



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

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Look inside for examples of credit unions giving back to defense communities!

“ DCUC gets results! Learn more inside this edition of the ALERT! ”

—Tony Hernandez

DCUC Latest Accomplishments

- Held highly successful 55th DCUC Annual Conference in Colonial Williamsburg, VA — Outstanding participation!
- Fantastic feedback on DCUC Crash program for emerging professionals and tomorrow's Defense CU executives
- See inside for details and view conference photos at www.d cuc.org/annualconf
- Conducted our DCUC Annual Business Meeting and elected three Board members for two-year terms
- Negotiated/signed contracts for 2019 and 2020 DCUC conferences in Lisbon and San Francisco
- Participated in joint panel discussion on Military Banking Program for Veteran Service Organizations

DCUC Happening Now

- Travel to Poland on fact-finding mission given the **2018 NDAA's focus on establishing a permanent U.S. presence in Poland** and recent efforts between the World Council of Credit Unions & Polish Credit Unions
- Re-engaging with DoD on final package to **rescind QA2** in DoD's interpretive guidance (GAP coverage issue)
- Collaborating w/US Military Academy (West Point) on a "Personal Financial Planning Guide for the Armed Forces"

DCUC Upcoming Activity

- Early October Meeting w/Under Secretaries (3rd time) to highlight Defense Credit Union issues & way ahead
- Gearing up for October DCUC Strategic Planning Session, Aligning our Budget, Legislative Strategy, Conference Agenda, Public Relations, and Communication Plans
- Planning remaining trips in 2018 to visit DCUC members
- Stay tuned for more announcements via social media, the DCUC website and our monthly ALERT Newsletter

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is an association of credit unions serving
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military and civilian, worldwide.

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CEO UPDATE

What a SUCCESSFUL Conference!

Anthony Hernandez, DCUC President & CEO

You spoke, we listened—then we delivered! Thank you for attending our 55th Annual Conference in Williamsburg, Virginia! Based on both written and verbal feedback, we are excited by your enthusiasm and positive reception to this year's events. Apart from the impressive lineup of speakers, including an inspiring/emotional speech from Medal of Honor Recipient Florent Groberg, the most successful part of this year's conference was the introduction of the "CRASH DCUC" program!

I was impressed speaking to our Crashers in smaller group settings and in 1-v-1 encounters. However, the "Crasher Panel Discussion" on Tuesday morning impressed me the most. I saw very articulate millennials demonstrating a strong interest in their credit union's future along with the credit union movement in general. I also saw senior executives and board members in our audience find many mutual points of reference that are necessary in building for the future. Plus, the interactions between the generations in social settings (which are a strong part of our conference) confirm my hope and expectations as transitions inevitably occur.

Many thanks to our member credit unions for nominating and supporting these exemplary emerging executives in this inaugural program.

This month's *ALERT* reflects on the 55th Annual Conference in Colonial Williamsburg, Virginia a few weeks ago. Please take a moment to look at the photographs and captions as they paint a healthy picture of our Defense Credit Union Council. Apart from the agenda and speakers, I saw DCUC members from all over our great country discussing points of view, strategy, and ways to improve financial services for our military. We hope the conversations and interactions during the conference will continue and that you will be able to provide meaningful information at your credit unions as a result. Throughout the conference, I saw many smiling faces indicating not only a general level of happiness but also a level of fun in "Serving Those Who Serve Our Country."

I am also thankful for your support of our silent auction and other fundraisers that supported our Showcase with a Purpose. With your generosity, we raised over \$22,500 for Hope for the Warriors. We could not have done it without you!

And now a promotional note: With the excitement of this year's conference still fresh in your mind, please mark your calendar for next year—the Fairmont Chicago Millennium Park, August 18–21, 2019! We are excited to return to the Windy City, see you all once again, and build on this year's successes to make it an even better conference for you. Thank you all for your support!

NYCUA Awards Statewide Scholarship to Local AmeriCU Member

Angie Blair, AmeriCU

AmeriCU participates annually in the New York Credit Union Association Statewide Scholarship Program to provide their members with scholarship opportunities. Meluni, a recent graduate of Liverpool High School, competed against more than 1,400 credit union applicants from across the state and was chosen based on her outstanding academic merit and extracurricular achievements. Meluni will be attending Cornell University in the fall.

"We're very pleased to award this scholarship to one of our hard-working young members," said Nicholas Cray, Vice President of Member Relations and Marketing for AmeriCU. "Programs like this are just part of the way that AmeriCU lives the credit union philosophy of 'people helping people' every day in our community."

DCUC Board Strategy Plan Update

Frank Padak, President/CEO, Scott CU; DCUC Board Chair

As we wrap up our 2018 Annual Conference in Williamsburg, I thought it would be appropriate to reflect on the past year and what DCUC has accomplished in line with our strategic objectives.

When Tony became our President and CEO, the Board worked with Tony and his staff to develop a 5 Year Strategic Plan designed around elevating DCUC's value proposition to its members, enhancing DCUC's Brand and ensuring DCUC's viability for the future.

The Challenge:

DCUC is a niche trade association with a shrinking membership. Our military credit unions face the same challenges as all credit unions, increased cost to adhere to new and more stringent regulations, increased competition from fin tech and non-traditional financial services providers, many on base branches are not profitable and some have even closed branches or merged. We are seeing banks move off installation at an alarming rate. What might that mean to our 1 Bank, 1 Credit Union rule if there is no bank.

