



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

- Followed up on meetings with USD (Personnel & Readiness), the USD (Comptroller), and the ASD (Energy, Installations & Environment)
- Gained clarity on proposed changes to FMR & Policy
- Favorably resolved 5 of 6 Defense-related issues on members' behalf—6th issue close to final resolution
- Re-energized multi-trade association efforts to rescind QA2 and restore essential services for military members; expect further action following mid-term results
- Conducted successful DCUC Board Meeting and Planning Session followed by AFFN Board Meeting
- Approved 2019 budget & strategic initiatives

DCUC Happening Now

- Final details on Legislative Strategy and selection of public relations firm to benefit DCUC members
- Met with CUNA and NAFCU to highlight strategy
- Partnering with WOCCU on War College/ international efforts
- Next step: focus on NASCUS & AACUL mutual efforts
- Partnering with Military Spouse Advocacy Network in 4th Qtr. push on the Blended Retirement System

DCUC Upcoming Activity

- Creating new DCUC Military Affairs Committee to shape legislative and regulatory efforts— stay tuned!
- Socializing pair of legislative proposals ahead of the new Congress and 2020 National Defense Authorization Act. Learn more at our March Defense Matters Forum
- Start filming DCUC's new “Did You Know” video series
- Stay tuned for more announcements via social media, the DCUC website and our monthly ALERT Newsletter

DEFENSE CREDIT UNION COUNCIL, INC.

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

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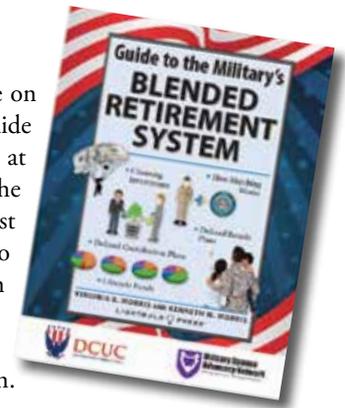
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Blended Retirement System and the Military Spouse Advocacy Network

Anthony Hernandez, CEO & President DCUC

Two years ago, DCUC introduced the only printed guide on DoD's Blended Retirement System. The original guide featured a two-pronged approach. The main thrust aimed at those mid-term members who are eligible to participate in the new system and need to decide if participating is their best choice. The second thrust focused on junior members who need to understand the value of saving for retirement upon entry into the workplace. The guide was thoroughly reviewed by both the DoD Office Financial Readiness and the Bureau of Consumer Financial Protection prior to publication. It is an excellent guide!



However, new leadership at DoD's Office of Financial Readiness did not accept our offer of help at no cost over the last two years. DoD decided to act on their own and went so far as to discontinue the DoD Financial Readiness Roundtable, relied on an intensive Computer-Based Training (CBT) to educate the force, attempted to re-create their own guide, and adopted a hands-off approach to industry solutions.

As a result, it is no surprise the "opt-in" rate for DoD's new Blended Retirement System sits at a dismal 16.5 percent of 1.6 million eligible. Consequently, those who do not "opt-in" before January 1, 2019 will be stuck in the legacy retirement system. Service members in the legacy retirement system must achieve 20-years' time-in-service before they are vested. It is an all or nothing system. Learn more at <https://www.militarytimes.com/pay-benefits/2018/10/22/not-many-troops-are-opting-into-the-new-retirement-system/>

Historically, only 17 percent of enlisted members and less than half of the officers ever make it to 20 years. This means over 1.3 million service members are going to miss the "opt-in" window and get ZERO in return for their service. This is unacceptable!

Despite DoD's Office of Financial Readiness resistance, we continue our efforts to better educate service members and their spouses on the benefits of the new system. These benefits include government matching, mid-career bonuses, and portability of their retirement funds even if the service member doesn't serve 20 years.

As such, DCUC is changing strategy and expanding its audience. Everyone knows it is the spouse who makes these "kitchen table" decisions (e.g., Survivor's Benefit Plan Contributions, Enrolling in Tri-Care Prime vs. Standard, Applying GI Bill benefits, etc.). The military member is busy getting certified in their job series while preparing for war. Adding an intense CBT learning module does very little—no wonder why the rates are low.

DCUC is proud to announce our new strategic partnership with the Military Spouse Advocacy Network (MSAN) which promises to equal or surpass our prior engagement in the defense community. MSAN is very well-connected at the highest levels of government and at the entry-level for new military spouses at the installation level. Its mission: "To create stronger military families through education, empowerment, and support" dovetails with DCUC's mission.

