, Rick Greene, Steve Hallan, Paul Johnson, Doug Krueger, John Robinson, Brad Schumacher

**MEMBERS PRESENT: WORKFORCE DEVELOPMENT BOARD**

Rob Stark (Chair), Rebecca Nelson (vice chair) Lori Vrolson (Secretary), Commissioners Jeanne Holland (JPB Chair), Dan Whitcomb (JPB Vice-chair), Duane Anderson (JPB Secretary), Melissa Ball-Warriner, Joy Beise, Dr. Craig Johnson, Sherry Smith, Janelle Sowers, Denise Stewart, Dr. Brent Thompson, Trevor Turek

**MEMBERS ABSENT: JOINT POWERS BOARD**

Commissioner Alan Duff

**MEMBERS ABSENT: WORKFORCE DEVELOPMENT BOARD**

Merle Bobbitt, Mark Netzing, Tim Truebenbach, Ian Weiss, Lisa Zwart

The meeting was called to order at 10:05 am

**WELCOME/INTRODUCTIONS**

**APPROVAL OF THE CONSENT AGENDA:**

WDB Motion: Holland made the motion to approve the consent agenda with the amended meeting agenda. Seconded by: Turek. Roll Call taken - Motion carried.

JPB Motion: Whitcomb made the motion to approve the consent agenda with the amended meeting agenda. Seconded by: Anderson. Roll Call taken - Motion carried.

**REGULAR AGENDA**

**OLD BUSINESS**

***By-Laws Update - Wuornos***

- The operations committee and the Workforce Development board have approved the updated By-Laws.
- Need Joint Powers Board motion to approval.
- Wuornos should visit DC legislators and day at the capital. Duin is organizing a day at the capital for legislative MAWB.

JPB Motion: Whitcomb made the motion to approve the updated By-Laws. Seconded by: Anderson. Roll Call taken - Motion carried.

## **NEW BUSINESS**

### ***2026 Employee Handbook Updates – Yeager***

- Packet includes changes made to the 2026 CMJTS Employee handbook.
- Attorney reviewed.

JPB Motion: Whitcomb made the motion to approve CMJTS Employee Handbook changes. Seconded by: Anderson. Roll Call taken - Motion carried.

### ***2026 MFIP/DWP Contracts - Wuornos***

- Packet includes information on the 2026 MFIP contracts.
- Includes 6 counties.

WDB Motion: Smith made the motion to approve 2026 MFIP contracts as presented. Seconded by: Holland. Roll Call taken - Motion carried.

JPB Motion: Greene made the motion to approve 2026 MFIP contracts as presented. Seconded by: Holland. Roll Call taken - Motion carried.

### ***2024/25 Audit Presentation - Wuornos***

- Training for today will be rescheduled for May 8th meeting and will be a joint meeting.
- May 8th will also include the presentation of the 2024-25 annual fiscal audit.
- Meeting will be full day and lunch will be provided.

### ***PY26/SFY27 WIOA/MYP Youth Plan - Ristamaki***

- Section 123(b) of WIOA law – CMJTS will provide WIOA youth services
- Waivers – Homeless youth waivers allow CMJTS to use up to 60% on out of school youth and Minnesota’s ITA waiver to allow use of ITAs for in-school youth, ages 16-21.
- Similar to previous years.

WDB Motion: Holland made the motion to approve the Youth Plan as presented. Seconded by: Beise. Roll Call taken - Motion carried.

JPB Motion: Whitcomb made the motion to approve the Youth Plan as presented. Seconded by: Anderson. Roll Call taken - Motion carried.

## ***2026-27 Joint Powers Board Officers***

### **Position of Chair**

JPB Motion: Greene made the motion to nominate Dan Whitcomb as JPB Chair. Seconded by: Anderson. Roll Call taken - Motion carried.

### **Position of Vice-Chair**

JPB Motion: Holland made the motion to nominate Duane Anderson as JPB Vice Chair.  
Seconded by: Schumacher. Roll Call taken - Motion carried.

### **Position of Secretary**

JPB Motion: Holland made the motion to nominate Wendy Caswell as JPB Secretary. Seconded  
by: Hallan. Roll Call taken - Motion carried.

### **Appropriations - Wuornos**

- CMJTS applied through State Appropriates to both Stauber and Fischbach areas for \$200,000 from each of them.
- CMJTS also asked them to approve WIOA funding when it goes through appropriation for at least flat funding.
- Funds will provide assistance with the large enrollments, especially to SNAP participants, in our rural areas.

### **ADJOURNMENT**

Motion: Holland made the motion to adjourn the Workforce Development Board meeting at 10:34 am

Motion: Holland made the motion to adjourn the Joint Powers Board meeting at 10:34 am

  
\_\_\_\_\_  
WDB Secretary Signature

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JPB Secretary Signature

**JOINT MEETING JOINT POWERS and WDB OPERATIONS COMMITTEE  
2024-2025 ANNUAL FISCAL AUDIT PRESENTATION  
MEETING MINUTES**

May 8, 2026

**MEMBERS PRESENT: JOINT POWERS BOARD**

Commissioners Duane Anderson (secretary), Wendy Caswell, Alan Duff, Steve Hallan, Paul Johnson, John Robinson, Brad Schumacher

**MEMBERS PRESENT: WDB OPERATIONS COMMITTEE**

Rob Stark (Chair), Lisa Zwart, (Treasurer), Lori Vrolson (Secretary), Commissioner Duane Anderson (JPB Secretary),

**MEMBERS ABSENT: JOINT POWERS BOARD**

Commissioners Jeanne Holland (chair), Dan Whitcomb (vice-chair), Rick Greene, Doug Krueger,

**MEMBERS ABSENT: WDB OPERATIONS COMMITTEE**

Rebecca Nelson (vice chair), Mark Netzinger, Janelle Sowers, Commissioners Jeanne Holland (JPB Chair), Dan Whitcomb (JPB Vice-Chair),

The meeting was called to order at 12:02 pm

**WELCOME/INTRODUCTIONS**

**WDB Operations Committee did not have a quorum. No motions taken**

**APPROVAL OF THE CONSENT AGENDA:**

JPB Motion: Johnson made the motion to approve the consent agenda with the amended meeting agenda. Seconded by: Hallan. Roll Call taken - Motion carried.

**2024-2025 ANNUAL FISCAL AUDIT PRESENTATION**

***Michelle Primus, Partner, Creative Planning***

- Feel free to contact members of the team for questions
- Line of credit a bit higher and advances are quite a bit less
- Positive net assets at the end of the year
- Grant revenue increased from previous year. Also more nonstate and federal grants
- Expenses are down due to reduction of leased space
- Training expenses are up
- Change from MIP to Sage – vastly improved information provided
- Audit results – page 23 financial statements
  - Unmodified clean opinion on financial statements. That is the best you can get
  - Audit does contain material weaknesses and significant deficiencies.
  - None resulted in material non compliance

- Internal controls contained material weaknesses and significant deficiencies. These were anticipated because of the carry over of issues from last year
- Unmodified opinion – last year this was qualified so this is an improvement
- Low Risk Auditee is a two year look back so will not be Low Risk Auditee next year.
- Financial Statement Findings
  - Internal Controls Over Adjusting Journal Entries. Will be improved with new software.
  - Material Audit Adjustments. More of a timing thing. Nothing to do with missing dollars. Timing on when revenue hits your financial statements. Should be resolved for next year
  - Incomplete Schedule of Expenditures of Federal Awards. Should naturally go away
  - Inadequate Approval Controls over Adjusting Journal Entries and Invoices. Some approvals were missing. With new system the approvals are required to move it forward.
  - Documentation of Allocations for Certain Costs. Carryover from last year some additional ones remaining. Again, this should be improved with new system.
  - Lack of Proper Updating and Review of Agency Administration Allocations.
  - Submission of the Audit Reporting Package and Data Collection form. Due to timing with the last audit ending so late. Next year's is already scheduled so should get back on time.
- Required Communications review
- No significant difficulties encountered during the audit.
- No Disagreements with management
- Modification of Auditors Report from last year net asset number.
- Statement of Financial Position
  - Total Assets \$2,409 K down from last year
  - Total Liabilities \$2,353K
  - Total Net Assets \$56K
- Statement of Activities
  - Total Revenue \$6,758K
  - Total Expenses \$6,630K
  - Change in Net Assets – Increase of \$128K
- Reviewed recommendations
- IRS Form 990
  - Completed with audited numbers
- Not-for-Profit Industry Trends
  - AI Policy in place – requested to research predictive gambling policy

JPB Motion: Duff made the motion to approve the 2024-2025 Annual Fiscal Audit as Presented to include Form 990. Seconded by: Hallan. Roll Call taken - Motion carried.

## **ADJOURNMENT**

JPB Motion: Johnson made the motion to adjourn the JPB Meeting at 12:45 pm

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WDB Secretary Signature

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JPB Secretary Signature

Central Minnesota Jobs and Training Services, Inc.  
Statement of Activities - All Funds

Reporting Book:  
As of Date:

ACCRUAL  
04/30/2026

	Quarter Ending 06/30/2025	Quarter Ending 09/30/2025	Quarter Ending 12/31/2025	Quarter Ending 03/31/2026	Quarter Ending 04/30/2026
Operating Revenue					
Grant Revenues					
Grant Revenue - Governmental	1,454,587.09	1,563,294.01	1,558,457.91	1,621,311.88	552,226.69
Grant Revenue - Other	125,614.13	31,062.06	10,833.30	17,702.43	6,437.15
Total Grant Revenues	1,580,201.22	1,594,356.07	1,569,291.21	1,639,014.31	558,663.84
Contributions	17,197.65	16,208.03	388.00	3,381.00	4,682.00
Contributions In Kind	3,747.00	0.00	0.00	0.00	0.00
Revenue - Other	28,731.16	44,765.91	49,665.50	64,398.77	21,352.29
<b>Total Operating Revenue</b>	<b>1,629,877.03</b>	<b>1,655,330.01</b>	<b>1,619,344.71</b>	<b>1,706,794.08</b>	<b>584,698.13</b>
Expenditures					
Personnel					
Salary and Wages	488,758.09	776,196.13	775,066.29	749,748.98	266,527.52
PR Benefits	140,867.52	180,575.41	183,918.88	221,893.67	96,825.56
PR Taxes	35,080.03	50,651.61	50,713.88	59,291.77	25,607.81
Total Personnel	664,705.64	1,007,423.15	1,009,699.05	1,030,934.42	388,960.89
Occupancy	45,606.22	78,931.06	82,744.92	77,799.62	24,615.41
Professional Fees	42,136.94	8,236.55	18,512.62	63,790.07	7,160.18
General and Administrative Expenses					
Advertising and Promotion	1,125.00	4,133.67	2,967.19	912.08	0.00
Conferences, Conventions, and Meetings	2,500.00	1,659.45	204.52	896.98	0.00
Copying and Printing	6,087.54	7,486.29	8,040.20	7,593.66	2,944.22
Depreciation	6,232.00	0.00	0.00	0.00	0.00
Due and Subscriptions	62,798.30	48,587.10	36,753.13	91,043.36	23,668.64
Facilities	0.00	0.00	0.00	1,026.99	0.00
Finance Charges	(5,757.85)	629.19	595.85	579.79	1,196.57
Insurance	11,072.24	8,993.32	3,667.62	3,667.62	1,222.54
Interest Expenses	461.03	435.32	0.00	0.00	0.00
Miscellaneous Expense	13,303.73	1,191.38	1,679.39	7,612.48	7,000.00
Office Supplies	6,939.36	4,353.33	5,705.36	1,753.97	2,416.48
Postage and Delivery	1,850.08	981.75	525.44	946.00	359.00
Repairs and Maintenance	(746.79)	191.79	44.50	8,999.92	12.24
State and Local Taxes	0.00	0.00	0.00	3,693.24	1,618.20
Telecommunication	13,991.78	20,717.00	13,232.05	8,911.98	6,019.10
Travel Expenses	14,014.28	19,087.93	17,279.88	19,017.41	5,524.71
Utilities	689.89	551.50	997.77	594.46	228.80
Allocated Indirect Costs	3,334.71	0.00	0.00	0.00	0.00
Total General and Administrative Expenses	137,895.30	118,999.02	91,692.90	157,249.94	52,210.50
Member Benefit Expense	358,664.88	350,912.59	405,227.92	425,015.73	256,585.39
Payments to Affiliates	21,378.35	7,261.20	3,626.86	0.00	0.00
<b>Total Expenditures</b>	<b>1,270,387.33</b>	<b>1,571,763.57</b>	<b>1,611,504.27</b>	<b>1,754,789.78</b>	<b>729,532.37</b>
<b>Change In Net Assets</b>	<b>359,489.70</b>	<b>83,566.44</b>	<b>7,840.44</b>	<b>(47,995.70)</b>	<b>(144,834.24)</b>

\*Staff computers were purchased in February/April.

\*LOC increased to \$500K in April, and had a reduced proprocessing fee of \$1,000.

\*Member Benefit Expense increased in April due to large quantity of client training expenses coming due.

# Central Minnesota Jobs and Training Services, Inc.

## Balance Sheet

Reporting Book:

ACCRUAL

As of Date:

04/30/2026

	Month Ending 04/30/2026	Month Ending 04/30/2025	
	Current Balance	Prior Year	Difference
<b>Assets</b>			
Current Assets			
Cash and Cash Equivalents	(18,001.19)	(32,774.70)	14,773.51
Accounts Receivable, Net	361,564.87	201,788.91	159,775.96
Other Current Assets	50,564.96	41,796.98	8,767.98
<b>Total Current Assets</b>	<b>394,128.64</b>	<b>210,811.19</b>	<b>183,317.45</b>
Long-term Assets			
Property & Equipment	(224,613.84)	(219,794.57)	(4,819.27)
Right of Use Assets, Net	1,563,390.00	1,754,589.00	(191,199.00)
<b>Total Long-term Assets</b>	<b>1,338,776.16</b>	<b>1,534,794.43</b>	<b>(196,018.27)</b>
Loans Receivable	1,231.00	1,231.00	0.00
<b>Total Assets</b>	<b>1,734,135.80</b>	<b>1,746,836.62</b>	<b>(12,700.82)</b>
<b>Liabilities and Net Assets</b>			
Liabilities			
Short-term Liabilities			
Accounts Payable	162,793.57	152,470.28	10,323.29
Accrued Liabilities	260,255.85	221,843.06	38,412.79
Accrued Taxes	(7,386.11)	21,653.63	(29,039.74)
Deferred Revenue	0.00	73,186.25	(73,186.25)
Notes Payable - Current Portion	10,572.45	479.26	10,093.19
Other Short-term Liabilities	283,687.08	354,741.42	(71,054.34)
<b>Total Short-term Liabilities</b>	<b>709,922.84</b>	<b>824,373.90</b>	<b>(114,451.06)</b>
Long Term Liabilities			
Other Long-term Liabilities	1,292,973.00	1,443,187.00	(150,214.00)
<b>Total Long Term Liabilities</b>	<b>1,292,973.00</b>	<b>1,443,187.00</b>	<b>(150,214.00)</b>
Other Liabilities	(232,256.47)	(232,256.47)	0.00
Interfund Due to	8,426.06	14,528.46	(6,102.40)
<b>Total Liabilities</b>	<b>1,779,065.43</b>	<b>2,049,832.89</b>	<b>(270,767.46)</b>
Net Assets	(44,929.63)	(302,996.27)	258,066.64
<b>Total Liabilities and Net Assets</b>	<b>1,734,135.80</b>	<b>1,746,836.62</b>	<b>(12,700.82)</b>

Prepaid insurance in April. This affects our cash balances now, and it expensed/reimbursed over next 12 months.

Central Minnesota Jobs and Training Services, Inc.  
 Quarterly Expenses with Budget by Activity Code

Reporting Book:  
 As of Date:  
 Project:

ACCRUAL  
 04/30/2026  
 Adult Grants

	Expenditures	Expenditures	Difference
	Actual	Budget	Summary
Active Projects			
Meat Processing	22,671.36	22,671.36	0.00
CentreCare	5,013.60	5,013.60	0.00
SFY25 State Dislocated Worker Formula Grant	1,571,973.82	1,603,579.00	31,605.18
PY25 WIOA Adult Formula Grant	518,400.84	752,593.00	234,192.16
PY25 WIOA Dislocated Worker Formula Grant	405,619.07	576,539.00	170,919.93
PY25 State Dislocated Worker Formula Grant	812,685.50	1,581,329.00	768,643.50
Isanti County Opioid	48,812.05	90,000.00	41,187.95
Drive for Five	14,739.40	600,000.00	585,260.60
WESA	8,034.26	70,000.00	61,965.74
Growing Careers Agriculture DW	7,327.18	254,000.00	246,672.82
On-Ramp to Career Pathways	1,526.68	200,000.00	198,473.32
Snap State Pledge Funding	9,420.12	207,000.00	197,579.88
Total Active Projects	<u>3,426,223.88</u>	<u>5,962,724.96</u>	<u>2,536,501.08</u>

\*Meat Processing Grant is a grant with partners that does not have a specific budget for CMJTS, but amounts are billable.

\*CentreCare Grant does not have a specific budget for CMJTS, but amounts are billable.

Central Minnesota Jobs and Training Services, Inc.  
 Quarterly Expenses with Budget by Activity Code

Reporting Book:  
 As of Date:  
 Project:

ACCRUAL  
 04/30/2026  
 Youth Grants

	Expenditures	Expenditures	Difference
	Actual	Budget	Summary
Active Projects			
Robotics Grant	56,099.23	62,428.00	6,328.77
PY24 WIOA Youth Formula Grant	900,030.00	900,030.00	0.00
SFY 25 Minnesota Youthbuild Program	128,835.64	131,389.00	2,553.36
Youth Employment Transition Model	774,025.90	1,660,686.60	886,660.70
PY25 LYFT	28,329.62	30,000.00	1,670.38
PY25 WIOA Youth	130,077.04	801,840.00	671,762.96
PY25 Minnesota Youth Program	119,962.34	221,988.00	102,025.66
Minnesota Youthbuild Program PY25	23,565.40	75,000.00	51,434.60
PY25 Youth at Work Competitive Grant	20,335.11	150,000.00	129,664.89
Youth Support Services	4,452.34	40,000.00	35,547.66
TANF Youth 2026	2,971.37	0.00	(2,971.37)
Total Active Projects	<u>2,188,683.99</u>	<u>4,073,361.60</u>	<u>1,884,677.61</u>

\*Still pending final contract/budget for 2026 TANF, Budget will be loaded once finalized.

Central Minnesota Jobs and Training Services, Inc.  
 Quarterly Expenses with Budget by Activity Code

Reporting Book:  
 As of Date:  
 Project:

ACCRUAL  
 04/30/2026  
 PA Grants

	Expenditures	Expenditures	Difference
	Actual	Budget	Summary
Active Projects			
Pine MFIP PY26	97,284.94	285,835.00	188,550.06
Chisago MFIP PY26	64,210.31	206,561.00	142,350.69
Kanabec MFIP PY26	62,437.85	175,001.00	112,563.15
McLeod MFIP PY26	56,704.46	159,554.00	102,849.54
Meeker MFIP PY26	50,519.87	157,980.00	107,460.13
Renville MFIP PY26	44,911.20	146,340.04	101,428.84
Total Active Projects	<u>376,068.63</u>	<u>1,131,271.04</u>	<u>755,202.41</u>

Central Minnesota Jobs and Training Services, Inc.  
 Quarterly Expenses with Budget by Activity Code

Reporting Book: ACCRUAL  
 As of Date: 04/30/2026  
 Project: Business Svrc Grants

	Expenditures	Expenditures	Difference
	Actual	Budget	Summary
Active Projects			
Initiative Foundation - Strategic Planning	13,956.15	22,500.00	8,543.85
Initiative Foundation - Focus Groups	62.52	6,000.00	5,937.48
PY25 Rural Career Counseling (RC3)	71,753.71	95,000.00	23,246.29
Registered Apprenticeship - Minnesota Workforce Boards	15,468.13	136,568.00	121,099.87
Regional Plan Implementation Funding (WIOA Set Aside)	13,779.95	21,272.00	7,492.05
LEAP PY26	7,103.31	93,063.00	85,959.69
Paid Leave Outreach	17,594.66	100,000.00	82,405.34
Career Navigator RA	795.39	29,834.00	29,038.61
MN RETAIN - Regional Plan Implementation	53,993.22	73,737.38	19,744.16
Total Active Projects	194,507.04	577,974.38	383,467.34

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026  
Account: Cash - Operating

Statement ending balance	114,766.18
Deposits in transit	27.44
Outstanding checks and charges	<u>(132,460.10)</u>
Adjusted bank balance	<u>(17,666.48)</u>
Book balance	(17,666.48)
Adjustments*	0.00
Adjusted book balance	<u>(17,666.48)</u>

<b>Total Checks and charges Cleared</b>	<b>545,820.16</b>	<b>Total Deposits Cleared</b>	<b>552,869.09</b>
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### Deposits

Name	Memo	Date	Doc no.	Cleared	In transit
General Ledger entry	1.2025 Bank Interest	02/02/2025	JV017511		13.72
General Ledger entry	1.2025 Gen Acct Interest	02/02/2025	R0003734		13.72
Deed		04/01/2026		2,063.56	
SWPIC		04/07/2026	44272	3,175.69	
Chisago County		04/07/2026	528688	12,037.86	
MN Valley Action Council		04/07/2026	579784	47.99	
State of MN		04/07/2026	28171114	25.00	
Deed		04/08/2026		177,745.51	
	Transfer for Ramp Purchase	04/16/2026		64.90	
	Recorded the wrong transaction	04/16/2026		(64.90)	
	Transfer for Ramp Purchase	04/16/2026		64.90	
Deed		04/16/2026		9,234.02	
Renville County		04/17/2026		11,181.48	
McLeod County		04/22/2026		11,191.42	
Deed		04/22/2026		158,055.00	
ADP		04/22/2026		397.00	
Minnesota Association of Workforce Boards (MAWB)		04/23/2026	3276	252.60	
Denise Stewart		04/23/2026	5523	100.00	
Pine County		04/23/2026	59646	17,866.34	
Chisago County		04/23/2026	528829	11,594.87	
Deed		04/23/2026		2,600.63	
Deed		04/24/2026		200.00	
Deed		04/24/2026		2,063.56	
Big Lake Spud Fest		04/28/2026	5187	4,000.00	
Monticello Lions		04/28/2026	6697	500.00	
Meeker County		04/28/2026	124902	9,327.21	
Isanti County		04/28/2026	225742	12,025.48	
Deed		04/28/2026		97,699.44	
Deed		04/29/2026		7,754.53	
Social Security Administration		04/30/2026		555.00	
Social Security Administration		04/30/2026		555.00	
Social Security Administration		04/30/2026		555.00	
<b>Total Deposits</b>				<u><b>552,869.09</b></u>	<u><b>27.44</b></u>

### Checks and charges

Name	Memo	Date	Check no.	Cleared	Outstanding
University of St Thomas		09/30/2019	96410		3,226.00
American Family Insurance		03/12/2020	96920		1,239.00
Superior Point		04/09/2020	97035		6,914.00
Geico Casualty Company		10/22/2020	97537		123.13

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026

Account: Cash - Operating

Leabch, Craig		03/25/2021	97987	1,236.37
Schwitters, Chad		06/03/2021	98157	450.00
Almeida, Lorilee		07/29/2021	98285	57.00
Ins Assoc America		07/29/2021	98298	376.26
Navarro-Garcia, Marco		07/29/2021	98303	50.00
Skinaway, Joscelyn		09/09/2021	98426	75.00
AT&T Mobility		11/04/2021	98548	42.51
Leonard, Maria		12/16/2021	98687	36.43
Rodriguez, Savannah		12/16/2021	98703	50.00
Kruger, Anthony		01/27/2022	98808	57.50
Swanson, Sebastian		02/10/2022	98860	10.00
Phlebotomy Training Specialists		04/21/2022	99053	436.00
Coborn's		06/02/2022	99147	60.00
Coborn's		06/02/2022	99148	60.00
Gahbow, Wesley		08/11/2022	99357	245.00
Smith, Jon		08/11/2022	99376	245.00
Osvaldo, Rojas		03/09/2023	99875	20.00
Postmaster		08/10/2023	100290	118.00
Wuornos, Sage		09/21/2023	100402	51.25
	Reclass 0370 549 to 1124	10/26/2023	JV017453	1,920.00
Stumpf, Scott		11/02/2023	100503	106.75
Trellis Management CO.		12/29/2023	100597	665.00
Federated Co-ops Inc.		12/30/2023	8282	60.00
	1.2024 Postage Allocation	01/31/2024	JV016848	0.02
Legacy2Inspire		03/22/2024	100790	116.30
Benton County Agricultural		05/02/2024	100876	100.00
Dahlgren, Anya		07/25/2024	101144	400.00
Postmaster		08/22/2024	101295	120.00
Residential Services, Inc.		09/01/2024	101231	600.00
Wreck-Less Driving Academy		09/19/2024	101325	390.00
Klinkner, Jayden		10/03/2024	101349	25.00
Drobnick, Randa		12/12/2024	101516	26.56
Washington County Court		01/23/2025	101648	247.00
	Opening Difference	02/01/2025		113.85
General Ledger entry	BP-Johnson, A-milestone Incent	02/06/2025	3438	250.00
Haji, Hamdi		07/01/2025	1030	34.10
Kautz, Parker		07/01/2025	1038	450.00
McCloud, Samantha		07/01/2025	1052	339.95
	7.3.2025 Sunshine Transfer	07/02/2025		(28.50)
	7.18.2025 Sunshine Transfer	07/16/2025		(28.50)
DEED - Office of MNIT Services		07/29/2025	1683	1,417.56
Anoka-Ramsey Community College		08/12/2025	1722	11,094.28
DEED - Office of MNIT Services		08/12/2025	1730	1,417.56
DEED - Office of MNIT Services		08/26/2025	1776	1,229.56
East Central Energy		10/30/2025	1964	215.00
University of Northwestern - St. Paul		11/06/2025	1996	52.00
Phlebotomy Training Specialists		12/02/2025	2066	1,095.00
Progressive - 9390		12/12/2025	2091	297.00
State of Minnesota		12/12/2025	2093	50.00
Brandon Muehing		01/22/2026	2189	39.97
Denise Pedersen		02/05/2026	2248	658.06
Marie-Lyne St. Fleur		02/05/2026	2260	
Phlebotomy Training		02/12/2026	2266	1,095.00
			175.00	

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026

Account: Cash - Operating

Specialists				
Meeker County Social Services Department	02/26/2026	2299		329.00
Anoka Ramsey	03/12/2026	2324	300.00	
Bemidji State University	03/12/2026	2328	3,514.05	
Integris	03/12/2026	2332		547.67
CB LM Redevelopment LP	03/18/2026	2349		2,990.00
Vision Of Buffalo, Inc.	03/18/2026	2354	129.33	
City of Mora	03/26/2026	2355	225.00	
City of Sandstone	03/26/2026	2356	173.56	
Commercial Driving 101 LLC	03/26/2026	2357	7,000.00	
Lakes and Pines Community Action Council, Inc	03/26/2026	2359	250.00	
Meeker County Social Services Department	03/26/2026	2361	329.00	
Minnesota State OBO: Ridgewater College	03/26/2026	2362	2,016.12	
Moler Barber College of Minnesota	03/26/2026	2364	5,500.00	
St Cloud State University - PACE	03/26/2026	2367	1,700.00	
Titan Trucking School	03/26/2026	2368	4,750.00	
General Ledger entry	3/27/2026 Levy Payment	04/01/2026	556.52	
Chris' Food Center		04/02/2026	26.57	
City of Buffalo - 0014		04/02/2026	107.23	
Crescent Training, Inc.		04/02/2026	2,090.00	
Genisys Credit Union - 0200		04/02/2026	569.45	
Julie Meyman		04/02/2026		300.00
Mid Country Bank		04/02/2026	5,093.61	
Midland Mortgage - 1615		04/02/2026	2,829.97	
Newamerican Funding - 1443		04/02/2026	1,381.02	
Progressive - 5201		04/02/2026	354.25	
St. Michael-Albertville Community Education		04/02/2026		410.00
T Mobile - 1898		04/02/2026	198.33	
US Bank - 6300		04/02/2026	2,044.97	
Verizon - 5743		04/02/2026	176.86	
5 Star Walt's LLC	ACH	04/02/2026	142.84	
Running Supply Inc.	ACH	04/02/2026	44.55	
General Ledger entry	ADP Payroll service fee - 3/27/2026 PR	04/03/2026	405.05	
	4.10.2026 PR Transfer	04/08/2026	120,398.62	
	M. Johnson Term Transfer - Net	04/08/2026	3,745.54	
	4.10.2026 Sunshine Transfer	04/08/2026	22.50	
A + Driving School		04/09/2026		450.00
Anoka-Ramsey Community College		04/09/2026	1,350.00	
Bergankdv		04/09/2026	5,000.00	
Central MN Truck Academy LLC		04/09/2026	10,349.00	
CES Minnesota		04/09/2026	6,749.00	
Consolidated Management Company		04/09/2026	182.48	
Dunwoody College of Technology		04/09/2026	5,000.00	
Integris		04/09/2026	12,554.47	
Kali Nelson		04/09/2026		125.00
Legacy 2 Inspire		04/09/2026	2,571.57	
Minnesota Trade Careers		04/09/2026	7,500.00	
Pemberton Law PLLP		04/09/2026	260.00	

