



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

- Sponsored and spoke at the DCUC Midwest Sub-Council
- Presented DCUC concerns with DoD Military Banking Program and DCUC achievements during the Defense Summit at the NAFCU Annual Conference and Expo
- Defended DCUC members from further MLA and SCRA penalties contemplated in the 2019 National Defense Authorization Bill— withdrew DCUC support for non-discretionary no-cost land leases (keep status quo)
- Identified further cost savings in DCUC’s annual budget

DCUC Happening Now

- DCUC Annual Conference preparation and Registration! www.dcuc.org/annualconf
- Waiting on final OMB signature to rescind QA2 in DoD’s interpretive guidance (GAP coverage) for 2015 MLA
- Visiting National Defense University as part of a strategic partnership with emphasis on National Security Strategy
- Further improvements in DCUC Membership Outreach

DCUC Upcoming Activity

- Working with DoD on a fact-finding trip to Poland 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
- Growing the Armed Forces Financial Network to offer more benefits to DCUC members and AFFN participants:
 - New Merchant Solution Program
 - Increased presence/product recognition in DoD agencies, on base retailers, and high-vis events

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

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Defense Credit Union Council, Inc.
1627 Eye Street NW, Suite 935
Washington, DC 20006

Telephone: 202/734.5007
FAX: 202/821.1329
e-mail: alert@dcuc.org
www.d cuc.org

GeoVista Credit Union & AFFN Team Up to Serve Those Who Serve

*Barbara E. Martin, Vice President,
GeoVista CU*

GeoVista CU employees and their families took time out of their holiday celebration to serve those who serve on Fort Stewart, GA. More than 1,000 Troops and their families enjoyed a holiday appreciation meal sponsored by GeoVista CU.

GeoVista CU was awarded a 2018 AFFN Matching Grant in support of this event. "We are honored to serve those who serve—every day—but we are extremely blessed to serve our Troops and their families on Independence Day," said Elaine R. Tuten, President & CEO, GeoVista CU.



*GeoVista staff serve families at Fort Stewart.
Photo courtesy GeoVista CU*

Andrews FCU Sponsors Youth Football Team in Nations Capital

Scott Bolden, Andrews FCU

Andrews FCU teamed up with Anacostia-AMP Outreach & Empowerment Center, led by President & Executive Director, Aummet Paige, to sponsor their new youth football team, the Anacostia Steelers. Excitement filled the air, as more than 100 kids were practicing football and cheerleading at Ketcham Elementary School in Southeast Washington. Ms. Paige was on hand, along with several volunteer coaches, to ensure things ran smoothly. It was evident from the number of participants and parents, that these are welcome additions to the program. Ms. Paige stated, "My personal mantra is dare to think different, do different and be different. I believe if you think different you can accomplish any goal you set."

American Heritage CU Raises \$45,000 for Children's Hospital of Philadelphia

Adam Remshifski, American Heritage CU

American Heritage CU and its Kids-N-Hope Foundation raised \$45,000 through its 25th Annual Gelatin Olympics. More than 100 sliders gathered pledges from sponsors in the weeks leading up to the event, dressed up in their wildest costumes, and took the plunge into a pool full of 1,000 gallons of bright red gelatin to support the Foundation. In addition to the Ultimate Gelatin Slide, children of all ages participated in the Gelatin Eating Contest, Balloon Toss Contest, Gelatin Seek and Find and other fun games.

The Kids-N-Hope Foundation raises money to support Child Life Services, specifically, Music Therapy at the Children's Hospital of Philadelphia and other local hospitals within American Heritage's Workplace Partnership Program. When a child becomes ill or injured, these normal activities and relationships are disrupted. American Heritage CU and its Kids-N-Hope Foundation are proud to support opportunities to engage children in normal day-to-day activities, support their development and enhance their ability to cope with hospital experience.

First Year Complete— DCUC Achievements

Anthony Hernandez, President/CEO, DCUC

On June 15, 2018, DCUC held its fourth Board of Directors Meeting during my tenure as the DCUC President and CEO. This meant I had nearly completed my first year at the helm. As we prepared the quarterly President's report, we looked back to our August 2017 Board Meeting (my first as CEO) and the slides that were presented last August. We believed it would be useful to see where we are today versus where we said we would be—the results are exactly as expected along with some surprising developments heading into next year. We will be presenting these results at our Annual Conference in Williamsburg on August 12–15. Here is a preview of that presentation.