Our very first project with MSAN is educating spouses on the Blended Retirement System. This will complement our 4th quarter push to try and get more junior members to opt-in before the window permanently closes at the end of the year. We have distributed a co-branded guide to various spouse groups via MSAN and have placed this version on MSAN website (<https://www.militaryspouseadvocacynetwork.org/>).

I am appealing to all our member credit unions to get the word out on the Blended Retirement System and encourage you to reach out to spouse groups on the installation. DCUC has several hundred printed guides available if any DCUC member would like a hard copy. Simply contact us at DCUC.org to obtain a hard copy or download a free interactive .pdf version at: <https://www.d cuc.org/page/BRSGuide>.

Once again, I thank you for all you do in "Serving Those Who Serve Our Country" and for always being there when our service members need it the most.

Community Impact

PenFed Foundation and Serve Our Willing Warriors Open Home for Wounded Warriors

Kassandra Meholick, PenFed CU

The PenFed Foundation and Serve Our Willing Warriors (SOWW) will host a grand opening ribbon cutting ceremony and tour of the PenFed Foundation Home at Warrior Retreat at Bull Run, a home in the Virginia countryside that will provide respite for wounded warriors, their families and caregivers.

PenFed Foundation's \$300,000 donation to build the retreat home doubles the capacity at Warrior Retreat at Bull Run, enabling SOWW to serve more than 500 wounded warriors and their families, caregivers, and guests per year. The PenFed Foundation Home is the second home on SOWW's property and each home hosts one family at a time for up to six days.

SOWW serves the needs of wounded warriors and their families through "Warrior Getaways" at the Warrior Retreat at Bull Run. Since opening on July 4, 2015, the Warrior Retreat at Bull Run has hosted nearly 900 guests, including wounded warriors from Walter Reed National Military Medical Center, Fort Belvoir Community Hospital, and other area military hospitals, at its initial house, which sits on a 37-acre campus on the edge of the Bull Run Mountain Conservancy in Haymarket, Virginia.

During their stay, recovering warriors and their families are able to participate in more than 69 different activities and programs offered through local service partners, including helicopter tours, fishing, hiking horseback riding, and 5-star chef-prepared meals. Warriors and their families can also partake in physical and canine therapy and family counseling.

"The fight does not end on the battlefield for our wounded warriors. When they come home, far too many of our wounded warriors spend months, sometimes even years, undergoing surgeries and long hospital stays. This gives them a break from hospitals and a chance to be normal," said James Schenck, President and CEO, PenFed CU and CEO, PenFed Foundation. "The PenFed Foundation Home to Serve Our Willing Warriors will host hundreds of Wounded Warriors and their guests each year to provide a week of normalcy where these brave men and women can reconnect as a family, refresh their minds and renew their spirit in this beautiful place."

Ben Heffron, a wounded warrior who visited the retreat twice—once with his family and another time as part of a battle buddies reunion—will speak about how important time spent at the retreat is to the healing process and recovery.

State Department FCU Opens Branch to Serve FLETC

Gladys Perez, State Department FCU

SDFCU celebrated the grand opening of its new branch at Charleston FLETC at in Charleston, SC. This new location provides full-service banking products and services to the approximately 1,700 employees currently working at the facility.

At the Grand Opening event, Marlene Schwartz, Chairman of the Board of Directors stated, "We were pleased to be given the opportunity to open a branch at this location by our sponsor, the Department of State. For years, we have been visiting this facility to provide seminars and services to our members located here. With a branch onsite now, we can better serve the needs of existing members and introduce SDFCU to other employees at the center."

Lyn Bankowski Earns Best of Whidbey Award for 2018

Article Provided by Alaska USA FCU

Assistant Vice President and Senior Mortgage Loan Originator Lyn Bankowski has won the Best of Whidbey award for 2018. This marks the eighth year in a row Bankowski or her office has earned a Best of Whidbey award.

The best of Whidbey award was created as a way for individuals in the community to show their appreciation and support for business, services, and people in Whidbey.

"Words can't express how honored I am to be chosen again," said Bankowski. "The Whidbey community is filled with the nicest, hardest working people I've ever known, and they make it easy to look forward to going to work every day."

Bankowski has more than 20 years of experience in the home lending industry, working in a wide variety of positions, including escrow officer, loan processor, closer, manager, and mortgage loan originator. She also teaches on a regular basis, offering classes to first-time homebuyers, college students, real estate agents, and the community.



Happy 242nd Birthday to the U.S. Marine Corps!