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026

Account: Cash - Operating

ProviderCAS		04/09/2026	2395	660.00	
Renville County Administration Office		04/09/2026	2396		2,178.02
Scofield Nursing Assistant Training Center		04/09/2026	2397	4,000.00	
Scrubs Academy		04/09/2026	2398		1,250.00
Smith, Sherry		04/09/2026	2399	175.00	
Today's Driving School		04/09/2026	2400	472.25	
Wells Fargo Home Mortgage - 5909		04/09/2026	2401	926.49	
West Central Sanitation		04/09/2026	2402	34.27	
CES Minnesota		04/09/2026	2403	6,749.00	
Lindsay Morris		04/09/2026	2404	154.99	
Mid Country Bank		04/09/2026	2405	5,403.22	
North Dakota State College of Science		04/09/2026	2406	2,000.00	
Ridgewater College		04/09/2026	2407	1,130.58	
Scofield Nursing Assistant Training Center		04/09/2026	2408	1,600.00	
Staples		04/09/2026	2409	100.82	
Career Solutions	ACH	04/09/2026	091800020000274	3,676.94	
Advanced Records Management	ACH	04/09/2026	091800020000275	73.79	
Cintas Corp	ACH	04/09/2026	091800020000276	47.15	
St. Cloud Tech & Community College	ACH	04/09/2026	091800020000277	775.00	
Alexandria Technical & Community College	ACH	04/09/2026	091800020000278	3,835.85	
Superior Point	184334.802 - Installment 6	04/09/2026		1,450.00	
General Ledger entry	4.10.2026 403B JE - 2 - Maurice	04/13/2026		162.16	
General Ledger entry	4.10.2026 403B JE	04/13/2026		13,187.75	
AmeriCU Mortgage - 5606		04/16/2026	2410	1,567.54	
Chris' Food Center		04/16/2026	2411	145.00	
Farmers CO-OP Oil Company dba Olivia Cenex		04/16/2026	2412	520.00	
Tobies Restaurant, Inc.		04/16/2026	2413		32.35
Scrubs and Beyond	ACH	04/16/2026	091800020000279	130.46	
Philadelphia Insurance Companies		04/17/2026		6,539.41	
General Ledger entry	ADP Payroll service fee - 4/10/2026 PR	04/17/2026		415.35	
The Hartford	Conf #: Q55385846	04/20/2026		3,894.00	
General Ledger entry	INV#260402227127	04/21/2026		57,420.51	
	BCBS 5.2026 billing				
	4.24.2026 Sunshine Transfer	04/22/2026		22.50	
General Ledger entry	4.24.2026 PR Transfer	04/22/2026		128,318.76	
	April 2026 Ramp Statement Payment	04/22/2026		25,022.52	
Aaron's Total Car Care-Howe		04/23/2026	2414	985.20	
Ages Mortgage, LLC - 7521		04/23/2026	2415		2,536.87
Anoka Ramsey		04/23/2026	2416	6,997.06	
Anoka-Ramsey Community College		04/23/2026	2417		1,153.09
Cambridge Automotive		04/23/2026	2418	1,420.65	
CES Minnesota		04/23/2026	2419	13,898.00	
CMMA		04/23/2026	2420		250.00
Conservice - 3870		04/23/2026	2421	216.54	
East Central Energy - 6616		04/23/2026	2422	167.00	
Elk River Area Chamber of Commerce		04/23/2026	2423		25.00

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026

Account: Cash - Operating

Farmers CO-OP Oil Company dba Olivia Cenex		04/23/2026	2424	72.41	
Geebah Jr., Mohammed		04/23/2026	2425	2,327.50	
Herzog Property Management, LLC		04/23/2026	2426		1,872.00
Integris		04/23/2026	2427		14,247.01
KPC Kandiyohi Power Cooperative - 5001		04/23/2026	2428	628.00	
Pemberton Law PLLP		04/23/2026	2429	964.00	
Prairie Lakes Healthcare System		04/23/2026	2430		3,127.53
Ridgewater College		04/23/2026	2431	3,012.70	
Riverland Community College		04/23/2026	2432		3,995.00
Scofield Nursing Assistant Training Center		04/23/2026	2433	1,600.00	
Stull, Abigail		04/23/2026	2434	250.00	
Today's Driving School		04/23/2026	2435		486.25
West Central Sanitation		04/23/2026	2436	35.82	
City of Mora		04/23/2026	2438		225.00
City of Sandstone		04/23/2026	2439		15.63
Goodwill - Easter Seals		04/23/2026	2440		5,250.00
Lakes and Pines Community Action Council, Inc		04/23/2026	2442		250.00
Meeker County Administrator		04/23/2026	2443		227.60
Meeker County Social Services Department		04/23/2026	2444		329.00
Minnesota State OBO: Ridgewater College		04/23/2026	2447		617.62
5 Star Walt's LLC	ACH	04/23/2026	091800020000280	113.17	
Scrubs and Beyond	ACH	04/23/2026	091800020000281	169.32	
Alexandria Technical & Community College	ACH	04/23/2026	091800020000282	1,515.16	
Cintas Corp	ACH	04/23/2026	091800020000283	47.15	
Microsoft	ACH	04/23/2026	091800020000284	364.00	
Monticello Training Center, LLC	ACH	04/23/2026	091800020000285		19,247.56
Cambridge True Value Home Center, Inc.	ACH	04/23/2026	091800020000286		2,300.38
Nice Healthcare PLLC		04/23/2026		1,429.27	
Nice Healthcare PLLC	Incorrect payment	04/23/2026			(1,427.17)
Nice Healthcare PLLC		04/23/2026			1,427.17
Marco Technologies LLC 1256712 - Copier		04/24/2026		2,944.22	
General Ledger entry	ADP Payroll service fee - Q1 MN Taxes addl Service	04/24/2026		11.00	
General Ledger entry	4.24.2026 403B JE	04/27/2026		13,075.32	
Central MN Truck Academy LLC		04/28/2026	2437		5,000.00
Karlsburger Foods, Inc.		04/28/2026	2441		5,000.00
Mid Country Bank		04/28/2026	2445		5,149.04
Minnesota State OBO: Ridgewater College		04/28/2026	2446		240.00
City of Sandstone		04/28/2026	2448		178.77
TDS		04/28/2026	2449		711.93
Language Line Services	ACH	04/28/2026	091800020000287		500.82
General Ledger entry	4.2026 Loan Fees	04/28/2026		1,000.00	
Mutual Of Omaha	G000C4S7-0001	04/29/2026		4,108.70	
Beroun Crossing Country Store		04/30/2026	2450		50.00
Capital One Auto - 5158		04/30/2026	2451		371.01
Connexus Energy - 8623		04/30/2026	2452		69.43
Gonzalez, Jacko		04/30/2026	2453		160.00
Hall, Elizabeth		04/30/2026	2454		800.00

# Central Minnesota Jobs and Training Services, Inc.

## Reconciliation report

As of 04/30/2026

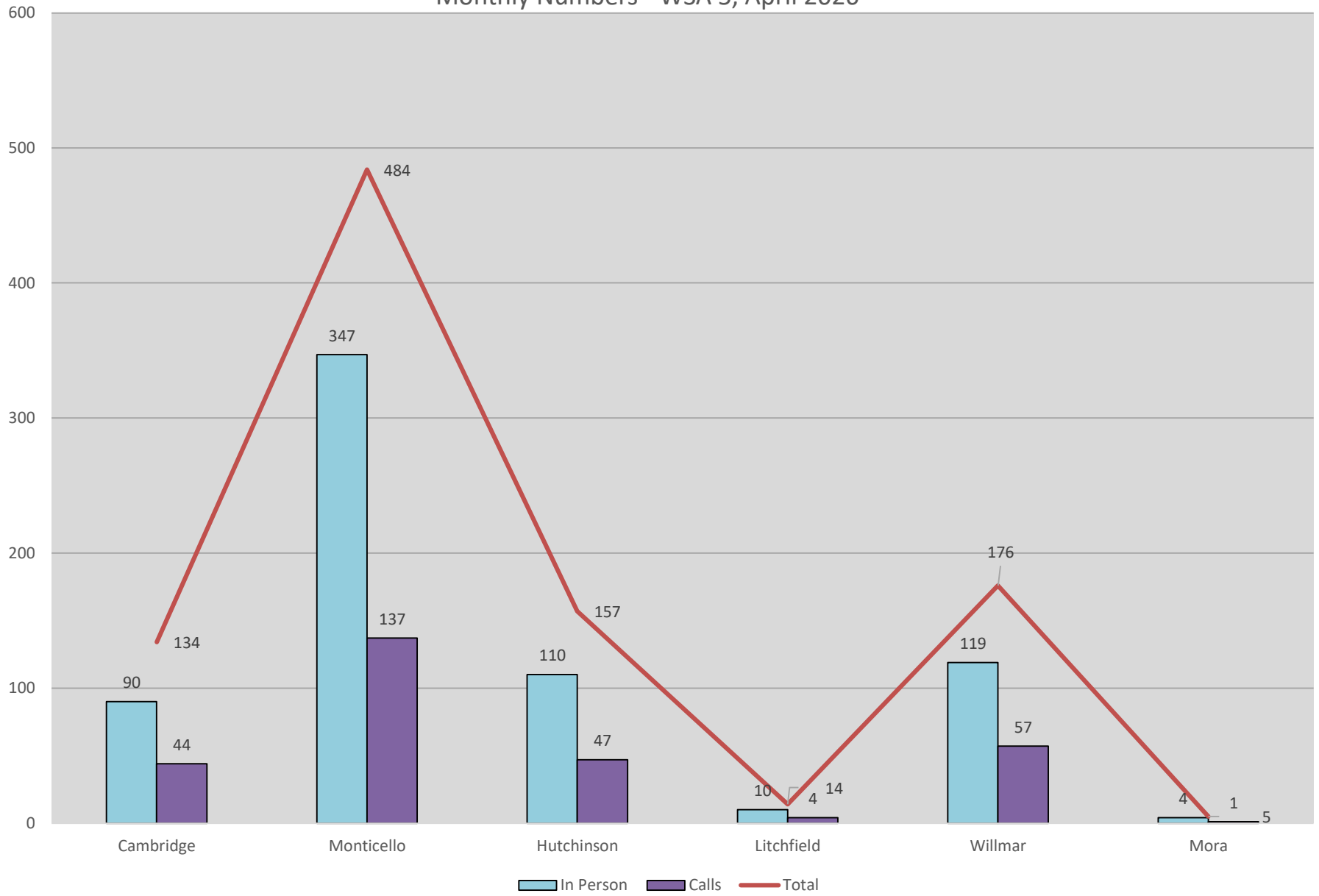
Account: Cash - Operating

Rebekah Youngdale	04/30/2026	2455	1,950.00
Xcel Energy - 5134	04/30/2026	2456	70.48
Renee Schott	04/30/2026	2457	2,171.07
Salesforce, Inc.	04/30/2026	2458	2,808.00
Sauceda, Jazzmyn	04/30/2026	2459	450.00
Travis Holway	04/30/2026	2460	1,510.00
Commercial Reports, Inc.	04/30/2026	091800020000288	755.00
General Ledger entry 4.2026 Bank Fees	04/30/2026		2.70
General Ledger entry 4.2026 Bank Fees	04/30/2026		7.50
General Ledger entry 4.2026 Bank Fees	04/30/2026		80.00
<b>Total Checks and charges</b>			<b>545,820.16</b>
			<b>132,460.10</b>





Monthly Numbers - WSA 5, April 2026



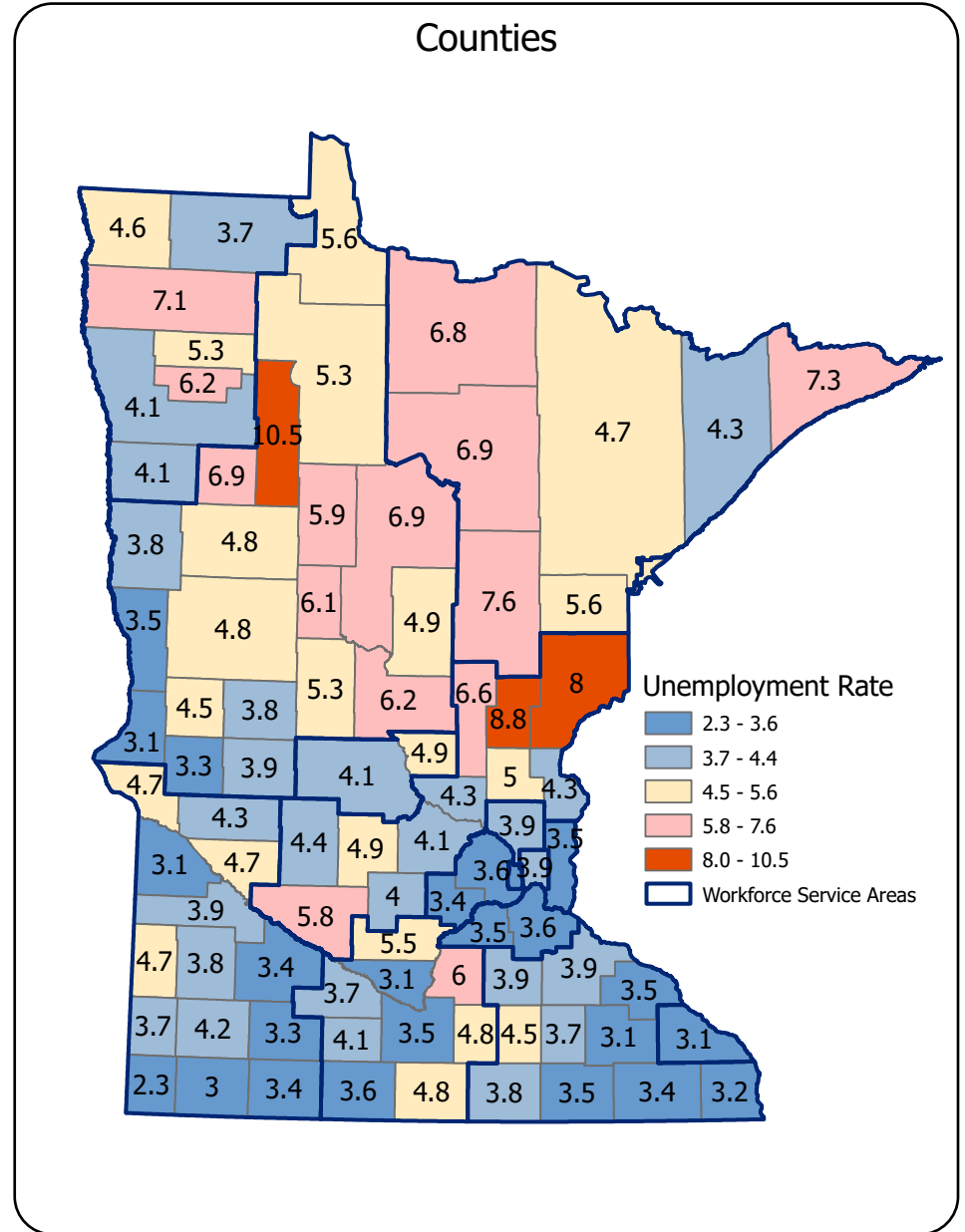
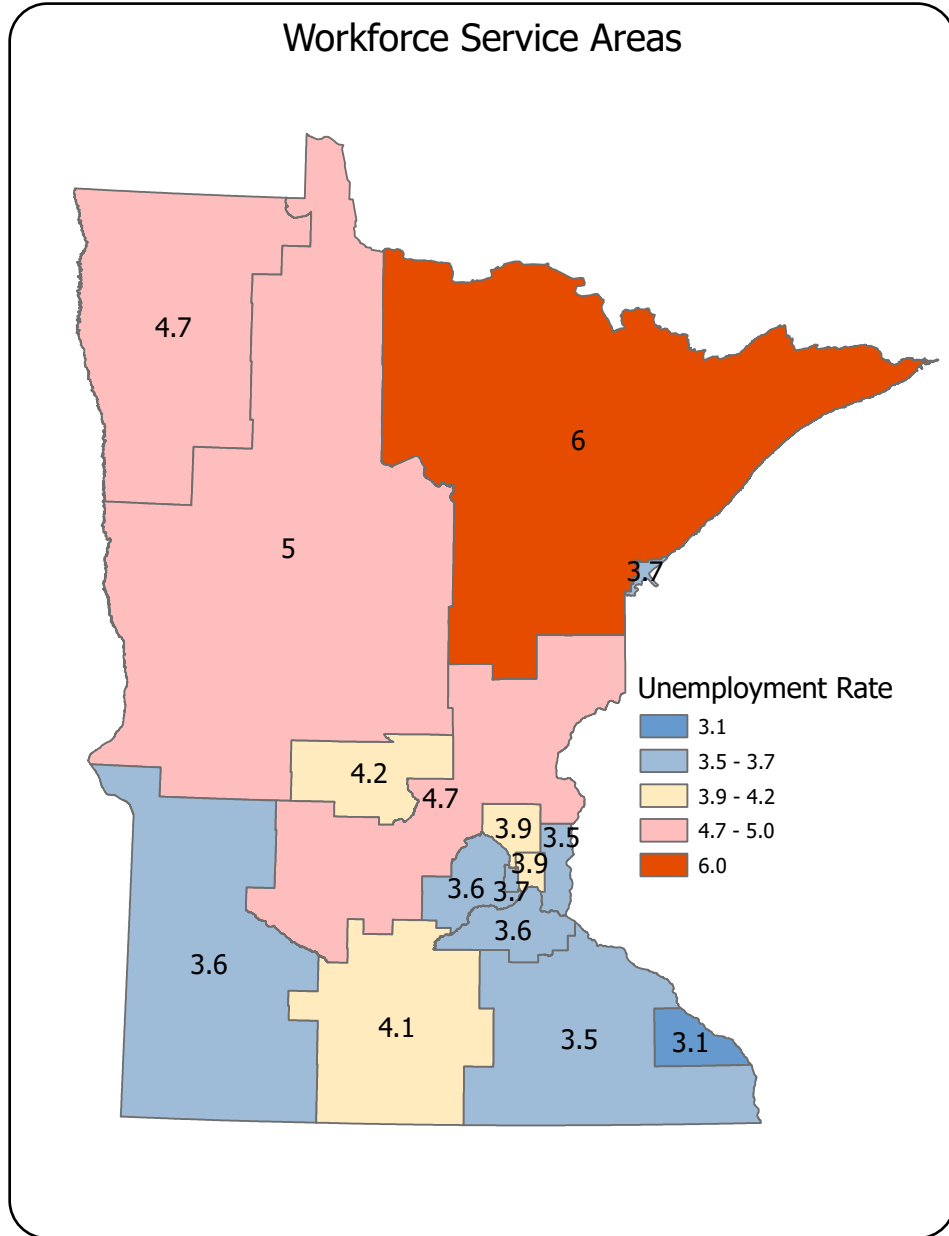
**CMJTS Grant Report 2026**

<b>GRANT</b>	<b>Requested Amount</b>	<b>Grant Duration</b>	<b>Due Date</b>	<b>Submitted</b>	<b>Received Yes or No and Amount</b>	<b>Grant Summary</b>
Old National Foundation grant	5,000	1 year	2/13/2026	✓	No	to request operating expense funding to build unrestricted revenue account
MN RETAIN	\$73,737.38	2 months	2/1/2026	✓	yes - \$73,737.38	promote mental health training to employers, staff personal empowerment training, board EI training, promote re-entry after injury, promote prevention and safety in the workplace
WIOA set-aside funds/regional planning funds	\$21,272	15 months	2/25/2026	✓	yes - \$21,272	staff training, marketing, support regional initiatives, employer training
Stauber/Fishbach Direct appropriations (DA) requests	\$200,000	1 year	3/6/2026	✓	No	support staffing and replenish WIOA reductions
Klobuchar/Smith DA requests	\$200,000	1 year	3/23/2026	✓	No	support staffing and replenish WIOA reductions
RESTART (part of state submission)	\$460,000	2.5 years				to assist youth (majority justice -involved) get into pre-apprenticeship/registered apprenticeship programs
PCCC RFP	up to \$90,000	1 year	5/8/2026	✓	\$61,100	to help 25 youth participate in leadership activities - UpNorth YOUnite program
Kanabec County Opioid grant		1 year	6/22/2026			replicate what was done in Isanti county, reduce number of adults in training, add more youth for prevention

<b>Written fund raising requests</b>	<b>amount requested</b>	<b>Amount received</b>	<b>Notes</b>
Xcel Energy	500	500	Tim asking Scott - said yes to the donation, follow up with Tim what is needed - invoice?
Lions clubs	500	500	
CMMA	1,000	750	encouraged manufactures to offer tours, hands on activities or sponsor lunches
Spudfest	4,000	\$4,000	
Grand Casino - MLCV	1,000		submitted request twice to ensure it was received
Southwest Initiative Foundation	2 days of lunches	covering one day in Hutch, one day in Willmar	need a specific ask sent email to Scott sent email again on 5/19
Willmar EDA	0		not sure who to ask - gone through several directors in the past 2 years
Wright County EDP	500		? may be disbanded
First Citizens Bank - Mora	10,000		submitted the online request
Kwik Trip	500		form submitted
Coborns	?		donation form submitted - no specific amount requested
Cub Foods		80 gift card	
Bobcat			more like a grant - Diana will forward to Leslie

# Unemployment Rates in Workforce Service Areas and Counties, April 2026

State of Minnesota = 4.0% (not seasonally adjusted)





# CORPORATE RESOLUTION TO BORROW / GRANT COLLATERAL / SUBORDINATE DEBT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
<b>\$500,000.00</b>	<b>04-27-2026</b>	<b>04-17-2028</b>	<b>4104083</b>	<b>4A / 300</b>	<b>CBA4710</b>	<b>JLL</b>	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.  
Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Corporation:** Central Minnesota Jobs and Training Services, Inc.  
PO Box 720  
Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
Monticello  
1127 Tower Ave  
Superior, WI 54880

**WE, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:**

**THE CORPORATION'S EXISTENCE.** The complete and correct name of the Corporation is Central Minnesota Jobs and Training Services, Inc. ("Corporation"). The Corporation is a non-profit corporation which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of Minnesota. The Corporation is duly authorized to transact business in all other states in which the Corporation is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which the Corporation is doing business. Specifically, the Corporation is, and at all times shall be, duly qualified as a foreign corporation in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. The Corporation has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. The Corporation maintains an office at 406 E 7th St, Monticello, MN 55362-8948. Unless the Corporation has designated otherwise in writing, the principal office is the office at which the Corporation keeps its books and records. The Corporation will notify Lender prior to any change in the location of the Corporation's state of organization or any change in the Corporation's name. The Corporation shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to the Corporation and the Corporation's business activities.

**RESOLUTIONS ADOPTED.** At a meeting of the Directors of the Corporation, or if the Corporation is a close corporation having no Board of Directors then at a meeting of the Corporation's shareholders, duly called and held on **April 27, 2026**, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted.

**OFFICERS.** The following named persons are officers of Central Minnesota Jobs and Training Services, Inc.:

<u>NAMES</u>	<u>TITLES</u>	<u>AUTHORIZED</u>	<u>ACTUAL SIGNATURES</u>
Jacob J. Humphrey	Finance Manager	Y	x <u>JACOB J. HUMPHREY</u>
Dina L. Wuornos	Executive Director	Y	<u>DINA L. WUORNOS</u>

**ACTIONS AUTHORIZED.** Any one (1) of the authorized persons listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Corporation. Specifically, but without limitation, any one (1) of such authorized persons are authorized, empowered, and directed to do the following for and on behalf of the Corporation:

**Borrow Money.** To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Corporation and Lender, such sum or sums of money as in their judgment should be borrowed, without limitation.

**Execute Notes.** To execute and deliver to Lender the promissory note or notes, or other evidence of the Corporation's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Corporation's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

**Grant Security.** To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to the Corporation or in which the Corporation now or hereafter may have an interest, including without limitation all of the Corporation's real property and all of the Corporation's personal property (tangible or intangible), as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of the Corporation to Lender at any time owing, however the same may be evidenced. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated or encumbered.

**Execute Security Documents.** To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances. Notwithstanding the foregoing, any one of the above authorized persons may execute, deliver, or record financing statements.

**Subordination.** To subordinate, in all respects, any and all present and future indebtedness, obligations, liabilities, claims, rights, and demands of any kind which may be owed, now or hereafter, from any person or entity to the Corporation to all present and future indebtedness, obligations, liabilities, claims, rights, and demands of any kind which may be owed, now or hereafter, from such person or entity to Lender ("Subordinated Indebtedness"), together with subordination by the Corporation of any and all security interests of any kind, whether now existing or hereafter acquired, securing payment or performance of the Subordinated Indebtedness; all on such subordination terms as may be agreed upon between the Corporation's Officers and Lender and in such amounts as in their judgment should be subordinated.

**Negotiate Items.** To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Corporation or in which the Corporation may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Corporation's account with Lender, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

**Further Acts.** In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver

**CORPORATE RESOLUTION TO BORROW / GRANT COLLATERAL / SUBORDINATE DEBT**  
**Loan No: 4104083** **(Continued)** **Page 2**

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such other documents and agreements as the officers may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Resolution.

**ASSUMED BUSINESS NAMES.** The Corporation has filed or recorded all documents or filings required by law relating to all assumed business names used by the Corporation. Excluding the name of the Corporation, the following is a complete list of all assumed business names under which the Corporation does business: **None.**

**NOTICES TO LENDER.** The Corporation will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Corporation's name; (B) change in the Corporation's assumed business name(s); (C) change in the management of the Corporation; (D) change in the authorized signer(s); (E) change in the Corporation's principal office address; (F) change in the Corporation's state of organization; (G) conversion of the Corporation to a new or different type of business entity; or (H) change in any other aspect of the Corporation that directly or indirectly relates to any agreements between the Corporation and Lender. No change in the Corporation's name or state of organization will take effect until after Lender has received notice.

**CERTIFICATION CONCERNING OFFICERS AND RESOLUTIONS.** The officers named above are duly elected, appointed, or employed by or for the Corporation, as the case may be, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the Corporation, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

**NO CORPORATE SEAL.** The Corporation has no corporate seal, and therefore, no seal is affixed to this Resolution.


**CONTINUING VALIDITY.** Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Corporation's agreements or commitments in effect at the time notice is given.

**IN TESTIMONY WHEREOF, we have hereunto set our hand and attest that the signatures set opposite the names listed above are their genuine signatures.**

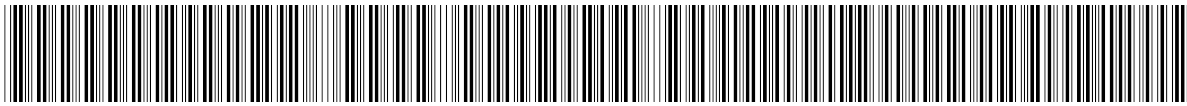
**We each have read all the provisions of this Resolution, and we each personally and on behalf of the Corporation certify that all statements and representations made in this Resolution are true and correct. This Corporate Resolution to Borrow / Grant Collateral / Subordinate Debt is dated April 27, 2026.**

**CERTIFIED TO AND ATTESTED BY:**

  
\_\_\_\_\_  
Jacob J. Humphrey, Finance Manager of Central  
Minnesota Jobs and Training Services, Inc.