First, as many of you know, DCUC's 5-year strategic plan is communicated along eight lines of effort. Each line of effort is interconnected with eight strategic objectives that will bring DCUC to a desired end state. The entire strategy is built on an overriding goal of **increasing value** for each of our members. As such, these lines of effort are prioritized in the following manner:

- | | |
|--|----------------------------|
| 1. Membership | 5. Logistics |
| 2. Conferences and Events | 6. Finance |
| 3. DoD Relationships and Strategic Alliances | 7. Marketing and Logistics |
| 4. Staff Operations | 8. Education |

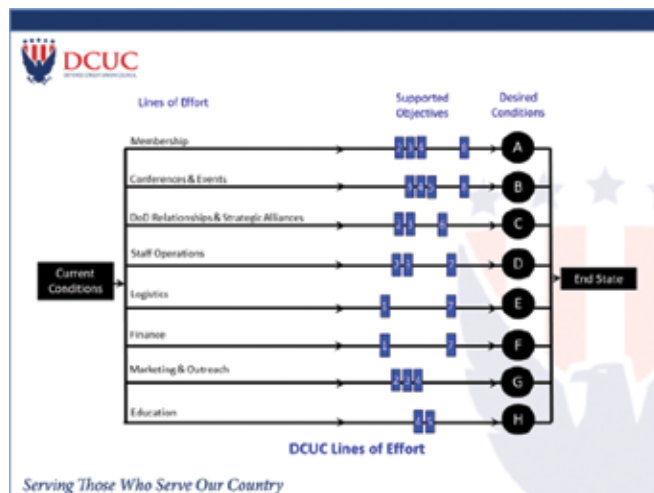
Progress along these lines is continuously measured. In fact, we document many of these achievements on the front page of the *ALERT*. It is our intent to be transparent in disclosing our achievements, work-in-progress, and upcoming activity along these lines.

Second, we will discuss ongoing issues the Council is spearheading (and our progress) in support of our members:

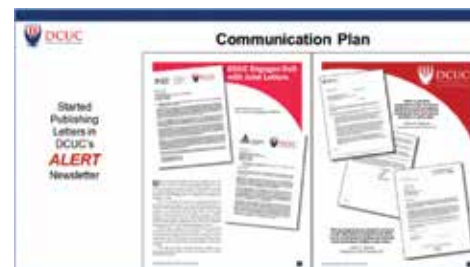
- The health of DoD's Military Banking Program in general
- The Military Lending Act (negative impact on small-dollar lending, prohibited access to GAP coverage, and granting a monopoly to credit reporting agencies)
- Executive Order 13658 (mandates a \$3 Increase in the Federal minimum wage for non-Federal entities located on military installations)
- New Termination Clauses in Military Leases (increasing the financial burden on defense credit unions)
- AAFES Military Star Card Expansion (violations of both the DoD FMR and the MLA)
- AFFES Automobile Financing Overseas and in the United States
- "Prohibited Source" Restrictions (negative connotations and its impact on Defense Community Programs and goodwill)
- European Union General Data Protection Regulation (affects all financial institutions)
- Recent developments on the 2019 National Defense Authorization Act

Finally, as we prepare for next month's Annual Conference and Annual Business Meeting, we have an eye on our second year. We will be presenting these ideas and milestones we expect to achieve in 2019. However, we would also love to hear from each of you! Toward that end, we have added a CEO/Senior Executive Roundtable along with a Director's Roundtable to glean from discussions on issues that affect your credit unions. We will add these discussions and ideas to our 2019 campaign and like last year, we will present the final product at our Defense Matters Forum in February.

Communicating our vision, strategic plan, achievements and future milestones is very important. We hope to see you at our Annual Conference. In the meantime, if you have questions, please give me a call. See you soon!



DCUC Lines of Effort



55TH ANNUAL DCUC CONFERENCE

Williamsburg, VA • August 12–15, 2018

On Sunday afternoon, August 12, please join us at the Williamsburg Lodge for some outstanding Corporate Breakout Sessions. Presentations include:

- Supplemental Executive Retirement Plans (SERP) 101 Making You and Your Credit Union the Business Lending Heroes
- Harvesting Innovation: How to Create New Efficiencies and New Fee Income in the Digital World
- Investing in Municipal Bonds for Credit Unions
- The Funding of Employee Benefit Plans under the New NCUA Guidance Executive Compensation after Tax Cuts and Jobs Act of 2017
- The Impact of Faster Payments: Practical and Creative Solutions to Common Deferred Compensation Questions



Will Himes

Refusing to Let Injuries Become Limitations

Courtesy Will Himes



Will Himes was serving in the first infantry division of the U.S. Army in Iraq when he was involved in a bomb explosion that caused back injuries and PTSD. Before exiting military service, he was diagnosed with a hip impingement, which led to a total hip replacement in 2007. While in the military, Will says he enjoyed the opportunity to experience things he would otherwise never have had the chance to. "I had great experiences in the Army," he says. "I got to be stationed at some wonderful duty stations and saw places I would have never seen had I not joined."

