



**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

- Began planning to re-institute the DoD Financial Readiness Roundtable and set 2019 educational goals
- Announced DCUC’s Military Advocacy Committee and successfully interviewed for profile feature in *The Hill*
- Partnered with Military Spouse Advocacy Network for 4th Qtr push on the Blended Retirement System
- Hired Public Relations Firm to focus DCUC message and broaden our reach, influence, and advocacy efforts
- Met with CUNA and NAFCU to highlight strategy
- Partnered with WOCCU on War College/Intl efforts
- Worked with NASCUS & AACUL on mutual efforts
- Released “Did You Know” videos on DCUC’s website

### DCUC Happening Now

- Socializing legislative proposals ahead of the new Congress & 2020 National Defense Authorization Act; learn more at our March Defense Matters Forum
- Finalizing new DCUC Premier Partnership Program
- Partnering with different Veteran Service Organizations on 2019 initiatives/programs to enhance DCUC mission
- Working with US Department of Housing and Urban Development to address issues associated with the Federal Home Loan Bank Program—more to follow

### DCUC Upcoming Activity

- DCUC Annual Audit—results posted at Annual Meeting
- George E. Myers (GEM) Scholarship nominations soon
- *DCUC Defense Matters Forum*—Registration Open
- *DCUC Annual Conference*—Registration Open
- *DCUC Overseas Sub-Council* agenda and invitations
- Registration available on DCUC website
- 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 Department of Defense personnel, military and civilian, worldwide.

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## CEO UPDATE

# Introducing DCUC's Military Advocacy Committee

*Anthony Hernandez, President & CEO DCUC*

Advocacy for defense credit unions has never been more important with hot button issues such as the Military Lending Act, GAP Insurance, and no cost land leases. We believe defense credit unions have an important voice and perspective on these matters given large military membership. In 2019, your Defense Credit Union Council will take a direct role in advocating our member concerns, so they can better serve our military community.

Defense credit unions understand the life-cycle needs of military families. Apart from the constant relocation issues associated with the military, there is also an array of deployment concerns that affect family finances as well as constant protection from predatory lending practices. This is a large part of what make defense credit unions distinct from the larger credit union industry. It is also why our military trust each of you with their money.

Additionally, each of you must also provide large cash requirements for military missions on short-notice, manage the Federal Government's cash and check deposits via the Treasury General Account (TGA) program, and provide funding to supplement the morale and welfare of the larger defense community. Mobile banking is unable to perform these types of services which is why an on-base, brick and mortar presence is still required.

Thus, advocacy for our member credit unions is vital. The unique perspectives of our member credit unions need to be heard by legislative and regulatory decision makers. Raising awareness of why we have defense credit unions and why we need to protect them are the basic goals of DCUC's new Military Advocacy Committee. However, there is more we can do.

We also need your input on shaping our legislative/regulatory strategy. For instance, we are looking at a 2019 legislative proposal to exempt business loans made to veterans from the Member Business Lending caps. While this sounds good (i.e., who would want to vote against our veterans), we would need to know exactly how this affects our member credit unions, specifically:

- How many of our member credit unions offer Member Business Lending?
- How many member credit unions are limited by the cap?
- How many business loans do our member credit unions make to veterans?
- How does the cap limit the ability for member credit unions to hire/retain the best business lending expertise?

This is where the committee is useful. We will be releasing more information on the committee shortly (e.g., governance/bylaws, membership, agenda). Plans are for the committee to meet quarterly to update our strategy and review talking points. The good news is several CEOs and senior executives have already volunteered to participate on this committee. We are still looking for more!

Finally, we have also taken steps to raise our profile on Capitol Hill and amongst other credit union advocates. Earlier this month, an article appeared in *The Hill* (a national publication widely read by Members of Congress). This was great initial publicity for DCUC. Here is the link: <http://ow.ly/qLLz30mVIRF>

DCUC is looking to better partner with the credit union leagues. Earlier this month, I took part in a six-person panel with League Chairs and the CUNA Executive committee at the American Association of Credit Union Leagues (AACUL) Winter Conference. We discussed how the leagues could leverage its partnership with DCUC to increase the league's effectiveness and/or efficiency.

