



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

# ALERT

## DCUC Latest Accomplishments

- Sent joint trade letter on **2022 National Defense Authorization Act** to SASC and HASC leaders outlining credit union equities in the proposed bill (ahead of Senate vote)
  - Protecting no-cost land leases for credit unions on the installation
  - Opposing provisions that restrict credit reporting for service members
  - Supporting authorization for remote online notarizations (COVID-19 response)
  - Seeking SAFE Banking protections for CUs operating across state lines
- Released **Veterans Day Video**—conveys our appreciation for their sacrifice and service
- Successfully advocated for removal of **proposed IRS rule to report activity over \$600**
  - Sent letters to House Ways and Means Committee and DoD Senior Leaders
- Created high quality two-minute message recognizing **America Saves 20th Anniversary**
- Worked with the **Armed Forces Financial Network (AFFN)** to provide 134 pre-funded “Thank You” cards to provide for some immediate needs in support of our Afghan Allies

## DCUC Happening Now

- Sending out **2022 dues renewal letters along with 2021 Accomplishments graphic**
  - *2021 was another great year in terms of member value, growth, and results!*
- Delivering DCUC's new **Installation, Policy, and Operations Guide for Military Credit Unions**—two hard copies mailed to active member CUs in December & available online later this month
- Exploring options to change NCUA Regulation 21.3 (b) (2) (i) through (vii) to allow for **donations from CDAs to Veteran Service Organizations** (i.e., include 501c(19) orgs)
- Still awaiting adjudication of DCUC comments to U.S. Department of Labor on regulations to **establish a federal minimum wage for all Non-Federal Entities on U.S. installation**
- Seeking clarification on DoD's memorandum implementing a *vaccine mandate* for all federal employees and federal contractors operating on and off the installation
  - Credit unions are not “defense contractors”—however, DCUC strongly recommends all employees working on the base **fully comply with DoD policy**
- **White House Ornaments are on sale** in support of the **George E. Myers Scholarship**

## DCUC Upcoming Activities

- Save the date for our **Defense Matters Broadcast** (February 24, 2022 at 2 pm EST) and **Membership Brunch** (February 27, 2022 at 9:30 am EST)
- Save the date for next **DCUC's Annual Conference** in San Antonio, TX (August 2–5, 2022)
  - Conference will be held at the JW Marriott San Antonio Hill Country Resort
  - Looking to partner Filene Research Institute on **2nd Joint Filene Research Event**

DCUC is the premier defense trade association representing the interests of defense credit unions serving the U.S. Armed Forces worldwide.

**“Now is the perfect time to set new objectives and design a strategy to achieve a better end state. As we head into 2022, DCUC is in a better position than ever to serve our members!”**

—Tony Hernandez,  
DCUC President/CEO

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## DEFENSE CREDIT UNION COUNCIL, INC.

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

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## DCUC Position and Momentum

**D**CUC has significantly changed and improved over the last five years. We have become a much stronger organization from successfully navigating changes in leadership, location, and a logo re-design to implementing improvements in our conferences, communication channels, and connections within the industry. It has required lots of ideas, hard work, and communication to increase our value proposition.