The Plan:

- Enhance our member value proposition.
- Maintain our financial growth, balance and efficiency while working arm in arm with AFFN to increase transaction volume and hence financial support to DCUC.
- Increase our Brand Recognition beyond the traditional DCUC CUs and DoD to expand our reach and scope of service.

The Execution:

- Increased presence on Capitol Hill working to ensure legislation that is adverse to DCUC is halted while support is shown for legislation that supports our mission.
- Working at the highest levels in the Pentagon, building relationships and communicating our value to DoD personnel and their families.
- Strengthening our partnerships with NAFCU, CUNA and NASCUS, and providing those organizations support and expertise in DoD related matters.
- Partnering with the Association of Defense Communities (ADC), Blue Star Families, Street Shares and Filene.
- Website Re-design.
- Created a motion graphic video to introduce DCUC and who we are.
- Enhanced the Alert to include updates and progress reports.
- Moved the DCUC offices from Pennsylvania Ave to the Army Navy Building.

Bottom Line:

The landscape is changing. The environment in which we operate continues to evolve and your DCUC must recognize those changes and evolve as well. I believe we are doing just that.

Our President and CEO promised change and that is exactly what he has delivered. With the help from his super staff and the support of his Board of Directors Tony is executing on our strategic plan and the future of DCUC continues to look promising with more changes to come. DCUC continues to support our mission of supporting our members as they support those who serve our country.

Army Aviation Center FCU Donates School Supplies

Margaret Donald, Army Aviation Center FCU

AACFCU donated to 12 local organizations throughout its service areas to assist students and teachers during the 2018-2019 school year. Donations were made by AACFCU members and employees in an effort to give back to the community. This year marks the seventh year AACFCU has held a school supply donation drive at each of its 21 branches. The supplies donated stay in each branch's local area.



Members of Heritage Trust Team break ground at 22 WestEdge. Photo courtesy Heritage Trust FCU

Heritage Trust FCU Breaks Ground at 22 WestEdge

Dustin Haynes, Heritage Trust FCU

Heritage Trust FCU broke ground on its newest branch location on the Charleston peninsula. "22 WestEdge will be a state-of-the-art facility that will enable us to expand the level of service we provide to our members on the Charleston peninsula. Located minutes away from our largest employer groups, the new branch reinforces our longstanding commitment to this region and to the members and business we serve," stated Emily Reynolds, Heritage Trust Chief Development Officer.

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Financial Center First CU Raises \$23,000 for Charity

Courtney Cooper, Financial Center First CU

Financial Center First CU's 20th annual charity golf outing raised over \$23,000 for charity. The proceeds generated from the golf outing were divided among eight different charity groups that fit within the Credit Union's three areas of community giving: supporting military families, feeding the hungry, and financial literacy.

Most notably, a portion of the proceeds lead to the start of a new youth scholarship program within Financial Center, dated to begin in 2019. Other organizations that the proceeds went to include the Indiana Military Veterans Hall of Fame, the Association of the United States Army, the Lawrence Exchange Club, Fort Harrison Veterans, Mozel Sanders Thanksgiving Day Feast, St. Vincent de Paul Food Pantry, and Midwest and Gleaners Food Banks.

Fort Knox Take a Summer Break

Article by Fort Knox FCU

The Fort Knox FCU's "Take a Summer Break" loan offer provided members throughout Central Kentucky the option to skip over \$1 million in loan payments after moving their auto or RV loans to the credit union. That's 80,000 payment-free days for the families who have taken advantage of the offer so far.

"We really wanted to create something that would be meaningful for families," says Ray Springsteen, President and CEO of Fort Knox Federal. "The Take a Summer Break offer can help members lower their loan payments and take a 120-day break from making those payments, just in time to use the extra funds to take a family vacation or pay for back-to-school expenses."

For the latest in credit union news, visit www.dcuc.org.



Jim Hayes, President & CEO, Gabrielle Stewart, Ronald Speight, Kira Royster, and Gen. Frank Cardile, Board Chairman. Photo courtesy Andrews FCU

Andrews FCU Awards \$20,000 in Scholarships

Scott Bolden, Andrews FCU

Andrews FCU held its 2018 Annual Meeting at their Headquarters in Maryland. This year, the credit union awarded ten (10) well-deserving student members a total of \$20,000 for their 2018 Scholarship Program. Each winner received \$2,000 towards higher education expenses.

"Every year, I grow more impressed with the group of scholarship winners," said Jim Hayes, Andrews FCU President & CEO. "The future belongs to them, and they are taking full advantage of every opportunity they are presented with. I wish them all much success in their future endeavors."

Forbes Names ABNB FCU Among Best in State Credit Unions

Melissa Rose, ABNB

Forbes Magazine named ABNB FCU in its first-ever "America's Best-In-State Credit Unions 2018" ranking. Forbes collaborated with Statista analytics firm to survey 25,000 participants to rate regional credit unions in areas of trustworthiness, digital services, financial advice, branch services, and general satisfaction. Only 145 credit unions nationwide made the national listing, and only five made the Virginia ranking. A credit union's "score" is a direct reflection of customer opinion and satisfaction.