*continued on page 3*

## Making a List

Denise Floyd, DCUC Board Member

The decorations have been displayed since July but I am not sure it helps me with the holiday spirit as intended. At one point there were Halloween, Thanksgiving, and Christmas decorations displayed. We wonder why we feel confused and overwhelmed; this could be one of many reasons. I begin to get anxious and fearful that I am not going to be able to get everything done when I see the collection of holidays all at once. When I stop and begin organizing the last three months of the year, I wondered if the store marketing creates my chaos or do I do it to myself by allowing them to rush me through the season. I am going to call it a tie and place the blame at a 50/50 split. I have decided to take back control and take them one at a time, go slower, and enjoy it rather than rushing through it.

I have made a pact this year about the decorations, and it will be simple but pretty. I do not intend to fuss over every square inch being decorated. I want time to enjoy December, and I want to find ways to make others feel special and help someone that doesn't expect it. What a gift it will be to do that! It isn't hard to find events in my local area and to be honest the list can be rather lengthy, but that is a good thing and I am not complaining. It shouldn't be hard to reach out and find those that could use a little extra help wherever you live.

My list will consist of the annual Fort Sill Christmas tree lighting ceremony. This will be a great way to get in the spirit, and what a place to find information about those who could use some assistance. Second on my list is Toys for Kids on Fort Sill. Fort Sill does a remarkable job each year soliciting the local community for donations, and I am all in this year. This is one of my favorites because it is for the kids. It is fun to watch the parents shopping for just the right toy for their children and then to see the look on their faces when they discover it, just heartwarming.

This is the perfect way to help our Service members and their families by supporting them in the best way possible, helping provide for their children. Last but not least, is the Armed Services YMCA. What a great organization to help support now and throughout the year. This is another one that is high on my list because they do so much to help our Service members and their families. They offer childcare, a food pantry for those in need, a clothes closet with much more than just clothes for them to choose from. The events they schedule for the families to participate in and the emotional support they provide for the young families is incredible. Yes, this one deserves my help as well.

So while this is not an all-inclusive list of organizations that help during the holidays it is those on the top of my list this year. It has been a feeling of relief to just sit down and think about what is really important during this time of year, helping those who need it. The spirit of giving and helping those less fortunate is what the season is about.

I will be slowing down this holiday season and I will be taking care of my list. I plan on giving where it matters, to our Service men and women. I know there are many DCUC members that will do the same and for that I am most proud and grateful to be a member of an organization that is committed to *Serving Those Who Serve Our Country*.

## Marine FCU Offers Members FICO® Score for Free

Ceci Markwick, Marine FCU

Marine FCU added a new benefit for its credit card holders to access to their FICO® Score at no charge. Once members securely sign into their online accounts, they can view a summary of their card information. Along with viewing current transactions, signing up for eStatements, and making payments, members are one click away from being able to view their FICO® Score, which is updated quarterly.

CEO UPDATE *continued from page 2*

DCUC can enhance legislative efforts by translating credit union issues into a military impact. We also stressed that DCUC efforts are “additive” and not “competitive” with other trades.

This is all part of our 2019 plan to increase DCUC's role in the larger credit union movement. There are other initiatives we will announce in the next couple of months. For now, we are excited to implement our advocacy goals and thank each of you for your support!

Finally, I want to wish you all a Happy Holiday Season and all the best wishes as we ring in 2019!

## Tinker FCU Financial Empowerment Team Educates Community

Destiny Darby, Tinker FCU

Tinker FCU's Financial Empowerment team has joined forces with the Goodwill of Central Oklahoma's High School Equivalency (HSE) program to teach financial education workshops.

Workshop topics include Psychology of Money and Breezing through the Holidays.

Goodwill's HSE program provides educational guidance and training to individuals preparing for the GED and other HSE tests. It helps participants improve basic skills in reading, language and math. This program also includes post-secondary or vocational training opportunities.

Assistant Vice President and Financial Empowerment Manager Heather Kay said, “I am excited for this opportunity to provide financial education workshops and expand on our partnership with the Goodwill of Central Oklahoma.”

**Got news?  
Send your  
credit union  
news to  
[alert@dcuc.org](mailto:alert@dcuc.org).**

## Cobalt CU Hosts “Warriors in the Workforce” Veterans Job Fair

Joyce Wells, Cobalt CU

The Warriors in the Workforce Veterans Job Fair was a statewide initiative orchestrated by the Nebraska Department of Labor (NDOL). Cobalt CU worked with the Nebraska Department of Labor in hosting the event at their credit union headquarters in Papillion, NE.

Employers who attended and exhibited at the event are enrolled in the NDOL “Boots to Fill” initiative, which seeks to employ military veterans across the state of Nebraska. Of the 26 employers enrolled in the “Boots to Fill” initiative, 19 were able to participate in the job fair at Cobalt CU headquarters.