The United States Marine Corps Birthday is celebrated every year on 10 November with a traditional ball and cake-cutting ceremony. On that day in 1775, the Continental Marines were established.

Financial Center First CU Opens Education Center

Dusty Simmons, Financial Center First CU

Financial Center First CU celebrated the grand opening of its Education Center at its Greenwood branch at the corner of Main and South Emerson on Saturday, October 20. The space contains a community education and training room that seats 20-30, a financial library, online financial literacy computer stations, and a coffee bar. It was designed to welcome Financial Center's members and the Greenwood community to come and learn.

"The Education Center was designed to help people learn how to have the right conversations about managing their money," says Daniel Kavanaugh, Senior Vice President and Chief Sales and Marketing Officer at Financial Center.

Financial Center is well-known for its adult financial education program around the nation. It is a four-time national award winner of the Credit Union National Association's DesJardins Award for Adult Financial Literacy, and it employs two full-time people to teach people about managing money and preparing for retirement. The opening of the Education Center is the \$560 million credit union's next step in providing a well-rounded financial literacy program.



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

Tower FCU Recognized as 2018 Large Business of the Year

Carla Burger, Tower FCU

The Howard County Chamber of Commerce has named Tower FCU "Large Business of the Year" in the chamber's 2018 Awards for Chamber Excellence (ACE) program. The ACE Large Business of the Year award celebrates excellence in local businesses with 100 employees or more. The ACE Award winners were announced at the Chamber's Signature Event on October 5 at the Turf Valley Resort in Ellicott City, MD.

"The Howard County Chamber is very fortunate to have members like Tower Federal Credit Union," says Leonardo McClarty, Howard County Chamber President & CEO. "Tower sees the importance of balancing social responsibility with business earnings. They are true community partners in every way."

A long-time member of the chamber, Tower sponsors several events designed to strengthen and support the local business community. Tower is a sponsor of the Chamber's GovConnects program, which focuses on connecting local businesses with government contracts. In addition, Tower is an active participant on the Chamber's Young Professionals Network Board. Tower also sponsored the Chamber's Cyber 9.0 Conference, which focused on issues affecting the cyber community and the 2018 Women's Leadership Conference, an event that focused on issues impacting women working in cyber-related fields.

"We are honored to be recognized by the Howard County Chamber as the Award for Chamber Excellence Large Business of the Year," says Al Smith, Tower's Senior Vice President of Member Services. "Tower strives for service excellence on all levels, both internally with our employees and externally to the thousands of members we serve around the world. We have strong roots in the local business community and remain deeply committed to supporting our nation's information technology, defense, and cyber communities."

**To learn more about Military Financial Institution Issues,
visit www.d cuc.org/page/Accomplishments**

Heritage Trust Employee Named Lowcountry Chapter Protégé

Dustin Haynes, Heritage Trust FCU

Charleston Young Professionals and the Carolinas Credit Union League Lowcountry Chapter recently hosted the CUaware Protégé Competition.

Each candidate must choose a topic of interest from the pre-determined list provided by the Carolinas Credit Union League, create a visual presentation to accompany their speech and present to a panel of judges. Candidates first present as part of an internal selection process within their credit union to identify who will represent the organization at the chapter-level competition. Once chosen to move on, they present to an audience of their peers and judges.

Cierra Faubert, Member Service Representative, was selected as the Heritage Trust FCU representative in this year's competition. Her presentation focused on the many ways credit unions are committed to providing members with outstanding financial education.

We are excited to announce that a unanimous decision by the judges named Cierra the 2018 Lowcountry Chapter Protégé. "The CUaware Protégé Competition is a great forum for credit union employees to come and hear others speak about the united power of our movement. During the Lowcountry Chapter Competition, we got an opportunity to hear presentations from credit union representatives, such as Cierra Faubert, share true testimonials that made an impact and positive impression on the people in our communities and the members we serve," commented Robin Horlback, Heritage Trust Training Director.



The Kids-N- Hope Foundation's 23rd Annual Golf Classic, presented by CUNA Mutual, raised over \$76,000. Photo courtesy American Heritage CU

Kids-N-Hope Foundation's 23rd Annual Golf Classic Raises \$76,000

Adam Remshifski, American Heritage CU

The Kids-N-Hope Foundation's 23rd Annual Golf Classic, presented by CUNA Mutual, raised over \$76,000. 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 \$1.5 million dollars through its fundraising efforts.