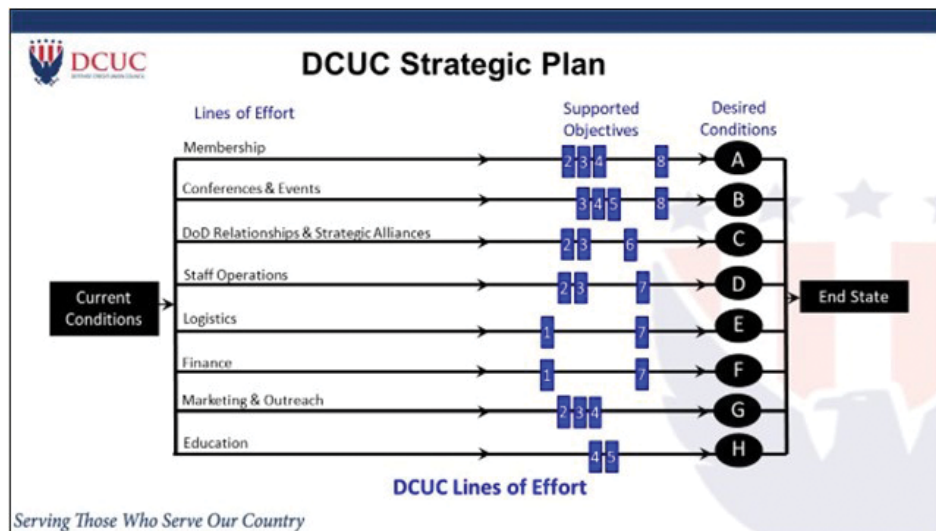
The good news is we achieved each of the objectives we established within our five-year strategic plan. Even better is the fact that we accomplished these objectives in four years! Plus, we did all this in the midst of a worldwide pandemic, which caused sudden changes in the ways we accomplish work, access our financial institutions, and advocate with decision makers. I am very thankful the DCUC Board of Directors trusted the staff's ability to innovate, pivot, and grow. The results speak for themselves!

That said, it is time for a new plan! Fortunately, now is the perfect time to set new objectives and design a strategy to achieve a better end state. As we head into 2022, DCUC is in a better position than ever to serve our members as our industry continues to grow in the face of further disruption, consolidation, and competition. In addition, all indications point toward increasing our momentum as we continue to improve and deliver value to our member credit unions.

Our recent DCUC planning session deconstructed our last five-year plan examining what worked and identifying areas where we can improve and innovate. The strategy and operational design are currently being refined and will be approved at our next DCUC Board meeting in early 2022. However, the same lines of effort will remain intact.

Here are a few of the objectives we are considering as we build the next five-year plan:

- Increase DCUC Membership (Associate Member Conversions and New Affiliates)
- Revitalize the DCUC Sub Council Structure and Add New Region
- Continued Focus on Financials (Increase Ability to Serve Members)
- Maintain DCUC Conference Improvements and Enhance Attendance
- Implement DCUC Succession Plan (Both Deliberate and Contingency)
- Continue to Develop DCUC Staff (Strengthen In-House Capability)
- Sustain DCUC Headquarters and Access to Logistical Resources



- Increasing Brand Awareness and Communications
- Educate Members and Affiliates on How to Maximize DCUC Member Benefits

Last month I wrote an article in *CUInsight* titled, “Planning for Success.” I am sure we all know how to develop strategies for implementing changes. However, I shared something in the article that worked for us in accomplishing our objectives over the last four years. The formula we used is simple and straight-forward:

Step One: Set the goal  
 Step Two: Create the plan  
 Step Three: Forget the goal and work the plan!

The first two steps are relatively straight forward. However, the key is taking the third step and having the resilience to adjust to temporary setbacks. Too many people give up after a few attempts or worse, publish a plan then haul off and do the same things they did in the past. The rest of the article highlights our journey. You can find the article at <https://www.cuinsight.com/planning-for-success.html>

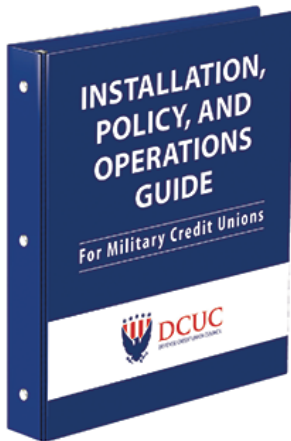
It is indeed an honor to serve as the President/CEO of the Defense Credit Union Council. I am excited about where we are headed as we roll out our next five-year plan. The DCUC staff is already “working the plan” based on the objectives described above. We want to hit the ground running as we head into 2022. Stay tuned!

## DCUC Continues Commitment to Financial Education

Provided by DCUC

**D**CUC has a long tradition of financial education and providing resources to its members that help them serve their military communities. This is part of our commitment to improving the financial well-being of all military members, past and present.