The event featured local high demand, high skilled and high wage career opportunities from area employers seeking to employ Nebraska’s Veterans. The Warriors in the Workforce job fair was open to Veterans, military spouses and military dependents.



Save the Date

# Defense Matters

Sunday, March 10, 2019  
Washington, D.C.



## Community Impact

### Service CU Partners with VA to Help Disabled Veterans

Lori Holmes, Service CU

As veterans are honored in the month of November, many may not realize the challenges of everyday living for disabled service members.

Since 2012, Service CU has worked with the Department of Veterans Affairs (VA) for Special Adapted Housing (SAH) grant funds to help those who were severely injured during their military service.

The SAH grant is offered to qualified veterans or military service members who need unique facilities due to their disabilities. The grant can be used to build a new home, renovate an existing home or to buy land so the property can be adapted for special accommodations. The VA office approves the grants for applicant.

As the manager of escrow services, Service CU has facilitated the disbursement of SAH grant funds. In 2018, total funds escrowed to 13 veterans were just over \$245,000. Overall, 33 veterans have benefitted from the service with \$1.7 million disbursed.

“Service Credit Union is proud to support our heroes by providing this service so the servicemen and women can live independently in a barrier-free environment,” said Fawn Terwilliger, Chief Lending Officer at Service CU.

The grants are available at any point during a veteran’s or military service member’s lifetime and can be used anywhere in the United States and outside the United States.

“This is a great program which provides wonderful support for disabled veterans wherever they live” said Philip von Streicher, Vice President of Overseas Operations at Service CU.

### Alaska USA Members and Foundation Raise More Than \$71,000

Article provided by Alaska USA

Alaska USA FCU members contributed \$71,400 to support community food banks during its annual Cash for Cans® food drive. The credit union and the Alaska USA Foundation teamed up for the fundraiser, collecting cash donations at Alaska USA branches during the month of September. Donations will assist 21 food banks in Alaska, Maricopa County in Arizona, the High Desert region of California, and Washington State. Food banks received the following amounts in each state:

Alaska—\$40,900  
Arizona—\$3,300  
California—\$9,400  
Washington—\$17,800

“Every year Alaska USA members step up in a big way to help those in need,” said Shannon Conley, Senior Vice President, Branch Administration. “Their generosity is going to help feed a lot of families and children who struggle with finding enough to eat every day.”

For the latest in credit union news,  
visit [www.d cuc.org](http://www.d cuc.org).



Jake Ward, R.I.A. FCU Vice President of Marketing; Helen Wols, R.I.A. FCU Community Development Specialist; Rene Gellerman, United Way of the Quad Cities Area President; Jim Watts, R.I.A. FCU President. Photo courtesy RIA FCU

## R.I.A. FCU Presents Donation Check to United Way of the Quad Cities

Helen Wols, R.I.A. FCU

R.I.A. FCU presented a donation check of \$10,717.65 to United Way of the Quad Cities Area. The money was raised during the credit union's annual United Way campaign that ran through the month of October.

R.I.A. FCU thanks its members and employees for supporting this important organization that works towards health, education, and financial stability for everyone in the Quad Cities.

## Travis CU Brings Holiday Joy to Community

Sherry Cordonnier, Travis CU

This holiday season, Travis CU members and employees reached out to the community and people in need by taking part in the Solano, Contra Costa, Napa, Merced and Yolo County Food Banks annual food drive, The Festival of Trees, Christmas Wish 2018, Toys for Tots, and the 2018 Children's Miracle Network Holiday Stocking Campaign.

Each year Travis CU helps the working poor, seniors, single parents, and the homeless in Solano County through their annual food drive. Credit union employees, members and the general public are encouraged to bring non-perishable foods to all Travis CU branches in Solano, Yolo, and Contra Costa Counties.

Specially printed grocery bags were inserted in local papers including the *Dixon Tribune*, *Fairfield Daily Republic*, *Contra Costa Times*, *East County Times* and the *Vacaville Reporter*. Donations will go directly to the Food Bank of Solano, and Contra Costa and the Yolo County Food banks where they will be distributed in the counties that they are received.

## Dover FCU Supports Service Members and Their Families

Joshua Cordeiro, Dover FCU

The United Service Organization better known as USO is a top military support organization that continually supports military service members, and their families. The commitment that the USO has to US troops worldwide is unrivaled and USO Delaware is a big part of that.