Will's love for athletic competition led him to seek out triathlons after his recovery from two back surgeries. "I knew that if I wanted to compete, I would need proper equipment, and I had heard that there were organizations that would help veterans get equipment," Himes explains. After applying for the Hope for the Warriors sports and recreations program, Himes received a Trek Speed Concept 7.5 bicycle that is designed for use in triathlons.

Will has competed in three triathlons and has set his sights on the Ironman competition after realizing that his injuries didn't need to hold him back. "When I started running again, I just wanted to prove to myself that I could do it. I was grossly overweight after my second back surgery, and I was on a ton of medications, and I really hated the way I looked and felt," he says. "I saw a video on the Ironman World Championships in Kona, and I saw some amazing people with disabilities worse than mine competing in it. I told myself that day, 'I will do that!' I've competed in three short triathlons, and I love every aspect of it. I'm a horrible swimmer and not as fast of a runner as I used to be, but when I'm out there, it's euphoric and makes me feel way better than any medication I have ever been on."

As Will prepares himself for the Ironman competition, he hopes other veterans will avoid letting injuries limit them. "Don't ever let yourself be defined by your disability," he says. "You may not be the person or athlete you were before, and you may never be that again, but you need to keep moving forward and getting your butt kicked so that you can come back stronger."

Defense Credit Unions to Induct Three into Their Hall of Honor

DCUC's 55th Annual Conference attendees will join together to celebrate the induction of three special individuals to the DCUC Hall of Honor: **Elaine Tuten**, GeoVista CU, will be recognized for her devotion and passion for the credit union community, the members, and her employees. The success and growth of the credit union is largely due to Tuten's leadership and guidance during her forty-four years of service. **Paul Marotta**, Hanscom FCU, will be recognized for his dedication to our veterans and his commitment to those serving at Hanscom AFB. Marotta stands out as a dedicated and effective volunteer and manager whose years of service has been crucial to the success of Hanscom FCU. **Reba Watson**, Fort Knox, will be recognized for her 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 the credit union's continued growth and ability to serve more than 100,000 members.

Thank you to our Conference Sponsors!

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Welcome Reception

Join us on Sunday evening, August 12 for a very special Welcome Reception and all-American Style Picnic at the beautiful outdoor Rockefeller Complex in Colonial Williamsburg. Get ready for a truly unforgettable, classic Williamsburg experience with the use of some stunning indoor and outdoor spaces. This venue includes access to the opulent Rockefeller Room, the intimate Fountain Garden, and the sweeping Oval Garden and it is all conveniently located between the Inn and the Lodge.

Patriotic shorts, sandals, and t-shirts are encouraged! Smith & Wade will provide entertainment. Two musicians who play songs you want to hear and may even want to sing along to!

Many thanks to the Armed Forces Financial Network for their sponsorship of this very special evening!



Hall of Honor Entertainment

DCUC is pleased to announce our very special Hall of Honor entertainment this year: Good Shot Judy specializes in delivering top-notch Classic Vocal Jazz and recreating the classic nightclub entertainment feel of Las Vegas in its prime. Think Frank Sinatra, Dean Martin, Count Basie, glitz and glamour—real entertainment from an era that was not only filled with great singers, performers, and great songs, but whose legacy has become synonymous with what great entertainment really is. It doesn't end there though. Possessing a large repertoire of classic swingin' big band hits, Good Shot Judy is also equally adept at delivering classic ballads, and cocktail music.

From the swingin' sounds of Sinatra, Basie, and contemporaries like Michael Buble, and Harry Connick Jr., to the beautiful ballads of Ella Fitzgerald, Billie Holiday, and back to the high energy Latin Dance big band sound, Good Shot Judy has got you covered! Now... Let it Swing, Baby!

Be there on Tuesday night, August 14 for an evening you will long remember!

Welcome City of Fairbanks CU to the MAC FCU Family

Jennifer Thompson, MAC FCU

City of Fairbanks CU members voted to approve the merger with MAC FCU. The merger has received regulatory approval from the National Credit Union Administration and will have an effective date of July 1, 2018. Both financial organizations are located in Fairbanks, AK.