"This recognition demonstrates our heart for providing next-level member connectivity," said Charles Mallon Jr., President and CEO of ABNB. "With our recent field of membership expansion, we look forward to expanding our brand into additional geographic areas offering many more individuals the opportunity to save and borrow within the service model ABNB strives to be. We are honored that our members have awarded us this title and we will work daily to ensure their trust is well placed," Mallon continued.

American Heritage CU Donates \$10,000 to SuperKIDS of Montgomery County

Adam Remshifski, American Heritage CU

SuperKIDS is an all-volunteer organization dedicated to providing the financial resources for educational and enrichment needs of abused, neglected, or dependent children known to the Montgomery County Office of Children and Youth.

"American Heritage wants to make sure that the children in our communities are receiving the resources needed to live a healthy and safe life," states Dorian Smith, American Heritage Vice President of Business Development. "No child should be neglected to where they cannot pursue their passions and develop as they grow older. We are excited to be a perennial partner of SuperKIDS of Montgomery County."

Keeping the Animals Happy & Healthy

Joshua Cordeiro, Dover FCU

Thanks to a community initiative between the First State Animal Center, SPCA and Dover FCU, \$2,808 was raised for the animals during the months of June and July. Private donations made by Dover FCU employees were collected over the course of the month and then matched dollar for dollar by Dover FCU.



Representatives of APGFCU and Miracle League of Harford County

APGFCU Donates \$15,000 to Miracle League of Harford County

Kelly Holmes, APGFCU

APG Federal Credit Union (APGFCU) presented a \$15,000 check to the Miracle League of Harford County to support the construction of a new baseball complex at Shucks Road Regional Park.

APGFCU Community Involvement Committee Chair Paul Eikenberg presented the check to Tom Walls, founder of the Miracle League of Harford County. Walls and the league's board of directors worked with County Executive Barry Glassman to obtain the land at Shucks Road Regional Park for the new field.

"APGFCU is proud to support this initiative," said Eikenberg. "As part of our people-helping-people philosophy, we look for ways to help those in our community who are at risk of exclusion. When we learned of this opportunity, we felt it was a perfect fit."

Hickam FCU Announces New President and CEO

Brian Sawai, Hickam FCU

Hickam FCU announces Scott Kaulukukui as the credit union's new President and CEO. Scott succeeds Gerard Auyong, who is retiring after 36 years with Hickam FCU, the last 30 years serving as its President and CEO.

Scott comes to Hickam FCU from HawaiiUSA FCU, where he served on the executive management team for 20 years. He brings with him a broad range of credit union experiences in such areas as strategic planning, operations management, marketing and branding, public relations, finance, business development, and membership growth. Scott combines his passion and perspective of the credit union industry with a commitment to Hickam FCU's philosophy of MAKING A DIFFERENCE IN MEMBERS' LIVES.

Keesler Federal Purchases Hewes Building in Gulfport

Sharon Keller, Keesler FCU

Keesler FCU is making history in Gulfport, MS. The coast-based financial services company has acquired the Hewes Building, which is listed on the National Register of Historic Places. The five-story structure with Italian Renaissance architectural design was built in 1904 and will anchor Keesler Federal's operation in Gulfport's central business district.

"We are doubling down in Gulfport," says Keesler Federal CEO Andy Swoger. "These expansion moves were made after much study which determined a need to meet growing demand for our services and products in Gulfport."

"The Hewes Building represents a commitment to the Gulfport community and especially downtown," said Swoger. "This new location is much more than a branch, but a message that Keesler Federal is committed to the Coast and Gulfport."

55TH ANNUAL DCUC CONFERENCE

Hall of Honor Inductees

On August 14, DCUC's 55th Annual Conference attendees joined together to celebrate the induction of three special individuals to the DCUC Hall of Honor.

Paul Marotta, Hanscom FCU, was selected for his nearly 45 years of service, dedication, and commitment to our veterans and those serving at Hanscom AFB. He guided Hanscom FCU through some critical times, including the buildup of technology, unprecedented member growth, economic ups and downs, and some of the greatest legislative challenges the credit union movement has seen. His vision led to the establishment of a Member Advisory Group that serves as a bridge between the credit union and its members by providing insight and feedback on issues of concern to the credit union and the credit union movement. Marotta stands out as a dedicated and effective volunteer and manager.

The council selected **Elaine Tuten**, GeoVista CU, for her devotion and passion for the credit union community, the members, and her employees since the late 1960s. The success and growth of the credit union is largely due to Mrs. Tuten's leadership and guidance during her forty-four years of employment. GeoVista CU (formerly, Fort Stewart Georgia FCU) became a member of DCUC in 1975, shortly after Mrs. Tuten was hired as Manager. The military holds a special place in her heart as she has always been and continues to be dedicated to serving those who serve their country.

Reba Watson, Fort Knox FCU, was selected for her 33 years of contributions of serving the entire defense credit union community. Her exceptional contributions over the years have made a significant and noteworthy difference and her leadership has been vital to the credit union's continued growth and ability to serve more than 100,000 members. She is committed to improving the financial lives of credit union members while ensuring the safety and soundness of the organization. Watson continues to be a voice for good within the broader credit union movement and, specifically, within the defense credit union community. She embodies the people helping people philosophy and is always seeking new ways to assist members, local organizations and our broader military community.



As a result of the fundraising efforts of all conferees, we raised over \$22,500 for this year's charity, Hope for the Warriors.