  
\_\_\_\_\_  
Dina L. Wuornos, Executive Director of Central  
Minnesota Jobs and Training Services, Inc.

NOTE: If the officers signing this Resolution are designated by the foregoing document as one of the officers authorized to act on the Corporation's behalf, it is advisable to have this Resolution signed by at least one non-authorized officer of the Corporation.



\*000004104083%0070%04272026%CENTRAL MINNESOTA JOB\*

## BUSINESS LOAN AGREEMENT (ASSET BASED)

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$500,000.00	04-27-2026	04-17-2028	4104083	4A / 300	CBA4710	JLL	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Borrower:** Central Minnesota Jobs and Training Services, Inc.  
PO Box 720  
Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
Monticello  
1127 Tower Ave  
Superior, WI 54880

**THIS BUSINESS LOAN AGREEMENT (ASSET BASED)** dated April 27, 2026, is made and executed between Central Minnesota Jobs and Training Services, Inc. ("Borrower") and National Bank of Commerce ("Lender") on the following terms and conditions. Borrower has received prior commercial loans from Lender or has applied to Lender for a commercial loan or loans or other financial accommodations, including those which may be described on any exhibit or schedule attached to this Agreement. Borrower understands and agrees that: (A) in granting, renewing, or extending any Loan, Lender is relying upon Borrower's representations, warranties, and agreements as set forth in this Agreement; (B) the granting, renewing, or extending of any Loan by Lender at all times shall be subject to Lender's sole judgment and discretion; and (C) all such Loans shall be and remain subject to the terms and conditions of this Agreement.

**TERM.** This Agreement shall be effective as of April 27, 2026, and shall continue in full force and effect until such time as all of Borrower's Loans in favor of Lender have been paid in full, including principal, interest, costs, expenses, attorneys' fees, and other fees and charges, or until such time as the parties may agree in writing to terminate this Agreement.

**LINE OF CREDIT.** Lender agrees to make Advances to Borrower from time to time from the date of this Agreement to the Expiration Date, provided the aggregate amount of such Advances outstanding at any time does not exceed the Borrowing Base. Within the foregoing limits, Borrower may borrow, partially or wholly prepay, and reborrow under this Agreement as follows:

**Conditions Precedent to Each Advance.** Lender's obligation to make any Advance to or for the account of Borrower under this Agreement is subject to the following conditions precedent, with all documents, instruments, opinions, reports, and other items required under this Agreement to be in form and substance satisfactory to Lender:

- (1) Lender shall have received evidence that this Agreement and all Related Documents have been duly authorized, executed, and delivered by Borrower to Lender.
- (2) Lender shall have received such opinions of counsel, supplemental opinions, and documents as Lender may request.
- (3) The security interests in the Collateral shall have been duly authorized, created, and perfected with first lien priority and shall be in full force and effect.
- (4) All guaranties required by Lender for the credit facility(ies) shall have been executed by each Guarantor, delivered to Lender, and be in full force and effect.
- (5) Lender, at its option and for its sole benefit, shall have conducted an audit of Borrower's Accounts, Inventory, Equipment, books, records, and operations, and Lender shall be satisfied as to their condition.
- (6) Borrower shall have paid to Lender all fees, costs, and expenses specified in this Agreement and the Related Documents as are then due and payable.
- (7) There shall not exist at the time of any Advance a condition which would constitute an Event of Default under this Agreement.

**Making Loan Advances.** Advances under this credit facility, as well as directions for payment from Borrower's accounts, may be requested orally or in writing by authorized persons. Lender may, but need not, require that all oral requests be confirmed in writing. Each Advance shall be conclusively deemed to have been made at the request of and for the benefit of Borrower (1) when credited to any deposit account of Borrower maintained with Lender or (2) when advanced in accordance with the instructions of an authorized person. Lender, at its option, may set a cutoff time, after which all requests for Advances will be treated as having been requested on the next succeeding Business Day.

**Mandatory Loan Repayments.** If at any time the aggregate principal amount of the outstanding Advances shall exceed the applicable Borrowing Base, Borrower, immediately upon written or oral notice from Lender, shall pay to Lender an amount equal to the difference between the outstanding principal balance of the Advances and the Borrowing Base. On the Expiration Date, Borrower shall pay to Lender in full the aggregate unpaid principal amount of all Advances then outstanding and all accrued unpaid interest, together with all other applicable fees, costs and charges, if any, not yet paid.

**Loan Account.** Lender shall maintain on its books a record of account in which Lender shall make entries for each Advance and such other debits and credits as shall be appropriate in connection with the credit facility. Lender shall provide Borrower with periodic statements of Borrower's account, which statements shall be considered to be correct and conclusively binding on Borrower unless Borrower notifies Lender to the contrary within thirty (30) days after Borrower's receipt of any such statement which Borrower deems to be incorrect.

**COLLATERAL.** To secure payment of the Primary Credit Facility and performance of all other Loans, obligations and duties owed by Borrower to Lender, Borrower (and others, if required) shall grant to Lender Security Interests in such property and assets as Lender may require. Lender's Security Interests in the Collateral shall be continuing liens and shall include the proceeds and products of the Collateral, including without limitation the proceeds of any insurance. With respect to the Collateral, Borrower agrees and represents and warrants to Lender:

**Perfection of Security Interests.** Borrower agrees to execute all documents perfecting Lender's Security Interest and to take whatever actions are requested by Lender to perfect and continue Lender's Security Interests in the Collateral. Upon request of Lender, Borrower will deliver to Lender any and all of the documents evidencing or constituting the Collateral, and Borrower will note Lender's interest upon any and all chattel paper and instruments if not delivered to Lender for possession by Lender. Contemporaneous with the execution of this Agreement, Borrower will execute one or more UCC financing statements and any similar statements as may be required by applicable law, and Lender will file such financing statements and all such similar statements in the appropriate location or locations. Borrower hereby appoints Lender as its irrevocable attorney-in-fact for the purpose of executing any documents necessary to perfect or to continue any

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

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Security Interest. Lender may at any time, and without further authorization from Borrower, file a carbon, photograph, facsimile, or other reproduction of any financing statement for use as a financing statement. Borrower will reimburse Lender for all expenses for the perfection, termination, and the continuation of the perfection of Lender's security interest in the Collateral. Borrower promptly will notify Lender before any change in Borrower's name including any change to the assumed business names of Borrower. Borrower also promptly will notify Lender before any change in Borrower's Social Security Number or Employer Identification Number. Borrower further agrees to notify Lender in writing prior to any change in address or location of Borrower's principal governance office or should Borrower merge or consolidate with any other entity.

**Collateral Records.** Borrower does now, and at all times hereafter shall, keep correct and accurate records of the Collateral, all of which records shall be available to Lender or Lender's representative upon demand for inspection and copying at any reasonable time. With respect to the Accounts, Borrower agrees to keep and maintain such records as Lender may require, including without limitation information concerning Eligible Accounts and Account balances and agings. Records related to Accounts (Receivables) are or will be located at 406 E 7th St Monticello, MN 55632-8948. With respect to the Inventory, Borrower agrees to keep and maintain such records as Lender may require, including without limitation information concerning Eligible Inventory and records itemizing and describing the kind, type, quality, and quantity of Inventory, Borrower's Inventory costs and selling prices, and the daily withdrawals and additions to Inventory. Records related to Inventory are or will be located at 406 E 7th St Monticello, MN 55632-8948. With respect to the Equipment, Borrower agrees to keep and maintain such records as Lender may require, including without limitation information concerning Eligible Equipment and records itemizing and describing the kind, type, quality, and quantity of Equipment, Borrower's Equipment costs, and the daily withdrawals and additions to Equipment. Records related to Equipment are or will be located at 406 E 7th St Monticello, MN 55632-8948. The above is an accurate and complete list of all locations at which Borrower keeps or maintains business records concerning Borrower's collateral.

**Collateral Schedules.** Concurrently with the execution and delivery of this Agreement, Borrower shall execute and deliver to Lender schedules of Accounts, Inventory and Equipment and schedules of Eligible Accounts, Eligible Inventory and Eligible Equipment, in form and substance satisfactory to the Lender. Thereafter supplemental schedules shall be delivered according to the following schedule:

**Representations and Warranties Concerning Accounts.** With respect to the Accounts, Borrower represents and warrants to Lender: (1) Each Account represented by Borrower to be an Eligible Account for purposes of this Agreement conforms to the requirements of the definition of an Eligible Account; (2) All Account information listed on schedules delivered to Lender will be true and correct, subject to immaterial variance; and (3) Lender, its assigns, or agents shall have the right at any time and at Borrower's expense to inspect, examine, and audit Borrower's records and to confirm with Account Debtors the accuracy of such Accounts.

**Representations and Warranties Concerning Inventory.** With respect to the Inventory, Borrower represents and warrants to Lender: (1) All Inventory represented by Borrower to be Eligible Inventory for purposes of this Agreement conforms to the requirements of the definition of Eligible Inventory; (2) All Inventory values listed on schedules delivered to Lender will be true and correct, subject to immaterial variance; (3) The value of the Inventory will be determined on a consistent accounting basis; (4) Except as agreed to the contrary by Lender in writing, all Eligible Inventory is now and at all times hereafter will be in Borrower's physical possession and shall not be held by others on consignment, sale on approval, or sale or return; (5) Except as reflected in the Inventory schedules delivered to Lender, all Eligible Inventory is now and at all times hereafter will be of good and merchantable quality, free from defects; (6) Eligible Inventory is not now and will not at any time hereafter be stored with a bailee, warehouseman, or similar party without Lender's prior written consent, and, in such event, Borrower will concurrently at the time of bailment cause any such bailee, warehouseman, or similar party to issue and deliver to Lender, in form acceptable to Lender, warehouse receipts in Lender name evidencing the storage of Inventory; and (7) Lender, its assigns, or agents shall have the right at any time and at Borrower's expense to inspect and examine the Inventory and to check and test the same as to quality, quantity, value, and condition.

**Representations and Warranties Concerning Equipment.** With respect to the Equipment, Borrower represents and warrants to Lender: (1) All Equipment represented by Borrower to be Eligible Equipment for purposes of this Agreement conforms to the requirements of the definition of Eligible Equipment; (2) All Equipment values listed on schedules delivered to Lender will be true and correct, subject to immaterial variance; (3) The value of the Equipment will be determined on a consistent accounting basis; (4) Except as agreed to the contrary by Lender in writing, all Eligible Equipment is now and at all times hereafter will be in Borrower's physical possession; (5) Except as reflected in the Equipment schedules delivered to Lender, all Eligible Equipment is now and at all times hereafter will be of good and merchantable quality, free from defects; (6) Eligible Equipment is not now and will not at any time hereafter be stored with a bailee, warehouseman, or similar party without Lender's prior written consent, and, in such event, Borrower will concurrently at the time of bailment cause any such bailee, warehouseman, or similar party to issue and deliver to Lender, in form acceptable to Lender, warehouse receipts in Lender name evidencing the storage of Equipment; and (7) Lender, its assigns, or agents shall have the right at any time and at Borrower's expense to inspect and examine the Equipment and to check and test the same as to quality, quantity, value, and condition.

**REPRESENTATIONS AND WARRANTIES.** Borrower represents and warrants to Lender, as of the date of this Agreement, as of the date of each disbursement of loan proceeds, as of the date of any renewal, extension or modification of any Loan, and at all times any Indebtedness exists:

**Organization.** Borrower is a non-profit corporation which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of Minnesota. Borrower is duly authorized to transact business in all other states in which Borrower is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which Borrower is doing business. Specifically, Borrower is, and at all times shall be, duly qualified as a foreign corporation in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. Borrower has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. Borrower maintains an office at 406 E 7th St, Monticello, MN 55362-8948. Unless Borrower has designated otherwise in writing, the principal office is the office at which Borrower keeps its books and records including its records concerning the Collateral. Borrower will notify Lender prior to any change in the location of Borrower's state of organization or any change in Borrower's name. Borrower shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to Borrower and Borrower's business activities.

**Assumed Business Names.** Borrower has filed or recorded all documents or filings required by law relating to all assumed business names used by Borrower. Excluding the name of Borrower, the following is a complete list of all assumed business names under which Borrower does business: **None.**

**Authorization.** Borrower's execution, delivery, and performance of this Agreement and all the Related Documents have been duly authorized by all necessary action by Borrower and do not conflict with, result in a violation of, or constitute a default under (1) any provision of (a) Borrower's articles of incorporation or organization, or bylaws, or (b) any agreement or other instrument binding upon Borrower or (2) any law, governmental regulation, court decree, or order applicable to Borrower or to Borrower's properties.

**Financial Information.** Each of Borrower's financial statements supplied to Lender truly and completely disclosed Borrower's financial condition as of the date of the statement, and there has been no material adverse change in Borrower's financial condition subsequent to the date of the most recent financial statement supplied to Lender. Borrower has no material contingent obligations except as disclosed in

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

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such financial statements.

**Legal Effect.** This Agreement constitutes, and any instrument or agreement Borrower is required to give under this Agreement when delivered will constitute legal, valid, and binding obligations of Borrower enforceable against Borrower in accordance with their respective terms.

**Properties.** Except as contemplated by this Agreement or as previously disclosed in Borrower's financial statements or in writing to Lender and as accepted by Lender, and except for property tax liens for taxes not presently due and payable, Borrower owns and has good title to all of Borrower's properties free and clear of all Security Interests, and has not executed any security documents or financing statements relating to such properties. All of Borrower's properties are titled in Borrower's legal name, and Borrower has not used or filed a financing statement under any other name for at least the last five (5) years.

**Hazardous Substances.** Except as disclosed to and acknowledged by Lender in writing, Borrower represents and warrants that: (1) During the period of Borrower's ownership of the Collateral, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from any of the Collateral. (2) Borrower has no knowledge of, or reason to believe that there has been (a) any breach or violation of any Environmental Laws; (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Collateral by any prior owners or occupants of any of the Collateral; or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters. (3) Neither Borrower nor any tenant, contractor, agent or other authorized user of any of the Collateral shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from any of the Collateral; and any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations, and ordinances, including without limitation all Environmental Laws. Borrower authorizes Lender and its agents to enter upon the Collateral to make such inspections and tests as Lender may deem appropriate to determine compliance of the Collateral with this section of the Agreement. Any inspections or tests made by Lender shall be at Borrower's expense and for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Borrower or to any other person. The representations and warranties contained herein are based on Borrower's due diligence in investigating the Collateral for hazardous waste and Hazardous Substances. Borrower hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any such laws, and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Agreement or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release of a hazardous waste or substance on the Collateral. The provisions of this section of the Agreement, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the termination, expiration or satisfaction of this Agreement and shall not be affected by Lender's acquisition of any interest in any of the Collateral, whether by foreclosure or otherwise.

**Litigation and Claims.** No litigation, claim, investigation, administrative proceeding or similar action (including those for unpaid taxes) against Borrower is pending or threatened, and no other event has occurred which may materially adversely affect Borrower's financial condition or properties, other than litigation, claims, or other events, if any, that have been disclosed to and acknowledged by Lender in writing.

**Taxes.** To the best of Borrower's knowledge, all of Borrower's tax returns and reports that are or were required to be filed, have been filed, and all taxes, assessments and other governmental charges have been paid in full, except those presently being or to be contested by Borrower in good faith in the ordinary course of business and for which adequate reserves have been provided.

**Lien Priority.** Unless otherwise previously disclosed to Lender in writing, Borrower has not entered into or granted any Security Agreements, or permitted the filing or attachment of any Security Interests on or affecting any of the Collateral directly or indirectly securing repayment of Borrower's Loan and Note, that would be prior or that may in any way be superior to Lender's Security Interests and rights in and to such Collateral.

**Binding Effect.** This Agreement, the Note, all Security Agreements (if any), and all Related Documents are binding upon the signers thereof, as well as upon their successors, representatives and assigns, and are legally enforceable in accordance with their respective terms.

**AFFIRMATIVE COVENANTS.** Borrower covenants and agrees with Lender that, so long as this Agreement remains in effect, Borrower will:

**Notices of Claims and Litigation.** Promptly inform Lender in writing of (1) all material adverse changes in Borrower's financial condition, and (2) all existing and all threatened litigation, claims, investigations, administrative proceedings or similar actions affecting Borrower or any Guarantor which could materially affect the financial condition of Borrower or the financial condition of any Guarantor.

**Financial Records.** Maintain its books and records in accordance with GAAP, or an OCBOA acceptable to Lender, applied on a consistent basis, and permit Lender to examine and audit Borrower's books and records at all reasonable times.

**Financial Statements.** Furnish Lender with the following:

**Annual Statements.** As soon as available, but in no event later than one-hundred-twenty (120) days after the end of each fiscal year, Borrower's balance sheet and income statement for the year ended, prepared by Borrower.

**Tax Returns.** As soon as available, but in no event later than sixty (60) days after the applicable filing date for the tax reporting period ended, Borrower's Federal and other governmental tax returns, prepared by a professional accountant satisfactory to Lender.

All financial reports required to be provided under this Agreement shall be prepared in accordance with GAAP, or an OCBOA acceptable to Lender, applied on a consistent basis, and certified by Borrower as being true and correct.

**Additional Information.** Furnish such additional information and statements, as Lender may request from time to time.

**Insurance.** Maintain fire and other risk insurance, public liability insurance, and such other insurance as Lender may require with respect to Borrower's properties and operations, in form, amounts, coverages and with insurance companies acceptable to Lender. Borrower, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Borrower or any other person. In connection with all policies covering assets in which Lender holds or is offered a security interest for the Loans, Borrower will provide Lender with such lender's loss payable or other endorsements as Lender may require.

**Insurance Reports.** Furnish to Lender, upon request of Lender, reports on each existing insurance policy showing such information as Lender may reasonably request, including without limitation the following: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the properties insured; (5) the then current property values on the basis of which insurance has been obtained, and the manner of determining those values; and (6) the expiration date of the policy. In addition, upon request of Lender (however not

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

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more often than annually), Borrower will have an independent appraiser satisfactory to Lender determine, as applicable, the actual cash value or replacement cost of any Collateral. The cost of such appraisal shall be paid by Borrower.

**Other Agreements.** Comply with all terms and conditions of all other agreements, whether now or hereafter existing, between Borrower and any other party and notify Lender immediately in writing of any default in connection with any other such agreements.

**Loan Proceeds.** Use all Loan proceeds solely for Borrower's business operations, unless specifically consented to the contrary by Lender in writing.

**Taxes, Charges and Liens.** Pay and discharge when due all of its indebtedness and obligations, including without limitation all assessments, taxes, governmental charges, levies and liens, of every kind and nature, imposed upon Borrower or its properties, income, or profits, prior to the date on which penalties would attach, and all lawful claims that, if unpaid, might become a lien or charge upon any of Borrower's properties, income, or profits. Provided however, Borrower will not be required to pay and discharge any such assessment, tax, charge, levy, lien or claim so long as (1) the legality of the same shall be contested in good faith by appropriate proceedings, and (2) Borrower shall have established on Borrower's books adequate reserves with respect to such contested assessment, tax, charge, levy, lien, or claim in accordance with GAAP or an OCBOA acceptable to Lender.

**Performance.** Perform and comply, in a timely manner, with all terms, conditions, and provisions set forth in this Agreement, in the Related Documents, and in all other instruments and agreements between Borrower and Lender. Borrower shall notify Lender immediately in writing of any default in connection with any agreement.

**Operations.** Maintain executive and management personnel with substantially the same qualifications and experience as the present executive and management personnel; provide written notice to Lender of any change in executive and management personnel; conduct its business affairs in a reasonable and prudent manner.

**Environmental Studies.** Promptly conduct and complete, at Borrower's expense, all such investigations, studies, samplings and testings as may be requested by Lender or any governmental authority relative to any substance, or any waste or by-product of any substance defined as toxic or a hazardous substance under applicable federal, state, or local law, rule, regulation, order or directive, at or affecting any property or any facility owned, leased or used by Borrower.

**Compliance with Governmental Requirements.** Comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the conduct of Borrower's properties, businesses and operations, and to the use or occupancy of the Collateral, including without limitation, the Americans With Disabilities Act. Borrower may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Borrower has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Collateral are not jeopardized. Lender may require Borrower to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Beneficial Ownership Information.** Comply with all beneficial ownership information reporting requirements of the Corporate Transparency Act and its implementing regulations (collectively the CTA), if applicable to that Borrower. Any Borrower that is or becomes a reporting company as defined in the CTA: (1) has filed, or will file within required timeframes a complete and accurate report of its beneficial ownership information with the Financial Crimes Enforcement Network (FinCEN) as required by the CTA; (2) will update or correct its beneficial ownership information with FinCEN within required timeframes upon any change in its beneficial ownership information; (3) will provide Lender with a copy of its beneficial ownership information report filed with FinCEN upon request; (4) consents to allow Lender to obtain from FinCEN beneficial ownership information filed by Borrower; and (5) will notify Lender in writing of any change in its beneficial ownership information within 30 days of such change.

**Inspection.** Permit employees or agents of Lender at any reasonable time to inspect any and all Collateral for the Loan or Loans and Borrower's other properties and to examine or audit Borrower's books, accounts, and records and to make copies and memoranda of Borrower's books, accounts, and records. If Borrower now or at any time hereafter maintains any records (including without limitation computer generated records and computer software programs for the generation of such records) in the possession of a third party, Borrower, upon request of Lender, shall notify such party to permit Lender free access to such records at all reasonable times and to provide Lender with copies of any records it may request, all at Borrower's expense.

**Environmental Compliance and Reports.** Borrower shall comply in all respects with any and all Environmental Laws; not cause or permit to exist, as a result of an intentional or unintentional action or omission on Borrower's part or on the part of any third party, on property owned and/or occupied by Borrower, any environmental activity where damage may result to the environment, unless such environmental activity is pursuant to and in compliance with the conditions of a permit issued by the appropriate federal, state or local governmental authorities; shall furnish to Lender promptly and in any event within thirty (30) days after receipt thereof a copy of any notice, summons, lien, citation, directive, letter or other communication from any governmental agency or instrumentality concerning any intentional or unintentional action or omission on Borrower's part in connection with any environmental activity whether or not there is damage to the environment and/or other natural resources.

**Additional Assurances.** Make, execute and deliver to Lender such promissory notes, mortgages, deeds of trust, security agreements, assignments, financing statements, instruments, documents and other agreements as Lender or its attorneys may reasonably request to evidence and secure the Loans and to perfect all Security Interests.

**LENDER'S EXPENDITURES.** If any action or proceeding is commenced that would materially affect Lender's interest in the Collateral or if Borrower fails to comply with any provision of this Agreement or any Related Documents, including but not limited to Borrower's failure to discharge or pay when due any amounts Borrower is required to discharge or pay under this Agreement or any Related Documents, Lender on Borrower's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on any Collateral and paying all costs for insuring, maintaining and preserving any Collateral. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Borrower. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity.

**NEGATIVE COVENANTS.** Borrower covenants and agrees with Lender that while this Agreement is in effect, Borrower shall not, without the prior written consent of Lender:

**Indebtedness and Liens.** (1) Except for trade debt incurred in the normal course of business and indebtedness to Lender contemplated by this Agreement, create, incur or assume indebtedness for borrowed money, including finance leases, (2) sell, transfer, mortgage, assign, pledge, lease, grant a security interest in, or encumber any of Borrower's assets (except as allowed as Permitted Liens), or (3) sell with recourse any of Borrower's accounts receivable, except to Lender.

**Continuity of Operations.** (1) Engage in any business activities substantially different than those in which Borrower is presently engaged,

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

Loan No: 4104083

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(2) cease operations, liquidate, merge or restructure as a legal entity (whether by division or otherwise), consolidate with or acquire any other entity, change its name, convert to another type of entity or redomesticate, dissolve or transfer or sell Collateral out of the ordinary course of business, or (3) pay any dividends on Borrower's stock (other than dividends payable in its stock), provided, however that notwithstanding the foregoing, but only so long as no Event of Default has occurred and is continuing or would result from the payment of dividends, if Borrower is a "Subchapter S Corporation" (as defined in the Internal Revenue Code of 1986, as amended), Borrower may pay cash dividends on its stock to its shareholders from time to time in amounts necessary to enable the shareholders to pay income taxes and make estimated income tax payments to satisfy their liabilities under federal and state law which arise solely from their status as Shareholders of a Subchapter S Corporation because of their ownership of shares of Borrower's stock, or purchase or retire any of Borrower's outstanding shares or alter or amend Borrower's capital structure.

**Loans, Acquisitions and Guaranties.** (1) Loan, invest in or advance money or assets to any other person, enterprise or entity, (2) purchase, create or acquire any interest in any other enterprise or entity, or (3) incur any obligation as surety or guarantor other than in the ordinary course of business.

**Agreements.** Enter into any agreement containing any provisions which would be violated or breached by the performance of Borrower's obligations under this Agreement or in connection herewith.

**CESSATION OF ADVANCES.** If Lender has made any commitment to make any Loan to Borrower, whether under this Agreement or under any other agreement, Lender shall have no obligation to make Loan Advances or to disburse Loan proceeds if: (A) Borrower or any Guarantor is in default under the terms of this Agreement or any of the Related Documents or any other agreement that Borrower or any Guarantor has with Lender; (B) Borrower or any Guarantor dies, becomes incompetent or becomes insolvent, files a petition in bankruptcy or similar proceedings, or is adjudged a bankrupt; (C) there occurs a material adverse change in Borrower's financial condition, in the financial condition of any Guarantor, or in the value of any Collateral securing any Loan; or (D) any Guarantor seeks, claims or otherwise attempts to limit, modify or revoke such Guarantor's guaranty of the Loan or any other loan with Lender.

**RIGHT OF SETOFF.** To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the Indebtedness against any and all such accounts.

**DEFAULT.** Each of the following shall constitute an Event of Default under this Agreement:

**Payment Default.** Borrower fails to make any payment when due under the Loan.

**Other Defaults.** Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Agreement or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

**Default in Favor of Third Parties.** Borrower or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Borrower's or any Grantor's property or Borrower's or any Grantor's ability to repay the Loans or perform their respective obligations under this Agreement or any of the Related Documents.

**False Statements.** Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

**Insolvency.** The dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

**Defective Collateralization.** This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

**Creditor or Forfeiture Proceedings.** Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the Loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

**Change in Ownership.** Any change in ownership of twenty-five percent (25%) or more of the common stock of Borrower.

**Adverse Change.** A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of the Loan is impaired.

**Events Affecting Guarantor.** Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

**EFFECT OF AN EVENT OF DEFAULT.** If any Event of Default shall occur, except where otherwise provided in this Agreement or the Related Documents, all commitments and obligations of Lender under this Agreement or the Related Documents or any other agreement immediately will terminate (including any obligation to make further Loan Advances or disbursements), and, at Lender's option, all Indebtedness immediately will become due and payable, all without notice of any kind to Borrower, except that in the case of an Event of Default of the type described in the "Insolvency" subsection above, such acceleration shall be automatic and not optional. In addition, Lender shall have all the rights and remedies provided in the Related Documents or available at law, in equity, or otherwise. Except as may be prohibited by applicable law, all of Lender's rights and remedies shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Borrower or of any Grantor shall not affect Lender's right to declare a default and to exercise its rights and remedies.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Agreement:

**Amendments.** This Agreement, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Agreement. No alteration of or amendment to this Agreement shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

**Attorneys' Fees; Expenses.** Borrower agrees to pay upon demand all of Lender's costs and expenses, including Lender's attorneys' fees

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

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and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement, and Borrower shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's attorneys' fees and legal expenses whether or not there is a lawsuit, including attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Borrower also shall pay all court costs and such additional fees as may be directed by the court.