As a result of the merger, the combined credit union will have assets of approximately \$110m and 13K members. "This merger will bring about more expanded services and products to the former City of Fairbanks CU members," explained Angela Head. "The board of directors and leadership at MAC are always searching for enhanced ways to serve our members of the surrounding communities and believe this merger will benefit all. We look forward to working with our new members and helping them achieve their financial goals."

Scott CU to Open 17th Branch

Adam Koishor, Scott CU

Scott CU has announced plans to open new branch in Columbia, IL, late this year. The newest SCU location will be the credit union's 17th branch and will feature an innovative, consultative design to serve members.

"We are excited to announce that we will be opening another branch," said Scott CU President & CEO Frank Padak. "We recently announced that we will open our first St. Louis branch later this summer, which will be followed by the opening of the branch in Columbia, Illinois."

"It will be another innovative branch that is designed to really help us connect with members and build relationships with them when they come in to do their banking business," Padak noted.

"Our new location will make it more convenient for members who live in the southern part of our service area," Padak added. "We also welcome other residents in the area to see why we are a great money-saving alternative."

From the Battlefield to the Boardroom

Jeff Clark, President/CEO, Marine FCU

In May, John Eller stood among his fellow Marine FCU Board Members and tendered his resignation. Eller earned the title of United States Marine after graduating from boot camp in 1949. His 31-year military career took him through several tours of duty. One in 1967, in particular, became a part of history. Following a battlefield commission, 2nd Lieutenant Eller engaged in the Battle of Khe Sanh, leading 220 Marines from Echo Company, 2nd Battalion, 3rd Marines in what became a legendary fight for control over a strategic area in Vietnam.

The following year, Eller was stationed back at Marine Corps Base Camp Lejeune in Jacksonville, NC and became a member of Marine FCU. While still on active duty in 1977, Eller volunteered to serve on the Supervisory Committee at the credit union.

After retiring from the Marine Corps in 1980, he was appointed a board member and served as the Chairman of the Board of Directors from 1981 to 2005. Under his leadership, Marine FCU introduced Automatic Teller Machines (ATMs), checking accounts, credit cards, mortgages, and Touch Teller (24-hour telephonic account access) in the 80s. The 90s brought additional branches, ATMs, and money market accounts.

Eller also served on the boards of the National Association of Credit Union Chairmen and the North Carolina Credit Union League. In 1985, he was chosen as the Credit Union Volunteer of the Year in North Carolina. In 2002, Eller received the Mark of Excellence Award—the highest honor that can be presented to credit union people in North Carolina.

In 2005, he was recognized for his more than 25 years of faithful service and dedication to the credit union community with the National Association of Federal Credit Union's Quarter Century Honor Roll Award.

Now at age 86, Eller has slowed down just a bit. It's time, but he left his mark on Marine FCU. We take with us this lesson from him as we say goodbye:

"I have tried to surround myself with good men and women. I found these people in the Marine Corps, the credit union movement, and Rotary. They believe in service above self ... making a difference in their communities. I have lived my life serving others."

You are the true meaning of Esprit de Corps. Oorah, sir!

Alaska USA Foundation Gives \$93,500 to Support Youth and Military Programs

Article by Alaska USA FCU

Alaska USA Foundation has donated \$93,500 to benefit nine non-profit organizations that provide needs-based services in the states of Alaska and California.

\$50,000 was donated to the Armed Services YMCA (ASYMCA) of Alaska to help support military service members and their families. The funds will aid in the operation of the more than 20 programs and services the organization provides, which help to alleviate stress, assist with life challenges, and increase the morale and welfare of military personnel and their families.

\$15,000 was donated to Big Brothers Big Sisters of Alaska to support their mission to provide community-based or school-based mentors to all children facing adversity—who need and want a caring adult role model to help them realize their potential, expand their horizons, and enrich their futures.

\$10,000 was donated to Providence Children's Hospital (Children's Miracle Network). The Children's Hospital at Providence cares for 18,000 children each year, providing family-centered care that reduces stress and allows for the family to take an active role in the care of their child or sibling.

The remaining \$18,500 was donated to California State University, San Bernardino (CSUSB) Veterans Success Center; Alaska Legal Services; Children's Place; Beacon Hill, and Kenai River Sports Fishing Associations.



Members of the TowerCares Foundation Board of Directors present a check to Julie Riddle (left) of Johns Hopkins Children's Center (JHCC). Photo courtesy Tower FCU

Tower Classic Golf Tournament Raises Over \$40,000 for Johns Hopkins

Carla Burger, Tower FCU

The 36th Annual Tower Classic Golf Tournament, hosted by the TowerCares Foundation, raised over \$40,000 for Johns Hopkins Children's Center (JHCC) in Baltimore, Md., a Children's Miracle Network Hospital. Special guests included eight-year-old Olivia Cooper, the 2018 Children's Miracle Network Champion for Maryland, and her family.