Paul Marotta, Hanscom FCU Chairman of the Board (center) was recognized for his nearly 45 years of service to the credit union movement.



Elaine Tuten, GeoVista CU President & CEO (center) was recognized for her devotion and passion for the credit union community.



Reba Watson, Fort Knox CU Board of Directors Vice Chairwoman (center) was recognized for her leadership and contribution to the broader military community.

Military Departments Award Their 2017 Credit Unions of the Year

Five Defense Credit Unions were recognized by their respective branches of the armed services on August 14, 2018, during DCUC's 55th Annual Conference. The awards were presented by senior leaders from each of the respective Military Departments. Although the criteria for these awards is structured differently by each of the Departments, common areas of consideration are: a) the delivery of financial service "above and beyond normal requirements;" b) special services provided at the command's request; c) financial education and training; d) action taken to combat predatory lending; e) community support; and f) professional attitude and financial leadership. Without question, these DCUC member credit unions went above and beyond to provide exemplary service to their service members and their families, and for that, the Military Departments were most impressed and equally grateful.



Hanscom FCU, Hanscom AFB, MA, was awarded the Air Force Distinguished Credit Union of the Year for \$1B and above category for their tireless commitment to Hanscom AFB service members and the surrounding communities.



Navy FCU, Camp Lemonnier, Djibouti, was awarded the Department of the Navy Distinguished Large Credit Union of the Year Award for their commitment to member service and financial education.



Credit Union West, Luke AFB, AZ, was awarded the Air Force Distinguished Credit Union of the Year for under \$1B category for their veteran success center and financial education.

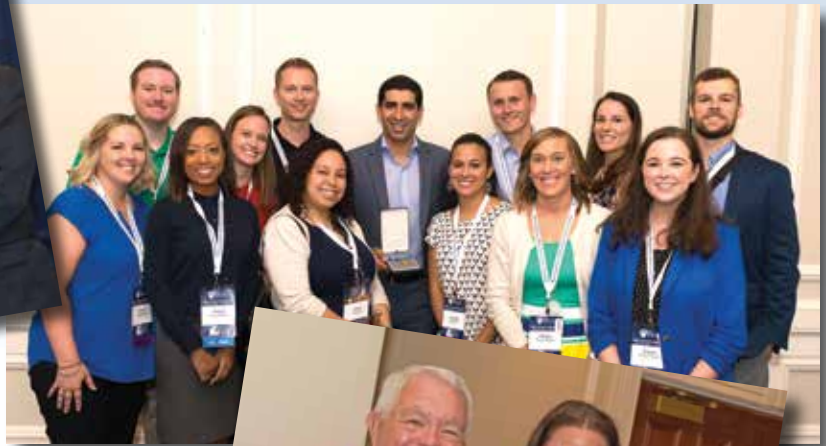


Pacific Marine CU (PMCU), Marine Corps Base Camp Pendleton, CA, was awarded the Department of the Navy Distinguished Small Credit Union of the Year Award for their unwavering commitment to the base in supporting all the fiduciary needs of the Camp Pendleton community.

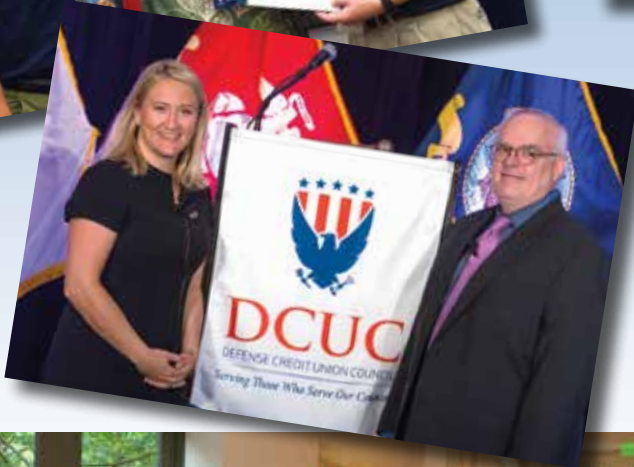


MAC FCU, Fairbanks, AK, was awarded the Department of the Army Credit Union of the Year for their outstanding commitment to service members and their families.

55TH ANNUAL DCUC CONFERENCE



WILLIAMSBURG, VA • AUGUST 12–15, 2018



Peanut Butter Spreads Joy for Hungry Kids in Fairbanks

Jennifer Thompson, MACFCU

The success of any community is driven by the willingness of those who live in it. When the community succeeds, then we succeed. The MAC PAC has been donating funds and volunteer hours in the Fairbanks North Star Borough since 2015.

In 2017, the MAC PAC served 540 hours of Community Service and close to 300 hours of Community Service. MAC PAC's very own Maria Tesiro, led the way in this peanut-for-peanut campaign to help spread peanut butter to hungry kids.

Our Local Seekins Ford dealership in conjunction with the Ford Focus on Child Hunger Campaign sought out donations of peanut butter to support the high summer demands for kid-friendly foods at our local Fairbanks Community Food Bank. With the closure of SAMs Club in our area, helping meet the food needs of children and adults is difficult.

Seekins Ford issued a challenge and decided to match pound for pound all donations collected. Marie rallied MAC employees to donate \$5 each which equaled one jar of peanut butter. Together MAC PAC and MAC FCU employees raised \$1,060 or 646 lbs. of peanut butter, and Seekins Ford matched us peanut-for-peanut, totaling 1,282 lbs. of peanut butter joy for Fairbanks Kids.