This month, DCUC is releasing its new *Installation, Policy, and Operations Guide for Military Credit Unions* and in anticipation for this new guide, we are looking back at some of the educational resources we have created over the years.



*The Armed Forces Financial Guide: Mapping the Military Lifecycle* (2020) was developed with military financial education experts and provides a comprehensive overview of how to approach some of the most prevalent financial issues facing military members, veterans, and their families. It covers the entirety of the military lifecycle and provides strategies to help set up members of the military community for financial success, both short and long-term.

*The Guide to the Military's Blended Retirement System* (2018) helps service members and families understand the Department of Defense's Blended Retirement System and provides insights on the fundamentals of retirement planning. The guide clearly describes the key features and benefits of the Blended Retirement System, including the tax-deferred TSP account, matching contributions from the DoD, and investment choices and strategies for building a retirement portfolio.

*The Veteran Handbook: Tactics for Civilian Life* (originally released 2012) provides transitioning service members with a helpful guide as they navigate the transition from active duty to civilian life. Transitioning from military service to civilian life is dramatic. Being prepared and having the information necessary to anticipate those changes can make a huge difference. Having the knowledge of what these service members are going through can make a huge difference for a credit union, because it allows you to serve them in the best way possible.

These publications are part of a DCUC's commitment to supporting financial education and readiness throughout the military lifecycle, which also includes *A Salute to Smart Saving* (2008) and the *Kiplinger's Financial Field Manual* (2012). These resources are available on the DCUC website and provide great information for serving military and veteran members. DCUC's mission is to serve those who serve our country, and DCUC is proud to continue doing so.

Make sure to keep an eye out for the new *Installation, Policy, and Operations Guide for Military Credit Unions* this November and DCUC's website for all the latest news.





Photo provided by Hanscom FCU

## Hanscom FCU's Foundation Supports Run to Home Base With \$25,000 Donation

Provided by Hanscom FCU

**H**anscom FCU Charitable Foundation sponsored the 2021 Run to Home Base, a virtual run/walk fundraiser. The annual 9K run and 5K run/walk, held this year on September 25, raises money for Home Base, which provides clinical care to veterans, service members, and their families. The foundation donated \$25,000 to the event.

Over the last ten years, more than 25,000 people from 40 states have raised over \$25 million for Home Base by running or walking in the event. Locally, Hanscom FCU loan officer Julie Bergeron participated in the 5K run/walk with her son Andrew Bourret, an avid Red Sox fan who raised \$963 for Home Base through donations.

"Recent months have been particularly difficult for service members and veterans, and Home Base has seen this first-hand," said Paul Marotta, Hanscom FCU Charitable Foundation's chairman. "We're honored to sponsor Run to Home Base and support Home Base's mission to heal the invisible wounds of these veterans and service members, especially in a time when they need this help the most."

The mission of Home Base, a Red Sox Foundation and Massachusetts General Hospital Program, is to heal the invisible wounds for veterans, service members, and their families through world-class clinical care, wellness, education, and research.

## PenFed Foundation Raises Over \$1.7 Million for Military Community

Provided by PenFed CU

**T**he PenFed Foundation, a national 501(c)3 founded by PenFed CU, announced it raised over \$1.7 million at its 17th Annual Night of Heroes Gala held October 28. The creation of the PenFed Foundation Afghan Rescue and Resettlement Program to support a group of female Afghan special forces soldiers who served alongside U.S. Army soldiers and risked their lives to protect U.S. troops, was announced during the event.

"The PenFed Foundation is proud to celebrate 20 years of serving the brave men and women who serve our nation and the generosity and patriotism of our donors for supporting our military community," said PenFed CU President/CEO and PenFed Foundation CEO James Schenck. "As a result of our generous donors, the PenFed Foundation is empowering military service members, veterans, and their communities with the skills and resources to realize financial stability and opportunity. We are proud to announce our new program supporting the rescue and resettlement of female Afghan soldiers who, despite enormous cultural challenges, played an essential role in supporting the United States and our military."