During lunch at the tournament, Olivia's mom spoke to the over 100 golfers about how thankful her family is to JHCC for the world-class care her daughter has received there, and for supporters like the TowerCares Foundation that allow the hospital to continue to help critically ill children and their families.

Said Rick Stafford, TowerCares Foundation President, "An important part of the TowerCares mission is to help children in need, and we are proud to support the Johns Hopkins Children's Center for the tireless care they provide for children who are battling sickness, and their families. The success of the Tower Classic would not have been possible without the generosity of our golfers, tournament sponsors, vendors, and volunteers."

Al Smith, TowerCares Foundation Treasurer added, "A special thanks goes out to Tower Federal Credit Union members and employees for their support of the TowerCares' mission through the Have a Heart campaign and other fundraisers. Tower Federal is a long-time supporter of Johns Hopkins and the Children's Miracle Network—not just today but throughout the year."

Hanscom FCU Receives National Recognition for Educational Materials

Diana Burrell, Hanscom FCU

Hanscom FCU recently received a gold award for an educational program aimed at young adult borrowers, along with two other awards, from the Marketing Association of Credit Unions (MAC), competing in a field of over 50 credit unions.

The 20-Something's Guide to Savvy Credit Card Ownership won the first-place position in the "Market Segment Program" category for a credit union with more than \$1 billion in assets. This guide, a free download from Hanscom FCU's website, educates young adults—many either new or leery of credit cards—how a credit card can be integrated into a strong financial plan and be used to strengthen a credit score.

"We believe that an educated member is a lifetime member of our credit union and that philosophy drives our marketing," said Paul Marotta, Hanscom FCU's Chairman of the Board. "I'm thrilled that we've been recognized for the unique ways we've been able to reach out and connect with our members, and I'm proud we have a strong team in our marketing department that can execute campaigns that make a difference."



Infuze CU representatives. Photo courtesy Infuze CU

Infuze CU Attends Ribbon Cutting Ceremony for Little Heroes Inclusive Playground

Kitiara McGuire-Stiggins, Infuze CU

As part of their ongoing commitment to the youth and veterans of their community, in 2015 Infuze CU donated over \$20,000 in support of the construction plan for the Little Heroes Playground in Waynesville, MO. The playground officially opened with a grand ribbon-cutting ceremony on Saturday, May 19, 2018.

The Little Heroes Playground presents a universally accessible playground designed so all children and families, including special needs children and wounded veterans, can play side-by-side. This playground is the first of its kind in rural Missouri and all four branches of our military are represented throughout the play area.

Several Infuze CU representatives attended the ribbon-cutting ceremony, including Cynthia Cole, President/CEO. "Our credit union looks for opportunities to support and strengthen the bond we've developed with our community, and our contribution to the construction of the Little Heroes Playground will create lasting connections with children and service members alike," said Cole. "We are elated to have been able to support this one-of-a-kind space for both kids and service members."

Heritage Trust Student Interns Visit the State House and Federal Reserve

Dustin Haynes, Heritage Trust FCU

Student-interns from Heritage Trust FCU recently toured the State House in Columbus, SC and also visited the Federal Reserve in Charlotte, NC. The interns operate the four in-school Heritage Trust branches R.B. Stall, Summerville, Cane Bay and Goose Creek High Schools. Through this program, students participate in the Financial Services career track within their respective schools.

"The goal of this experience was to add another dimension to the training program and to the interns' experience," said Angela Gordon, Heritage Trust Student CU Coordinator. "These activities will give them a more in-depth picture of how the financial system works as well as how laws, policies, and regulations can affect this industry."

Security Service Purchases Safety Seats with \$10,000 Donation

Kara Hall, Security Service FCU

More than 130 children will receive free safety seats thanks to a \$10,000 donation from The Security Service Charitable Foundation to The Children's Hospital of San Antonio. These particular safety seats will assist families in need of special seats to accommodate children who are facing various challenges.

"For more than 50 years, The Children's Hospital of San Antonio Foundation has ensured that no child will be denied care at The Children's Hospital of San Antonio," said John Bel, President of The Children's Hospital of San Antonio Foundation. "The only way we are able to do this is through compassion and donations from partners such as The Security Service Charitable Foundation. There is no more powerful investment we can make than in the health and happiness of children."