Altogether the Fairbanks community donated 16,079 pounds of peanut butter, so much so that the local stores could not keep up with the demand.



EFCU President/CEO Jerry Williams, his spouse Jean Williams, and Lt. Col. Dick Cole. Photo courtesy Eglin FCU

Eglin FCU Honors Lt. Col. Richard (Dick) Cole

Neko Stubblefield, Eglin FCU

Eglin FCU was honored to host a recognition dinner for Lt. Col. Richard (Dick) Cole, the last surviving Doolittle Raider. Lt. Col. Cole, former Doolittle Co-Pilot, celebrated his 103rd birthday on September 7th and is a frequent visitor to Northwest Florida whose roots and affection for the area run deep.

To the delight of those in attendance, the steadfast patriot shared his WWII experiences and answered attendee's questions related to his tour of duty and time in service. Lt. Col. Cole is also a proud supporter of the Doolittle Raider Scholarship fund, an aeronautical engineering educational scholarship fund, to which his efforts so far have resulted in raising over \$200,000 in proceeds from autographed memorabilia.

Tower Gives Members the Home Advantage

Carla Burger, Tower FCU

Tower FCU has returned over \$2 million in Cash Rewards to members who have bought or sold a home through the credit union's HomeAdvantage® program. This amount is in the top four rebate totals of more than 100 credit unions currently participating in the program, offered by CU Realty Services, LLC.

HomeAdvantage is a turnkey real estate program that provides members with online tools to search for homes, set up MLS property alerts, connect with local real estate agents, and more, says Barry Stricklin, Tower's Senior Vice President & Chief Lending Officer.

"Buying a home is one of the biggest decisions our members will make over their lifetime, and Tower wants to take the stress out of the home buying and selling process," Stricklin says. "We are here for our members from start to finish—from connecting with a local real estate agent, to searching for their new home, to obtaining financing, to convenient in-house settlement services, and even cash back at closing."

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Infuze CU 13th Annual Military Appreciation Day at Hammons Field. Photo courtesy Infuze CU

Infuze CU Hosts 13th Annual Military Appreciation Day

Dustin Haynes, Heritage Trust FCU

Infuze CU hosted their 13th Annual Military Appreciation Day at Hammons Field in Springfield, MO, featuring a baseball game between the Springfield Cardinals and the Tulsa Drillers. This year, Infuze CU raised and contributed \$20,000, bringing the grand total of funds put toward the annual event since its inception to more than \$197,000.

With the money raised, Infuze CU proudly provided 2,000 tickets to active-duty service members, reservists, National Guard, veterans, retired military and their dependents from all branches of service. Infuze CU also provided vouchers for free hot dogs and free Cardinals baseball caps with each game ticket.

Pregame ceremonies included honorary first pitches thrown out by special guests Brigadier General Donna Martin, Fort Leonard Wood's Commanding General and the 49th Commandant of the U.S. Army Military Police School, and Cynthia Cole, Infuze Credit Union President & CEO. The Oath of Enlistment for just over 20 enlistees also took place, administered by Brigadier General Martin. The 399th Army Band performed the national anthem in the outfield while the Joint Services Color Guard presented the nation's colors. After the final out of the game, fans and soldiers across the stadium were treated to a postgame fireworks display sponsored by Infuze CU.

PenFed CU and San Diego Padres Assemble Care Packages for Troops Overseas

Article provided by PenFed CU

PenFed CU, the nation's second largest federal credit union, and the San Diego Padres hosted a military care package assembling event to support our troops overseas following the Padres vs. Mariners afternoon game on August 29.

"PenFed is proud to work with the San Diego Padres and provide support to the brave men and women serving our country and protecting our freedoms," said James Schenck, President and CEO, PenFed CU. "This is part of our commitment to bettering the lives of others, in all that we say and do."

Volunteers joined PenFed on the Petco Park playing field following the afternoon game to fill 750 packages with toiletries, a PenFed shaker bottle and protein powder. The assembled care packages will be distributed among three forward deployed USO locations.

"The Padres are grateful for the opportunity to partner with PenFed in providing support and encouragement to our troops," said Erick Greupner, Padre's chief operating officer.

All 2,500 PenFed employees from across the country were invited to take part in a thank-a-thon letter writing campaign hosted by the organization in the weeks leading up to the package assembling. Employees' handwritten letters of appreciation—including one from Schenck—were also placed in the packages.



2018 White House Ornament on Sale at www.d cuc.org

The 2018 White House Christmas Ornament honors Harry S. Truman, the thirty-third president of the United States. This ornament is designed to illustrate three significant changes made by President Truman during his administration, one to the Presidential Seal, and two to the White House itself. One side of the ornament features his celebrated Truman Balcony, added in 1947–48 to the South Portico, and the other side features his renovated Blue Room, which, like all the rooms of the house, was dismantled and rebuilt during the renovation of 1948–52.

All proceeds of our fundraising efforts support the George E. Myers Scholarship Fund. Since 1997 our fundraising efforts have provided 45 scholarships totaling nearly \$125,000 to volunteers, management, and staff of DCUC member credit unions so they may further their professional credit union education, knowledge and leadership skills.