**Caption Headings.** Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

**Consent to Loan Participation.** Borrower agrees and consents to Lender's sale or transfer, whether now or later, of one or more participation interests in the Loan to one or more purchasers, whether related or unrelated to Lender. Lender may provide, without any limitation whatsoever, to any one or more purchasers, or potential purchasers, any information or knowledge Lender may have about Borrower or about any other matter relating to the Loan, and Borrower hereby waives any rights to privacy Borrower may have with respect to such matters. Borrower additionally waives any and all notices of sale of participation interests, as well as all notices of any repurchase of such participation interests. Borrower also agrees that the purchasers of any such participation interests will be considered as the absolute owners of such interests in the Loan and will have all the rights granted under the participation agreement or agreements governing the sale of such participation interests. Borrower further waives all rights of offset or counterclaim that it may have now or later against Lender or against any purchaser of such a participation interest and unconditionally agrees that either Lender or such purchaser may enforce Borrower's obligation under the Loan irrespective of the failure or insolvency of any holder of any interest in the Loan. Borrower further agrees that the purchaser of any such participation interests may enforce its interests irrespective of any personal claims or defenses that Borrower may have against Lender.

**Governing Law.** This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Wisconsin without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Wisconsin.

**No Waiver by Lender.** Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Agreement shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Agreement. No prior waiver by Lender, nor any course of dealing between Lender and Borrower, or between Lender and any Grantor, shall constitute a waiver of any of Lender's rights or of any of Borrower's or any Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

**Notices.** Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any party may change its address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Borrower agrees to keep Lender informed at all times of Borrower's current address. Unless otherwise provided or required by law, if there is more than one Borrower, any notice given by Lender to any Borrower is deemed to be notice given to all Borrowers.

**Severability.** If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

**Subsidiaries and Affiliates of Borrower.** To the extent the context of any provisions of this Agreement makes it appropriate, including without limitation any representation, warranty or covenant, the word "Borrower" as used in this Agreement shall include all of Borrower's subsidiaries and affiliates. Notwithstanding the foregoing however, under no circumstances shall this Agreement be construed to require Lender to make any Loan or other financial accommodation to any of Borrower's subsidiaries or affiliates.

**Successors and Assigns.** All covenants and agreements by or on behalf of Borrower contained in this Agreement or any Related Documents shall bind Borrower's successors and assigns and shall inure to the benefit of Lender and its successors and assigns. Borrower shall not, however, have the right to assign Borrower's rights under this Agreement or any interest therein, without the prior written consent of Lender.

**Survival of Representations and Warranties.** Borrower understands and agrees that in extending Loan Advances, Lender is relying on all representations, warranties, and covenants made by Borrower in this Agreement or in any certificate or other instrument delivered by Borrower to Lender under this Agreement or the Related Documents. Borrower further agrees that regardless of any investigation made by Lender, all such representations, warranties and covenants will survive the extension of Loan Advances and delivery to Lender of the Related Documents, shall be continuing in nature, shall be deemed made and redated by Borrower at the time each Loan Advance is made, and shall remain in full force and effect until such time as Borrower's Indebtedness shall be paid in full, or until this Agreement shall be terminated in the manner provided above, whichever is the last to occur.

**Time is of the Essence.** Time is of the essence in the performance of this Agreement.

**DEFINITIONS.** The following capitalized words and terms shall have the following meanings when used in this Agreement. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code. Accounting words and terms not otherwise defined in this Agreement shall have the meanings assigned to them in accordance with generally accepted accounting principles as in effect on the date of this Agreement:

**Account.** The word "Account" means a trade account, account receivable, other receivable, or other right to payment for goods sold or services rendered owing to Borrower (or to a third party grantor acceptable to Lender).

**Account Debtor.** The words "Account Debtor" mean the person or entity obligated upon an Account.

**Advance.** The word "Advance" means a disbursement of Loan funds made, or to be made, to Borrower or on Borrower's behalf under the terms and conditions of this Agreement.

**Agreement.** The word "Agreement" means this Business Loan Agreement (Asset Based), as this Business Loan Agreement (Asset Based) may be amended or modified from time to time, together with all exhibits and schedules attached to this Business Loan Agreement (Asset

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

Loan No: 4104083

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Based) from time to time.

**Borrower.** The word "Borrower" means Central Minnesota Jobs and Training Services, Inc. and includes all co-signers and co-makers signing the Note and all their successors and assigns.

**Borrowing Base.** The words "Borrowing Base" mean, as determined by Lender from time to time, the lesser of (1) **\$500,000.00** or (2) the sum of (a) **70.000%** of the aggregate amount of Eligible Accounts, plus (b) **50.000%** of the aggregate amount of Eligible Inventory, plus (c) **50.000%** of the aggregate amount of Eligible Equipment.

**Business Day.** The words "Business Day" mean a day on which commercial banks are open in the State of Wisconsin.

**Collateral.** The word "Collateral" means all property and assets granted as collateral security for a Loan, whether real or personal property, whether granted directly or indirectly, whether granted now or in the future, and whether granted in the form of a security interest, mortgage, collateral mortgage, deed of trust, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien, charge, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever, whether created by law, contract, or otherwise. The word Collateral also includes without limitation all collateral described in the Collateral section of this Agreement.

**Eligible Accounts.** The words "Eligible Accounts" mean at any time, all of Borrower's Accounts which contain selling terms and conditions acceptable to Lender. The net amount of any Eligible Account against which Borrower may borrow shall exclude all returns, discounts, credits, and offsets of any nature. Unless otherwise agreed to by Lender in writing, Eligible Accounts do not include:

- (1) Accounts with respect to which the Account Debtor is employee or agent of Borrower.
- (2) Accounts with respect to which the Account Debtor is a subsidiary of, or affiliated with Borrower or its shareholders, officers, or directors.
- (3) Accounts with respect to which goods are placed on consignment, guaranteed sale, or other terms by reason of which the payment by the Account Debtor may be conditional.
- (4) Accounts with respect to which Borrower is or may become liable to the Account Debtor for goods sold or services rendered by the Account Debtor to Borrower.
- (5) Accounts which are subject to dispute, counterclaim, or setoff.
- (6) Accounts with respect to which the goods have not been shipped or delivered, or the services have not been rendered, to the Account Debtor.
- (7) Accounts with respect to which Lender, in its sole discretion, deems the creditworthiness or financial condition of the Account Debtor to be unsatisfactory.
- (8) Accounts of any Account Debtor who has filed or has had filed against it a petition in bankruptcy or an application for relief under any provision of any state or federal bankruptcy, insolvency, or debtor-in-relief acts; or who has had appointed a trustee, custodian, or receiver for the assets of such Account Debtor; or who has made an assignment for the benefit of creditors or has become insolvent or fails generally to pay its debts (including its payrolls) as such debts become due.
- (9) Accounts of any Account Debtor where 10% or more of the total account balance has not been paid within 90 days of the invoice date.

**Eligible Equipment.** The words "Eligible Equipment" mean, at any time, all of Borrower's Equipment as defined below, except:

- (1) Equipment which is not owned by Borrower free and clear of all security interests, liens, encumbrances, and claims of third parties.
- (2) Equipment which Lender, in its sole discretion, deems to be obsolete, unsalable, damaged, defective, or unfit for operation.

**Eligible Inventory.** The words "Eligible Inventory" mean, at any time, all of Borrower's Inventory as defined below, except:

- (1) Inventory which is not owned by Borrower free and clear of all security interests, liens, encumbrances, and claims of third parties.
- (2) Inventory which Lender, in its sole discretion, deems to be obsolete, unsalable, damaged, defective, or unfit for further processing.

**Environmental Laws.** The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto, or common law, and shall also include pollutants, contaminants, polychlorinated biphenyls, asbestos, urea formaldehyde, petroleum and petroleum products, and agricultural chemicals.

**Equipment.** The word "Equipment" means all of Borrower's goods used or bought for use primarily in Borrower's business and which are not included in inventory, whether now or hereafter existing.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

**Expiration Date.** The words "Expiration Date" mean the date of termination of Lender's commitment to lend under this Agreement.

**GAAP.** The word "GAAP" means generally accepted accounting principles.

**Grantor.** The word "Grantor" means each and all of the persons or entities granting a Security Interest in any Collateral for the Loan, including without limitation all Borrowers granting such a Security Interest.

**Guarantor.** The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Loan.

**Guaranty.** The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum

**BUSINESS LOAN AGREEMENT (ASSET BASED)  
(Continued)**

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and petroleum by-products or any fraction thereof and asbestos.

**Indebtedness.** The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Borrower is responsible under this Agreement or under any of the Related Documents.

**Inventory.** The word "Inventory" means all of Borrower's raw materials, work in process, finished goods, merchandise, parts and supplies, of every kind and description, and goods held for sale or lease or furnished under contracts of service in which Borrower now has or hereafter acquires any right, whether held by Borrower or others, and all documents of title, warehouse receipts, bills of lading, and all other documents of every type covering all or any part of the foregoing. Inventory includes inventory temporarily out of Borrower's custody or possession and all returns on Accounts.

**Lender.** The word "Lender" means National Bank of Commerce, its successors and assigns.

**Loan.** The word "Loan" means any and all loans and financial accommodations from Lender to Borrower whether now or hereafter existing, and however evidenced, including without limitation those loans and financial accommodations described herein or described on any exhibit or schedule attached to this Agreement from time to time.

**Note.** The word "Note" means the Note dated April 27, 2026 and executed by Central Minnesota Jobs and Training Services, Inc. in the principal amount of \$500,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

**OCBOA.** The term "OCBOA" means Other Comprehensive Basis of Accounting, as designated by Lender in writing as an acceptable alternative to GAAP.

**Permitted Liens.** The words "Permitted Liens" mean (1) liens and security interests securing Indebtedness owed by Borrower to Lender; (2) liens for taxes, assessments, or similar charges either not yet due or being contested in good faith; (3) liens of materialmen, mechanics, warehousemen, or carriers, or other like liens arising in the ordinary course of business and securing obligations which are not yet delinquent; (4) purchase money liens or purchase money security interests upon or in any property acquired or held by Borrower in the ordinary course of business to secure indebtedness outstanding on the date of this Agreement or permitted to be incurred under the paragraph of this Agreement titled "Indebtedness and Liens"; (5) liens and security interests which, as of the date of this Agreement, have been disclosed to and approved by the Lender in writing; and (6) those liens and security interests which in the aggregate constitute an immaterial and insignificant monetary amount with respect to the net value of Borrower's assets.

**Primary Credit Facility.** The words "Primary Credit Facility" mean the credit facility described in the Line of Credit section of this Agreement.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Loan.

**Security Agreement.** The words "Security Agreement" mean and include without limitation any agreements, promises, covenants, arrangements, understandings or other agreements, whether created by law, contract, or otherwise, evidencing, governing, representing, or creating a Security Interest.

**Security Interest.** The words "Security Interest" mean, without limitation, any and all types of collateral security, present and future, whether in the form of a lien, charge, encumbrance, mortgage, deed of trust, security deed, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever whether created by law, contract, or otherwise.

**BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS BUSINESS LOAN AGREEMENT (ASSET BASED) AND BORROWER AGREES TO ITS TERMS. THIS BUSINESS LOAN AGREEMENT (ASSET BASED) IS DATED APRIL 27, 2026.**

**BORROWER:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

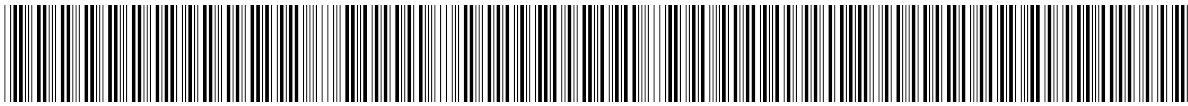
By: Jacob J. Humphrey  
 Jacob J. Humphrey, Finance Manager of Central Minnesota Jobs and Training Services, Inc.

By: Dina L. Wuornos  
 Dina L. Wuornos, Executive Director of Central Minnesota Jobs and Training Services, Inc.

**LENDER:**

**NATIONAL BANK OF COMMERCE**

By: Jada Larson  
 Jada Larson, Commercial Banker



\*000004104083%0955%04272026%CENTRAL MINNESOTA JOB\*

**PROMISSORY NOTE**

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$500,000.00	04-27-2026	04-17-2028	4104083	4A / 300	CBA4710	JLL	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Borrower:** Central Minnesota Jobs and Training Services, Inc.  
 PO Box 720  
 Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
 Monticello  
 1127 Tower Ave  
 Superior, WI 54880

**Principal Amount: \$500,000.00**

**Date of Note: April 27, 2026**

**PROMISE TO PAY.** Central Minnesota Jobs and Training Services, Inc. ("Borrower") promises to pay to National Bank of Commerce ("Lender"), or order, in lawful money of the United States of America, the principal amount of Five Hundred Thousand & 00/100 Dollars (\$500,000.00) or so much as may be outstanding, together with interest on the unpaid outstanding principal balance of each advance. Interest shall be calculated from the date of each advance until repayment of each advance.

**PAYMENT.** Borrower will pay this loan in one payment of all outstanding principal plus all accrued unpaid interest on April 17, 2028. In addition, Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning May 1, 2026, with all subsequent interest payments to be due on the same day of each month after that. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any escrow or reserve account payments as required under any mortgage, deed of trust, or other security instrument or security agreement securing this Note; then to any late charges; and then to any unpaid collection costs.

**VARIABLE INTEREST RATE.** The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the Prime Rate as published in the "Money Rates" section of the Wall Street Journal (the "Index"). The Index is not necessarily the lowest rate charged by Lender on its loans. Lender will tell Borrower the current Index rate upon Borrower's request. The interest rate change will not occur more often than each day. Borrower understands that Lender may make loans based on other rates as well. **The Index currently is 6.750% per annum.** Interest on the unpaid principal balance of this Note will be calculated as described in the "INTEREST CALCULATION METHOD" paragraph using a rate of 0.750 percentage points over the Index (the "Margin"), adjusted if necessary for any minimum and maximum rate limitations described below, resulting in an initial rate of 7.500%. If Lender determines, in its sole discretion, that the Index has become unavailable or unreliable, either temporarily, indefinitely, or permanently, during the term of this Note, Lender may amend this Note by designating a substantially similar substitute index. Lender may also amend and adjust the Margin to accompany the substitute index. The change to the Margin may be a positive or negative value, or zero. In making these amendments, Lender may take into consideration any then-prevailing market convention for selecting a substitute index and margin for the specific Index that is unavailable or unreliable. Such an amendment to the terms of this Note will become effective and bind Borrower 10 business days after Lender gives written notice to Borrower without any action or consent of the Borrower. **NOTICE:** Under no circumstances will the interest rate on this Note be less than 6.000% per annum or more than the maximum rate allowed by applicable law.

**INTEREST CALCULATION METHOD.** Interest on this Note is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method. This calculation method results in a higher effective interest rate than the numeric interest rate stated in this Note.

**RECEIPT OF PAYMENTS.** All payments must be made in U.S. dollars and must be received by Lender at:

National Bank of Commerce  
 1127 Tower Avenue, PO Box 99  
 Superior, WI 54880

All payments must be received by Lender consistent with any written payment instructions provided by Lender.

**PREPAYMENT.** Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments of accrued unpaid interest. Rather, early payments will reduce the principal balance due. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: National Bank of Commerce, Monticello, 1127 Tower Ave, Superior, WI 54880.**

**LATE CHARGE.** If a payment is not made on or before the 10th day after its due date, Borrower will be charged **5.000% of the unpaid portion of the regularly scheduled payment.**

**INTEREST AFTER DEFAULT.** Upon default, including failure to pay upon final maturity, the interest rate on this Note shall be increased by adding an additional 3.000 percentage point margin ("Default Rate Margin"). The Default Rate Margin shall also apply to each succeeding interest rate change that would have applied had there been no default. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

**DEFAULT.** Each of the following shall constitute an event of default ("Event of Default") under this Note:

**Payment Default.** Borrower fails to make any payment when due under this Note.

**Other Defaults.** Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

**PROMISSORY NOTE  
(Continued)**

Loan No: 4104083

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**Default in Favor of Third Parties.** Borrower or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Borrower's property or Borrower's ability to repay this Note or perform Borrower's obligations under this Note or any of the related documents.

**False Statements.** Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

**Insolvency.** The dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

**Creditor or Forfeiture Proceedings.** Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

**Change In Ownership.** Any change in ownership of twenty-five percent (25%) or more of the common stock of Borrower.

**Adverse Change.** A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

**Events Affecting Guarantor.** Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

**LENDER'S RIGHTS.** Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

**ATTORNEYS' FEES; EXPENSES.** Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

**GOVERNING LAW.** This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Wisconsin without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Wisconsin.

**DISHONORED ITEM FEE.** Borrower will pay a fee to Lender of \$15.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

**RIGHT OF SETOFF.** To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

**COLLATERAL.** Borrower acknowledges this Note is secured by the following collateral described in the security instrument listed herein:

(A) a Commercial Security Agreement dated April 27, 2026 made and executed between Central Minnesota Jobs and Training Services, Inc. and Lender on collateral described as: inventory, chattel paper, accounts, equipment and general intangibles.

**LINE OF CREDIT.** This Note evidences a revolving line of credit. Advances under this Note may be requested either orally or in writing by Borrower or by an authorized person. Lender may, but need not, require that all oral requests be confirmed in writing. All communications, instructions, or directions by telephone or otherwise to Lender are to be directed to Lender's office shown above. Borrower agrees to be liable for all sums either: (A) advanced in accordance with the instructions of an authorized person or (B) credited to any of Borrower's accounts with Lender. The unpaid principal balance owing on this Note at any time may be evidenced by endorsements on this Note or by Lender's internal records, including electronic records. Lender will have no obligation to advance funds under this Note if: (A) Borrower or any guarantor is in default under the terms of this Note or any agreement that Borrower or any guarantor has with Lender, including any agreement made in connection with the signing of this Note; (B) Borrower or any guarantor ceases doing business or is insolvent; (C) any guarantor seeks, claims or otherwise attempts to limit, modify or revoke such guarantor's guarantee of this Note or any other loan with Lender; or (D) Borrower has applied funds provided pursuant to this Note for purposes other than those authorized by Lender.

**UNCONDITIONALLY CANCELABLE COMMITMENT.** Notwithstanding anything to the contrary, the Bank may, at any time, with or without prior notice, in the Bank's sole and absolute discretion, (i) refuse to extend credit and (ii) reduce or cancel the Unadvanced Commitment without condition.

**SUCCESSOR INTERESTS.** The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

**GENERAL PROVISIONS.** This Note benefits Lender and its successors and assigns, and binds Borrower and Borrower's heirs, successors, assigns, and representatives. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

**PROMISSORY NOTE  
(Continued)**

**Loan No: 4104083**

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**PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE, INCLUDING THE VARIABLE INTEREST RATE PROVISIONS. BORROWER AGREES TO THE TERMS OF THE NOTE.**

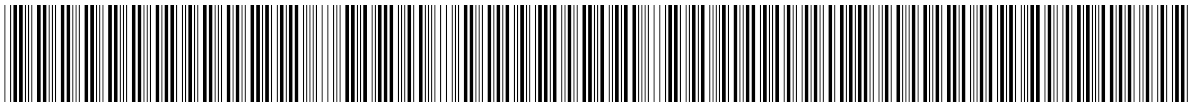
**BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.**

**BORROWER:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

**BY** JACOB J. HUMPHREY  
Jacob J. Humphrey, Finance Manager of Central  
Minnesota Jobs and Training Services, Inc.

**BY** DINA L. WUORNOS  
Dina L. Wuornos, Executive Director of Central  
Minnesota Jobs and Training Services, Inc.



\*000004104083%0235%04272026%CENTRAL MINNESOTA JOB\*

## COMMERCIAL SECURITY AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$500,000.00	04-27-2026	04-17-2028	4104083	4A / 300	CBA4710	JLL	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Grantor:** Central Minnesota Jobs and Training Services, Inc.  
 PO Box 720  
 Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
 Monticello  
 1127 Tower Ave  
 Superior, WI 54880

THIS COMMERCIAL SECURITY AGREEMENT dated April 27, 2026, is made and executed between Central Minnesota Jobs and Training Services, Inc. ("Grantor") and National Bank of Commerce ("Lender").

**GRANT OF SECURITY INTEREST.** For valuable consideration, Grantor grants to Lender a security interest in the Collateral to secure the Indebtedness and agrees that Lender shall have the rights stated in this Agreement with respect to the Collateral, in addition to all other rights which Lender may have by law.

**COLLATERAL DESCRIPTION.** The word "Collateral" as used in this Agreement means the following described property, whether now owned or hereafter acquired, whether now existing or hereafter arising, and wherever located, in which Grantor is giving to Lender a security interest for the payment of the Indebtedness and performance of all other obligations under the Note and this Agreement:

All inventory, equipment, accounts (including but not limited to all health-care-insurance receivables), chattel paper, instruments (including but not limited to all promissory notes), letter-of-credit rights, letters of credit, documents, deposit accounts, investment property, money, other rights to payment and performance, and general intangibles (including but not limited to all software and all payment intangibles); all oil, gas and other minerals before extraction; all oil, gas, other minerals and accounts constituting as-extracted collateral; all fixtures; all timber to be cut; all attachments, accessions, accessories, fittings, increases, tools, parts, repairs, supplies, and commingled goods relating to the foregoing property, and all additions, replacements of and substitutions for all or any part of the foregoing property; all insurance refunds relating to the foregoing property; all good will relating to the foregoing property; all records and data and embedded software relating to the foregoing property, and all equipment, inventory and software to utilize, create, maintain and process any such records and data on electronic media; and all supporting obligations relating to the foregoing property; all whether now existing or hereafter arising, whether now owned or hereafter acquired or whether now or hereafter subject to any rights in the foregoing property; and all products and proceeds (including but not limited to all insurance payments) of or relating to the foregoing property.

In addition, the word "Collateral" also includes all the following, whether now owned or hereafter acquired, whether now existing or hereafter arising, and wherever located:

- (A) All accessions, attachments, accessories, tools, parts, supplies, replacements of and additions to any of the collateral described herein, whether added now or later.
- (B) All products and produce of any of the property described in this Collateral section.
- (C) All accounts, general intangibles, instruments, rents, monies, payments, and all other rights, arising out of a sale, lease, consignment or other disposition of any of the property described in this Collateral section.
- (D) All proceeds (including insurance proceeds) from the sale, destruction, loss, or other disposition of any of the property described in this Collateral section, and sums due from a third party who has damaged or destroyed the Collateral or from that party's insurer, whether due to judgment, settlement or other process.
- (E) All records and data relating to any of the property described in this Collateral section, whether in the form of a writing, photograph, microfilm, microfiche, or electronic media, together with all of Grantor's right, title, and interest in and to all computer software required to utilize, create, maintain, and process any such records or data on electronic media.

**CROSS-COLLATERALIZATION.** In addition to the Note, this Agreement secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

**RIGHT OF SETOFF.** To the extent permitted by applicable law, Lender reserves a right of setoff in all Grantor's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Grantor holds jointly with someone else and all accounts Grantor may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Grantor authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the Indebtedness against any and all such accounts.

**GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE COLLATERAL.** With respect to the Collateral, Grantor represents and promises to Lender that:

**Perfection of Security Interest.** Grantor agrees to take whatever actions are requested by Lender to perfect and continue Lender's security interest in the Collateral. Upon request of Lender, Grantor will deliver to Lender any and all of the documents evidencing or constituting the Collateral, and Grantor will note Lender's interest upon any and all chattel paper and instruments if not delivered to Lender for possession by Lender. This is a continuing Security Agreement and will continue in effect even though all or any part of the Indebtedness is paid in full and even though for a period of time Grantor may not be indebted to Lender.

**Notices to Lender.** Grantor will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (1) change in Grantor's name; (2) change in Grantor's assumed business name(s); (3) change

**COMMERCIAL SECURITY AGREEMENT  
(Continued)**

Loan No: 4104083

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in the management of the Corporation Grantor; (4) change in the authorized signer(s); (5) change in Grantor's principal office address; (6) change in Grantor's state of organization; (7) conversion of Grantor to a new or different type of business entity; or (8) change in any other aspect of Grantor that directly or indirectly relates to any agreements between Grantor and Lender. No change in Grantor's name or state of organization will take effect until after Lender has received notice.

**No Violation.** The execution and delivery of this Agreement will not violate any law or agreement governing Grantor or to which Grantor is a party, and its certificate or articles of incorporation and bylaws do not prohibit any term or condition of this Agreement.

**Enforceability of Collateral.** To the extent the Collateral consists of accounts, chattel paper, or general intangibles, as defined by the Uniform Commercial Code, the Collateral is enforceable in accordance with its terms, is genuine, and fully complies with all applicable laws and regulations concerning form, content and manner of preparation and execution, and all persons appearing to be obligated on the Collateral have authority and capacity to contract and are in fact obligated as they appear to be on the Collateral. At the time any account becomes subject to a security interest in favor of Lender, the account shall be a good and valid account representing an undisputed, bona fide indebtedness incurred by the account debtor, for merchandise held subject to delivery instructions or previously shipped or delivered pursuant to a contract of sale, or for services previously performed by Grantor with or for the account debtor. So long as this Agreement remains in effect, Grantor shall not, without Lender's prior written consent, compromise, settle, adjust, or extend payment under or with regard to any such Accounts. There shall be no setoffs or counterclaims against any of the Collateral, and no agreement shall have been made under which any deductions or discounts may be claimed concerning the Collateral except those disclosed to Lender in writing.

**Location of the Collateral.** Except in the ordinary course of Grantor's business, Grantor agrees to keep the Collateral (or to the extent the Collateral consists of intangible property such as accounts or general intangibles, the records concerning the Collateral) at Grantor's address shown above, or at the location specified in the Collateral definition in this Agreement, or at such other locations as are acceptable to Lender. Upon Lender's request, Grantor will deliver to Lender in form satisfactory to Lender a schedule of real properties and Collateral locations relating to Grantor's operations, including without limitation the following: (1) all real property Grantor owns or is purchasing; (2) all real property Grantor is renting or leasing; (3) all storage facilities Grantor owns, rents, leases, or uses; and (4) all other properties where Collateral is or may be located.

**Removal of the Collateral.** Except in the ordinary course of Grantor's business, including the sales of inventory, Grantor shall not remove the Collateral from its existing location without Lender's prior written consent. To the extent that the Collateral consists of vehicles, or other titled property, Grantor shall not take or permit any action which would require application for certificates of title for the vehicles outside the State of Minnesota, without Lender's prior written consent. Grantor shall, whenever requested, advise Lender of the exact location of the Collateral.

**Transactions Involving Collateral.** Except for inventory sold or accounts collected in the ordinary course of Grantor's business, or as otherwise provided for in this Agreement, Grantor shall not sell, offer to sell, or otherwise transfer or dispose of the Collateral. While Grantor is not in default under this Agreement, Grantor may sell inventory, but only in the ordinary course of its business and only to buyers who qualify as a buyer in the ordinary course of business. A sale in the ordinary course of Grantor's business does not include a transfer in partial or total satisfaction of a debt or any bulk sale. Grantor shall not pledge, mortgage, encumber or otherwise permit the Collateral to be subject to any lien, security interest, encumbrance, or charge, other than the security interest provided for in this Agreement, without the prior written consent of Lender. This includes security interests even if junior in right to the security interests granted under this Agreement. Unless waived by Lender, all proceeds from any disposition of the Collateral (for whatever reason) shall be held in trust for Lender and shall not be commingled with any other funds; provided however, this requirement shall not constitute consent by Lender to any sale or other disposition. Upon receipt, Grantor shall immediately deliver any such proceeds to Lender.

**Title.** Grantor represents and warrants to Lender that Grantor holds good and marketable title to the Collateral, free and clear of all liens and encumbrances except for the lien of this Agreement. No financing statement covering any of the Collateral is on file in any public office other than those which reflect the security interest created by this Agreement or to which Lender has specifically consented. Grantor shall defend Lender's rights in the Collateral against the claims and demands of all other persons.

**Repairs and Maintenance.** Grantor agrees to keep and maintain, and to cause others to keep and maintain, the Collateral in good order, repair and condition at all times while this Agreement remains in effect. Grantor further agrees to pay when due all claims for work done on, or services rendered or material furnished in connection with the Collateral so that no lien or encumbrance may ever attach to or be filed against the Collateral.

**Inspection of Collateral.** Lender and Lender's designated representatives and agents shall have the right at all reasonable times to examine and inspect the Collateral wherever located.