Approximately 120 golfers participated in the scramble where prizes were awarded for low scoring teams and skill competitions such as Beat the Pro, Putting Contest, Longest Drive and Closest to the Pin. The Awards Dinner and Silent Auction Program spotlighted the Music Therapy Program at the Children's Hospital of Philadelphia (CHOP). Guest speaker, Savine DaCosta, spoke about her son Gabe and his love of music therapy. According to Savine, music therapy is one of the activities that Gabe loves to participate in while at CHOP and as such, their home looks as if a musician lives there. The night's event concluded with both the Director and Coordinator of Cause Marketing and Children's Miracle Network at The Children's Hospital of Philadelphia, Julia Wicoff and Francesca Cosmi respectively, sharing the importance of the Music Therapy Program and how local children benefit from the program.

"We cannot thank all our sponsors, business partners, and community members enough for their continued support of the Golf Classic and the Kids-N-Hope Foundation," stated Dorian Smith, American Heritage Vice President of Business Development. "The funds raised for this event will make a significant impact for children involved in the organizations the foundation supports."



Cobalt CU and SAC Foundation Support Offutt AFB Retiree Appreciation Day

Joyce Wells, Cobalt CU

Cobalt CU has three branches at Offutt Air Force Base that support military service members, retirees and their families. Each October Offutt hosts RAD or Retiree Appreciation Day. This year over 1400 retired military service members from all branches of service attended this event held at the Offutt Base Exchange.

Cobalt CU and SAC Foundation sponsored the event which included representatives from: Veterans Affairs, Survivor and Casualty Benefits, Tricare, Wing Chapel, Air Force Sergeants Association, 55th Medical Group, VFW, American Legion and the Legal Office.

Military attendees who stopped by the booth were encouraged to play the Cobalt CU Wheel of Fortune game. Playing the game gave them an opportunity to learn more about; improving their financial fitness, the credit union's products and services, as well as a chance to win prizes. The SAC Foundation provided information on their programs and resources that benefit the military.

Save the Date

Defense Matters

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

Bartelle Serves as Keynote Speaker for U.S. Army Europe's Equal Opportunity Leaders Course

Scott Bolden, Andrews FCU

Andrews FCU's Michael Bartelle, Vice President of Overseas Operations, served as the keynote speaker for the U.S. Army Europe's semi-annual training for Equal Opportunity Advisors. The Equal Opportunity Leaders Course was a four-day event which focused the participants on equal opportunity and diversity management.

Additionally, the sessions addressed the skills required to advise commanders in the conduct of informal equal opportunity complaints, provide their respective commanders with climate assessments, preparation of special ethnic observances, and serve as the primary resource manager of equal opportunity matters within their units.

Bartelle was invited to relay senior leadership insights based on his previous experiences as a former Army Command Sergeant Major, as well as the similarities between DOD and corporate entities with regard to EO/EEO programs.

According to Sergeant First Class Shannon Wyatt, Equal Opportunity Advisor for the U.S. Army Garrison Wiesbaden, "Mr. Bartelle added increased value to the session by providing a thought provoking, engaging and inspirational address."

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dcuc.org.**

Pacific Marine CU Rebrands as Frontwave CU

Kandice Ward, Frontwave CU



California-based Pacific Marine CU is changing its name and brand identity as part of a strategic initiative to differentiate and disrupt the Southern California financial services competitive landscape. Founded in 1952, on Camp Pendleton in Oceanside, CA, Pacific Marine CU served Marines and their families on bases throughout Southern California. In 2002, PMCU expanded its membership beyond the bases to serve the communities that support the Marines in San Diego, Riverside, and San Bernardino Counties.

"Although being open to the community has helped our growth over the past 16 years, our name was polarizing and created confusion. We were too often mistaken as a credit union that served only Marines," said Bill Birnie, President and CEO of Pacific Marine CU. "We believe our new name is more approachable and conveys that we are open to the broader community," said Bill. "Our new name and brand is a reflection of our history, legacy, philosophy of service, and commitment to our Membership. All with a big dose of personality, authenticity, and grit," said Bill.

"There aren't many communities like this one. Home to the world's greatest fighting forces, and a community of people fighting every day for their families, their friends, and for what's right," remarked Bill. PMCU collaborated with Weber Marketing Group to reimagine the name and brand of the credit union. "We are so pleased to have a great partner like Weber Marketing Group to collaborate with," said Todd Kern, Chief Marketing Officer for PMCU. "We wanted to reach for an evergreen name that would help us grow toward our future and evoke inclusivity while representing Southern California's unique landscape and culture.