Maggie Sayer

Keys FCU Introduces New President & CEO, Maggie Sayer

Sara Evans, Keys FCU

Key FCU is proud to introduce its new President and CEO, Maggie Sayer. Maggie holds an MBA from Saint Leo University and has over 18 years of financial services experience including nine with Keys FCU. During this time, she garnered a wealth of industry certifications including the Certification of Chief Information Security Officer (C|CISO).

Sayer was born and raised in the Florida Keys and, in addition to being a Professor at Saint Leo University, she coaches youth sports and is a Co-Director of the acclaimed 7 Mile Bridge Run. Of her recent appointment Maggie says: "Under my leadership, we will continue to focus on excellent member service, saving member's money and convenient services."

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RFCU Scholarship Recipients. Photo courtesy RFCU

Redstone FCU Awards \$65,000 in Scholarship Money

Patricia Lloyd, Redstone FCU

Redstone FCU awarded \$65,000 in scholarships to 14 students as part of its commitment to higher education and brighter futures. Redstone has awarded more than \$465,000 in scholarships since the program's inception in 1996.

Travion Crutcher, a Huntsville High School graduate, who will be attending Tennessee State University, said the scholarship money will allow him to attend college during the upcoming school year without getting loans. "This means a lot to me and my family," Crutcher said.

The scholarship committee received hundreds of applications from students who are pursuing associate or bachelor's degrees from colleges and universities all over the country and from RFCU's seven partner schools. Partner schools are educational institutions located near Redstone branch offices.

Fort Knox Federal & Kentucky SBDC Host Veteran 2 Entrepreneur Workshop

Eldon Tilley, Fort Knox FCU

Fort Knox FCU and the Kentucky Small Business Development Center (SBDC) hosted the third annual Operation Veteran 2 Entrepreneur workshop. The half-day event was held at the Credit Union's Main Branch office in Radcliff and was developed to help Fort Knox area veterans cultivate their entrepreneurial skills as they leave military service.

Alejandro Ramirez, Owner & Founder of Universal Spartan, LLC, the 2018 Kentucky Veteran Owned Small Business of the Year, attended this year's event to share some of his insights. After retiring in 2013 as a U.S. Army combat officer with 22 years of military service, he connected with the Elizabethtown SBDC and participated in the SBA "Boots to Business" program. Ramirez recently founded the Kentucky Veteran Business Alliance.

"Fort Knox Federal is committed to improving our members' financial lives and providing for the unique financial needs of military members," said Fort Knox Federal President and CEO, Ray Springsteen. "We're proud to support the needs of those transitioning from active duty service through this ongoing partnership with SBDC."

The free workshop provided mission critical information to help veterans build and grow their small businesses. This year's event allowed participants to network and learn from successful Veteran small business owners, meet with valuable small business resource partners and gain management best practices for their businesses. This year's featured speakers included Cooperative Business Services (CBS), credit union financial experts, and a virtual presentation from Honor Courage Commitment, Inc.

PenFed Foundation Raises Money to Support Military Veterans

Kassandra Meholick, PenFed CU

Innospec Fuel Specialties raised \$100,000 for the PenFed Foundation's Military Heroes Fund at its annual golf tournament. The Military Heroes Fund provides emergency financial assistance to veterans in need and to wounded, ill and injured service members.

Generous donations allow the PenFed Foundation to support a number of veteran organizations. PenFed Foundation presented \$25,000 to the Armed Services Arts Partnership (ASAP) to support programing focused on reintegrating DC area veterans into the community through the arts. A \$20,000 donation check was presented to Friendship Place to support housing services for D.C. area veterans and \$20,000 was presented to U.S. VETS D.C. to support the organization's homeless veteran's reintegration program and will be used to pay rent or utility deposits, past due rent, mortgage, utilities, car payments and auto insurance, as well as for necessary basic home furnishings and supplies.

The PenFed Foundation presented Dog Tag Inc. (DTI) with a \$25,000 donation check to support veteran entrepreneurs. DTI empowers transitioning service-disabled veterans, military spouses, and caregivers to discover personal and professional fulfillment in the civilian world through an innovative five-month business and entrepreneurship-focused fellowship program. At the conclusion of the course, the graduates receive a Certificate in Business Administration from Georgetown University's School of Continuing Studies.

"We are committed to taking care of those who courageously serve our country and are proud to support the brave men and women here in the D.C. area," said Bruce Kasold, acting President and COO of PenFed Foundation. "These programs align perfectly with our Foundation's commitment to help members of the military community secure their financial future."

SAC Federal Credit Union Changes Name to Cobalt Credit Union

Joyce Wells, Cobalt CU

Cobalt began in 1946 with a single branch on Andrews Field in Maryland. Over the next 70 plus years, the credit union continued to grow and now serves 110,000 members in Iowa and Nebraska. Today, more than 260 employees help Cobalt fulfill its mission of being its members trusted financial partner providing tailored solutions to support them throughout their life events.

In June, Cobalt achieved a significant milestone securing more than \$1 billion in assets, a goal that only 248 credit unions nationwide have accomplished. This achievement places Cobalt in the top 8 percent of credit unions in the country.

As the organization moves forward, Cobalt Credit Union is focused on strategic growth and ensuring that the communities they serve view them as their credit union. This desire to present an inclusive credit union that is built for everyone, helped inspire the name change.