The highlight of the evening was the introduction of an Afghan woman hero whose work in Afghanistan centered around saving lives. The PenFed Foundation worked directly with the State Department to help her and her family obtain humanitarian visas, secure safe passage for the family out of Afghanistan, and board one of the last remaining commercial flights out of Kabul. She and her family are now successfully resettled in the U.S. and the Foundation assisted with securing housing, furniture, living essentials, and helped to register the children for school.

The PenFed Foundation is currently working with a committed sisterhood of American women soldiers and veterans from the U.S. Army Cultural Support Team (CST), who served alongside special operations forces in Afghanistan—and worked around the clock to evacuate the Afghan women who fought by their sides. Thanks to the CST's tireless efforts, they were able to evacuate 30 Afghan female soldiers and their families to the United States, with several more on their way. The PenFed Foundation Afghan Rescue and Resettlement Program is giving these fearless Afghan women, and their families, the essential support they need to resettle into our communities.

"PenFed Foundation is proud to stand by the Afghan women who stood by us when we needed them," said PenFed Foundation President and retired U.S. Army Gen. John Nicholson. "The PenFed Foundation Afghan Rescue and Resettlement Program will also support a small but mighty network of American CSTs to continue their service and mission—helping their Afghan sisters rebuild their lives in a land full of hope and opportunity." Catherine Herridge, an award-winning CBS senior investigative correspondent and military spouse and mom, emceed the Washington Region's premier fundraising event for our nation's defenders. This is the sixth consecutive year the event raised over \$1 million.

### This Year's Honorees

**Veteran Entrepreneur Champion Award**—Roland Smith was honored for his drive, tenacity, and passion—attributes that are within all of those who have served our nation in uniform. Smith is an Army veteran known as the turnaround king of CEOs, and he's brought new life to business including Wendy's and Office Depot—all while maintaining a commitment to character and hard work.

**Military Hero Award**—The Department of Veterans Affairs (VA) was honored for meeting the needs of our nation's military families and providing the help, the hope, and the honor they deserve. Former Secretary of the Department of Veterans Affairs, Secretary Jim Nicholson accepted the award on behalf of the VA.

**Corporate Hero Award**—John and Michelle Flynn were honored for their ongoing support and extraordinary dedication to the military community. John is the founder of the successful automated lending company, Open Lending, and Michelle is an accomplished businesswoman and avid equestrian.



# Awards & Recognition

## Hanscom FCU

Hanscom FCU's President/CEO David Sprague was inducted into the Cooperative Credit Union Association's (CCUA) Hall of Fame. According to the CCUA, the award honors those who make a difference by their personal embrace of the credit union system, its values, and its principles.

Hanscom FCU also received three awards for its commitment to social responsibility from the CCUA. The credit union placed state-level first place in the \$1 billion-plus asset categories for the Louise Herring Philosophy-in-Action Member Service Award, the Desjardins Adult Financial Education Award, and the Dora Maxwell Social Responsibility Award.

## Navy FCU

The Association of Defense Communities (ADC), together with Navy FCU, announced the launch of the Guidepost Awards, a recognition program that spotlights the financial and career counselors in defense communities who help guide servicemembers and their families to financial wellness.

The awards program will recognize counselors at both the local and national level. Those who are selected for local recognition will automatically be included in the selection process for the national awards. The national award program will culminate with recognition at ADC's National Summit in Washington D.C. in March 2022.

## PenFed CU

PenFed CUU's President/CEO James Schenck received the Association of the United States Army's John W. Dixon Award. The Dixon Award was established in 1989 and is presented annually to one individual for "distinguished service in the industrial community resulting in outstanding contributions to national defense."

The PenFed Foundation received the 2021 "Moxie Award" for boldness and innovation in the Association and Nonprofit category. The award honors the accomplishments and achievements of growing businesses, nonprofits and associations in the Washington D.C. metro community.