Our new name and brand is bold, innovative and youthful," said Todd. Mark Weber, CEO and Chairman of Weber Marketing Group commented, "Frontwave Credit Union evokes PMCU's historical ties to the Marines, the military's First Wave of Fighters, while reflecting the community with authenticity and distinction. It is a strong, trusted name that is open to the broader community while staying tethered to its historical roots."

DOMOTO Brings Columbia Together

Maggie Nichols, South Carolina FCU

You may have seen a commercial or billboard advertising DOMOTO around Columbia in the past few weeks. But what exactly is "DOMOTO?" It's not a new dance craze or mobile app—it's the partnership of businesses in Columbia and the specialists at South Carolina FCU. South Carolina Federal understands the unique needs of business owners and their desire for convenient, personalized banking solutions. The credit union not only offers a full range of financial products and services for businesses, but also provides financial literacy programs to help owners and their employees achieve financial wellness.

That's why South Carolina Federal is embracing DOMOTO—due-MO-too—DOING MORE TOGETHER—the idea that business members can do more of what they want when they're working with the right financial partner.

"Our business members are a vital part of the credit union and we want to make sure we're giving them all the tools they need to succeed," said South Carolina Federal CEO Scott Woods.

"DOMOTO helps us share that we are a trusted partner for the businesses of Columbia. By working together, we'll help them take their business further."



Scott CU Signs Five-Year Sponsorship with St. Louis Blues

Adam Koishor, Scott CU

Representatives from Scott CU and the St. Louis Blues announced the local credit union will sponsor St. Louis' NHL franchise for the next five years.

"We are extremely proud to be a partner with such a tremendous organization," said SCU President & CEO Frank Padak. "It is exciting for us to have our organization and the Scott CU brand tied to the St. Louis Blues."

Scott CU's agreement with the Blues includes naming rights to the new exclusive Rinkside Club & Pub 67 inside of the newly renovated Enterprise Center. It also includes Scott CU advertising in the venue.

"The naming rights to the Club is big deal for us," said SCU Chief Marketing Officer Adam Koishor. "There are about 560 all-inclusive seats that will have access to the Rinkside club and Pub 67. Pub 67 access is included with the seats that are in row one on the glass all the way around the ice. It's really a club inside of the Rinkside Club."

"We are proud to have naming rights for seats in the venues of the two pro sports franchises in St. Louis," Koishor added.

"We are thrilled to partner with such a community-driven organization like Scott Credit Union" said Eric Stisser, Blues VP of Corporate Partnerships. "The SCU commitment to their members and the St. Louis area makes them an ideal business partner for our organization. We are excited about the updates and renovations to our venue, and we couldn't be prouder to partner with Scott CU to help us enhance the fan experience."

Credit Union West Announces HomeAdvantage Program

Evan Norris, CU West

CU West announced a new real estate resource that gives members access to a free online service providing them a significant competitive edge in shopping for a home in the booming real estate market in Maricopa and Yavapai Counties.

Saving time and money, the HomeAdvantage program is a convenient, easy way to search and find a home that gives members access to a wide array of services, benefits include:

- Cash back rewards for buying or selling a home
- Access to exclusive, top-rated local agents for buying or selling
- 24/7 access and alerts to latest (and best) MLS property listings
- Customized search and reports on the latest neighborhood trends, median list prices, and sales per month.

"We know there are economic advantages to homeownership," said Bob MacGregor, CEO of Credit Union West. "Offering our members, the cash-back HomeAdvantage service gives them the tools to find their dream home, work with some of the best agents in the market, and do so with the confidence of knowing they are getting a great rate—and cash back."

With the recent rise in mortgage rates this summer to their highest level in seven years has made it more difficult for potential buyers to afford a home. Designed for the savvy home shopper or seller, the search and match connects members with tools that could save them thousands of dollars.

"When members utilize HomeAdvantage to buy or sell a house, they can connect to highly qualified local real estate agents as well as review neighborhood facts and market trends, which drive smart decision-making," MacGregor said.



Michael Manuele

AmeriCU's Manuele Honored with Legacy Award

Angie Blair, AmeriCU

Michael Manuele, Assistant Vice President of Financial Center Services for AmeriCU, was one of six local leaders to be honored as a 2018 Joseph R. Carucci Legacy Award winner by The Genesis Group. Created to honor the legacy of the group's late founder, the annual award recognizes individuals and organizations for their dedication and commitment to the Mohawk Valley region.

