

Like mother, like daughter

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It must be something that goes along with the XX-pair of chromosomes in the Proulx family.

When Barb Brown was hired to work as a part-time teller at what was then the Potlatch Credit Union, her mom, Mardelle Proulx, was the CEO. Now, nearly 32 years later, Brown is retiring after 15 years as CEO of the same credit union, now known as Northwoods Credit Union.

She celebrated her retirement with a string of parties earlier this month, attended by many close friends and coworkers and a certain family member who is operations manager for Northwoods — her daughter, Janell Rewitzer.

“It’s amazing to see how three generations of Proulx women have helped shape Northwoods Credit Union into the successful, community-centered financial institution it is today,” said Northwoods marketing manager Kate Mason.

The funny thing is, none of those Proulx women planned to become credit union leaders.

Janell went to school to be a teacher.

Barb wanted to be a stay-at-home mother.

And Mardelle, well, she went to the College of Saint Scholastica to become a nun.

“Then she met my dad and had nine children instead,” said Barb with a chuckle. “I guess you could say she had a turn of events.”

Like her mother, Barb also started at the credit union as a teller. By the time Barb was hired, Mardelle was CEO. Barb was hired in March of 1987; her mom retired in June 1987 after 20 years with the credit union. After retirement, Mardelle served on the credit union’s board of directors.

“We had a lot of credit union talk at our house,” Barb said. “I grew up listening to credit union discussions.”

There was no succession plan then or now to keep the Proulx women in power, but Barb made her way to the top spot once occupied by her mother over the next 16 years.

It’s been a very rewarding job, she said, both because of the people she has worked with and the people she worked for: the members.

Barb stressed that the credit union philosophy is a huge part of the culture at Northwoods, and a big part of what



Barb Brown (left) and her daughter, Janell Rewitzer, pause for a moment on Brown’s last day of work at Northwoods Credit Union earlier this month. Brown retired from her job as CEO — a job her mother also held — after working there for nearly 32 years. Her daughter is operations manager for Northwoods. *Jana Peterson/Pine Knot News*

makes it a great place to work.

“Credit unions are different [from banks] — they were built on a ‘people helping people’ philosophy,” explained Barb. “That spirit is still very strong here. We know people run into hard times. We don’t just depend on their credit score [when deciding on a loan]. We talk to them and help them get back on track ... and we teach them what goes into a credit score and how to improve it.”



Mardelle Proulx

Mason tells a story of finding minutes from the credit union’s 50th annual meeting and the speech given by Mardelle Proulx, which sounded a lot like a Barb Brown message at another, more recent, annual meeting.

“The core values haven’t changed,” Mason pointed out.

The credit union itself has grown tremendously from its first days in 1936 when five workers contributed money and chartered the Northwest Paper Credit Union in a trailer on the paper mill property.

By the time Barb was hired in 1987, she was the sixth employee. Today there

Three generations of Proulx women have made their mark at local credit union

are 46.

When Barb took over as CEO in 2003, the credit union had \$36 million in assets. Today it has \$119 million.

There are four branches in three different communities — Cloquet, Moose Lake and Floodwood — and with an expanded charter, many more people can join the credit union.

“She’s been the main leader in our growth and the reason for it, but still keeping that small, people-helping-people feel,” Janell said. “That’s always been her No. 1 priority. Not just growing to grow or to put up a new building. A lot of research: who can we reach out to and who can we help and what communities can we benefit the most. The overall feeling the staff gets about my mom and what she’s done for us.”

Like her mom, Janell didn’t aim for a career at the credit union. She was hired during college as summer vacation help and decided she loved it. So she used her education degree to educate credit union members and staff, and now oversees all the teller lines at all the offices.

The decision to retire wasn’t easy, but after her sister died last year at age 49 of a brain aneurysm, Barb said she decided it was time.

As much as she loves the work, there are other things she wants to do. Travel. Spend time with her husband, Mark, their kids and grandkids. Hang out at

the cabin. Volunteer. Go snowmobiling. Laugh a lot.

“It made me think that life can be short, and none of us know what tomorrow can bring,” she said.

When asked if there is some niche that Northwoods Credit Union associates itself with — other than the Cloquet hockey arena that also bears its name — Barb again pointed to the credit union’s practice of considering more than a person’s credit score when making a loan.

They take more risks, she admitted.

“We’re more people focused than we are money focused. People come in and they’re afraid to have you pull their credit scores: they know and they’re embarrassed. We make them feel comfortable and at ease, the way our loan officers have been trained to truly listen to that person. So I like to think that’s our niche, truly lending and trying to save people money. Yet we have all the other products and services as well — we’ve kept up with all the latest technology and online banking and remote deposit capture. You have to have all those services as well and give people what they need and want in today’s world. Yet if you have an issue, you can call us directly here in Cloquet, and talk to someone you know.”

With four days left at work, Barb is still promoting Northwoods, almost as if she were born to do it.

And maybe she was.

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Past and present area credit union CEOs gather at Barb Brown’s Retirement Party Dec. 5. Pictured are Trina Hoff, current Northern Communities Credit Union CEO; Patrick Babinski, former Floodwood Area Credit Union CEO and current Northwoods Credit Union Manager; Del Prevost, former Members Cooperative Credit Union CEO; Larry Champeaux, former Northern Communities Credit Union CEO; Barb Brown, recently retired Northwoods Credit Union CEO; Doug Wolf, current Northwoods Credit Union CEO; Randy Willert, current Two Harbors Federal Credit Union. *Contributed Photo*