Southeastern CU's Student Advisory Board Forms a Cash Mob

Brandy Wilkes, Southeastern CU

Every year Southeastern CU selects 15 high school seniors from their field of membership to serve on our Student Advisory Board. After a nine-month term, students who attended and met the requirements are awarded a \$500 college scholarship.

This year's Student Advisory Board formed a cash mob to focus on supporting and growing the local economy. The intention of a cash mob is to boost sales for a local business during the event, driving customer traffic to their store. The Student Advisory Board invites their friends and family to shop locally on this day and we also extend the invitation to the credit union membership.

So far, the Cash Mob has patronized seven locally owned and operated businesses. When we buy local, from local businesspeople, wealth is both created and retained in the community. More money in the community means more growth, more jobs, and a more robust local economy.

SCU gives each student Advisory member \$25 to spend during the Cash Mob but many students spend over this amount. This money spent demonstrated a personal commitment and effort to support a local retailer in a fun and exciting way.



Left to right: Margie Hansen, Honor Flight QC Administrator and Board Member; Helen Wols, R.I.A. FCU Community Development Specialist; Art Petersen, Honor Flight QC Treasurer and Board Member; Jim Watts, R.I.A. FCU President; Jake Ward, R.I.A. FCU Vice President of Marketing. Photo courtesy R.I.A. FCU

R.I.A. FCU Presents Donation Check to Honor Flight of the Quad Cities

Kaylin Maher, R.I.A. FCU

R.I.A. FCU presented a donation check of \$20,933.19 to Honor Flight of the Quad Cities through the John Deere Classic's Birdies for Charity program. The money was raised through the credit union's 4th annual Honor Flight Golf Outing.

The John Deere Classic's Birdies for Charity program will donate at least 5% more of the amount raised at the golf outing to Honor Flight of the Quad Cities.

R.I.A. FCU thanks its golfers, sponsors, and volunteers for their generous support of the golf outing and of the Quad Cities chapter of Honor Flight.

The Quad Cities chapter of Honor Flight is dedicated to flying local veterans to Washington D.C. to visit the memorials representing their honor and sacrifice for the country.



Bill Rone, Chris Appleton, Marguerite Appleton, Janey Ryneerson, Mayor Dick Ryneerson, and Rep. Mel Ponder. Photo courtesy EFCU

EFCU Flag Pole Dedication

Neko Stubblefield, Eglin FCU

Eglin FCU honored its President Emeritus Jim R. Appleton on Flag Day with a Flag Pole Dedication at the Fort Walton Beach Branch. Mr. Appleton served as EFCU President for over 25 years and in 1984 was recognized as the Professional of the Year from the National Association of Federal Credit Unions. He recently passed away but his legacy of “Taking Care of Our Members” continues today.

The Dedication Ceremony included presentations by EFCU Board Director William “Bill” Rone, Representative Mel Ponder, and Fort Walton Beach Mayor Dick Ryneerson, who delivered a Proclamation naming June 14, 2018 as Jim Appleton day.

PenFed CU’s Debbie Ames Naylor Receives Leadership Award

Robin Pence, PenFed CU

PenFed CU Executive Vice President and President of Mortgage Banking Deborah Ames Naylor was awarded second place for Executive Leader of the Year as part of the Northern Virginia Chamber of Commerce’s 2018 Outstanding Corporate Citizenship Awards.

“It is a well-deserved honor for Debbie to be recognized so highly among thousands of talented executives in Northern Virginia,” said PenFed President and CEO James Schenck. “Debbie represents the very core of PenFed values, giving back and serving as a leader in the communities in which we serve. When it comes to community service, Debbie is all-in.”

Credit Union West Launches New Website

Evan Norris, CU West

“We’re excited to provide our members a more streamlined online experience,” said Karen Roch, President of Credit Union West. “The new website is the result of substantial thought and planning into how to make key information easier to access, tools that help strengthen financial knowledge and support smart decision-making.”

The most anticipated improvement is the ability for prospective and current members to more easily and quickly open new accounts online.

“The home page has also been redesigned to efficiently serve up the financial information that individuals search for,” Roch said. “Whether you’re a member or not, we invite you to visit our website to learn something new that can enhance your life.”

Fortera Honors Pat Summitt

Article provided by Fortera CU

Members of the Fortera team were on hand as the Pat Head Summitt Statue was unveiled at Liberty Park in Clarksville, TN.

The Pat Head Summitt Statue is the center point of the Pat Head Summitt Legacy Plaza, which also includes an interpretive display chronicling her life. Summitt was born in Clarksville and grew up on a farm in southern Montgomery County. She is best known as the head coach for the University of Tennessee basketball team. With 1,098 victories, Coach Summitt was one of the winningest coaches in NCAA history. As one of the interpretative display panels put it, she is being “honored for all her positive and uplifting qualities she embodied as a coach, mentor, daughter, sister, mother, and friend.”