"We have a rich history of serving military personnel and their families," said Gail L. DeBoer, president and CEO. "That has not, and will not change. At the same time, we want residents in all of the communities we serve to know that Cobalt is their credit union."

Got news? Send your credit union news to alert@dcuc.org.

TFCU Financial Education Team Wins Award

Destiny Darby, Tinker FCU

Tinker FCU financial empowerment team received second place for the highest number of students reached through financial education workshops at the 2018 National Youth Involvement Board (NYIB) conference.

NYIB is a one-stop-shop to learn about youth savings programs, discover financial education resources, showcase your individual accomplishments and collaborate with peers.

Each year, NYIB hosts a three-day financial education conference created just for credit union professionals. Heather Kay, assistant vice president and manager of financial empowerment, attended the conference and accepted the award for the team who reached a total of 18,766 youth for the 2017–2018 school year. TFCU's financial empowerment team was selected from the category for credit unions with one billion and above in assets.

Pen Air Helps Collect 34,707 lbs. of Food

Article by Pen Air FCU

Manna Food Pantries announced the results of the 2nd Annual Donut Strike to "arrest hunger" in Escambia and Santa Rosa counties. The strike resulted in the equivalent of 34,000 lbs of food or 26,030 meals. This was collected during the three-day drive held June 20-22 at local grocery stores.

In the spirit of Community, Pen Air joined the efforts again to arrest hunger with a donation of \$5,000 towards the 30,000 lbs. goal.

"We understand that hunger is a real problem and we are humbled to stand in the gap with Manna to be a part of the solution and enhance lives," said Stu Ramsey, President/CEO of Pen Air. "We are passionate about turning hunger into hope, and doing our part to ensure that our neighbors have the most basic need—nourishment."

FSFCU Raises Money for the American Cancer Society

Madonna Attocknie, Fort Sill FCU

Adopted and organized by Nicole Krebs and executed by Fort Sill FCU, the Battle of the Banks was put into motion to raise money for the American Cancer Society (ACS). With just one month to raise funds, they weren't sure what to expect. But the response was wonderful! Together, the four branches with the help of its members raised over \$5,000 for the ACS! An amazing accomplishment for everyone involved!

Petra Robinson and Linda Tessmer donated items to raffle for the fundraiser, which brought in a total of \$845! "It was basically an idea that I saw in another part of the country that I thought might work in our part of the world,"



Employees of Fort Sill FCU with their trophy from the American Cancer Society. Photo courtesy Fort Sill FCU

said Krebs, Community Development Manager for the American Cancer Society, South Region. "I reached out to every financial institution in Comanche County and Fort Sill FCU was kind enough to play along! My original goal for the event was \$2,500, but they blew that out of the water!"

By the end of the month, the South Branch raised over \$1,800 and was the overall winner of the Battle of the Banks! They received a trophy and bragging rights for winning the competition. Nicole

Krebs dropped off goodies consisting of cookies, mugs, and candy for the employees, as well as a banner that was placed in their branch lobby. "We had a lot of fun and I'm so happy that the employees and members helped raise money in such a short amount of time," said Denise Floyd, President/CEO of FSFCU. "Typically when we do fundraisers we have months to prepare and raise funds, so this really was a testament to how much our staff cares about programs like the American Cancer Society."

See more
photos from
the DCUC
55th Annual
Conference at
www.dcuc.org



Security Service Donates Over \$45,000 to Community Organizations

Kara Hall, Security Service FCU

The Security Service Charitable Foundation is dedicated to serving the community. "Serving one another, especially those who are unable to care for themselves, is one of the most important things we can do as individuals and an organization," said Derrick Aguilar, senior vice president of member service for Security Service FCU—Mountain Region.

Security Service Charitable Foundation presented:

- \$10,000 to El Paso Children's Hospital Foundation (EPCH) to be used for the purchase of three blood gas analyzers.
- \$5,000 to Kinetic Kids to help children with special needs fulfill their dreams of playing sports.
- \$5,000 to Golfers Fore Others to help families with some much-needed home repairs.
- \$5,000 to the Warriors Heart Foundation, a 501(c)(3) dedicated to healing warriors from substance abuse and post-traumatic stress disorder (PTSD).
- \$5,000 to the Texas Diaper Bank to address the diaper gap and its impact on individuals in crisis.
- \$5,000 to the Dane R. Balcon Post 2008 American Legion to help veterans' families with emergency support services to include food, clothing and medical bill assistance.
- \$2,500 to the Texas Coastal Bend to support the SPCA of San Patricio County. The funds will be utilized for the medical costs of 25-35 animals.
- \$5,000 to Paws for Purple Hearts that will be used to provide service dogs and warrior canine therapy for wounded service members and veterans.
- \$2,500 to The Healthy Me Project (THMP), which is dedicated to offering programs and education that inspires people of all abilities to embrace a healthy lifestyle.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHESAPEAKE, VA—**Mickey Garland** joined ABNB FCU as the new Vice President of Service & Solutions. He brings 24 years of strategic planning, retail operations, marketing, business development, and consumer technology experience...Suitland, MD—Andrews FCU's **Suzanne Curren**, Chief of Staff, has been named President of the Joint Base Andrews Fisher House™ Board of Directors. Andrews FCU Regional Manager, **Rosalind Bishop**, was appointed to the Image Andrews Public Charter School Board of Directors and **Stan Koussis** was appointed to the Fairfax Country Embark Housing Advisory Group...RADCLIFF, KY—**Tim Hagan**, Financial Analyst for Fort Knox CU is the new President of the Board of Directors for Feeding America, Kentucky's Heartland and **Lynn Pleasant** earned the Certified Credit Union Executive designation as a member of the graduating class of CUNA Management School...CLARKSVILLE, TN—**Steve Von Mann** named VP of Fortera Real Estate Services...HANSCOM AFB, MA—**Carol Perron** has joined Hanscom FCU as the new VP of Branch Administration and **Jim Potter** has been appointed to COO...TYSONS, VA—PenFed promoted **Lisa Jennings** to First Senior Executive VP, **Shashi Vohra** to Senior Executive VP and President of Affiliated Businesses, **Ricardo Chamorro** to Executive Vice President of Corporate & Business Development, **Jamie Gayton** to Executive VP of Members Relations, **John Kelly** to Executive VP of Consumer Lending and **Bozena Kalitato** to Senior VP and Chief Digital Officer...N.CHARLESTON, S.C.—South Carolina FCU names **John Stanford** VP of Lending.