With two locations on Dover Air Force Base, the USO has a reputation of "being there" whether that is an airman in need or the family of the fallen. This non-profit plays a big role in Team Dover's success, and is widely appreciated by the surrounding community.

Thanks to a recent community initiative led by Dover FCU employees, \$2,614 was raised and donated to the USO Delaware to aid the great work that is being done by them. Donations made by Dover Federal employees were collected over the course of the month of October and then matched dollar for dollar by the credit union.

USO Delaware offers multiple programs, including those for emotional wellness, entertainment, holiday celebrations, transitional services, as well as providing a safe haven to local airman in their fully stocked snack and drink lounge.



**Young credit union professionals, we want to hear from you!**

**Contact**

**impact@dcuc.org.**

## Heritage Trust Employees Volunteer at the Ronald McDonald House Charities of Charleston

*Dustin Haynes, Heritage Trust FCU*

Heritage Trust employees partnered with the Carolinas Credit Union League's Lowcountry Chapter Give Back Day at the Ronald McDonald House Charities of Charleston. Employees spent the entire day at the Ronald McDonald House making crafts, playing games and spending time with the children and their parents. The employees also prepared lunch and dinner for the families that are current residents at the Ronald McDonald House.

During the afternoon hours, employees helped to arrange and organize the play area for the children. Crystal Rivera, from Heritage Trust said, "Helping others in your community nurtures the "People Helping People Philosophy" that we stand for in the Credit Union movement. By partnering with the Carolinas Credit Union League to provide a day of caring for the Ronald McDonald House we were able to cook several meals and help with the daily maintenance of the house. I'm excited our employees were able to volunteer their time and effort in helping with this cause. We look forward to continuing to spread our HT Cares community outreach efforts."



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## Fort Knox Federal's Concert Series Continues Momentum into 2019

*Article provided by Fort Knox FCU*

The Fort Knox FCU Concert Series for 2018 closed with a performance by Mark Chestnutt at the Historic State Theater and tickets to the first 2019 concert, Wynonna and the Big Noise are now on sale.

The 2018 concert series included five performances from February through November and kicked off with Travis Tritt. Other featured artists this past year included Clint Black, John Anderson and Rodney Atkins. Wynonna and the Big Noise have been confirmed for a January 26, 2019 concert date, while the remaining three concerts in the 2019 series will be announced at a later date.

As the primary sponsor of the concert series for the third year in a row, the credit union has partnered with the City of Elizabethtown and the Historic State Theater to help bring outstanding national performers to the local community.

"It's been exciting to watch local enthusiasm for these concerts grow. The 2018 kick-off concert with Travis Tritt sold out in less than an hour," said Becky Ates, Executive Vice President of Fort Knox FCU. "As the largest member-owned financial institution in Kentucky, we are proud to be a part of this successful downtown revitalization effort in Elizabethtown and look forward to continuing to bring the communities we serve together."

## South Carolina FCU Revitalizes Florence Area Humane Society Horse Rescue

*Maggie Nichols, South Carolina FCU*

The Florence Area Humane Society Horse Rescue is a 20-acre equine rescue, located at 4467 Hewitt Cemetery Road in Effingham, is the only equine rescue in the Pee Dee area. The purchase of the land was made possible by a gift to FAHS from the estate of the late Marilyn Godbold. Her husband, Asa, said that the great love he and his late wife Marilyn have for animals in need, both large and small, prompted the generous donation.

This equine facility will serve as a rescue and rehabilitation home for abused and neglected horses for the Pee Dee region. The facility currently houses 13 horses, many of which were severely malnourished and neglected when they were rescued.

South Carolina FCU will provide monetary support to help get the FAHS Horse Rescue up and running. The team of 20 employees from the credit union worked at the horse rescue and the animal shelter to clear the land, groom animals, ready facilities and clean stalls in preparation for the barn's new life as a rehabilitation facility.

"As a non-profit we rely on the generosity of donors to meet our mission, the addition of 40 extra hands to offer manpower and provide financial support is huge for the animals in our care," said Jayne Boswell, President of the Florence Area Humane Society. "The FAHS Horse Rescue will provide much needed attention and a refuge for the horses suffering in our community."

"It is truly our privilege to be able to give back to the town of Florence and the groups that are doing great work here," noted Twana McRae, Financial Center Manager at South Carolina Federal. "The Out of the Blue campaign has allowed us to treat our neighbors and strengthen our connection in an already thriving community."