Contributing at the “Championship” level, Fortera CU was an early sponsor of Pat Head Summitt Legacy Plaza and was proud to be a part of the unveiling event.

APGFCU Expands its Footprint in Cecil County

Kelly Holmes, APGFCU

APGFCU welcomed local dignitaries and special guests to the official ribbon-cutting ceremony of its thirteenth branch, serving the Chesapeake City community in Cecil County, Maryland.

County Councilman Bob Meffley, Town Councilman Frank Vari, and Chesapeake City Mayor Rich Taylor welcomed the credit union to the town of Chesapeake City remarking on the importance of having a financial institution committed to serving the community.

“Credit unions are all about people helping people and serving the community,” said Decker in his remarks. “So, when we learned the only financial institution in this area was closing its doors, we knew this was a place we needed to be. It is our desire to make access to credit union services as convenient as possible, so we can help more people achieve, prosper and grow.”

SAC Foundation Supporting Victory Veterans Housing

Joyce Wells, SACFCU

The SAC Foundation began an impactful new partnership with Victory Veterans Housing in Omaha, Nebraska. Victory Veterans Housing includes the Victory Apartments, a 90-unit complex, which serves as affordable, transitional housing to Omaha's homeless veterans.

Victory Veterans was formed with the belief that no one who has served our nation as a veteran should ever be living on the street. Residents consist of men and women, of varying ages, that have served in different conflicts and wars and are now dealing with the aftermath of their service to our country without a home or family to help them.

SAC Foundation worked closely with the onsite property manager to understand their needs and was able to offer help through the creation of a unique, 6-part series of financial education classes suited to the needs of the veterans. Some of the educational topics include thrifty spending at the grocery store, basic budgeting, protecting your-self from scams, and others.

VyStar CU Raises Over \$127,000 for March of Dimes

Sandy Baker, VyStar CU

VyStar CU presented a check of \$127,000 to the March of Dimes for the 2018 March for Babies campaign. VyStar CU held their annual thank you lunch for their staff team captains and key staff who helped facilitate raising funds for the March of Dimes. VyStar is a long-time sponsor of March of Dimes and has raised over one million dollars in the past 15 years.

March of Dimes leads the fight for the health of all moms and babies. They support research, lead programs, and provide education and advocacy so that every family can have the best possible start. Building on a successful 80-year legacy of impact and innovation, they stand up for every mom and every baby.



Attendees of Midwest Sub-Council. Photo courtesy Fort Sill FCU

DCUC Midwest Sub-Council Hosted by Fort Sill FCU

Madonna Attocknie, Fort Sill FCU

FSFCU hosted the Defense Credit Union Council's Midwest Sub-Council. Credit union staff and volunteers, as well as representatives from organizations affiliated with credit unions, were in attendance, traveling from parts of Oklahoma, Kansas, Missouri, Illinois, Washington D.C., Florida, Virginia and Texas.

Topics such as legislation, Department of Defense and cybersecurity were discussed, along with an update from John Broda, the President/CEO of the Armed Forces Financial Network, and Anthony Hernandez, President/CEO of DCUC.

Guests of the attendees toured Sía: The Comanche Nation Ethno-Ornithological Initiative, Medicine Park Aquarium and Natural Science Center and the Wichita Mountains Environmental Education Center. All of those who came took part in a special event and dinner at the Comanche Tribe of Oklahoma, where speakers provided a brief history and cultural demonstration of the Comanche people through their songs and dancing.

On the last day of the conference, Colonel Kenneth Slover, Director of the Commander's Planning Group, gave a brief on the "mission" of Fort Sill. Next, the group was taken on Fort Sill to the Engagement Skills Training center, where simulated targets were "disengaged" by way of modified M16A4s, .50 caliber, M240B and M249 machine guns, and 40 mm grenade launchers. Attendees also visited the Fort Sill Field Artillery Museum, ate lunch at the 494th Green Hall dining facility and enjoyed a basic training demonstration hosted by the 1-31st Field Artillery Battalion.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHARLESTON, SC—**Lauren Bailey** has joined Heritage Trust Federal CU as the Director of Business Lending. She has over 14 years of retail and commercial banking experience, her key role is to grow the commercial loan portfolio for Heritage Trust... LAUREL, MD—**Christopher Ercole** has joined Tower FCU as Vice President of Consumer Lending. Ercole will manage Tower's growing Consumer Lending division and will oversee the credit union's personal, auto, and credit card loan product offerings... HANSCOM AFB, MA—**Dan Ziniti** joined Hanscom FCU in the newly created position of Director of Member Experience... LAUREL, MD—**Doug Harris** joined Tower FCU as Seniors Vice President & Chief Financial Officer. Harris has 33 years of experience in the finance field, 17 of which were in the credit union industry.