DEFENSE CREDIT UNION AWARDS & RECOGNITION

American Heritage CU was named #1 credit union in Pennsylvania in a recent study by Forbes and the market research firm Statista and was named the "Best Place to Work" in the extra-large company's category by the *Philadelphia Business Journal*...**America's Credit Union** received the 2018 Best Credit Union Award as presented by *Showcase Magazine*. **AmeriCU** was honored with the 2018 Financial Capability Innovation Award presented by the national's lending education technology company, EverFi, Inc... **Hanscom FCU** received the America Saves Designation of Savings Excellence Award and named #1 Credit Union in the U.S. by *Kliplinger's*...**Keesler FCU** ranked as one of "America's Best In State Credit Unions" by *Forbes Magazine* and first place winner in both the Best Bank/Credit Union and Mortgage Lender Categories of the 2018 Sun Herald People's Choice Awards...**Scott CU** named one of top three Credit Unions in the state by *Forbes* Best-In-State ranking...**South Carolina FCU** ranked third in 2018 best places to work in South Carolina...

DEFENSE CREDIT UNIONS IN THE NEWS

TYSONS, VA—**PenFed CU** announced its acquisition of the award winning, independent marketing services agency WHITE64 and Andrea McCarren, one of Washington's most accomplished television journalists, is moving from WUSA9 (CBS) to PenFed CU to lead the company's new digital division...

Financial Center First CU Trains Newest U.S. Army Banking Officer

Courtney Cooper, Financial Center First CU

Financial Center First CU was chosen by the United States Army to provide industry training for credit unions to the new U.S. Army Banking Officer, Captain (CPT) Jennifer C. Evans. CPT Evans spent May 21– June 1 at Financial Center, learning the business and member service sides of credit unions including retail banking, accounting, lending, investments and insurance, marketing, risk management, information technology, and data analytics. This is the third U.S. Army Banking Officer that Financial Center has hosted for training in the last five years.

SAC Foundation Launches New Initiative to Benefit Service Members Away From Home

Joyce Wells, Cobalt CU

Even though we have changed our name to Cobalt Credit Union our commitment to the military will not waiver. SACFCU started the SAC Foundation in 2016 to support our military and improve financial literacy. The SAC Foundation will continue under its original name of "SAC Foundation."

The SAC Foundation is announcing a new initiative that will benefit first-term service members. Team Offutt Home Away From Home (HAFH) is a new military program administered by the SAC Foundation and supported by Offutt Air Force Base. The program pairs first-term service members with civilian host families who provide a "home away from home" for service members and a valuable support network.

It is designed to provide these service members an opportunity to form friendships to alleviate the anxiety and challenges of being away from home. A host family will volunteer their time and adopt a service member by extending invitations to join them for social activities with their families. This will give service members an opportunity to spend time away from the Offutt Air Force Base environment to develop local, social contacts in a family-friendly atmosphere.

With the constant shifting of duty stations that come with military service, it is easy to lose that sense of home and family. The Team Offutt Home Away From Home program looks to restore that. "We're blessed to live in a community that always goes above and beyond to support our military members and their families and this is just another example," said Col Michael Manion, 55th Wing commander.

"This program grew out of what has been a strong working relationship with Offutt Air force Base for many years. We are excited to have a new way to support that relationship and most especially support our first-term service members," said Gail DeBoer, President of Cobalt CU.

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Hanscom FCU Volunteers Cook for Military Families

Diana Burrell, Hanscom FCU

Employees from Hanscom FCU volunteered at Fisher House Boston to prepare a meal for military family guests. Fisher House Boston, located at the VA Boston Healthcare System, West Roxbury Campus, provides no-charge accommodation to family members caring for hospitalized U.S. veterans.

“The families at Fisher House and their loved ones in the VA’s healthcare system have made many great sacrifices for our country,” said Hanscom FCU Chairman of the Board Paul Marotta.

“Preparing a meal for them is a great honor for me, as well as our team, and something we look forward to doing regularly.”



Hanscom FCU getting ready to serve food to military families at Fisher House Boston. From left to right: Paul Marotta, Chairman of the Board; Laura Galeski, Social Responsibility Manager; Ray Kahre, Board Member; and Sheryl Berglund, Human Resources Manager. Photo courtesy Hanscom FCU