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Us!**

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## Defense Credit Unions Announce New Branches

**Keesler Federal's** newest branch, its 31st, is located in the Jackson suburb of Ridgeland. Jackson is the state's largest city as well as the state capital. "The response we have received in the metro Jackson area has been overwhelming," said Andy Swoger, Keesler Federal CEO. "We want to go where there is a need, and our members' feedback and research indicate there is a need.

**Langley FCU** headquartered in Newport News, opened its third Virginia Beach branch in Town Center. The Town Center branch will provide full financial services to members. "Not only do we offer outstanding products and services to our members, we want to be an integral part of the community," said Senior Vice President Deb Vollmer.

**Redstone** breaks ground on first downtown Huntsville branch complex. Once constructed, Redstone FCU's new downtown Huntsville branch and office building will appear to glow as motorists travel into the city from the interstate. Close up, it will be even more impressive. The branch complex is expected to open in fall 2020.

**Scott CU** is finalizing plans to open its second St. Louis County Branch. "We are excited to be growing again with a second location to serve people in St. Louis County," said Scott CU President & CEO Frank Padak. "We expect to open the Crestwood Branch in January.

## PenFed Foundation Receives \$300,000 from Disabled American Veterans

*Kassandra Meholick, PenFed*

**P**enFed Foundation received a \$300,000 donation from DAV (Disabled American Veterans) Charitable Service Trust to support its Military Heroes Fund Emergency Financial Assistance program. The Military Heroes Fund has provided financial counseling and over \$1.66 million to more than 1,500 Veterans experiencing a short-term financial emergency since the start of the partnership in 2015.

"We are committed to taking care of those who courageously serve our country by providing them with the skills and resources they need to build strong financial futures," said Mark Smith, PenFed Foundation Acting Chief Operating Officer. "DAV is a great partner and this donation will help us to change the lives of even more military heroes."

PenFed Foundation and DAV launched their partnership, The Military Heroes Fund Disabled Veterans Emergency Financial Assistance program, in 2015 to help Veterans tackle short-term and immediate financial setbacks and get back on their feet. Grants are used to cover payment of rent, mortgage, utilities, auto loans and auto insurance.

"We are proud to partner with the PenFed Foundation and continue empowering Veterans to lead high-quality lives with respect and dignity through the Military Heroes Fund," said Dick Marbes, President of the Charitable Service Trust at Disabled American Veterans.



**'Someone's life could change based on the knowledge I share.'**

**Tyler Kuhn**

Dover FCU • Dover, DE

## Dover Federal's Tyler Kuhn Honored as 2018 Credit Union Rock Star

*Joshua Cordeiro, Dover FCU*

**D**over FCU's Tyler Kuhn, Marketing Manager, previously Community Relations Officer, has been recognized by Credit Union National Association's Credit Union Magazine as one of its 2018 Credit Union Rock Stars.

"Tyler Kuhn's outstanding achievements stood out to us as an inspiration that other credit union professionals could learn from," said Ann Hayes Peterson, vice president of publishing at CUNA. "We received so many wonderful nominations this year, but Tyler's story was one we knew we had to tell." Mr. Kuhn is being recognized this year for his work in providing financial literacy within local communities.

**MILITARY SAVES WEEK**

**February 25–  
March 2, 2019**

## PenFed Foundation Invests in Speakers Bureau for Veterans, Entrepreneurs and Leaders

*Kassandra Sebastian, PenFed*

Through its Veteran Entrepreneur Investment Program, the PenFed Foundation is investing in a speakers bureau to be co-owned by U.S. Army Master Sergeant (Ret.) Cedric King, a paraplegic wounded warrior who has transformed himself into a marathon runner and motivational speaker.

"The PenFed Foundation licensed its good name to this new speakers bureau bringing together the best and brightest speakers who have unique stories to share," said PenFed Foundation CEO James Schenck. "The PenFed Foundation Speakers Bureau will feature military heroes like Cedric King, who inspires all of us to 'dominate from the heart.' The speakers bureau will also highlight innovative leaders from different walks of life—from brilliant entrepreneurs, to successful corporate executives, to powerful public servants."

The PenFed Foundation is funding the speaker's bureau. This investment is the second in the PenFed Foundation's Veteran Entrepreneur Investment Program, which provides Veteran-owned start-ups with seed capital to build and grow their businesses. The program's goal is to create a robust support network to help Veteran entrepreneurs succeed.