**Taxes, Assessments and Liens.** Grantor will pay when due all taxes, assessments and liens upon the Collateral, its use or operation, upon this Agreement, upon any promissory note or notes evidencing the Indebtedness, or upon any of the other Related Documents. Grantor may withhold any such payment or may elect to contest any lien if Grantor is in good faith conducting an appropriate proceeding to contest the obligation to pay and so long as Lender's interest in the Collateral is not jeopardized in Lender's sole opinion. If the Collateral is subjected to a lien which is not discharged within fifteen (15) days, Grantor shall deposit with Lender cash, a sufficient corporate surety bond or other security satisfactory to Lender in an amount adequate to provide for the discharge of the lien plus any interest, costs, reasonable attorneys' fees or other charges that could accrue as a result of foreclosure or sale of the Collateral. In any contest Grantor shall defend itself and Lender and shall satisfy any final adverse judgment before enforcement against the Collateral. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings. Grantor further agrees to furnish Lender with evidence that such taxes, assessments, and governmental and other charges have been paid in full and in a timely manner. Grantor may withhold any such payment or may elect to contest any lien if Grantor is in good faith conducting an appropriate proceeding to contest the obligation to pay and so long as Lender's interest in the Collateral is not jeopardized.

**Compliance with Governmental Requirements.** Grantor shall comply promptly with all laws, ordinances, rules and regulations of all governmental authorities, now or hereafter in effect, applicable to the ownership, production, disposition, or use of the Collateral, including all laws or regulations relating to the undue erosion of highly-erodible land or relating to the conversion of wetlands for the production of an agricultural product or commodity. Grantor may contest in good faith any such law, ordinance or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Lender's interest in the Collateral, in Lender's opinion, is not jeopardized.

**Hazardous Substances.** Grantor represents and warrants that the Collateral never has been, and never will be so long as this Agreement remains a lien on the Collateral, used in violation of any Environmental Laws or for the generation, manufacture, storage, transportation, treatment, disposal, release or threatened release of any Hazardous Substance. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Collateral for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any Environmental Laws, and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims and losses resulting from a breach of this provision of this Agreement. This obligation to indemnify and defend shall survive the payment of the Indebtedness and the satisfaction of this Agreement.

**COMMERCIAL SECURITY AGREEMENT  
(Continued)**

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**Maintenance of Casualty Insurance.** Grantor shall procure and maintain all risks insurance, including without limitation fire, theft and liability coverage together with such other insurance as Lender may require with respect to the Collateral, in form, amounts, coverages and basis reasonably acceptable to Lender and issued by a company or companies reasonably acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days' prior written notice to Lender and not including any disclaimer of the insurer's liability for failure to give such a notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. In connection with all policies covering assets in which Lender holds or is offered a security interest, Grantor will provide Lender with such loss payable or other endorsements as Lender may require. If Grantor at any time fails to obtain or maintain any insurance as required under this Agreement, Lender may (but shall not be obligated to) obtain such insurance as Lender deems appropriate, including if Lender so chooses "single interest insurance," which will cover only Lender's interest in the Collateral.

**Application of Insurance Proceeds.** Grantor shall promptly notify Lender of any loss or damage to the Collateral, whether or not such casualty or loss is covered by insurance. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. All proceeds of any insurance on the Collateral, including accrued proceeds thereon, shall be held by Lender as part of the Collateral. If Lender consents to repair or replacement of the damaged or destroyed Collateral, Lender shall, upon satisfactory proof of expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration. If Lender does not consent to repair or replacement of the Collateral, Lender shall retain a sufficient amount of the proceeds to pay all of the Indebtedness, and shall pay the balance to Grantor. Any proceeds which have not been disbursed within six (6) months after their receipt and which Grantor has not committed to the repair or restoration of the Collateral shall be used to prepay the Indebtedness.

**Insurance Reserves.** Lender may require Grantor to maintain with Lender reserves for payment of insurance premiums, which reserves shall be created by monthly payments from Grantor of a sum estimated by Lender to be sufficient to produce, at least fifteen (15) days before the premium due date, amounts at least equal to the insurance premiums to be paid. If fifteen (15) days before payment is due, the reserve funds are insufficient, Grantor shall upon demand pay any deficiency to Lender. The reserve funds shall be held by Lender as a general deposit and shall constitute a non-interest-bearing account which Lender may satisfy by payment of the insurance premiums required to be paid by Grantor as they become due. Lender does not hold the reserve funds in trust for Grantor, and Lender is not the agent of Grantor for payment of the insurance premiums required to be paid by Grantor. The responsibility for the payment of premiums shall remain Grantor's sole responsibility.

**Insurance Reports.** Grantor, upon request of Lender, shall furnish to Lender reports on each existing policy of insurance showing such information as Lender may reasonably request including the following: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the property insured; (5) the then current value on the basis of which insurance has been obtained and the manner of determining that value; and (6) the expiration date of the policy. In addition, Grantor shall upon request by Lender (however not more often than annually) have an independent appraiser satisfactory to Lender determine, as applicable, the cash value or replacement cost of the Collateral.

**Financing Statements.** Grantor authorizes Lender to file a UCC financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, Grantor additionally agrees to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. Grantor will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. Grantor irrevocably appoints Lender to execute documents necessary to transfer title if there is a default. Lender may file a copy of this Agreement as a financing statement.

**GRANTOR'S RIGHT TO POSSESSION AND TO COLLECT ACCOUNTS.** Until default and except as otherwise provided below with respect to accounts, Grantor may have possession of the tangible personal property and beneficial use of all the Collateral and may use it in any lawful manner not inconsistent with this Agreement or the Related Documents, provided that Grantor's right to possession and beneficial use shall not apply to any Collateral where possession of the Collateral by Lender is required by law to perfect Lender's security interest in such Collateral. Until otherwise notified by Lender, Grantor may collect any of the Collateral consisting of accounts. At any time and even though no Event of Default exists, Lender may exercise its rights to collect the accounts and to notify account debtors to make payments directly to Lender for application to the Indebtedness. If Lender at any time has possession of any Collateral, whether before or after an Event of Default, Lender shall be deemed to have exercised reasonable care in the custody and preservation of the Collateral if Lender takes such action for that purpose as Grantor shall request or as Lender, in Lender's sole discretion, shall deem appropriate under the circumstances, but failure to honor any request by Grantor shall not of itself be deemed to be a failure to exercise reasonable care. Lender shall not be required to take any steps necessary to preserve any rights in the Collateral against prior parties, nor to protect, preserve or maintain any security interest given to secure the Indebtedness.

**LENDER'S EXPENDITURES.** If any action or proceeding is commenced that would materially affect Lender's interest in the Collateral or if Grantor fails to comply with any provision of this Agreement or any Related Documents, including but not limited to Grantor's failure to discharge or pay when due any amounts Grantor is required to discharge or pay under this Agreement or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Collateral and paying all costs for insuring, maintaining and preserving the Collateral. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Agreement also will secure payment of these amounts. Such right shall be in addition to all other rights and remedies to which Lender may be entitled upon the occurrence of any Event of Default.

**DEFAULT.** Each of the following shall constitute an Event of Default under this Agreement:

**Payment Default.** Grantor fails to make any payment when due under the Indebtedness.

**Other Defaults.** Grantor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Agreement or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Grantor.

**Default in Favor of Third Parties.** Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Grantor's property or ability to perform Grantor's obligations under this Agreement or any of the Related Documents.

**False Statements.** Any warranty, representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

**COMMERCIAL SECURITY AGREEMENT  
(Continued)**

Loan No: 4104083

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**Defective Collateralization.** This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

**Insolvency.** The dissolution or termination of Grantor's existence as a going business, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

**Creditor or Forfeiture Proceedings.** Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any collateral securing the Indebtedness. This includes a garnishment of any of Grantor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Grantor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

**Adverse Change.** A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of payment or performance of the Indebtedness is impaired.

**Events Affecting Guarantor.** Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or guarantor, endorser, surety, or accommodation party dies or becomes incompetent or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

**RIGHTS AND REMEDIES ON DEFAULT.** If an Event of Default occurs under this Agreement, at any time thereafter, Lender shall have all the rights of a secured party under the Minnesota Uniform Commercial Code. In addition and without limitation, Lender may exercise any one or more of the following rights and remedies:

**Accelerate Indebtedness.** Lender may declare the entire Indebtedness, including any prepayment penalty which Grantor would be required to pay, immediately due and payable, without notice of any kind to Grantor.

**Assemble Collateral.** Lender may require Grantor to deliver to Lender all or any portion of the Collateral and any and all certificates of title and other documents relating to the Collateral. Lender may require Grantor to assemble the Collateral and make it available to Lender at a place to be designated by Lender. Lender also shall have full power to enter upon the property of Grantor to take possession of and remove the Collateral. If the Collateral contains other goods not covered by this Agreement at the time of repossession, Grantor agrees Lender may take such other goods, provided that Lender makes reasonable efforts to return them to Grantor after repossession.

**Sell the Collateral.** Lender shall have full power to sell, lease, transfer, or otherwise deal with the Collateral or proceeds thereof in Lender's own name or that of Grantor. Lender may sell the Collateral at public auction or private sale. Unless the Collateral threatens to decline speedily in value or is of a type customarily sold on a recognized market, Lender will give Grantor, and other persons as required by law, reasonable notice of the time and place of any public sale, or the time after which any private sale or any other disposition of the Collateral is to be made. However, no notice need be provided to any person who, after Event of Default occurs, enters into and authenticates an agreement waiving that person's right to notification of sale. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition. All expenses relating to the disposition of the Collateral, including without limitation the expenses of retaking, holding, insuring, preparing for sale and selling the Collateral, shall become a part of the Indebtedness secured by this Agreement and shall be payable on demand, with interest at the Note rate from date of expenditure until repaid.

**Appoint Receiver.** Lender shall have the right to have a receiver appointed to take possession of all or any part of the Collateral, with the power to protect and preserve the Collateral, to operate the Collateral preceding foreclosure or sale, and to collect the rents from the Collateral and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Collateral exceeds the Indebtedness by a substantial amount. If permitted by law, employment by Lender shall not disqualify a person from serving as receiver.

**Collect Revenues, Apply Accounts.** Lender, either itself or through a receiver, may collect the payments, rents, income, and revenues from the Collateral. Lender may at any time in Lender's discretion transfer any Collateral into Lender's own name or that of Lender's nominee and receive the payments, rents, income, and revenues therefrom and hold the same as security for the Indebtedness or apply it to payment of the Indebtedness in such order of preference as Lender may determine. Insofar as the Collateral consists of accounts, general intangibles, insurance policies, instruments, chattel paper, choses in action, or similar property, Lender may demand, collect, receipt for, settle, compromise, adjust, sue for, foreclose, or realize on the Collateral as Lender may determine, whether or not Indebtedness or Collateral is then due. For these purposes, Lender may, on behalf of and in the name of Grantor, receive, open and dispose of mail addressed to Grantor; change any address to which mail and payments are to be sent; and endorse notes, checks, drafts, money orders, documents of title, instruments and items pertaining to payment, shipment, or storage of any Collateral. To facilitate collection, Lender may notify account debtors and obligors on any Collateral to make payments directly to Lender.

**Obtain Deficiency.** If Lender chooses to sell any or all of the Collateral, Lender may obtain a judgment against Grantor for any deficiency remaining on the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this Agreement. Grantor shall be liable for a deficiency even if the transaction described in this subsection is a sale of accounts or chattel paper.

**Other Rights and Remedies.** Lender shall have all the rights and remedies of a secured creditor under the provisions of the Uniform Commercial Code, as may be amended from time to time. In addition, Lender shall have and may exercise any or all other rights and remedies it may have available at law, in equity, or otherwise.

**Election of Remedies.** Except as may be prohibited by applicable law, all of Lender's rights and remedies, whether evidenced by this Agreement, the Related Documents, or by any other writing, shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Agreement, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Agreement:

**Amendments.** This Agreement, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Agreement. No alteration of or amendment to this Agreement shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

**Attorneys' Fees; Expenses.** Grantor agrees to pay upon demand all of Lender's costs and expenses, including Lender's reasonable attorneys' fees and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay

**COMMERCIAL SECURITY AGREEMENT  
(Continued)**

Loan No: 4104083

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someone else to help enforce this Agreement, and Grantor shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's reasonable attorneys' fees and legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Grantor also shall pay all court costs and such additional fees as may be directed by the court.

**Caption Headings.** Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

**Governing Law.** With respect to procedural matters related to the perfection and enforcement of Lender's rights against the Collateral, this Agreement will be governed by federal law applicable to Lender and to the extent not preempted by federal law, the laws of the State of Minnesota. In all other respects, this Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Wisconsin without regard to its conflicts of law provisions. However, if there ever is a question about whether any provision of this Agreement is valid or enforceable, the provision that is questioned will be governed by whichever state or federal law would find the provision to be valid and enforceable. The loan transaction that is evidenced by the Note and this Agreement has been applied for, considered, approved and made, and all necessary loan documents have been accepted by Lender in the State of Wisconsin.

**No Waiver by Lender.** Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Agreement shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Agreement. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or of any of Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

**Notices.** Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any party may change its address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors.

**Power of Attorney.** Grantor hereby appoints Lender as Grantor's irrevocable attorney-in-fact for the purpose of executing any documents necessary to perfect, amend, or to continue the security interest granted in this Agreement or to demand termination of filings of other secured parties. Lender may at any time, and without further authorization from Grantor, file a carbon, photographic or other reproduction of any financing statement or of this Agreement for use as a financing statement. Grantor will reimburse Lender for all expenses for the perfection and the continuation of the perfection of Lender's security interest in the Collateral.

**Severability.** If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

**Successors and Assigns.** Subject to any limitations stated in this Agreement on transfer of Grantor's interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Collateral becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Agreement and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Agreement or liability under the Indebtedness.

**Survival of Representations and Warranties.** All representations, warranties, and agreements made by Grantor in this Agreement shall survive the execution and delivery of this Agreement, shall be continuing in nature, and shall remain in full force and effect until such time as Grantor's Indebtedness shall be paid in full.

**Time is of the Essence.** Time is of the essence in the performance of this Agreement.

**DEFINITIONS.** The following capitalized words and terms shall have the following meanings when used in this Agreement. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code:

**Agreement.** The word "Agreement" means this Commercial Security Agreement, as this Commercial Security Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Commercial Security Agreement from time to time.

**Borrower.** The word "Borrower" means Central Minnesota Jobs and Training Services, Inc. and includes all co-signers and co-makers signing the Note and all their successors and assigns.

**Collateral.** The word "Collateral" means all of Grantor's right, title and interest in and to all the Collateral as described in the Collateral Description section of this Agreement.

**Environmental Laws.** The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto, or common law, and shall also include pollutants, contaminants, polychlorinated biphenyls, asbestos, urea formaldehyde, petroleum and petroleum products, and agricultural chemicals.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

**Grantor.** The word "Grantor" means Central Minnesota Jobs and Training Services, Inc..

**Guaranty.** The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including

**COMMERCIAL SECURITY AGREEMENT  
(Continued)**

**Loan No: 4104083**

**Page 6**

without limitation a guaranty of all or part of the Note.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

**Indebtedness.** The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Grantor is responsible under this Agreement or under any of the Related Documents. Specifically, without limitation, Indebtedness includes all amounts that may be indirectly secured by the Cross-Collateralization provision of this Agreement.

**Lender.** The word "Lender" means National Bank of Commerce, its successors and assigns.

**Note.** The word "Note" means the Note dated April 27, 2026 and executed by Central Minnesota Jobs and Training Services, Inc. in the principal amount of \$500,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

**Property.** The word "Property" means all of Grantor's right, title and interest in and to all the Property as described in the "Collateral Description" section of this Agreement.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

**GRANTOR HAS READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS COMMERCIAL SECURITY AGREEMENT AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED APRIL 27, 2026.**

**GRANTOR:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

By Jacob J. Humphrey  
Jacob J. Humphrey, Finance Manager of Central  
Minnesota Jobs and Training Services, Inc.

By Dina L. Wuornos  
Dina L. Wuornos, Executive Director of Central  
Minnesota Jobs and Training Services, Inc.

## ERROR AND OMISSIONS AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
<b>\$500,000.00</b>	<b>04-27-2026</b>	<b>04-17-2028</b>	<b>4104083</b>	<b>4A / 300</b>	<b>CBA4710</b>	<b>JLL</b>	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.  
Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Borrower:** Central Minnesota Jobs and Training Services, Inc.  
PO Box 720  
Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
Monticello  
1127 Tower Ave  
Superior, WI 54880

The undersigned Borrower for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable them to secure its interest.

The undersigned borrower(s) agree(s) that the failure of borrower(s) to cooperate, adjust, and/or replace any such loan documentation as provided herein, upon the reasonable request of the Lender or Closing Agent, will constitute a default under the loan documentation.

DATED effective this April 27, 2026.

**BORROWER:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

By JACOB J. HUMPHREY  
Jacob J. Humphrey, Finance Manager of Central  
Minnesota Jobs and Training Services, Inc.

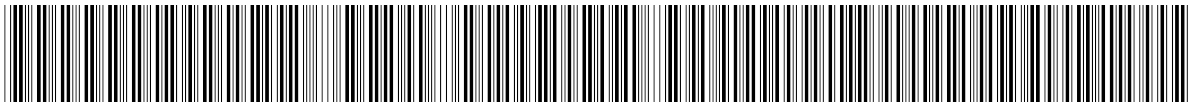
By DINA L. WUORNOS  
Dina L. Wuornos, Executive Director of Central  
Minnesota Jobs and Training Services, Inc.

**GRANTOR:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

By JACOB J. HUMPHREY  
Jacob J. Humphrey, Finance Manager of Central  
Minnesota Jobs and Training Services, Inc.

By DINA L. WUORNOS  
Dina L. Wuornos, Executive Director of Central  
Minnesota Jobs and Training Services, Inc.



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## AGREEMENT TO PROVIDE INSURANCE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
<b>\$500,000.00</b>	<b>04-27-2026</b>	<b>04-17-2028</b>	<b>4104083</b>	<b>4A / 300</b>	<b>CBA4710</b>	<b>JLL</b>	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "\*\*\*\*\*" has been omitted due to text length limitations.

**Grantor:** Central Minnesota Jobs and Training Services, Inc.  
 PO Box 720  
 Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
 Monticello  
 1127 Tower Ave  
 Superior, WI 54880

**INSURANCE REQUIREMENTS.** Grantor, Central Minnesota Jobs and Training Services, Inc. ("Grantor"), understands that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to Grantor by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

**Collateral:** **All Inventory and Equipment.**  
**Type:** All risks, including fire, theft and liability.  
**Amount:** Full Insurable Value.  
**Basis:** Replacement value.  
**Endorsements:** Lender loss payable clause with stipulation that coverage will not be cancelled or diminished without a minimum of 30 days prior written notice to Lender.  
**Latest Delivery Date:** By the loan closing date.

**INSURANCE COMPANY.** Grantor may obtain insurance from any insurance company Grantor may choose that is reasonably acceptable to Lender. Grantor understands that credit may not be denied solely because insurance was not purchased through Lender.

**INSURANCE MAILING ADDRESS.** All documents and other materials relating to insurance for this loan should be mailed, delivered or directed to the following address:

**National Bank of Commerce**  
**Attn: Insurance Department**  
**1127 Tower Avenue**  
**Superior, WI 54880**

**FAILURE TO PROVIDE INSURANCE.** Grantor agrees to deliver to Lender, on the latest delivery date stated above, proof of the required insurance as provided above, with an effective date of April 27, 2026, or earlier. Grantor acknowledges and agrees that if Grantor fails to provide any required insurance or fails to continue such insurance in force, Lender may do so at Grantor's expense as provided in the applicable security document. The cost of any such insurance, at the option of Lender, shall be added to the indebtedness as provided in the security document. GRANTOR ACKNOWLEDGES THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO AN AMOUNT EQUAL TO THE LESSER OF (1) THE UNPAID BALANCE OF THE DEBT, EXCLUDING ANY UNEARNED FINANCE CHARGES, OR (2) THE VALUE OF THE COLLATERAL; HOWEVER, GRANTOR'S EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

**AUTHORIZATION.** For purposes of insurance coverage on the Collateral, Grantor authorizes Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED APRIL 27, 2026.**

**GRANTOR:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

Jacob J. Humphrey  
 Jacob J. Humphrey, Finance Manager of Central Minnesota Jobs and Training Services, Inc.

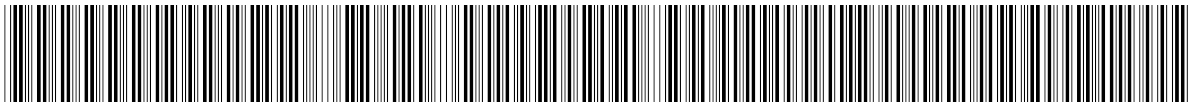
Dina L. Wuornos  
 Dina L. Wuornos, Executive Director of Central Minnesota Jobs and Training Services, Inc.

**AGREEMENT TO PROVIDE INSURANCE  
(Continued)**

**Loan No: 4104083**

**Page 2**

<b>FOR LENDER USE ONLY INSURANCE VERIFICATION</b>		
DATE: _____		PHONE _____
AGENT'S NAME: _____		
AGENCY: _____		
ADDRESS: _____		
INSURANCE COMPANY: _____		
POLICY NUMBER: _____		
EFFECTIVE DATES: _____		
COMMENTS: _____		
_____		



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## DISBURSEMENT REQUEST AND AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
<b>\$500,000.00</b>	<b>04-27-2026</b>	<b>04-17-2028</b>	<b>4104083</b>	<b>4A / 300</b>	<b>CBA4710</b>	<b>JLL</b>	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

**Borrower:** Central Minnesota Jobs and Training Services, Inc.  
 PO Box 720  
 Monticello, MN 55362-0720

**Lender:** National Bank of Commerce  
 Monticello  
 1127 Tower Ave  
 Superior, WI 54880

**LOAN TYPE.** This is a Variable Rate Nondisclosable Revolving Line of Credit Loan to a Corporation for \$500,000.00 due on April 17, 2028.

**PRIMARY PURPOSE OF LOAN.** The primary purpose of this loan is for:

- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

**SPECIFIC PURPOSE.** The specific purpose of this loan is: Working Capital.

**DISBURSEMENT INSTRUCTIONS.** Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$500,000.00 as follows:

<b>Undisbursed Funds:</b>	\$500,000.00
<b>Note Principal:</b>	\$500,000.00

**CHARGES PAID IN CASH.** Borrower has paid or will pay in cash as agreed the following charges:

<b>Prepaid Finance Charges Paid in Cash:</b>	\$1,000.00
\$750.00 Origination Fee	
\$250.00 Documentation Fee	
<b>Total Charges Paid in Cash:</b>	\$1,000.00

**AUTOMATIC PAYMENTS.** Borrower hereby authorizes Lender automatically to deduct from Borrower's Demand Deposit - Checking account, numbered 1700023425 , the amount of any loan payment. If the funds in the account are insufficient to cover any payment, Lender shall not be obligated to advance funds to cover the payment. At any time and for any reason, Borrower or Lender may voluntarily terminate Automatic Payments.

**FINANCIAL CONDITION.** BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED APRIL 27, 2026.

**BORROWER:**

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**

Jacob J. Humphrey  
 Jacob J. Humphrey, Finance Manager of Central  
 Minnesota Jobs and Training Services, Inc.

Dina L. Wuornos  
 Dina L. Wuornos, Executive Director of Central  
 Minnesota Jobs and Training Services, Inc.

## Certificate Of Completion

Envelope Id: 577B37C0-6904-8629-81D6-7A33C528A751

Status: Completed

Subject: Urgent Time Sensitive: Please DocuSign NBC Loan Documents for CENTRAL MN JOBS & TRAINING SERVICES

Upload to Deposit Ops and Bankers SharePoint?: No

Account Number:

CIF#:

Primary Account Holder Name:

Source Envelope:

Document Pages: 29

Signatures: 25

Envelope Originator:

Certificate Pages: 6

Initials: 2

Tina Laumb

AutoNav: Enabled

PO Box 99

Envelopeld Stamping: Enabled

Superior, WI 54880

Time Zone: (UTC-06:00) Central Time (US & Canada)

tlaumb@nbcbanking.com

IP Address: 64.90.72.121

## Record Tracking

Status: Original

Holder: Tina Laumb

Location: DocuSign

4/27/2026 3:47:23 PM

tlaumb@nbcbanking.com

## Signer Events

### Signature

### Timestamp

JADA LARSON

JLARSON@NBCBANKING.COM

Commercial Banker

Security Level: Email, Account Authentication  
(None)

Sent: 4/27/2026 4:00:34 PM

Viewed: 4/27/2026 4:02:40 PM

Signed: 4/27/2026 4:04:21 PM

Signature Adoption: Drawn on Device

Using IP Address:

2600:1014:b0c3:5107:d0f8:2f63:3fac:c62

Signed using mobile

## Electronic Record and Signature Disclosure:

Accepted: 4/27/2026 4:02:40 PM

ID: 37d65059-e625-48be-8d15-26873606c4b4

DINA L. WUORNOS

CHADINAWU@MSN.COM

Security Level: Email, Account Authentication  
(None)

Sent: 4/27/2026 4:04:24 PM

Viewed: 4/27/2026 4:40:33 PM

Signed: 4/27/2026 4:41:54 PM

Signature Adoption: Pre-selected Style

Using IP Address: 96.60.143.126

Signed using mobile

## Authentication Details

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae

Workflow Name: Phone Authentication

Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call

Transaction Unique ID: 597ef949-b527-5aab-a3d7-be0ced8424c7

Result: Phone Verification Passed

Selected Method: SMS

Phone Number: +1 612-325-1652

Performed: 4/27/2026 4:40:22 PM

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae

Workflow Name: Phone Authentication

Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call

Transaction Unique ID: 9f6fbc9f-cc54-5458-881a-bf2ef9763bfe

Result: Phone Verification Passed

Selected Method: SMS

Phone Number: +1 612-325-1652

Performed: 4/29/2026 10:35:10 AM

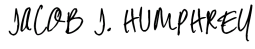
## Electronic Record and Signature Disclosure:

Accepted: 4/27/2026 4:40:33 PM

ID: 52feb721-1f47-4b84-8218-9b7a9442768b

Signer Events	Signature	Timestamp
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JACOB J. HUMPHREY  
JHUMPHREY@CMJTS.ORG  
Security Level: Email, Account Authentication  
(None)



Sent: 4/27/2026 4:04:24 PM  
Viewed: 4/27/2026 4:05:25 PM  
Signed: 4/27/2026 4:29:25 PM

Signature Adoption: Pre-selected Style  
Using IP Address: 172.58.9.14

**Authentication Details**

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae  
Workflow Name: Phone Authentication  
Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call  
Transaction Unique ID: ada874b5-dcbb-5e6d-b07a-cdc0eed156c5  
Result: Phone Verification Passed  
Selected Method: SMS  
Phone Number: +1 612-735-2315  
Performed: 4/27/2026 4:05:10 PM

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae  
Workflow Name: Phone Authentication  
Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call  
Transaction Unique ID: ada874b5-dcbb-5e6d-b07a-cdc0eed156c5  
Result: Phone Verification Passed  
Selected Method: SMS  
Phone Number: +1 612-735-2315  
Performed: 4/27/2026 4:31:21 PM

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae  
Workflow Name: Phone Authentication  
Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call  
Transaction Unique ID: ada874b5-dcbb-5e6d-b07a-cdc0eed156c5  
Result: Phone Verification Passed  
Selected Method: SMS  
Phone Number: +1 612-735-2315  
Performed: 4/27/2026 4:34:08 PM

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae  
Workflow Name: Phone Authentication  
Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call  
Transaction Unique ID: 1f3719ae-3c4b-53c1-8cee-c0a2fab6d2b  
Result: Phone Verification Passed  
Selected Method: SMS  
Phone Number: +1 612-735-2315  
Performed: 4/27/2026 4:43:51 PM

Identity Verification Details:

Workflow ID: c368e411-1592-4001-a3df-dca94ac539ae  
Workflow Name: Phone Authentication  
Workflow Description: Recipient will need to authenticate with their phone number via SMS or a phone call  
Transaction Unique ID: 1f3719ae-3c4b-53c1-8cee-c0a2fab6d2b  
Result: Phone Verification Passed  
Selected Method: SMS  
Phone Number: +1 612-735-2315  
Performed: 6/4/2026 3:38:08 PM

**Electronic Record and Signature Disclosure:**

Accepted: 4/27/2026 4:05:25 PM  
ID: 4b11b76d-ea27-4341-ad6f-20ccf90219d8

JADA LARSON  
JLARSON@NBCBANKING.COM  
Commercial Banker  
Security Level: Email, Account Authentication  
(None)



Sent: 4/27/2026 4:41:57 PM  
Viewed: 4/27/2026 4:42:29 PM  
Signed: 4/27/2026 4:42:50 PM

Signature Adoption: Drawn on Device  
Using IP Address:  
2600:1014:b0c3:5107:d0f8:2f63:3fac:c62  
Signed using mobile

**Electronic Record and Signature Disclosure:**

Signer Events	Signature	Timestamp
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Accepted: 4/27/2026 4:02:40 PM  
ID: 37d65059-e625-48be-8d15-26873606c4b4

In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Carbon Copy Events	Status	Timestamp
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Tina Laumb  
tlaumb@nbcbanking.com  
Commercial Loan Processor  
Security Level: Email, Account Authentication (None)  
**Electronic Record and Signature Disclosure:**  
Not Offered via DocuSign

**COPIED**

Sent: 4/27/2026 4:42:53 PM  
Resent: 4/27/2026 4:42:55 PM

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	4/27/2026 4:00:35 PM
Certified Delivered	Security Checked	4/27/2026 4:42:29 PM
Signing Complete	Security Checked	4/27/2026 4:42:50 PM
Completed	Security Checked	4/27/2026 4:42:53 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

As part of this transaction, National Bank of Commerce (we, us or Company) may be required by law to provide to you certain written agreements, notices, or disclosures. Described below are the terms and conditions for providing to you such documents electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us via DocuSign. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents, you will not be charged a fee.