"Joseph Carucci was a man who personified what it means to be involved in the community," said Manuele. "He was a leader in business and in volunteer organizations throughout Mohawk Valley, as well as being a member of many boards and groups. It is humbling for me to be recognized as someone who reflects Joe's commitment and involvement in this community."

"We are very proud of Mike's dedication and service to our community," said Ron Belle, Chief Experience Officer at AmeriCU. "Mike highlights our credit union's dedication to the communities and members we serve."

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

Fort Knox Receives Recognition

Article Provided by Fort Knox FCU

Fort Knox FCU was selected as the “Favorite Mortgage Lender” and “Favorite Financial Institution” in Hardin County through *The News-Enterprise* 2018 Reader’s Choice Awards survey. This is the sixth year in a row the credit union was named either “Best Credit Union” or “Favorite Financial Institution” and its second time being named “Best Mortgage Company/Favorite Mortgage Lender.”

“Our team of dedicated professionals works hard to help members turn their financial dreams into reality,” said Ray Springsteen, Fort Knox Federal President and CEO. “Whether that means buying a new home, saving for a child’s education or retirement, the credit union is often able to provide lower fees and better rates because we are a local, not-for-profit financial cooperative.”

Fort Knox FCU also won both the Louise Herring Philosophy in Action Member Service Award and Dora Maxwell Social Responsibility Community Service Award in the more than \$1 billion asset category. The statewide awards, which are sponsored by the Kentucky Credit Union League and Credit Union National Association, recognize the credit union’s commitment to serving members and the broader community.

The Louise Herring Philosophy in Action Member Service Award was established to annually recognize credit unions that demonstrate, in an extraordinary way, the practical application of the credit union philosophy—“People Helping People”—in the programs and activities offered to its membership. The Dora Maxwell Social Responsibility Community Service Award is given to a credit union for its social responsibility projects within the community.

Fort Knox Federal focuses on living the credit union philosophy every day. A few of the specific organizations and events the credit union has supported recently include: Operation Veteran 2 Entrepreneur, the Historic State Theater Concert Series, USA Cares, the United Way, and Know Your Numbers Physical & Financial Health Initiative.



PenFed CU Board of Directors presents Lisa Hallett, Executive Director/Co-Founder of the national nonprofit *wear blue: run to remember* with a \$10,000 donation check during its October 30 board meeting. Her organization, founded following the deployment of the 5-2 Stryker Brigade Combat Team to Afghanistan, helps surviving military spouses and children connect and support each other. Photo courtesy PenFed CU

PenFed CU Donates \$10,000 to *wear blue: run to remember*

Kassandra Meholick, PenFed CU

PenFed CU presented a \$10,000 donation to *wear blue: run to remember*, a national nonprofit running community that honors the service and sacrifice of the American military. The PenFed Board of Directors presented the check to Lisa Hallett, Executive Director/Co-Founder of *wear blue: run to remember* following her moving presentation at the credit union’s October 30 board meeting.

“Lisa Hallett’s enduring journey reminds us that overcoming adversity is not an accident, it’s a choice,” said James Schenck, President/CEO of PenFed CU. “After the tragic death of her brave husband who was serving a combat deployment in Afghanistan, Lisa found strength and resilience in the military community. Now Lisa is helping thousands of other surviving military spouses and children connect and support each other. PenFed is proud to support *wear blue: run to remember* and help more gold star families move forward.”

wear blue: run to remember was founded following the redeployment of the 5-2 Stryker Brigade Combat Team, which sustained significant losses and casualties while deployed to Afghanistan in support of Operation Enduring Freedom. During that deployment, the spouses and support staff met weekly to run, seeking to create a support network to cope with seemingly endless tragedies.

Two of those Army spouses and avid runners, Lisa Hallett and Erin O’Connor, turned this small group into a nationwide vision that now helps thousands to heal, survive, and thrive. Mrs. Hallett, whose husband, CPT John Hallett was one of four soldiers killed in action on August 25, 2009, shares, “With less than 1% of our country serving in the military, and less than 7% having ever served, there is an increasing gap in understanding what it takes to serve. *wear blue: run to remember* creates a support network for military members and their families by helping to bridge the gap between military and civilian communities, while creating a living memorial for our country’s fallen military members.”