King will lead the PenFed Foundation Speakers Bureau both as a speaker and a recruiter. In 2012, during his second tour in Afghanistan, MS King lost both his legs to an improvised explosive device. MS King applied the same determined mindset to his recovery that led to his success as an elite Army Ranger.

Just 21 months after his crippling injuries, King completed the Boston Marathon running on prosthetic blades. He has competed in physically daunting events, including a 70.3-mile half Ironman Triathlon. King shares his story with audiences across America. Just as King led and motivated men in combat, he now leads and motivates others to see new possibilities in their own lives.



*Service CU Financial Education stateside employees. Photo courtesy Service CU*

## Service CU Receives Excellence in Financial Education Award

*Article provided by Service CU*

The Cooperative Credit Union Association (CCUA) presented Service CU with its Excellence in Financial Education Award for its commitment to financial literacy. The award signifies SCU's continual efforts to promote a fuller awareness of credit unions and money management through workshops, seminars, reality fairs and training programs.

SCU focuses on teaching financial literacy to members of its community in every stage of their lives. From its youth programs to reality fairs for middle school through college students, to online seminars for adults, SCU is dedicated to having each individual develop and maintain smart money habits.

According to the nomination, SCU is proud to have offered financial education programs which have reached close to 8,000 students from elementary school to college level. Service CU's youth programs present high-quality, straightforward concepts for making sound financial decisions that will be beneficial throughout one's life.

### DEFENSE CREDIT UNION PEOPLE IN THE NEWS

OMAHA, NE—Cobalt VP of Operations **Terry Zitkovich** was named a "40 Under 40" by *Midlands Business Journal*. This award recognizes 40 Young Professionals from the Greater Omaha area who are making a difference in their communities... INDIANAPOLIS, IN—Financial Center First CU has named two new Branch Managers, **Greg Hough** and **Joe Wallace**. Greg Hough, the new Branch Manager of the Castleton Branch, joins Financial Center with over 20 years of experience in the financial service industry. Joe Wallace, Branch Manager of the Main location, joins Financial Center with over eight years of experience in the financial services industry... GLENDALE, AZ—Alaska USA hired **Michelle Bradshaw** as Vice President, IM Applications, at the Alaska USA Data Center in Glendale, Arizona. Bradshaw comes to Alaska USA with more than 20 years of experience in information management...

# American Heritage CU Kicks Off Holiday Season with Fireworks and More Than 11K People

*Adam Remshifski, American Heritage CU*

Over 11,000 people helped ring in the 2018 holiday season at American Heritage CU's Annual Grand Illumination Tree Lighting Ceremony and Fireworks display on November 25. The event was held at the Credit Union's main campus located on Red Lion Road in Northeast Philadelphia. Guests enjoyed a free concert performed by the Philadelphia Boys Choir, before Benjamin Franklin and Betsy Ross counted down the lighting of the credit union's 40-foot Christmas tree, which features more than 35,000 LED lights. The tree lighting triggered the evening's grand finale, a spectacular firework show set to the music of the HBO series "John Adams."

The event included a check presentation of \$170,000 to the Children's Hospital of Philadelphia (CHOP) to commemorate all of the fundraising efforts put into 2018 through the Credit Union's Kids-N-Hope Foundation. The Foundation, organized by American Heritage CU in 1996, provides support for Child Life Services, specifically, Musical Therapy at the Children's Hospital of Philadelphia and other local hospitals within American Heritage's Workplace Partner Program. To date, the Foundation has raised more than \$1.6 million dollars through its fundraising efforts.

Guests brought donations of canned and dry foods as admission to the event to support Philabundance. The Credit Union also raised over \$2,300 for the Children's Hospital of Philadelphia through on-site donations.

"Hosting our Grand Illumination event for the community is always one of the highlights of the year for us," stated Bruce Foulke, American Heritage's President & CEO. "Being a part of the community is a focal point of our mission at American Heritage, and this free community event has become a holiday traditional for families in the Greater Philadelphia Area. We appreciate the residents of the community who came to celebrate with us, and thank them for their gifts and contributions to the members of our community in need."

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## Keesler Federal CU Announces Lisa J. Stubbs Memorial Scholarship Winners

*Steve Alderman, Keesler FCU*

Keesler FCU awarded scholarships to nine members who were named winners in the Annual Lisa J. Stubbs Memorial Scholarship Contest. The \$1,000 scholarships were awarded to winners of the annual essay contest. This year's essay topic was Compare the United States Educational System to that of Other Countries.