### **To request paper copies from National Bank of Commerce**

To request paper copies of the documents previously provided by us to you electronically, email us at [info@nbcbanking.com](mailto:info@nbcbanking.com). In the body of such request you must state your email address, full name, mailing address, telephone number, and which specific documents you are requesting.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically for this transaction, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format.

### **To withdraw your consent with National Bank of Commerce**

To inform us that you no longer wish to complete this transaction electronically you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send an email to [info@nbcbanking.com](mailto:info@nbcbanking.com). In the body of such request you must state your full name, mailing address, telephone number, and the transaction from which you wish to withdraw your consent to do business electronically.

### **Consequences of changing your mind**

If you elect to complete this transaction only in paper format, it will slow the speed at which we can complete certain steps and deliver services to you because we will need to wait until we receive original paper copies of required documents with your signature. You may be required to appear in person at a branch to complete certain transactions.

### **How to contact National Bank of Commerce:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

Phone: 715.394.5531

Email: [info@nbcbanking.com](mailto:info@nbcbanking.com)

Mailing Address:

National Bank of Commerce

PO Box 99

Superior, WI 54880

### **To advise National Bank of Commerce of your new email address**

To let us know of a change in your email address, submit a request through our online banking system, call us at 715.394.5531, or visit one of our branches. It is your responsibility to provide National Bank of Commerce with an email address from which you can conduct business securely, and to contact the bank promptly when your email address changes.

### **Termination or Changes**

We reserve the right, in our sole discretion, to discontinue providing your account information electronically, or to terminate or change the terms and conditions on which we provide information electronically. We will provide you with notice of any such termination or change as required by law.

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide->

[signing-system-requirements](#). Your access to this page verifies that your system/device meets these requirements.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic agreements, notices, and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving documents for this transaction exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify National Bank of Commerce as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by National Bank of Commerce during the course of this transaction.

**July 1, 2026 - June 30 2027**

**Base High Value Plan**

HSA \$3500-25% - Contract year deductible (July 1 through June 30)

Full premium includes the NICE Plan

<u>Category</u>	Full monthly Premium	CMJTS portion	Monthly Employee premium	per paycheck Employee premium
Employee	657.07	591.36	65.71	32.85
Employee + Spouse	1,379.87	1,103.90	275.97	137.99
Employee + Children	1,445.57	1,301.01	144.56	72.28
Family	2,168.35	1,734.68	433.67	216.84

**Base AWARE Plan**

HSA \$3500-25% - Contract year deductible (July 1 through June 30)

Full premium includes the NICE Plan

<u>Category</u>	Full monthly Premium	CMJTS portion	Monthly Employee premium	per paycheck Employee premium
Employee	714.70	591.36	123.34	61.67
Employee + Spouse	1,500.90	1,103.90	397.00	198.50
Employee + Children	1,572.37	1,301.01	271.36	135.68
Family	2,358.54	1,734.68	623.86	311.93

**Buy Up High Value Plan**

HSA \$3500-0% - Contract year deductible (July 1 through June 30)

Full premium includes the NICE Plan

<u>Category</u>	Full monthly Premium	CMJTS portion	Monthly Employee premium	per paycheck Employee premium
Employee	704.80	458.12	246.68	123.34
Employee + Spouse	1,480.09	962.06	518.03	259.02
Employee + Children	1,550.57	1,007.87	542.70	271.35
Family	2,325.84	1,511.80	814.04	407.02

**Buy Up AWARE Plan**

HSA \$3500-0% - Contract year deductible (July 1 through June 30)

Full premium includes the NICE Plan

<u>Category</u>	Full monthly Premium	CMJTS portion	Monthly Employee premium	per paycheck Employee premium
Employee	766.53	458.12	308.41	154.21
Employee + Spouse	1,609.73	962.06	647.67	323.84
Employee + Children	1,686.38	1,007.87	678.51	339.25
Family	2,529.56	1,511.80	1,017.76	508.88

**2026 HSA Contribution Maximums**

Coverage Level	Maximum	CMJTS Annual	Maximum
Single	\$4,400	\$1,500	\$2,900
Family	\$8,750	\$1,500	\$7,250
Catch-Up Contributions (55 and older)			\$1,000

**Dental Insurance**

<u>Category</u>	Monthly	Per Pay period
Employee	41.38	20.69
Employee + Spouse	79.39	39.70
Employee + Children	97.42	48.71
Family	151.34	75.67

**Vision Insurance**

<u>Category</u>	Monthly	Per Pay period
Employee	7.09	3.55
Employee + Spouse	13.46	6.73
Employee + Children	14.17	7.09
Family	20.82	10.41

**CENTRAL MINNESOTA JOBS AND TRAINING SERVICES, INC.**  
**PROPOSED BYLAW AMENDMENT**

**Article VII – Officers**

*Submitted for Board Approval*

**Purpose of Amendment**

This amendment clarifies that officer elections shall occur on a biennial cycle, concurrent with the expiration of two-year Council member terms established under Article IV, Section 1 of these Bylaws. The current language of Article VII provides for elections “each year” at the June meeting, which is inconsistent with the two-year officer term structure and the staggered Council membership terms running July 1 through June 30. This amendment aligns officer election timing with the existing governance framework.

**Authority**

Pursuant to Article XII of the Amended & Restated Bylaws, amendments require a two-thirds (2/3) affirmative vote of the Council members during a regular meeting of the full Council. The proposed amendment must be submitted in writing at the previous regular meeting and included in the call to the meeting.

**Reference: Article IV, Section 1 – Terms of Office (No Change)**

*For reference, Article IV, Section 1 currently reads (unchanged):*

*“Council member terms shall be fixed and staggered. Council Members shall be appointed by the Joint Powers Board to serve a term of two (2) years, which term shall run from July 1 through June 30, or until their successor has been appointed. Council membership status shall be reviewed at the end of each term to determine member interest and desire to continue to serve on the Council.”*

**Proposed Amendment to Article VII – Officers**

*The following changes are proposed. Strikethrough text is proposed for removal; underlined text is proposed new language.*

**Paragraph 1 (Chair and Vice Chair election):**

At the June meeting ~~each year~~ of each even-numbered year, concurrent with the expiration of two-year Council member terms per Article IV, Section 1, the Council shall elect a Chair and Vice Chair, who shall be Council members. The Chair and Vice-Chair shall be representatives of business and may succeed themselves if re-elected pursuant to the term limits set forth herein. No individual shall be eligible for nomination to the office of Chair or Vice Chair unless they have served on the Workforce Development Board for at least one full two-year term (24 months). The positions of Treasurer and Secretary shall have no restrictions on who may serve and any Council member may serve as Treasurer or Secretary. The elected Chair and Vice-Chair shall take office on July 1. The election process shall occur through open nominations from the floor.

**Paragraph 2 (Treasurer, Secretary, and other officers):**

At the June meeting of ~~each year~~ each even-numbered year, concurrent with the expiration of two-year Council member terms per Article IV, Section 1, the Council shall elect a Treasurer and Secretary and any other officer the Council deems necessary. The elected

officers shall take office on July 1. The election process shall occur through open nominations from the floor.

**Note:** The remaining paragraphs of Article VII are unchanged: the Chair and Corporation staff responsibility for meeting agenda preparation; Vice Chair presiding in the Chair's absence; and the two-thirds vote requirement for officer removal.

**Rationale**

This amendment is recommended for the following reasons:

- 1. Alignment with governance structure.** Officer terms are inherently tied to the Council membership cycle. Holding elections only in even-numbered years prevents a disconnect between newly appointed Council members and officer elections.
- 2. Consistency with WIOA requirements.** WIOA Title I, Sec. 107(b)(3) requires the Chair to be from the private business sector and elected by Council members. Tying elections to the biennial term cycle ensures continuity and compliance.
- 3. Operational clarity.** Defining the election cycle removes ambiguity and ensures Board leadership transitions are predictable and well-planned.

**Recommended Motion**

*"I move to adopt the proposed amendment to Article VII of the Central Minnesota Jobs and Training Services, Inc. Amended & Restated Bylaws, as presented, to align officer elections with the biennial Council member term cycle under Article IV, Section 1."*

**Approval and Attestation**

This amendment was duly adopted at a regular meeting of the Central Minnesota Workforce Development Board.

Date of Meeting: \_\_\_\_\_

---

Workforce Development Board Chair

---

Workforce Development Board Secretary

---

Joint Powers Board Chair

---

Executive Director, Central Minnesota Jobs and Training Services, Inc.



## Application for Nomination to the CMJTS Workforce Development Board

### APPLICANT INFORMATION

Last Name	First Name	Date (mm/dd/yy)
Address		
City	State	Zip Code
Phone Number (Include area code)	Cell Phone Number (include area code)	
Email Address		

### BUSINESS/AGENCY INFORMATION

Business/Agency Name			
Title/Position			
Address			
City	State	Zip Code	County
Phone Number (include area code)	Cell Phone Number (include area code)		
Email Address			
Website			
Description of Business			
Total Number of Employees	Number of Employees You Directly Supervise		
<b>POLICY:</b> Applicants must be individuals with "optimum policymaking or hiring authority within the business organization, agency, or entity.			
Please check one: <input type="checkbox"/> Owner <input type="checkbox"/> Chief Executive Officer <input type="checkbox"/> Senior Management			

### OTHER

Where do you prefer to receive mailed information?	<input type="checkbox"/> At work	<input type="checkbox"/> At home
Which email address do you prefer to receive information?	<input type="checkbox"/> At work	<input type="checkbox"/> At home
How do you prefer to be reached by phone?	<input type="checkbox"/> At work	<input type="checkbox"/> At home <input type="checkbox"/> On my cell phone

### CONSTITUENCY

**Directions:**

If you currently work in **private business**, complete sections A and C only.

If you currently work in the **public sector, a nonprofit, or labor union**, complete sections B and C only.

#### SECTION A: PRIVATE BUSINESS MEMBER APPLICANT (check one)

<input type="checkbox"/> Small business (1-50 employees)	<input type="checkbox"/> Medium Business (51-100 employees)	<input type="checkbox"/> Large business (more than 101 employees)
--	---	---

#### SECTION B: PUBLIC SECTOR MEMBER APPLICANT (check one):

<input type="checkbox"/> Economic development professional	<input type="checkbox"/> Community-based organization	<input type="checkbox"/> Organized labor
<input type="checkbox"/> Apprenticeship training administrator	<input type="checkbox"/> Post-secondary education	<input type="checkbox"/> Adult Basic Education
<input type="checkbox"/> Public assistance	<input type="checkbox"/> Vocational rehabilitation agency	<input type="checkbox"/> Public employment services

**SECTION C: COUNTY REPRESENTATION (check county your business or organization is in):**

<input type="checkbox"/> Chisago	<input type="checkbox"/> Isanti	<input type="checkbox"/> Kanabec	<input type="checkbox"/> Kandiyohi	<input type="checkbox"/> McLeod	<input type="checkbox"/> Meeker
<input type="checkbox"/> Mille Lacs	<input type="checkbox"/> Pine	<input type="checkbox"/> Renville	<input type="checkbox"/> Sherburne	<input type="checkbox"/> Wright	

**SECTION C: PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills.

<input type="checkbox"/> Character	<input type="checkbox"/> Generosity	<input type="checkbox"/> Security	<input type="checkbox"/> Charisma	<input type="checkbox"/> Initiative	<input type="checkbox"/> Self-Discipline	<input type="checkbox"/> Commitment
<input type="checkbox"/> Listening	<input type="checkbox"/> Servanthood	<input type="checkbox"/> Communication	<input type="checkbox"/> Passion	<input type="checkbox"/> Teachability	<input type="checkbox"/> Competence	<input type="checkbox"/> Positive Attitude
<input type="checkbox"/> Vision	<input type="checkbox"/> Courage	<input type="checkbox"/> Problem Solving	<input type="checkbox"/> Discernment	<input type="checkbox"/> Focus	<input type="checkbox"/> Responsibility	<input type="checkbox"/> Relationship building

**LIST ANY INFORMATION YOU FEEL WOULD BE HELPFUL IN DETERMINING YOUR QUALIFICATIONS FOR THIS POSITION  
(education, work experience, training)**

**AS A NEW BOARD MEMBER, WHAT WOULD YOU LIKE TO RECEIVE FROM YOUR BOARD EXPERIENCE WITH CENTAL MINNESOTA WORKFORCE DEVELOPMENT BOARD?  
(e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the CareerForce Center System, etc.)**

**BOARD COMMITTEE INTERESTS (please check one)**

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Boards (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies, to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g. the annual legislative breakfast and the Workforce Development Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine high priority industry contacts.
  - Gathers data and brings in guest speakers for regional growth and development, tracks trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

Yes    No

- Minnesota Workforce Council Association (MWCA) Summer Meeting in Duluth (August).
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

<b>Applicant Signature</b>	<i>Debra Meyer</i>	Date (mm/dd/yy)
----------------------------	--------------------	-----------------

**NOMINATING AGENCY OR COMMUNITY REPRESENTATIVE**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

<b>Nominating Agency or Community Representative Signature</b>		Date (mm/dd/yy)
<b>Agency</b>		

**Please mail or email the application to:**

Diane Johnson, Administrative Assistant  
Central Minnesota Jobs & Training Services, Inc.  
PO Box 720  
Monticello, MN 55362  
Phone: 763-340-0743  
Email: djohnson@cmjts.org

Upon request this material can be made available in an alternate format.



**Application for Nomination to the  
CMJTS Workforce Development Board**

Date <b>4/1/2026</b>			
Last Name <b>SAUTER</b>		First Name <b>LEZLIE</b>	
Title/Position <b>Economic Development Coordinator / Exec. Director</b>			
<b>Business/Agency Information</b>			
Business/Agency Name <b>Pine County / Pine Co HRA-EDA</b>			
Address <b>635 Northridge Dr NW</b>			
City <b>Pine City</b>	State <b>MN</b>	Zip <b>55063</b>	County <b>Pine</b>
Phone Number (include area code) <b>320-591-0019</b>		Fax Number (include area code)	
Cell Phone Number (include area code) <b>651-269-8811</b>		Email Address <b>lezzie.szuter@pinecountymn.gov</b>	
Website <b>www.pinecountymn.gov</b>			
Description of Business <b>Government - local</b>			
Total Number of Employees in Business/Organization <b>~300</b>		Number of Employees You Directly Supervise <b>0</b>	
<p><b>Policy:</b> Applicants must be individuals with "optimum policy-making or hiring authority within the business, organization, agency, or entity.</p> <p>Please check one: <input type="checkbox"/> Owner    <input type="checkbox"/> Chief Executive Officer    <input checked="" type="checkbox"/> Senior Management</p>			
<b>Personal Information</b>			
Address <b>13484 Brook Park Rd</b>			
City <b>Grassston</b>	State <b>MN</b>	Zip <b>55030</b>	County <b>Pine</b>
Phone Number (include area code) <b>651-269-8811</b>		Cell Number (include area code) <b>←</b>	
Email Address <b>lezzieszuter@gmail.com</b>			
<b>Other</b>			
Where do you prefer to receive mailed information? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home			
Which e-mail address do you prefer to receive information? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home			
How do you prefer to be reached via phone? <input type="checkbox"/> At work <input type="checkbox"/> At home <input checked="" type="checkbox"/> On my cell phone			

**CONSTITUENCY**

**DIRECTIONS:**

- I. If you currently work in **private business**, complete Sections A and C only.
- II. If you currently work in the **public sector, a nonprofit, or labor organization**, complete Sections B and C only.

**A. Private Business Member Applicant** (check one):

- Small business (1-50 employees)
- Medium business (51-100 employees)
- Large business (more than 101 employees)

*→ I also own a small business w/ my partner*

**B. Public Sector Member Applicant** (check one):

- Economic development professional
- Community-based organization
- Organized labor
- Apprenticeship training administration
- Post-secondary education
- Adult Basic Education
- Public assistance
- Vocational rehabilitation agency
- Public employment services

**C. County Representation** (check the county your business or organization is located in):

- Chisago County
- Isanti County
- Kanabec County
- Kandiyohi County
- McLeod County
- Meeker County
- Mille Lacs County
- Pine County
- Renville County
- Sherburne County
- Wright County

**PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Character             | <input type="checkbox"/> Generosity                 | <input type="checkbox"/> Security                   |
| <input type="checkbox"/> Charisma              | <input checked="" type="checkbox"/> Initiative      | <input checked="" type="checkbox"/> Self-Discipline |
| <input type="checkbox"/> Commitment            | <input type="checkbox"/> Listening                  | <input checked="" type="checkbox"/> Servanthood     |
| <input type="checkbox"/> Communication         | <input type="checkbox"/> Passion                    | <input checked="" type="checkbox"/> Teachability    |
| <input checked="" type="checkbox"/> Competence | <input type="checkbox"/> Positive attitude          | <input checked="" type="checkbox"/> Vision          |
| <input type="checkbox"/> Courage               | <input checked="" type="checkbox"/> Problem solving |   |
| <input type="checkbox"/> Discernment           | <input type="checkbox"/> Relationship building      |   |
| <input type="checkbox"/> Focus                 | <input type="checkbox"/> Responsibility             |   |

List any information you feel would be helpful in determining your qualifications for this position (education, work experience, training):

Edu: Bachelor of Science (University of Wisconsin - River Falls)  
 Master of Science (Ohio University)

W.E.: Project Manager and Dept. Director/Planner @ Lakes and Pines Community Action Council, Inc (12 yrs)  
 Community Dev. Director and Interim City Admin @ the City of Pine City (5 yrs)

Trg: Results Oriented Management + Accountability Trainer and Community Action Prof. certification. currently pursuing Certified Econ. Dev. + Entrepreneur Dev. Prof

As a new board member, what would you like to receive from your board experience with Central Minnesota Workforce Development Board (e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the WorkForce Center System, etc.)?

I would like to increase my knowledge about the Workforce Center System, assist or learn more about the community planning and expand my professional network.

w/ the IEDC.

**BOARD COMMITTEE INTERESTS** (please check one):

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Board's (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g., the annual Legislative Breakfast and the Workforce Development Board Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine their relevance
  - Gathers data and brings in guest speakers for regional growth and development, tracking trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

Yes    No   I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

- Minnesota Workforce Council Association Summer Meeting in Duluth (August)
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings, as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

**Applicant:**

Leslie Sauer  
Applicant's Signature

4/1/2020  
Date

**Nominating Agency or Community Representative:**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

\_\_\_\_\_  
Nominating Agency or Community Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agency

**Please mail or email the application to:**

Dina Wuornos, Executive Director  
Central MN Workforce Development Board  
P.O. Box 720  
Monticello, MN 55362-0720  
Phone: (763) 220-2139  
[dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)



## Application for Nomination to the CMJTS Workforce Development Board

APPLICANT INFORMATION			
Last Name <i>Dockendorf</i>	First Name <i>Robert</i>	Date (mm/dd/yy) <i>3/20/20</i>	
Address <i>501 Minnesota Ave</i>			
City <i>Big Lake</i>	State <i>MN</i>	Zip Code <i>55309</i>	
Phone Number (include area code) <i>612-219-8756</i>	Cell Phone Number (include area code)		
Email Address <i>b.dockendorf@biglakeschools.org</i>			

BUSINESS/AGENCY INFORMATION			
Business/Agency Name <i>Big Lake Schools</i>			
Title/Position <i>H.S. Principal</i>			
Address <i>501 Minnesota Ave</i>			
City <i>Big Lake</i>	State <i>MN</i>	Zip Code <i>55309</i>	County <i>Shenburne</i>
Phone Number (include area code)	Cell Phone Number (include area code) <i>612-219-8756</i>		
Email Address			
Website			
Description of Business			
Total Number of Employees	Number of Employees You Directly Supervise <i>90</i>		
<b>POLICY:</b> Applicants must be individuals with "optimum policymaking or hiring authority within the business organization, agency, or entity.			
Please check one: <input type="checkbox"/> Owner <input type="checkbox"/> Chief Executive Officer <input type="checkbox"/> Senior Management			

OTHER			
Where do you prefer to receive mailed information?	<input type="checkbox"/> At work	<input checked="" type="checkbox"/> At home	<i>895 Brian Court Monticello MN 55362</i>
Which email address do you prefer to receive information?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	<i>55362</i>
How do you prefer to be reached by phone?	<input type="checkbox"/> At work	<input type="checkbox"/> At home	<input checked="" type="checkbox"/> On my cell phone <i>612-219-8756</i>

CONSTITUENCY		
<b>Directions:</b>		
If you currently work in <b>private business</b> , complete sections A and C only.		
If you currently work in the <b>public sector, a nonprofit, or labor union</b> , complete sections B and C only.		
SECTION A: PRIVATE BUSINESS MEMBER APPLICANT (check one)		
<input type="checkbox"/> Small business (1-50 employees)	<input type="checkbox"/> Medium Business (51-100 employees)	<input checked="" type="checkbox"/> Large business (more than 101 employees)

SECTION B: PUBLIC SECTOR MEMBER APPLICANT (check one):		
<input type="checkbox"/> Economic development professional	<input type="checkbox"/> Community-based organization	<input type="checkbox"/> Organized labor
<input type="checkbox"/> Apprenticeship training administrator	<input type="checkbox"/> Post-secondary education	<input type="checkbox"/> Adult Basic Education
<input type="checkbox"/> Public assistance	<input type="checkbox"/> Vocational rehabilitation agency	<input type="checkbox"/> Public employment services

*Education*

**SECTION C: COUNTY REPRESENTATION (check county your business or organization is in):**

<input type="checkbox"/> Chisago	<input type="checkbox"/> Isanti	<input type="checkbox"/> Kanabec	<input type="checkbox"/> Kandiyohi	<input type="checkbox"/> McLeod	<input type="checkbox"/> Meeker
<input type="checkbox"/> Mille Lacs	<input type="checkbox"/> Pine	<input type="checkbox"/> Renville	<input checked="" type="checkbox"/> Sherburne	<input type="checkbox"/> Wright	

**SECTION C: PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills.

<input checked="" type="checkbox"/> Character	<input type="checkbox"/> Generosity	<input type="checkbox"/> Security	<input checked="" type="checkbox"/> Charisma	<input checked="" type="checkbox"/> Initiative	<input checked="" type="checkbox"/> Self-Discipline	<input checked="" type="checkbox"/> Commitment
<input checked="" type="checkbox"/> Listening	<input type="checkbox"/> Servanthood	<input checked="" type="checkbox"/> Communication	<input checked="" type="checkbox"/> Passion	<input checked="" type="checkbox"/> Teachability	<input checked="" type="checkbox"/> Competence	<input checked="" type="checkbox"/> Positive Attitude
<input type="checkbox"/> Vision	<input checked="" type="checkbox"/> Courage	<input checked="" type="checkbox"/> Problem Solving	<input type="checkbox"/> Discernment	<input type="checkbox"/> Focus	<input checked="" type="checkbox"/> Responsibility	<input checked="" type="checkbox"/> Relationship building

**LIST ANY INFORMATION YOU FEEL WOULD BE HELPFUL IN DETERMINING YOUR QUALIFICATIONS FOR THIS POSITION (education, work experience, training)**

*Masters degree - 28 yrs in leadership - Part Board Experience:  
- CMST5 - MASSP  
- United Way*

**AS A NEW BOARD MEMBER, WHAT WOULD YOU LIKE TO RECEIVE FROM YOUR BOARD EXPERIENCE WITH CENTAL MINNESOTA WORKFORCE DEVELOPMENT BOARD? (e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the CareerForce Center System, etc.)**

*I would like to give back of my time to an organization that is worthwhile.*

**BOARD COMMITTEE INTERESTS (please check one)**

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Boards (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies, to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g. the annual legislative breakfast and the Workforce Development Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine high priority industry contacts.
  - Gathers data and brings in guest speakers for regional growth and development, tracks trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

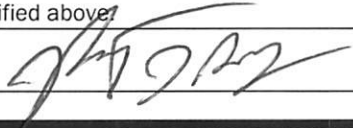
I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

Yes  No

- Minnesota Workforce Council Association (MWCA) Summer Meeting in Duluth (August).
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

**Applicant Signature**


Date (mm/dd/yy)

3/20/26

**NOMINATING AGENCY OR COMMUNITY REPRESENTATIVE**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

**Nominating Agency or Community Representative Signature**

Date (mm/dd/yy)

**Agency****Please mail or email the application to:**

Diane Johnson, Administrative Assistant  
 Central Minnesota Jobs & Training Services, Inc.  
 PO Box 720  
 Monticello, MN 55362  
 Phone: 763-340-0743  
 Email: djohnson@cmjts.org

Upon request this material can be made available in an alternate format.