Left to right: David Sprague, President and CEO, Hanscom FCU; Tom Fredericks, Deputy Director, 66th Air Base Group, Hanscom AFB; Col. Chad R. Ellsworth, Commander, 66th Air Base Group, Hanscom AFB; and Paul Marotta, Chairman of the Board, Hanscom FCU. Photo courtesy Hanscom FCU

New Base Commander Visits Hanscom FCU

Diana Burrel, Hanscom FCU

Hanscom FCU welcomed newly appointed Hanscom AFB commander Colonel Chad R. Ellsworth to its main branch on base for a credit union briefing.

The briefing covered Hanscom FCU's history and role in the local military community, its many charitable endeavors through its foundation, and the credit union's plans for future growth. It also illustrated the role of credit unions in the financial services industry, and how their ethos of "People Helping People" benefits individual members and society as a whole. Col. Ellsworth was also introduced to several main branch employees during his visit.

"It was a pleasure welcoming Colonel Ellsworth to our main branch," said Paul Marotta, Chairman of the Board of Hanscom FCU. "We have a special bond with the Hanscom AFB community, and it was important for us to let Col. Ellsworth know how much we value that relationship."

Prior to his appointment as Commander of the 66th Air Base Group on Hanscom AFB in August 2018, Col. Ellsworth served as a National Defense Fellow at the International Security Program at Harvard Kennedy School's Belfer Center for Science and International Affairs, Cambridge, MA. He is a career logistician who has served in various positions at the Wing, Major Command, Secretary of the Air Force, Joint Staff and Office of the Secretary of Defense levels. He entered the U.S. Air Force in 1993 through Basic Military Training, then received his commission through Officer Training School in 2000 after receiving his bachelor's degree from Faulkner University in Montgomery, AL.

"We wish Col. Ellsworth all the best in his new assignment," Marotta said. "We look forward to working with him in the future to ensure the needs of our local military community are not just met to his high standards, but exceed them."

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Service CU Holds 13th Annual Food Drive

Lori Holmes, Service CU

Service CU launched its 13th annual food drive across 34 branch locations in the state to help the New Hampshire Food Bank feed thousands for the holiday season.

According to officials at the food bank, one in nine people in New Hampshire suffer from food insecurity. The food bank is expected to distribute more than 14 million pounds of food this year to individuals in need. Food bank representatives note that cans of soup and stew are most helpful.

"Our annual food drive embodies the credit union philosophy of people helping people. We want our community and neighbors to enjoy the holidays, not struggle," said Andrew McGeorge, Interim President/CEO of Service CU. "Service Credit Union is honored to help the New Hampshire Food Bank fulfill its mission of helping the less fortunate in our communities. We urge the public to consider contributing to our drive."

The New Hampshire Food Bank, a program of Catholic Charities New Hampshire, has worked to relieve hunger in the Granite State since 1984. As the state's only food bank, each year the New Hampshire Food Bank efficiently procures and distributes emergency food people in need through more than 425 nonprofit registered agencies. Agencies include food pantries, neighborhood centers, low-income housing sites, senior nutrition centers, family crisis centers, hospices, soup kitchens, emergency shelters, after-school programs and daycare centers.



Send your credit union news to alert@dcuc.org



2018 White House Ornament on Sale at www.dcuc.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 \$140,000 to volunteers, management, and staff of DCUC-member credit unions so they may further their professional credit union education, knowledge and leadership skills.



Left to right: Rev. Denise Barker, founder and executive director for Magdalena House, and Greg Stroud, board president for Magdalena House and senior vice president of marketing and sales for Security Service FCU. Photo courtesy Security Service FCU

Security Service Charitable Foundation Donates Over \$23K to Magdalena House

Clarissa Rodriguez, Security Service FCU

The Security Service Charitable Foundation has donated \$23,285 to purchase a van for Magdalena House, a transitional home in San Antonio that serves mothers and children who have fled dangerous and abusive lives. Magdalena House cares for victims of domestic violence, young mothers aging out of foster care, victims of human trafficking, and mothers working through reunification plans with child protective services.

“Security Service’s donation is supplying us with a much-needed van that allows us to transport residents to educational classes, doctor appointments and other destinations that are critical for healing and self-improvement,” said Rev. Denise Barker, founder and executive director of Magdalena House. “Because of partners like Security Service, women leaving Magdalena House are confident mothers who can support themselves and their children financially and emotionally.”

Magdalena House provides transformation through education, a nurturing community, and programming. Over 75% of mothers who have invested in the program (staying at least six months) have completed significant educational milestones such as attaining their GED or associate’s degree, completing an ESL program, or receiving other certified training.