2018 winners are Olivia Riser (East Carolina University); Jessalyn Davis (University of Southern Mississippi); Rebecca Fish (University of Southern Mississippi); Ashley Lizana (Notre Dame University); Amie Peacock (Mississippi Gulf Coast Community College); Margaret Wetzel (Xavier University); Franco Healy (University of Tennessee); Jalyn Parker (Mississippi Gulf Coast Community College); and Joseph Kitchens (University of Southern Mississippi).

Keesler Federal developed the annual scholarship in 1987 to help members achieve their dreams of higher education. The contest was named in honor of Lisa J. Stubbs, a Keesler Federal employee who died of Cystic Fibrosis.

"Helping our members achieve their dreams is what this contest is all about, and it's a tribute to Lisa J. Stubbs who was a student while working for Keesler Federal," said Keesler Federal CEO Andy Swoger. "We congratulate these deserving individuals and wish them well in their future endeavors."



*Sandy Imbrogna, Training Manager, Hanscom FCU; Paul Marotta, Chairman of the Board, Hanscom FCU; Jeanne Marotta; Walter Laskos, Senior VP of Strategic Communications, Cooperative Credit Union Association; Deborah Laskos; and Elizabeth St. Pierre, Manager, Fisher House Boston. Photo courtesy Hanscom FCU*

## Hanscom FCU Prepares Meals for Military Families

*Diana Burrell, Hanscom FCU*

Volunteers from Hanscom FCU and the Cooperative Credit Union Association were at Fisher House Boston shortly before Thanksgiving to prepare a meal for guests at Fisher House Boston, which provides no-charge accommodation for family members caring for hospitalized U.S. veterans. Fisher House Boston is located at the VA Boston Health-care System, West Roxbury Campus.

"These families are here for their loved ones and are away from the comforts of home," said Paul Marotta, Hanscom FCU's Chairman of the Board. "Preparing a home-cooked meal for these families is an honor for our team, and it's something we look forward to doing on a regular basis. We hope it gives them a respite during what must be a stressful time."

Hanscom FCU has a branch on the West Roxbury Campus and has supported Fisher House Boston since the facility opened in 2010. Mr. Marotta, along with employees and board members from Hanscom FCU, show up four times a year to prepare dinner for the guest families.

## South Carolina FCU Honored as One of the Best Places to Work in 2019

Maggie Nichols, South Carolina FCU

South Carolina FCU has been honored with a Glassdoor Employees' Choice Award, which recognizes the Best Places to Work in 2019. The Employees' Choice Awards program, now in its 11th year, is based solely on the input of employees, who elect to provide feedback on their jobs and work environments via Glassdoor. South Carolina Federal was ranked #11 in the Small and Medium companies category with an employee rating of 4.8/5 stars.

"We are able to provide our members with best-in-class service by hiring and retaining top talent," said South Carolina Federal CEO Scott Woods. "We accomplish this by maintaining a transparent, collaborative culture, enabling our employees to have work-life balance and keeping our values at the center of everything we do."

Glassdoor's Best Places to Work were determined using company reviews shared by U.S.-based employees between October 23, 2017 and October 21, 2018.

To be considered for the Small and Medium category, a company must have fewer than 1,000 employees and have received at least 30 ratings across each of the eight workplace attributes from U.S.-based employees during the period of eligibility.

The final list is compiled using Glassdoor's proprietary algorithm, led by its Economic Research Team, and takes into account quantity, quality and consistency of reviews.



Volunteers from Hanscom FCU, Home Depot in Waltham, MA, and Purple Heart Homes with U.S. Air Force veteran Wayne Orpin, whose home received repairs with their help. Photo courtesy Hanscom FCU

## Hanscom FCU's Charitable Foundation Helps Local Veteran Repair Home

Diana Burrell, Hanscom FCU

In honor of Veteran's Day this year, the Hanscom FCU Charitable Foundation partnered with Operation Veteran Home Renovation, a Purple Heart Homes program initiative, to help a disabled U.S. Air Force veteran make some necessary home repairs. A team of seven from Hanscom FCU, along with volunteers from the Waltham Home Depot and Purple Heart Homes, joined forces to complete the project on a chilly November morning.

Wayne Orpin's Bedford, MA, home was chosen to receive renovations through a national collaboration with Purple Heart Homes and the Home Depot Foundation. The Hanscom FCU Charitable Foundation donated \$5,000 toward project costs, which included replacement windows, a new mailbox and door, and general landscaping for Mr. Orpin's property. The Armed Forces Financial Network contributed an additional \$1,500 to the project.