## Application for Nomination to the CMJTS Workforce Development Board

APPLICANT INFORMATION			
Last Name Foster	First Name Gary	Date (mm/dd/yy) 05/04/26	
Address 1455 Calgary LN SE			
City Hutchinson	State MN	Zip Code 55350	
Phone Number (Include area code) (320) 234-8537	Cell Phone Number (include area code)		
Email Address gary.foster@ridgewater.edu			

BUSINESS/AGENCY INFORMATION			
Business/Agency Name Ridgewater College			
Title/Position Director (Interim), Customized Training and Continuing Education			
Address 980 2nd Ave SE			
City Hutchinson	State MN	Zip Code 55350	County McLeod
Phone Number (include area code) (320) 213-4853	Cell Phone Number (include area code)		
Email Address gary.foster@ridgewater.edu			
Website			
Description of Business Postsecondary Institution			
Total Number of Employees	Number of Employees You Directly Supervise 13		
<b>POLICY:</b> Applicants must be individuals with "optimum policymaking or hiring authority within the business organization, agency, or entity.			
Please check one: <input type="checkbox"/> Owner <input type="checkbox"/> Chief Executive Officer <input checked="" type="checkbox"/> Senior Management			

OTHER			
Where do you prefer to receive mailed information?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	
Which email address do you prefer to receive information?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	
How do you prefer to be reached by phone?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	<input type="checkbox"/> On my cell phone

CONSTITUENCY		
<b>Directions:</b> If you currently work in <b>private business</b> , complete sections A and C only. If you currently work in the <b>public sector, a nonprofit, or labor union</b> , complete sections B and C only.		
SECTION A: PRIVATE BUSINESS MEMBER APPLICANT (check one)		
<input type="checkbox"/> Small business (1-50 employees)	<input type="checkbox"/> Medium Business (51-100 employees)	<input type="checkbox"/> Large business (more than 101 employees)

SECTION B: PUBLIC SECTOR MEMBER APPLICANT (check one):		
<input type="checkbox"/> Economic development professional	<input type="checkbox"/> Community-based organization	<input type="checkbox"/> Organized labor
<input type="checkbox"/> Apprenticeship training administrator	<input checked="" type="checkbox"/> Post-secondary education	<input type="checkbox"/> Adult Basic Education
<input type="checkbox"/> Public assistance	<input type="checkbox"/> Vocational rehabilitation agency	<input type="checkbox"/> Public employment services

**SECTION C: COUNTY REPRESENTATION (check county your business or organization is in):**

<input type="checkbox"/> Chisago	<input type="checkbox"/> Isanti	<input type="checkbox"/> Kanabec	<input type="checkbox"/> Kandiyohi	<input checked="" type="checkbox"/> McLeod	<input type="checkbox"/> Meeker
<input type="checkbox"/> Mille Lacs	<input type="checkbox"/> Pine	<input type="checkbox"/> Renville	<input type="checkbox"/> Sherburne	<input type="checkbox"/> Wright	

**SECTION C: PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills.

<input checked="" type="checkbox"/> Character	<input type="checkbox"/> Generosity	<input type="checkbox"/> Security	<input type="checkbox"/> Charisma	<input checked="" type="checkbox"/> Initiative	<input checked="" type="checkbox"/> Self-Discipline	<input checked="" type="checkbox"/> Commitment
<input checked="" type="checkbox"/> Listening	<input checked="" type="checkbox"/> Servanthood	<input checked="" type="checkbox"/> Communication	<input checked="" type="checkbox"/> Passion	<input checked="" type="checkbox"/> Teachability	<input checked="" type="checkbox"/> Competence	<input checked="" type="checkbox"/> Positive Attitude
<input type="checkbox"/> Vision	<input type="checkbox"/> Courage	<input type="checkbox"/> Problem Solving	<input checked="" type="checkbox"/> Discernment	<input checked="" type="checkbox"/> Focus	<input checked="" type="checkbox"/> Responsibility	<input checked="" type="checkbox"/> Relationship building

**LIST ANY INFORMATION YOU FEEL WOULD BE HELPFUL IN DETERMINING YOUR QUALIFICATIONS FOR THIS POSITION (education, work experience, training)**

Master of Arts Human Recourse Management, 13 years w/ Customized Training at Ridgewater College, 30 years providing training instruction for Workforce Development, 30 years creating and maintaining Business Development Relationships.

**AS A NEW BOARD MEMBER, WHAT WOULD YOU LIKE TO RECEIVE FROM YOUR BOARD EXPERIENCE WITH CENTAL MINNESOTA WORKFORCE DEVELOPMENT BOARD? (e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the CareerForce Center System, etc.)**

Networking, Knowledge about the Careerforce Center System, Workforce Development Partnerships

**BOARD COMMITTEE INTERESTS (please check one)**

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Boards (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies, to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g. the annual legislative breakfast and the Workforce Development Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine high priority industry contacts.
  - Gathers data and brings in guest speakers for regional growth and development, tracks trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

Yes    No

- Minnesota Workforce Council Association (MWCA) Summer Meeting in Duluth (August).
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

<b>Applicant Signature</b>		Date (mm/dd/yy) 05/04/26
----------------------------	---	-----------------------------

**NOMINATING AGENCY OR COMMUNITY REPRESENTATIVE**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

<b>Nominating Agency or Community Representative Signature</b>		Date (mm/dd/yy) 05.05.2026
<b>Agency</b>	Ridgewater College	

**Please mail or email the application to:**

Diane Johnson, Administrative Assistant  
Central Minnesota Jobs & Training Services, Inc.  
PO Box 720  
Monticello, MN 55362  
Phone: 763-340-0743  
Email: djohnson@cmjts.org

Upon request this material can be made available in an alternate format.



## Application for Nomination to the CMJTS Workforce Development Board

### APPLICANT INFORMATION

Last Name Wierschke	First Name Rebecca	Date (mm/dd/yy) 05/22/26
Address 19227 Yale Street Northwest		
City Elk River	State MN	Zip Code 55330
Phone Number (Include area code) (218) 308-1752	Cell Phone Number (include area code)	
Email Address rebeccawierschke@gmail.com		

### BUSINESS/AGENCY INFORMATION

Business/Agency Name Clean Chickens and Co. LLC			
Title/Position President/Owner			
Address HQ 19227 Yale St NW			
City Elk River	State MN	Zip Code 55330	County Sherburne
Phone Number (include area code) (218) 308-1752	Cell Phone Number (include area code)		
Email Address rebeccawierschke@gmail.com			
Website cleanchickens.com			
Description of Business meat plant			
Total Number of Employees 5	Number of Employees You Directly Supervise 3		
<b>POLICY:</b> Applicants must be individuals with "optimum policymaking or hiring authority within the business organization, agency, or entity.			
Please check one: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Chief Executive Officer <input type="checkbox"/> Senior Management			

### OTHER

Where do you prefer to receive mailed information?	<input type="checkbox"/> At work	<input checked="" type="checkbox"/> At home	
Which email address do you prefer to receive information?	<input type="checkbox"/> At work	<input checked="" type="checkbox"/> At home	
How do you prefer to be reached by phone?	<input type="checkbox"/> At work	<input checked="" type="checkbox"/> At home	<input type="checkbox"/> On my cell phone

### CONSTITUENCY

**Directions:**

If you currently work in **private business**, complete sections A and C only.

If you currently work in the **public sector, a nonprofit, or labor union**, complete sections B and C only.

#### SECTION A: PRIVATE BUSINESS MEMBER APPLICANT (check one)

<input checked="" type="checkbox"/> Small business (1-50 employees)	<input type="checkbox"/> Medium Business (51-100 employees)	<input type="checkbox"/> Large business (more than 101 employees)
---	---	---

#### SECTION B: PUBLIC SECTOR MEMBER APPLICANT (check one):

<input type="checkbox"/> Economic development professional	<input type="checkbox"/> Community-based organization	<input type="checkbox"/> Organized labor
<input type="checkbox"/> Apprenticeship training administrator	<input type="checkbox"/> Post-secondary education	<input type="checkbox"/> Adult Basic Education
<input type="checkbox"/> Public assistance	<input type="checkbox"/> Vocational rehabilitation agency	<input type="checkbox"/> Public employment services

**SECTION C: COUNTY REPRESENTATION (check county your business or organization is in):**

<input type="checkbox"/> Chisago	<input type="checkbox"/> Isanti	<input type="checkbox"/> Kanabec	<input checked="" type="checkbox"/> Kandiyohi	<input type="checkbox"/> McLeod	<input type="checkbox"/> Meeker
<input type="checkbox"/> Mille Lacs	<input type="checkbox"/> Pine	<input type="checkbox"/> Renville	<input type="checkbox"/> Sherburne	<input type="checkbox"/> Wright	

**SECTION C: PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills.

<input type="checkbox"/> Character	<input type="checkbox"/> Generosity	<input type="checkbox"/> Security	<input type="checkbox"/> Charisma	<input checked="" type="checkbox"/> Initiative	<input type="checkbox"/> Self-Discipline	<input checked="" type="checkbox"/> Commitment
<input type="checkbox"/> Listening	<input type="checkbox"/> Servanthood	<input type="checkbox"/> Communication	<input type="checkbox"/> Passion	<input type="checkbox"/> Teachability	<input type="checkbox"/> Competence	<input type="checkbox"/> Positive Attitude
<input type="checkbox"/> Vision	<input type="checkbox"/> Courage	<input checked="" type="checkbox"/> Problem Solving	<input type="checkbox"/> Discernment	<input type="checkbox"/> Focus	<input type="checkbox"/> Responsibility	<input type="checkbox"/> Relationship building

**LIST ANY INFORMATION YOU FEEL WOULD BE HELPFUL IN DETERMINING YOUR QUALIFICATIONS FOR THIS POSITION (education, work experience, training)**

I have almost 20 years in nonprofit consulting, leadership, and administration experience. This has allowed me to work closely with community development projects and help resolve social barriers from the community within.

**AS A NEW BOARD MEMBER, WHAT WOULD YOU LIKE TO RECEIVE FROM YOUR BOARD EXPERIENCE WITH CENTAL MINNESOTA WORKFORCE DEVELOPMENT BOARD? (e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the CareerForce Center System, etc.)**

Just looking into connecting more with the workforce agencies around me for regional problem solving.

**BOARD COMMITTEE INTERESTS (please check one)**

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Boards (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies, to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g. the annual legislative breakfast and the Workforce Development Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine high priority industry contacts.
  - Gathers data and brings in guest speakers for regional growth and development, tracks trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

Yes    No

- Minnesota Workforce Council Association (MWCA) Summer Meeting in Duluth (August).
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

<b>Applicant Signature</b>	<i>Rebecca Wierschke</i>	Date (mm/dd/yy) 05/22/26
----------------------------	--------------------------	-----------------------------

**NOMINATING AGENCY OR COMMUNITY REPRESENTATIVE**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

<b>Nominating Agency or Community Representative Signature</b>		Date (mm/dd/yy)
<b>Agency</b>		

**Please mail or email the application to:**

Diane Johnson, Administrative Assistant  
Central Minnesota Jobs & Training Services, Inc.  
PO Box 720  
Monticello, MN 55362  
Phone: 763-340-0743  
Email: djohnson@cmjts.org

Upon request this material can be made available in an alternate format.



## Application for Nomination to the CMJTS Workforce Development Board

### APPLICANT INFORMATION

Last Name Hanson	First Name Stephanie	Date (mm/dd/yy) 04/24/26
Address 506 Adams Street SE		
City Hutchinson	State MN	Zip Code 55350
Phone Number (Include area code) (320) 310-8955	Cell Phone Number (include area code) (320) 310-8955	
Email Address steph-e@live.com		

### BUSINESS/AGENCY INFORMATION

Business/Agency Name Warrior MFG., LLC			
Title/Position HR Manager			
Address 1145 5th Ave SE			
City Hutchinson	State MN	Zip Code 55350	County McLeod
Phone Number (include area code) (320) 587-5505	Cell Phone Number (include area code) (320) 310-8955		
Email Address Stephanie.Hanson@WarriorMfgLLC.com			
Website https://warriormfgllc.com			
Description of Business Metal Fabrication			
Total Number of Employees 121		Number of Employees You Directly Supervise 1	
<b>POLICY:</b> Applicants must be individuals with "optimum policymaking or hiring authority within the business organization, agency, or entity.			
Please check one: <input type="checkbox"/> Owner <input type="checkbox"/> Chief Executive Officer <input type="checkbox"/> Senior Management			

### OTHER

Where do you prefer to receive mailed information?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	
Which email address do you prefer to receive information?	<input checked="" type="checkbox"/> At work	<input type="checkbox"/> At home	
How do you prefer to be reached by phone?	<input type="checkbox"/> At work	<input type="checkbox"/> At home	<input checked="" type="checkbox"/> On my cell phone

### CONSTITUENCY

**Directions:**

If you currently work in **private business**, complete sections A and C only.

If you currently work in the **public sector, a nonprofit, or labor union**, complete sections B and C only.

#### SECTION A: PRIVATE BUSINESS MEMBER APPLICANT (check one)

<input type="checkbox"/> Small business (1-50 employees)	<input checked="" type="checkbox"/> Medium Business (51-100 employees)	<input type="checkbox"/> Large business (more than 101 employees)
--	--	---

#### SECTION B: PUBLIC SECTOR MEMBER APPLICANT (check one):

<input type="checkbox"/> Economic development professional	<input type="checkbox"/> Community-based organization	<input type="checkbox"/> Organized labor
<input type="checkbox"/> Apprenticeship training administrator	<input type="checkbox"/> Post-secondary education	<input type="checkbox"/> Adult Basic Education
<input type="checkbox"/> Public assistance	<input type="checkbox"/> Vocational rehabilitation agency	<input type="checkbox"/> Public employment services

**SECTION C: COUNTY REPRESENTATION (check county your business or organization is in):**

<input type="checkbox"/> Chisago	<input type="checkbox"/> Isanti	<input type="checkbox"/> Kanabec	<input type="checkbox"/> Kandiyohi	<input type="checkbox"/> McLeod	<input type="checkbox"/> Meeker
<input type="checkbox"/> Mille Lacs	<input type="checkbox"/> Pine	<input type="checkbox"/> Renville	<input type="checkbox"/> Sherburne	<input type="checkbox"/> Wright	

**SECTION C: PERSONAL QUALIFICATIONS**

Please check the characteristics that best describe your leadership skills.

<input type="checkbox"/> Character	<input checked="" type="checkbox"/> Generosity	<input type="checkbox"/> Security	<input type="checkbox"/> Charisma	<input checked="" type="checkbox"/> Initiative	<input checked="" type="checkbox"/> Self-Discipline	<input checked="" type="checkbox"/> Commitment
<input checked="" type="checkbox"/> Listening	<input type="checkbox"/> Servanthood	<input checked="" type="checkbox"/> Communication	<input checked="" type="checkbox"/> Passion	<input checked="" type="checkbox"/> Teachability	<input checked="" type="checkbox"/> Competence	<input checked="" type="checkbox"/> Positive Attitude
<input checked="" type="checkbox"/> Vision	<input type="checkbox"/> Courage	<input type="checkbox"/> Problem Solving	<input type="checkbox"/> Discernment	<input checked="" type="checkbox"/> Focus	<input checked="" type="checkbox"/> Responsibility	<input checked="" type="checkbox"/> Relationship building

**LIST ANY INFORMATION YOU FEEL WOULD BE HELPFUL IN DETERMINING YOUR QUALIFICATIONS FOR THIS POSITION (education, work experience, training)**

I would not consider myself a Senior Manager at this time. Those that we consider Senior (we say Upper) Management are the CEO, CFO, COO, and directors. My supervisor is the CFO and I work closely with him to make decisions to that affect our employees. In my 2 years with Warrior, my role and responsibilities have grown exponentially and are expected to continue to do so.

**AS A NEW BOARD MEMBER, WHAT WOULD YOU LIKE TO RECEIVE FROM YOUR BOARD EXPERIENCE WITH CENTAL MINNESOTA WORKFORCE DEVELOPMENT BOARD? (e.g., training, conferences, community planning, professional development, fundraising, networking, knowledge about the CareerForce Center System, etc.)**

More knowledge in what we can do to benefit youth in our community to prepare them for their futures. I want to help the surrounding community workforce grow and thrive and anything I can do to help with that would be wonderful.

**BOARD COMMITTEE INTERESTS (please check one)**

**Community and Government Relations Committee**

- Develops and fosters community and government relations while promoting the Workforce Development Boards (WDB) interests and policies.
- Convenes community businesses, education, and economic development agencies, to work on workforce challenges and enlists their support in resolving local and regional issues and concerns (e.g. the annual legislative breakfast and the Workforce Development Summit).

**Workforce Development Committee**

- Assists in the development of the WIOA local and regional unified plans and evaluates its implementation over the year.
- Sets policy for the business services teams and determines high priority industry contacts.
  - Reviews industry clusters by region to determine high priority industry contacts.
  - Gathers data and brings in guest speakers for regional growth and development, tracks trends in Local Workforce Development Area 5 that affect workforce education and economic development.
  - Investigates possible ways the committee could assist small businesses/trades.

**Youth Committee**

- Oversees the quality of youth services provided through WIOA Youth, Minnesota Youth Programs, Youthbuild, Youth with Disabilities, and other youth programs.
- Assists in the development of a strategic plan for Youth Services.
- Sets the vision for youth services in Workforce Service Area 5.

**TRAINING**

I'm willing to attend outside trainings and events (expenses paid through board budget), such as:

Yes  No

- Minnesota Workforce Council Association (MWCA) Summer Meeting in Duluth (August).
- National Association of Workforce Boards Forum in Washington, DC (March)
- Day at the Capitol in St. Paul (March/April)
- Other important trainings as recommended by the WDB

**SIGNATURES**

The individual being nominated and the authorized representative of the nominating agency must sign the application below. Nominees must represent the constituency identified above.

<b>Applicant Signature</b>	Stephanie Hanson	Date (mm/dd/yy) 04/24/26
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**NOMINATING AGENCY OR COMMUNITY REPRESENTATIVE**

I nominate the above candidate for Central Minnesota Workforce Development Board membership.

<b>Nominating Agency or Community Representative Signature</b>	Bridget Paulson and CMJTS Board Director	Date (mm/dd/yy)
--	--	-----------------

<b>Agency</b>	
---------------	--

**Please mail or email the application to:**

Diane Johnson, Administrative Assistant  
Central Minnesota Jobs & Training Services, Inc.  
PO Box 720  
Monticello, MN 55362  
Phone: 763-340-0743  
Email: djohnson@cmjts.org

Upon request this material can be made available in an alternate format.

**From:** [Kristin Yeager](#)  
**To:** [Diane Johnson](#)  
**Subject:** FW: Ridgewater retirement  
**Date:** Tuesday, May 12, 2026 2:05:13 PM

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Not sure if you got this already but wanted to make sure.

**Kristin Yeager** | HR/IT Director

P: 763.647-5401 | C: 612-805-9312 | F: 888-665-2289 | E: [kyeager@cmjts.org](mailto:kyeager@cmjts.org)

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**From:** Dina Wuornos <[dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)>  
**Sent:** Tuesday, April 28, 2026 2:18 PM  
**To:** Kristin Yeager <[kyeager@cmjts.org](mailto:kyeager@cmjts.org)>  
**Subject:** FW: Ridgewater retirement

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**From:** Johnson, Craig R <[Craig.Johnson@ridgewater.edu](mailto:Craig.Johnson@ridgewater.edu)>  
**Sent:** Wednesday, October 29, 2025 2:09 PM  
**To:** Dina Wuornos <[dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)>  
**Cc:** Lori Kampa <[lkampa@cmjts.org](mailto:lkampa@cmjts.org)>  
**Subject:** Ridgewater retirement

Hi, Dina –

I need to make you aware that I have submitted my retirement notice to Chancellor Olson in our system office, and I've informed our college community that I will be retiring from my position as President of Ridgewater College in May 2026, shortly after our spring commencement event.

This also means that I will be leaving the Workforce Development Board at the same time. I am grateful for the opportunity to work with a great group of people at CMJTS and on the Board during my tenure – everyone is committed to very important work for people with some of the greatest needs in our communities.

My primary driver to retire is not tied to any health concerns, rather I simply have realized it is time that I shift gears to allow time with my wife, family and friends without the restrictions of a busy work calendar. In addition, I think this is a very good point in time for a leadership transition at Ridgewater College, as we have good enrollment growth, solid financial footing and a positive college climate.

I am willing to continue to serve on the Board through April, so please plan on my position becoming vacant after that point.

Regards,

*Craig Johnson*

President, Ridgewater College

Willmar/Hutchinson, MN

*Debbie Ardoff* | Assistant to the President | 320.222.5202 | [debbie.ardoff@ridgewater.edu](mailto:debbie.ardoff@ridgewater.edu)



**Ridgewater College Mission:** *Ridgewater College empowers diverse learners to reach their full potential and enrich their lives through personalized and relevant education in an accessible, supportive, and inclusive environment.*



**Superintendent Trueebenbach  
District Office**

**P- 763.262.2536**

**F- 763.262.2539**

**t.trueebenbach@biglakeschools.org**

May 5, 2026

Dear Ms. Wournos,

Please accept this letter as formal notification that I am resigning from my position on the CMJTS Community and Governmental Relations Committee, effective May 5, 2026.

It has been a privilege to serve alongside such dedicated professionals over the past few years. During my tenure, I have deeply appreciated the opportunity to see firsthand the vital role CMJTS plays in strengthening our regional workforce and fostering economic stability. The insights I've gained regarding the intersection of education, government, and industry have been invaluable to my work at Big Lake Schools.

While my formal time on the committee is concluding, my support for your mission remains steadfast. CMJTS provides a critical bridge for our community members, and I am grateful for the impact you continue to make in our region.

Should there be opportunities in the future where either I or Big Lake Schools can be of assistance—whether through collaborative initiatives or sharing resources—please do not hesitate to reach out. I look forward to seeing the committee's continued success and the positive outcomes of your upcoming projects.

Thank you again for the opportunity to learn and contribute.

Sincerely,

Tim Trueebenbach



May 19, 2026

Dina Wournos  
Central Minnesota Jobs and Training Services  
406 E. 7<sup>th</sup> St.  
Monticello, MN 55362

Dear Dina;

Kindly accept this letter as my formal resignation as a CMJTS board member. My last board meeting will be June 12, 2026.

I am grateful for the world this board has exposed me to and the friendships I have made during my service on the board. Unfortunately, due to some personal changes I do not have the time to dedicate to the CMJTS board work that it deserves.

Best wishes,

A handwritten signature in black ink that reads "Rebecca Nelson". The signature is written in a cursive style with some stylized flourishes.

Rebecca Nelson

HR Manager  
IRD Glass & IRD Ceramics  
810 E. St. Paul St.  
Litchfield, MN 55355  
Main: (320) 693-7217  
Direct: (320) 221-6419  
rebecca@irdglass.com



## Membership Application for the Central Minnesota Workforce Development Committee

**PLEASE PRINT**

### APPLICANT INFORMATION

First Name Brian	Last Name Fleming	Date 05/11/26
Job Title Economic Development Coordinator		
If chosen to serve on the Workforce Development Committee, will you represent an agency or organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, please name the agency you will represent Sherburne County- Economic Development Department		
Are you an employee of the above listed agency or organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Are you a volunteer for the above listed agency or organization? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

### WORK ADDRESS

Street 13880 Business Ctr Dr NW			
City Elk River	State MN	Zip Code 55330	
Office Phone (763) 765-3014		Cell Phone (760) 953-6274	
Work Email brian.fleming@co.sherburne.mn.us			

### HOME ADDRESS

Street 1814 38 ST S			
City St. Cloud	State MN	Zip Code 56301	
Home Phone (760) 953-6274		Cell Phone (760) 953-6274	
Personal Email brian.fleming.mn@gmail.com			

### CONTACT PREFERENCES

Where do you prefer to be contacted? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home <input type="checkbox"/> On cell phone
Where do you prefer to receive correspondence via regular mail? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home
Where do you prefer to receive email? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home

### EXPERIENCE

<b>Check all areas your experience and/or job title represent. (You must check at least one area to be considered for the Youth Committee.)</b>		
<input type="checkbox"/> High-Demand Industry	<input type="checkbox"/> Micro or Small Business (1-49 or less employees)	<input type="checkbox"/> Human Resources Manager or Director
<input type="checkbox"/> Business Owner / CEO / President	<input checked="" type="checkbox"/> Economic Development Involvement	<input type="checkbox"/> Apprenticeships & Work-Based Learning

Upon request, this document can be made available in an alternate format.

Please briefly describe your involvement with the areas checked above:

I have been the Executive Director of the Sherburne County Economic Development Authority and the Economic Development Coordinator for Sherburne County since 2024. In that time, I've met with hundreds of Sherburne County businesses, business owners, human resource professionals, and school district leadership. One of Sherburne County EDA's strategic goals is to continue to build the partnerships, relationships, and collaborations needed to drive further workforce development in the region. To this charge, I have worked closely with CMJTS, MN DEED, Greater St. Cloud, ISD 728, ISD 724, Becker Public Schools, Big Lake Public Schools, and Princeton Public Schools to further workforce objectives in the region.

Based on 2025–2026 labor market trends the five high-demand industries in Central Minnesota include Health Care and Social Assistance, Manufacturing, Construction and Skilled Trades, Transportation and Warehousing, Information and Technology. Describe any experience in these industries:

Manufacturing, transportation, and health care are Sherburne County's top industries, in employment, economic output, and demand. As such, I work hard in my role with Sherburne County to continue to meet with these employers to best learn their workforce painpoints and growth bottlenecks. Through these conversations, I have been able to help a few of these companies to set up with CMJTS' incumbent worker training and new worker training programs. In addition, I work closely with the school districts for our upcoming wo

## QUALIFICATIONS

Please provide a short statement on why your experience qualifies you to serve on the Workforce Development Committee (You may attach an Additional page if necessary).

In addition to the above information, I have played an instrumental role in gaining the approvals and collaboration needed for the start of the Region 7W Economic Development District (Stearns, Benton, and Sherburne Counties). As a body, the Region 7W EDD is continually looking into workforce development strategies, programs, and partnerships for the entire region.

Further, I have worked with Sherburne County HHS to develop a first-of-its-kind "Childcare Availability Map", connecting parents/caretakers with open childcare availability in Sherburne County. I understand the familial/life elements that come into play for successful workforce development initiatives (ex. childcare, transportation, housing, health, etc.).

On the entrepreneurial, small and mid-sized enterprises (SME) side of the house, I act as a "go-to" resource for those looking to start up their own business ventures. Within the nearly past two years, I have one-on-one helped more than a dozen new businesses start in Sherburne County. Additionally, through our contract with Rural Ideas Network, Sherburne County EDA has added in the retention of 90 jobs and 20 new jobs in the past two years. And, through the Sherburne County EDA's Revolving Loan Fund, we have helped ensure the creation of 20+ jobs in the past five years.

I currently serve as a board member on the Anoka Technical College Foundation Board. I am an ambassador for the Elk River Area Chamber of Commerce, the Big Lake Chamber of Commerce and Industry, and the Becker Area Chamber of Commerce.

On a personal note, my own schooling comes into play for aiding in workforce development initiatives. I am currently enrolled in a Doctorate of Business Administration program, with a specialization in financial management.

Thank you for the consideration,  
Brian Fleming

**Mail or email your completed application to:**

Diane Johnson  
CMJTS  
PO Box 720  
Monticello, MN 55362  
Email: [djohnson@cmjts.org](mailto:djohnson@cmjts.org)



## Membership Application for the Central Minnesota Workforce Development Committee

**PLEASE PRINT**

### APPLICANT INFORMATION

First Name Megan	Last Name Jarvie	Date 04/30/26
Job Title Talent Acquisition Manager		
If chosen to serve on the Workforce Development Committee, will you represent an agency or organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, please name the agency you will represent Guardian Angels Senior Services		
Are you an employee of the above listed agency or organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Are you a volunteer for the above listed agency or organization? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

### WORK ADDRESS

Street 508 Freeport Ave NW, Suite A		
City Elk River	State MN	Zip Code 55330
Office Phone (763) 635-4490	Cell Phone (612) 558-1994	
Work Email mjarvie@ga-er.org		

### HOME ADDRESS

Street 11763 194th Ave NW		
City Elk River	State MN	Zip Code 55330
Home Phone	Cell Phone (612) 558-1994	
Personal Email megan.schlangen@gmail.com		

### CONTACT PREFERENCES

Where do you prefer to be contacted? <input type="checkbox"/> At work <input type="checkbox"/> At home <input checked="" type="checkbox"/> On cell phone
Where do you prefer to receive correspondence via regular mail? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home
Where do you prefer to receive email? <input checked="" type="checkbox"/> At work <input type="checkbox"/> At home

### EXPERIENCE

<b>Check all areas your experience and/or job title represent. (You must check at least one area to be considered for the Youth Committee.)</b>		
<input checked="" type="checkbox"/> High-Demand Industry	<input type="checkbox"/> Micro or Small Business (1-49 or less employees)	<input checked="" type="checkbox"/> Human Resources Manager or Director
<input type="checkbox"/> Business Owner / CEO / President	<input type="checkbox"/> Economic Development Involvement	<input type="checkbox"/> Apprenticeships & Work-Based Learning

Upon request, this document can be made available in an alternate format.

Please briefly describe your involvement with the areas checked above:

I've been working in recruitment and talent acquisition since 2013. For the past nine years, I've led talent acquisition at Guardian Angels Senior Services. Prior, I spent time in the staffing industry, specializing in industrial and manufacturing recruitment.

Based on 2025–2026 labor market trends the five high-demand industries in Central Minnesota include Health Care and Social Assistance, Manufacturing, Construction and Skilled Trades, Transportation and Warehousing, Information and Technology. Describe any experience in these industries:

In my current role at Guardian Angels, I've spent the past nine years recruiting, hiring, and onboarding approximately 300 employees each year across a variety of roles. Previously, I spent over four years in the staffing industry, partnering with clients with a strong focus in manufacturing and various light industrial industries.

### QUALIFICATIONS

Please provide a short statement on why your experience qualifies you to serve on the Workforce Development Committee (You may attach an Additional page if necessary).