“At Security Service, we know that people become more successful when they are given the resources they need to thrive,” said Greg Stroud, board president for Magdalena House and senior vice president of marketing and sales for Security Service FCU. “We are honored to help Magdalena House as they help mothers and children rebuild their lives.”

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

BILOXI, MS—Keesler FCU promoted **Jim Estrada** to VP of Business Services. He will oversee and manage the Commercial and Business Services unit...PORTSMOUTH, NH—Service CU is pleased to announce the promotion of **Meghan Leach** to Senior Contact Center Manager. Leach will be responsible for overall management of the contact center representatives in both U.S. and Germany...WATERTOWN, NY—AmeriCU is pleased to announce that **Penny Ellis** has accepted the role of Personal Lines Insurance Agent with AmeriCU Services, LLC, a wholly owned subsidiary of the credit union.... TYSONS, VA—PenFed CU announced **Ashish Mahajan** as its first Senior Vice President of Enterprise Data. Mahajan will be responsible for developing Enterprise Data Management (EDM) functions.

SCU VP Drouin Receives CCUA Young Professional Award

Lori Holmes, Service CU

The Cooperative Credit Union Association (CCUA) presented Service CU Vice President Controller Bob Drouin with the Young Professionals Award of Excellence. The award signifies a young professional, under 40 years of age, who best demonstrates a commitment to the values and principles defining the credit union's mission. The 38-year-old Drouin was one of 11 recipients in the CCUA's area of New Hampshire, Massachusetts, Rhode Island and Delaware.



Bob Drouin

Drouin is responsible for the Accounting, Finance, Deposit Operations, Payroll and Data Analytics departments, handling all financial aspects of the credit union and all corresponding reporting. He manages the credit union's annual budget and re-employment of variances between actual and budgeted expectations.

Overseeing 21 people in the various departments, Drouin promotes a culture which encourages and ensures accuracy in reports and collaboration among departments. He has a thorough understanding of the credit union's financial operations, data metrics and business intelligence reporting. He has a wealth of knowledge in accounting, finance, operations and auditing oversight, and he is called upon by other departments as a subject matter expert in those areas. He is a member of the CUNA (Credit Union National Association) Finance Council and the Conference Committee and a past member of the Innovation Committee for the CFO Council along with being the treasurer of CCUA N.H. Chapter.

According to the CCUA nomination submitted by Service CU, Bob is a self-proclaimed 'numbers guy.' It was under his leadership that the Analytics Department was created to assist the credit union in making informed decisions based on the data. He is careful to analyze every dollar spent by the credit union to ensure a projected return on investment. He been an integral part of changing the mindset of the company to rely on data for educated decision making.

Redstone FCU is a 2018 BBB Torch Award Winner

Patricia Lloyd, Redstone FCU

Redstone FCU was honored to receive the Better Business Bureau of North Alabama's Torch Award for Marketplace Ethics.

Redstone and other local companies and non-profit organizations were nominated for the Torch Award and were then given the opportunity to submit information regarding their ethical relationships with customers, employees and vendors. A panel comprised of representatives from academic and business entities judged the entries.

Joe Newberry, president and CEO of Redstone, thanked the Better Business Bureau for the honor. "It means so much when our community recognizes us as an ethical organization because that is how we choose to operate in our professional and personal lives," Newberry said after the awards luncheon.



For the latest
in credit
union news,
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DEFENSE CREDIT UNIONS IN THE NEWS

GLENDALE, AZ—**Alaska USA FCU** opened the largest office building in Glendale with its 10th facility in Maricopa County. The Glendale Operations Center employs nearly 200 Alaska USA employees who provide support services to credit union members...
OCEANSIDE, CA—**Frontwave CU** opened its newest branch in Wildomar, CA. The branch combines personalized service, technology, and branding elements with a focus on reinventing the member experience...



GEM Scholarships

Scholarship applications are now available online at www.d cuc.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.

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Fort Lee FCU and Community Partners Host Shred Day and Canned Food Drive

Sarah Marks, Fort Lee FCU

Fort Lee FCU hosted a Community Shred Day and Canned Food Drive. The event was co-sponsored by the Prince George County Police Department, Prince George Electric Cooperative, and Strosnider Chevrolet.

A total of more than 10,000 pounds of documents were securely shredded. As community members arrived to shred documents, they donated more than 2,000 pounds of non-perishable food. Cash donations of \$185 were also collected. Donations were delivered to the Hope Center in Petersburg and to the Prince George Food Bank.



Fort Lee FCU staff. Photo courtesy Fort Lee FCU