"As a military-based credit union serving active duty and retired service members and their families, we're always looking for an avenue to extend our genuine thanks and appreciation for the dedication of our armed forces and the sacrifices they've made to protect our country," said Foundation chairwoman Teresa Conrad. "When we found out a local veteran was in need of basic home repairs that would enable him to live a more comfortable life in retirement, we were eager to work with Purple Heart Homes and Operation Veteran Home Renovation to make this happen for him."

Purple Heart Homes provides housing solutions for service-connected disabled veterans, and its Operation Veteran Home Renovation program partners with participating credit unions like Hanscom FCU to identify older veterans who need help with basic maintenance and repairs on their homes. Funds for the repairs are raised by the credit unions. This program helps make life for older veterans, their families, and their caregivers a little easier so they can safely age in the comfort of their own homes.



## GEM Scholarships

Scholarship applications are now available online at [www.dcuc.org](http://www.dcuc.org). The deadline to apply is January 25, 2019.

The Defense Credit Union Council established the George E. Myers Scholarship Fund in 1996 in honor of Col. George E. Myers, USA (Ret.). Colonel Myers was an Executive Director of the Council and selected to the first DCUC Hall of Honor. The Fund's purpose is to provide scholarships for volunteers, management, and/or staff of DCUC member credit unions so they can further their professional credit union education, knowledge and leadership skills.



Remodel of AmeriCU Commercial Drive Financial Center. Photo courtesy AmeriCU

## AmeriCU Celebrates Grand Reopening and Remodel of Commercial Drive Financial Center

Article provided by AmeriCU

AmeriCU celebrated the grand reopening of its Commercial Drive Financial Center in Yorkville after an extensive remodel this year. To celebrate, members of the Greater Utica Chamber of Commerce, its staff, board, ambassadors, and members of Catalyst joined AmeriCU board members and employees for a ribbon cutting and an after-hours event.

“This remodel has brought a new look and feel to our Financial Center after being here for almost 20 years,” said Ellen Traub, Manager of the Commercial Drive Financial Center. “The new offices allow us to offer our members a more professional, private experience and our waiting area is much more open and inviting.”

“We’re able to offer more services, more convenience, and more value to the members in our community,” said Nicholas Cray, Vice President of Member Relations and Marketing. “It’s right in line with our credit union philosophy of keeping the member first, so we’re thrilled that you can experience that here.”



Meals for military families. Photo courtesy NSWC FCU

## NSWC FCU Supported the Needs of 15 Military Families

Randa Hayes, NSWC FCU

NSWC FCU supported NSF Dahlgren with their annual Thanksgiving food drive. NSWC FCU staff was given the opportunity to help support the needs of 15 military families for a complete Thanksgiving meal. The credit union employees exceeded expectations and donated enough food for 20 complete and abundant Thanksgiving meals plus over 50 pounds of food for the on base food bank and \$50 in gift cards for grocery shopping needs.

## Pensacola Veterans Receive Much Needed Home Repairs

Melissa Dandridge, Pen Air FCU

In honor of Pearl Harbor Remembrance Day, Pen Air FCU, Purple Heart Homes, The City of Pensacola, and The National League of Cities gathered to celebrate the collaboration of making home repairs on an older veteran’s homes.

Through this collaboration of providing the means for veterans to live safely in their homes, Jimmie Perkins, a widowed Vietnam Veteran, now has a new roof and will soon have hurricane-rated windows, all at no cost to him. Pen Air provided more than \$10,000 in needed funding for three approved veteran projects in the Pensacola area.

“We are honored to partner with Purple Heart Homes to enhance our veterans’ lives,” said Carroll Scarborough, Executive Vice President and Chief Financial Officer of Pen Air. “We know the importance of the community coming together to provide ways for these heroes to live safely and with dignity in their homes. Today, on Pearl Harbor Day, we honor all veterans for their service to our nation.”

The Pensacola Division of Housing will provide Perkins with additional needed home repairs inside his house within the first quarter of 2019. The other current projects in the works include improvements for two Vietnam Veterans, Arthur Keller, who will have his roof replaced and Charles George, who will have electrical repairs done in his home.

**MARK YOUR CALENDAR!**

**Join Us for the  
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*Registration materials will be available early in 2019.*

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# Holiday Greetings

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