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Dover FCU employees and board members. Photo courtesy Dover FCU

Framing for a Purpose

Joshua Cordeiro, Dover FCU

A local family is one step closer to moving into a new home, as the result of a Framing Frenzy recently organized by the Central Delaware Habitat for Humanity. Team members from Dover FCU accepted CDHH's challenge to frame the second story of a home, in just one day. The framing frenzy erupted from the support of many able hands, and was able to be built in less than two hours by employees and board members of Dover FCU who volunteered their time.

Founded in 1990, Central DE Habitat for Humanity has created housing solutions for over 170 adults and children. Donna Kiscaden, Dover Federal Chief Financial and Risk Officer and CDHH Board Member stated, "It is an absolute privilege to be working with Habitat for Humanity. They do so much to make a positive contribution to the neighborhood and community in which the homes are being built, while providing hope for well deserving families. Team Dover had a great time doing what we could to help make this project a reality."

Redstone Wins Credit Union of the Year from NAFCU

Patricia Lloyd, Redstone FCU

Redstone FCU has been named Credit Union of the Year from the National Association of Federally-Insured Credit Unions (NAFCU). The nationally recognized award was presented to Redstone's President and CEO Joe Newberry, during the NAF-CU Annual Conference and Solutions Expo in Seattle, WA. Redstone won in the category for credit unions over \$250 million in assets.

"To be recognized by NAFCU as the Credit Union of the Year is such an honor," said Newberry. "Each day we strive to be a model credit union by enthusiastically serving our members and offering the products and services that meet their needs."

In addition to receiving the Credit Union of the Year, Redstone also recently won two Business Transformation & Operational Excellence Awards.

Redstone received the Best Achievement of Operational Excellence in Banking, Capital Markets & Insurance, as well as the highest honor in the award program, the Platinum Award for Best Achievement in Organizational Operational Excellence.

Redstone was recognized by NAFCU for its successes in the areas of community give-back efforts, serving underbanked or low-to-modest income members, providing financial education to youth, and devising and implementing a cultural transformation process to better serve its members.

Financial Center First CU Hosts World Council of Credit Unions Group

Courtney Cooper, Financial Center First CU

Financial Center First CU hosted 25 individuals from Latin American credit unions in conjunction with the World Council of Credit Unions on June 12, 2018. The stop in Indianapolis was one of a handful in the U.S. in which the group explored credit union growth strategies, safe-guarding member information, and financial product trends.

Financial Center was chosen as one of the Indiana credit union hosts due to its Internal Advisory Council, its partnership with the Consul de Mexico in Indiana, and its focus on Latino outreach in Central Indiana. Financial Center spoke about its Empower Loan product, Wealth Builder Online financial education platform, cybersecurity, and building partnerships with Credit Union Service Organizations (CUSOs).

ACU Announces Grand Opening for DuPont Home Loan Center

Amy Shuey, America's CU

America's CU has opened a new, full-service Home Loan Center. "Many credit unions and banks do some sort of mortgage lending from their branches. As we have grown our home loan services to include VA, home improvement, and other home loan products, we decided to build a storefront Home Loan Center that would allow us to focus on taking care of that market. It shows our commitment to their needs and creates a convenient, positive atmosphere. We are very proud of what we have accomplished," said Ken Leonard, ACU President/CEO.

ACU serves nearly 47,000 members via 16 branches. Customers have access to sound savings programs, checking accounts, competitive loan options, and a variety of other convenient services to individual and business customers.

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DCUC is Sponsor for 2018 Association of Defense Communities National Summit

Article provided by DCUC

The Defense Credit Union Council participated as a Tier One sponsor for the 2018 Association of Defense Communities National Summit, focusing on Strengthening America's Defense Infrastructure.

Brittany Boccher, DCUC Special Project Coordinator, had the privilege of introducing the Secretary of the Air Force, the Honorable Heather Wilson.

Mrs. Boccher said, "the sense of service that we see in the communities we recognize today is something that makes every defense community a special place, our families are stronger, our military is stronger because of the dedication of people and organizations who make our defense communities great."



Brittany Boccher and Beth Merlo attending ADC Summit. Photo courtesy DCUC