My background in recruiting gives me a strong understanding of real workforce challenges. Hiring around 300 employees each year has given me insight into what actually works when it comes to finding and keeping good talent, as well as allows me to have a pulse on how quickly workforce trends can shift. I see firsthand how staffing shortages impact day-to-day operations and patient care. I work closely with team leaders to ensure hiring decisions align with their needs. Guardian Angels also employs many first-time job seekers, and I help those entering the workforce see their potential career paths within healthcare.

**Mail or email your completed application to:**

Diane Johnson  
CMJTS  
PO Box 720  
Monticello, MN 55362  
Email: [djohnson@cmjts.org](mailto:djohnson@cmjts.org)



January 28, 2026

Commissioner Matt Varilek  
MN Department of Employment & Economic Development  
1st National Bank Building  
332 Minnesota St, Suite E200  
Saint Paul, MN 55101

Re: Request for 2026 Subsequent Designation of Local Workforce Development Area 5

Dear Commissioner Varilek,

On behalf of the Central Minnesota Local Workforce Development Board (LWDB) for Local Workforce Development Area 5 and Central Minnesota Jobs and Training Services, Inc. (CMJTS), we respectfully request Subsequent Designation for Program Years 2025–2026 under the Workforce Innovation and Opportunity Act (WIOA).

The LWDB and CMJTS have a strong history of meeting and exceeding negotiated performance measures, maintaining WIOA compliance, ensuring fiscal integrity, and actively participating in local and regional planning efforts. We recognize the importance of continuous improvement and remain committed to refining our processes to support long-term compliance, transparency, and operational efficiency.

Over the past year, the LWDB and CMJTS have also modernized financial and administrative systems to strengthen internal controls and oversight. These investments reflect our ongoing commitment to fiscal responsibility and transparency, while equipping staff with the tools necessary to effectively support workforce development services across Local Workforce Development Area 5.

We appreciate DEED's continued guidance and oversight and respectfully request consideration for Subsequent Designation. Please let us know if additional information or documentation is needed to support this request.

Thank you for your time and partnership.

Sincerely,

Rob Stark, Chair  
Central Minnesota Workforce Development Board

Wright County Commissioner Jeanne Holland, Chair  
Joint Powers Board (LEO)

## Members

Rob Stark, Wright  
*Chair*

Rebecca Nelson, Meeker  
*Vice-Chair*

Robert Voss, Kanabec  
*Treasurer*

Lori Vrolson, Wright  
*Secretary*

Commissioner  
Duane Anderson,  
Kandiyohi

Melissa Ball-Warriner,  
Kandiyohi

Joy Beise, Isanti

Merle Bobbitt, Kandiyohi

Commissioner  
Jeanne Holland, Wright

Dr. Craig Johnson,  
Kandiyohi

Mark Netzing, Isanti

Sherry Smith, Sherburne

Janelle Sowers, Pine

Denise Stewart, Kanabec

Dr. Brent Thompson, Pine

Tim Truebenbach,  
Sherburne

Ian Weiss, Sherburne

Commissioner  
Dan Whitcomb,  
Mille Lacs

Lisa Zwart, Wright

Dina Wuornos,  
Executive Director  
*Ex-Officio*

P.O. Box 720  
Monticello, MN 55362  
763.271.3700  
[www.cmjts.org](http://www.cmjts.org)

**LOCAL WORKFORCE DEVELOPMENT BOARD MEMBERSHIP**

**WIOA Sec. 107(b)(2)(A)**

**Business Representatives – Majority of the board must come from this category.**

Representatives of businesses in the local area who:

- i. Are owners of businesses, chief executives or operating officers of businesses, or other business executives or employers with optimum policymaking or hiring authority  
-or-
- ii. represent businesses, including small businesses, or organizations representing businesses, that provide employment opportunities that, at a minimum, include high-quality, work-relevant training and development in in-demand industry sectors or occupations in the local area

(Must be nominated by local business organizations and business trade associations)

<u>Business or Agency Name</u>	<u>Member Names</u>	<u>Nominated By</u>	<u>Term Expiration Date</u> If Vacant, Date to be Filled
<b>Minneapolis Electrical JATC</b>	<b>Trevor Turek</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<b>MINPACK, INC.</b>	<b>Brent Thompson</b>	<b>Board/LEO</b>	<b>6/30/26</b>
<b>Mille Lacs County Commissioner</b>	<b>Dan Whitcomb</b>	<b>Board/LEO</b>	<b>JPB</b>
<b>Xcel Energy</b>	<b>Ian Weiss</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<b>CES Minnesota, LLC</b>	<b>Merle Bobbit</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<b>PNE Inc. DBA IRD Glass</b>	<b>Rebecca Nelson</b>	<b>Board/LEO</b>	<b>6/30/26</b>
<b>Physical Therapy Consultants, Inc.</b>	<b>Mark Netzinger</b>	<b>Board/LEO</b>	<b>6/30/26</b>
<b>Edward Jones</b>	<b>Rob Stark</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<b>Beaver Meadow Garden</b>	<b>Janelle Sowers</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<b>Functional Industries, Inc.</b>	<b>Lisa Zwart</b>	<b>Board/LEO</b>	<b>6/30/24</b>
<b>2 Business Vacancies</b>	<b>Recruiting</b>		
<b>Business Representatives = 51%</b>			

**LOCAL WORKFORCE DEVELOPMENT BOARD MEMBERSHIP**

<b>WIOA Sec. 107(b)(2)(B)</b>			
<b>Representatives of the workforce within the local area – At least 20% of the total board membership must represent the categories in this section.</b>			
<u>Membership Category</u> Name of labor organization, CBO, etc.	<u>Member's Name</u>	<u>Nominated By</u>	<u>Term Expiration Date</u> If Vacant, Date to be Filled
(i) Representatives of labor organizations (for a local area in which employees are represented by labor organizations), or (for a local area in which no employees are represented by such organizations) other representatives of employees;			
<b>Minimum of two representatives</b> (Must be nominated by local labor federations or other employee representative group.)			
<b>Ridgewater College</b>	<b>Craig Johnson</b>	<b>Board/LEO</b>	<b>6/30/26</b>
<b>Superintendent Big Lake Schools</b>	<b>Tim Truebenbach</b>	<b>Board/LEO</b>	<b>6/30/27</b>
(ii) Representative of labor organization or a training director, from a joint labor-management apprenticeship program, or if no such joint program exists in the area, such a representative of an apprenticeship program in the area			
<b>Minimum of one representative, if such a program exists in the area</b>			
<b>Minneapolis Electrical JATC</b>	<b>Trevor Turek</b>	Not Applicable	<b>6/30/27</b>
(iii) Representatives of community-based organizations that have demonstrated experience and expertise in addressing the employment needs of individuals with barriers to employment, including organizations that serve veterans or that provide or support competitive integrated employment for individuals with disabilities ( <b>Optional category</b> )			
		Not Applicable	
(iv) Representatives of organizations that have demonstrated experience and expertise in addressing the employment, training, or education needs of eligible youth, including representatives of organizations that serve out-of-school youth ( <b>Optional category</b> )			
		Not Applicable	

**LOCAL WORKFORCE DEVELOPMENT BOARD MEMBERSHIP**

**WIOA Sec. 107(b)(2)(C)**

**Each local board shall include representatives of entities administering education and training activities in the local area.**

When there is more than one local area provider of adult education and literacy activities under Title II, or multiple institutions of higher education providing workforce investment activities the CLEO must solicit nominations from those providers and institutions, respectively, in appointing the required representatives.

<u>Membership Category</u> List Business or Agency Name	<u>Names</u> Member's Name	<u>Nominated By</u> Organization Name	<u>Term Expiration Date</u> If Vacant, Date to be Filled
A representative of eligible providers administering adult education and literacy activities under title II of WIOA			
<b>Minimum of one representative</b>			
<b>Metro North ABE Elk River</b>	<b>Sherry Smith</b>	<b>Board/LEO</b>	<b>6/30/26</b>
A representative of institutions of higher education providing workforce investment activities (including community colleges)			
<b>Minimum of one representative</b>			
<b>Ridgewater College</b>	<b>Craig Johnson</b>	<b>Board/LEO</b>	<b>6/30/26</b>
Representatives of local educational agencies, and of community-based organizations with demonstrated experience and expertise in addressing the education or training needs of individuals with barriers to employment ( <b>Optional category</b> )			
<b>Big Lake Schools</b>	<b>Tim Trueebenbach</b>	<b>Board/LEO</b>	<b>6/30/25</b>

**LOCAL WORKFORCE DEVELOPMENT BOARD MEMBERSHIP**

<b>WIOA Sec. 107(b)(2)(D)</b>			
<b>Each local board shall include representatives of governmental and economic and community development entities serving the local area.</b>			
<u>Membership Category</u> List Business or Agency Name	<u>Names</u> Member's Name	<u>Nominated By</u> Organization Name	<u>Term Expiration Date</u> If Vacant, Date to be Filled
Representatives of economic and community development entities <b>(Minimum of one representative)</b>		Not applicable	
<b>Vacant as of 12/31/25</b>	<b>Recruiting</b>		
Representative from the State employment service office under the Wagner-Peyser Act serving the local area <b>(Required)</b>		Not applicable	
<b>DEED/CareerForce</b>	<b>Melissa Ball-Warriner</b>	<b>Board/LEO</b>	<b>6/30/27</b>
Representative of the programs carried out under title I of the Rehabilitation Act of 1973 serving the local area [other than section 112 or part C of that title] <b>(Required)</b>		Not applicable	
<b>DEED VRS</b>	<b>Joy Boise</b>	<b>Board/LEO</b>	<b>6/30/27</b>
Representatives of agencies or entities administering programs serving the local area relating to transportation, housing, and public assistance <b>(Optional)</b>		Not applicable	
<b>Lakes and Pines Community Action Council</b>	<b>Denise Stewart</b>	<b>Board/LEO</b>	<b>6/30/27</b>
Representatives of philanthropic organizations serving the local area <b>(Optional)</b>		Not applicable	
<b>Central MN Council on Aging</b>	<b>Lori Vrolson</b>	<b>Board/LEO</b>	<b>6/30/27</b>
<i>Other – Local Elected Official</i>		Not applicable	
<b>Kandiyohi County Commissioner</b>	<b>Duane Anderson</b>	<b>Board/LEO</b>	<b>JPB</b>
<b>Mille Lacs County Commissioner</b>	<b>Dan Whitcomb</b>	<b>Board/LEO</b>	<b>JPB</b>
<b>Wright County Commissioner</b>	<b>Jeanne Holland</b>	<b>Board/LEO</b>	<b>JPB</b>
<b>Joint Powers Board 3 members = 1 vote</b>			

✓ I certify that I have accurately reported the above information included in this document. I understand that misreporting this information could result in decertification of the local workforce development board for my area.



\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
January 28, 2026  
(Date)

## **The Legislative Task Force on Workforce System Reform – WDB responses to “please describe” questions after each survey category.**

### **1. Improving Interagency Coordination**

One of the largest barriers to effective coordination is the lack of consistent physical presence from partner program staff. When partner program representatives are not regularly co-located or physically accessible at shared CareerForce sites, relationship-building suffers, real-time communication breaks down, and clients are left navigating referral processes without adequate guidance. Strong coordination depends not just on formal agreements, but on the day-to-day informal collaboration that only happens when staff are present and engaged together.

Compounding this challenge is a growing competitive dynamic among programs driven largely by funding cuts and scarcity. When agencies compete for the same shrinking pool of dollars, the incentive to protect caseloads, withhold referrals, and guard program credit increases significantly. This competitive mentality directly undermines the spirit of co-enrollment, shared outcomes, and integrated service delivery that effective workforce coordination requires. Programs that should be complementary instead operate in silos or quiet competition.

Additional opportunities for improvement include:

- Stronger accountability mechanisms within Memoranda of Understanding (MOUs) to ensure partner commitments — including staffing presence — are upheld and regularly reviewed.
- Shared outcome metrics across programs to reduce incentives for duplication and encourage genuine collaboration.
- Dedicated interagency coordination roles or liaisons that are funded separately from competitive program dollars to reduce conflict of interest.
- Regular cross-system case conferencing to align services for shared participants and identify gaps before they become barriers.
- Advocacy for stable, sustained funding streams that reduce zero-sum competition and allow programs to focus on client outcomes rather than organizational survival.

### **2. Workforce-Employer Alignment**

The Central MN WDB keeps workforce programs aligned with employer needs by combining labor market data with regular talks with businesses and community partners. This helps identify in-demand jobs and shape training, career paths, and business services to meet regional needs. Planning materials emphasize listening and adaptation through

employer outreach, industry partnerships, short-term training, and work-based learning, such as incumbent worker training, on-the-job training, and registered apprenticeship.

The Central MN WDB focuses on strong alignment with high-growth sectors while creating a welcoming pathway for job seekers across the region, making it easier for job seekers to find opportunities. The Region 3 regional planning document highlights key sectors like healthcare, manufacturing, construction, transportation, agriculture, and professional and business services. Program materials describe outreach, support, and career navigation to help people feel informed and connected as they move toward training and jobs. This shows how sector strategies can work with community-focused services.

The Central MN WDB uses clear feedback tools, such as employer consultations, surveys, focus groups, networking groups, and regular meetings, to remain responsive as workforce needs change. Partners meet to discuss workforce issues, employer priorities, and ways to improve. Recent feedback highlights a thoughtful approach to reviewing local needs, shaping programs, and identifying in-demand training jobs. These efforts show a strong commitment to listening and adapting over time.

For example, in LWDA5, the Central MN WDB coordinates ongoing employer engagement through HR-supportive groups, promotes talent development/incumbent-worker training, hosts regional employer education events, and develops employer career roadmaps. These efforts help turn employer input into practical workforce solutions while also making career pathways easier for job seekers to understand and access. It is a helpful example of how strong relationships and regular communication can support both regional businesses and people seeking work opportunities.

### **3. Reforming Funding Equity**

Transparency is a problem. Local Boards don't know how funding is decided, what criteria are used, or how state and local priorities are balanced. This lack of clarity makes it hard for Boards to plan, advocate, or ensure fair results.

Outdated funding formulas are another issue. These formulas don't reflect current local needs, job markets, or population changes. Instead of using old formulas, the state should bring Board representatives together to share data and decide on fair funding based on today's realities.

Local areas also lack flexibility. Strict funding rules stop Boards from helping all job seekers who need support. This leads to service gaps and less innovation, making it harder to meet the real needs of job seekers and employers.

Improvement should focus on giving local Boards more flexibility to help all job seekers, no matter their eligibility category.

Furthermore, distribution of the funds often lags several months before the State executes the grant and releases funds.

#### **4. Real-Time Case Management Reporting**

Currently, program managers pull data from multiple reports, reformat it, and manually prepare reports for the State. A system that tracks inputs at the point of service means reports build themselves. Quarterly reports become a button-click export instead of a spreadsheet project. State-level reports run directly from live data, eliminating duplicate data entry; the system captures service delivery in real time. Performance metrics, such as planned vs. actual enrollments, exits, training completers, etc., feed state reporting systems without requiring re-entry of data. Outcome and progress tracking is automated, with employment placements, credential attainment, and wage gains flagged and recorded as they occur. Program managers and the WDB no longer chase data at quarter-end. When that reporting burden drops, capacity shifts toward what actually moves outcomes. Case managers gain more time with clients for relationship-building, coaching, and problem-solving.

Additionally, modernized data systems shift partner planning from backward-looking status updates to forward-looking strategy conversations. Instead of spending collaborative time reconciling numbers or figuring out who served whom, partners can focus on what the data reveal about client needs, program gaps, and emerging labor market demands.

# Task Force Survey Questions

Questions 1-7: Capturing Contact Info and Role

## State and Federal Program Scope

The Task Force has been asked to, "Review existing workforce development programs in Minnesota, including those funded by the federal and state governments". Please answer the questions below to indicate workforce system effectiveness as it relates to state and federal workforce programs in the state.

### 8.Alignment and Responsiveness

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Workforce programs align with employer demand and regional labor market needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Workforce programs effectively serve high-growth sectors and underserved communities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feedback mechanisms exist to ensure programs remain responsive to changing workforce needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 9.Coordination and Efficiency

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
Workforce programs across federal, state, and local levels are well-coordinated and minimize duplication.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Collaboration exists among agencies and providers to improve program efficiency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10.Please describe opportunities for improvement on any selections of "Disagree" or "Strongly Disagree"

11. Please describe areas of success or opportunities for replication of best practices on any selections of "Agree" or "Strongly Agree"

### Funding Systems

The Task Force has been asked to, "Study the current system for funding workforce development efforts". Please answer the questions below to indicate workforce system effectiveness as it relates to funding systems in the state.

#### 12. Funding Transparency, Equity, and Efficiency

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The funding system is transparent, equitable, and efficiently allocates resources for impact.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funding appropriately balances statewide priorities while allowing local flexibility.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

#### 13. Decision-Making, Accountability, and Access

	Option 1	Option 2	Option 3	Option 4	Option 5
Funding decisions are coordinated and transparent across agencies, the legislature, and boards.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability mechanisms are effective and proportionate.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Smaller, rural, and culturally specific organizations have equitable access to funding with reasonable administrative requirements.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

#### 14. Funding Alignment and Performance

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Funding aligns with outcomes and performance rather than compliance requirements.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funding decisions encourage employer engagement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funding decisions encourage program innovation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Please describe opportunities for improvement on any selections of "Disagree" or "Strongly Disagree"

16. Please describe areas of success or opportunities for replication of best practices on any selections of "Agree" or "Strongly Agree"

### Metrics for Evaluation

The Task Force has been asked to, "Investigate potential metrics for evaluating workforce development program outcomes". Please answer the questions below to indicate workforce system effectiveness as it relates to metrics for evaluation in the state.

17. Program Results and Equity in Evaluation

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Current metrics effectively measure workforce program success for job seekers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Current metrics effectively measure workforce program success for employers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equity and community-defined success are embedded in how program impact is evaluated.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Data are disaggregated and used to identify and address disparities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 18.Data Modernization and Continuous Improvement

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Current data systems support timely, data-driven decision-making.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Modernization of systems (e.g., WorkForce1) would improve transparency and collaboration.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Staff and partners have the tools and capacity to use data for continuous improvement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19.Please describe opportunities for improvement on any selections of "Disagree" or "Strongly Disagree"

20.Please describe areas of success or opportunities for replication of best practices on any selections of "Agree" or "Strongly Agree"

Please provide any additional feedback you have for the Task Force below.

**From:** [Majors, Marc \(DEED\)](#)  
**To:** [Dina Wuornos](#)  
**Cc:** [Roberts, Jill \(DEED\)](#); [MN\\_DEED\\_Internal Audit and Analytics](#); [Henderson, Marie \(DEED\)](#); [Rob Stark](#); [Jeanne M. Holland](#); [Jake Humphrey](#); [Lang, Mike \(DEED\)](#)  
**Subject:** RE: PY26 SFY27 Cash Advance Application  
**Date:** Wednesday, April 29, 2026 11:44:38 AM

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Hi Dina!

Thank you for the email. We are reviewing this information and intend to respond you as soon as possible.

Thanks,

Marc

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**From:** Dina Wuornos <dwuornos@cmjts.org>  
**Sent:** Wednesday, April 29, 2026 10:56 AM  
**To:** Majors, Marc (DEED) <marc.majors@state.mn.us>  
**Cc:** Roberts, Jill (DEED) <Jill.Roberts@state.mn.us>; MN\_DEED\_Internal Audit and Analytics <Internal.Audit.and.Analytics.DEED@state.mn.us>; Henderson, Marie (DEED) <Marie.Henderson@state.mn.us>; rob.stark <rob.stark@edwardjones.com>; Jeanne M. Holland <jeanne.holland@wrightcountymn.gov>; Jake Humphrey <jhumphrey@cmjts.org>  
**Subject:** RE: PY26 SFY27 Cash Advance Application

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Good morning, Marc,

I hope this sunny morning finds you doing well. I'm following up on our earlier request, which I've attached here for your reference. Could you let us know if there have been any updates? If it would help, our Board Chairs are also available to connect directly with someone on your team for further discussion.

I also want to update you on our team's progress with our financing. Our Finance Manager, Jake, met with Propel Nonprofit, but after reviewing their options, we found that a revolving loan or line of credit from them wouldn't be cost-effective for us. Instead, we secured an additional \$300,000 line of credit from our current bank, bringing our total available credit to \$500,000.

This is a positive step, but I want to be open about our ongoing concerns. CMJTS manages almost 40 grants for our local communities, each with its own spending rules. If we can't access our formula grants through cash advance, including State Dislocated Worker,

Minnesota Youth Program, and WIOA Adult, Youth, and Dislocated Worker funds, our \$500,000 line of credit would only cover about two weeks of overhead and program costs. Allowing cash advances helps us continue to deliver the exceptional services we provide here at LWDA 5.

Thank you for your time and ongoing support, Marc. If you have any questions, please feel free to reach out.

Warm regards,  
Dina



Dina Wuornos, MSW, GCDF | Executive Director  
p: 763.220.2139 | f: 877.595.7228 | e: [dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)

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**From:** Majors, Marc (DEED) <[marc.majors@state.mn.us](mailto:marc.majors@state.mn.us)>  
**Sent:** Friday, March 6, 2026 9:22 AM  
**To:** Schwab, Colleen (DEED) <[colleen.schwab@state.mn.us](mailto:colleen.schwab@state.mn.us)>; Dina Wuornos <[dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)>  
**Cc:** Roberts, Jill (DEED) <[Jill.Roberts@state.mn.us](mailto:Jill.Roberts@state.mn.us)>; MN\_DEED\_Internal Audit and Analytics <[Internal.Audit.and.Analytics.DEED@state.mn.us](mailto:Internal.Audit.and.Analytics.DEED@state.mn.us)>; Henderson, Marie (DEED) <[Marie.Henderson@state.mn.us](mailto:Marie.Henderson@state.mn.us)>  
**Subject:** RE: PY26 SFY27 Cash Advance Application

Hi Dina!

DEED is still reviewing the CMJTS request for advance payments and will make a decision in the coming weeks. Should CMJTS want to apply and take the steps outlined below, but it will be pending until a determination on your request is made.

Thanks,  
Marc

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**From:** Schwab, Colleen (DEED) <[colleen.schwab@state.mn.us](mailto:colleen.schwab@state.mn.us)> Director Wuornos,  
We have received your request to access the advanced payment method. We also acknowledge your recent request for cash advance applications, that request is also being reviewed. Our teams are currently reviewing your requests and will reach out to you soon.

Thank you for your request.  
It

**Sent:** Friday, March 6, 2026 9:01 AM  
**To:** Wuornos, Dina <[dwuornos@cmjts.org](mailto:dwuornos@cmjts.org)>  
**Cc:** Roberts, Jill (DEED) <[Jill.Roberts@state.mn.us](mailto:Jill.Roberts@state.mn.us)>; MN\_DEED\_Internal Audit and Analytics <[Internal.Audit.and.Analytics.DEED@state.mn.us](mailto:Internal.Audit.and.Analytics.DEED@state.mn.us)>; Henderson, Marie (DEED)

<[Marie.Henderson@state.mn.us](mailto:Marie.Henderson@state.mn.us)>; Majors, Marc (DEED) <[marc.majors@state.mn.us](mailto:marc.majors@state.mn.us)>

**Subject:** PY26 SFY27 Cash Advance Application

**Importance:** High

Good morning -

Grantees that currently receive cash advances for DEED grant awards are responsible for renewing their request on a yearly basis. Per DEED's Grant/Sub-Grant Cash Management Policy, the preferred method of payment of DEED grant funds is by cost reimbursement. However, organizations may re-apply for cash advance payments with the submission of an **Application for Financial Advance**.

Minnesota Office of Grants Management (OGM) **Policy Number 08-08**, attached and located at: [PPM 523 | Grant/Sub-grant Cash Management and Cash Request](#) and DEED's Grant/Sub-Grant Cash Management and Cash Request PPM 523 states that reimbursement is the preferred method for making payments. In addition, both policies state that agencies must provide justification to utilize the Cash Advance method.

To apply, complete the attached **SFY27 Application for Financial Advance**. Please complete all questions listed on the application, read the policy, sign, and return to DEED. The application defines the timing and frequency of the Cash Advance Request based on the organization's financial hardship and cash flow management needs.

The Director of Finance and Compliance and DEED's Internal Auditor (IA) will evaluate your application and required attachments including your **most current financial statement or (990 or most recent single audit)**. Grantees must also submit comments on findings and recommendations in the single audit report.

Attached is PPM509 Grant Subgrant Audits and/or at [PPM 509 | Grant/Subgrant Audits](#). The IA will recommend the application for approval or rejection and route the application to the Chief Financial Officer for further evaluation and approval. Only after approval by the Chief Financial Officer may DEED advance cash payments.

DEED only requires one application form per grantee. The approved application will be effective for a one-year period. If the attached application is not submitted, the sub-recipient will be moved to a reimbursement method.

Email the completed application form to [jill.roberts@state.mn.us](mailto:jill.roberts@state.mn.us) **and** [colleen.schwab@state.mn.us](mailto:colleen.schwab@state.mn.us) by **Friday, March 13, 2026** close of business.

Please feel free to reach out should you have any questions.

Kind regards,

Colleen Schwab

**Colleen Schwab / Grant Specialist Coordinator**  
*Minnesota Department of Employment and Economic Development*  
Great Northern Building, 180 E. 5<sup>th</sup> Street, Suite 1200, St. Paul, MN 55101  
Direct: 651-259-7589



# Predictive Market Wagering Policy — Board of Directors

## 1. Purpose

This policy governs participation by members of the Board of Directors of Central Minnesota Workforce Development Board in predictive markets, prediction platforms, and event wagering where the subject matter relates to organizational operations, governance, or personnel. Board members occupy a position of heightened trust and fiduciary responsibility; this policy reflects that standard.

## 2. Scope

This policy applies to all current members of the Board of Directors, including officers, committee members, and any ex-officio board members of Central Minnesota Workforce Development Board.

## 3. Prohibited Activities

Board members may not participate in any predictive market, wagering platform, or betting pool — whether for money or other value — on outcomes that include:

- Board elections, officer elections, trustee appointments, or removal actions
- Their own re-election, nomination, or committee appointment
- Executive Director or senior leadership hiring, compensation, evaluation, or separation
- Grant awards, major funding decisions, or significant donor relationships
- Mergers, affiliations, program expansions, or closures
- Legal matters, regulatory actions, or investigations involving the organization
- Any other matter that is, or reasonably could be, subject to board deliberation or vote

## 4. Fiduciary Duty & Confidentiality

Board members owe fiduciary duties of care, loyalty, and obedience to Central Minnesota Workforce Development Board. Wagering on organizational outcomes — even on platforms perceived as informal — may constitute a breach of the duty of loyalty, a misuse of confidential information, or both. These obligations apply regardless of whether the board member believes the information is likely to become public.

Board members are reminded that confidentiality obligations established at the time of their appointment remain in effect throughout their tenure and extend to all non-public organizational information, including matters discussed in executive session.

## 5. Relationship to Conflict of Interest Policy

Participation in predictive markets on matters before the board may constitute a conflict of interest under Central Minnesota Workforce Development Board's Conflict of Interest Policy. Board members are expected to disclose any actual or potential conflicts in accordance with that policy, which this policy supplements but does not replace.

## 6. Personal Use & Non-Organizational Topics

This policy does not restrict personal participation in predictive markets on topics unrelated to Central Minnesota Workforce Development Board. Board members engaging in such activities

must not imply any organizational affiliation or endorsement, and must ensure that no confidential information informs their participation.

## **7. Reporting Concerns**

Concerns about potential violations of this policy should be reported to the Board Chair or, if the Chair is implicated, to the Vice Chair or legal counsel. Reports made in good faith will be handled with appropriate discretion and will not result in retaliation.

## **8. Consequences of Violations**

Violations of this policy may be considered a breach of fiduciary duty and grounds for removal from the Board in accordance with Central Minnesota Workforce Development Board's bylaws. The Board reserves the right to take such additional action as it deems appropriate, including referral to legal counsel.

## **9. Policy Review**

This policy shall be reviewed by the Board no less than every two years and updated as needed to reflect changes in law, technology, or organizational circumstances.