## 1st Advantage Colleagues Give Back to Local Non-Profits

*Provided by 1st Advantage FCU*

Nearly 13 years ago 1st Advantage FCU launched their annual 1st AIDE (Assistance, Inspiration, Dedication and Experience) Day, an initiative inspired by their commitment to the credit union philosophy of "people helping people." Each year, with the guidance of local nonprofits, several large projects are created and executed by colleagues, all of which fulfill an immediate need for the organizations

1st Advantage colleagues continued their 1st AIDE Day tradition while still prioritizing each other's health and safety amid the uncertainty of the COVID-19 pandemic. This year the projects were spread out over a week and done individually, while in years past all colleagues would gather on Columbus Day and complete projects together.

Colleagues volunteered their free time to support some of the organizations that make the Hampton Roads region healthier, stronger, and more vibrant, sending a clear message that the work of nonprofits matters.

Accomplishments included:

- Created 402 surgery bears for Children's Hospital of the King's Daughters
- Donated 638 toiletry items to the Peninsula Rescue Mission
- Assembled and donated 1,000 toiletry bags to the Riverside Behavioral Health Center
- Made 170 blanket wraps for Ivy Baptist Church Homeless Ministry
- Made 137 dog and cat blankets for the Peninsula SPCA
- Sent 500 personalized thank you cards to members in recognition of the Credit Union's 70th anniversary
- Painted and distributed 382 kindness rocks throughout the Hampton Roads







## The Year-End Promises Drama

*John McKechnie, Senior Partner, Total Spectrum*

**T**he DC year is getting close to the finish line...but the sheer size and scope of the unfinished business on Capitol Hill will dominate the proceedings from here on.

**The National Defense Authorization Act (NDAA) is the major piece of legislation that DCUC is watching closely.** While the House approved its version in September, Senate Democrats are aiming to bring defense policy legislation up for debate sometime this month. But the annual **NDAA is still on hold** as Democrats attempt to clinch a deal on the infrastructure and reconciliation packages. The Senate version of NDAA has been stuck in neutral since the Senate Armed Services Committee approved it in July.

Significantly, **neither the House nor Senate versions contain any mention of the banker-backed provision that would give banks free leases on military bases.** DCUC and our credit union industry partners once again mounted a vigorous effort to maintain the current rules that exclude for-profit entities from this treatment. A late addition to the House bill calls for a GAO study of access to military base financial services; while DCUC did not request the study and takes no position on its inclusion, we are confident that it will once again demonstrate the benefits of credit union presence on defense installations.

Another issue tucked into the defense bill is worth watching—**cannabis banking.** House Democrats added language that allows credit unions and other financial services providers to do business with legal marijuana businesses (the SAFE Act), but the Senate road is likely to be rockier for the issue. Why? While enabling credit unions to accept pot dollars seems broadly popular, the issue is linked to outright legalization of marijuana at the federal level by several key Democratic Senators, a position that is considered a bridge too far. Bottom line: unless cannabis banking is decoupled from the more contentious legalization debate, **it looks increasingly unlikely that it will make it into the final version of the NDAA.**

Once the Senate acts, the NDAA will be finalized in a Conference that irons out differences in the two versions later in the year, probably very close to adjournment near Christmas.

**Circle December 3 on your calendars—**That's a very important, and potentially difficult date. It's when the Continuing Resolution (CR) that was passed in October to temporarily fund

the government expires. Unless another CR is approved, or regular FY22 spending legislation is passed and signed into law (highly unlikely since zero out of the 12 such bills are finished), the federal government would shut down.

Add another volatile ingredient to the mix: **the debt ceiling.** Congress temporarily suspended the limit earlier, and that also expires **December 3. A real witching hour is approaching.**

**On the horizon—CFPB is revving its engines.** New CFPB Director Rohit Chopra, appointed by President Biden to helm the consumer protection agency, is already showing signs of being a **very aggressive regulator.** Two weeks into the job, Chopra has outlined a clear agenda aimed at reining in some of the nation's most prominent financial service providers. And he put his words into action by issuing a demand for marketing information from payment systems providers such as PayPal, Square and Apple. Observers within CFPB say **this could be a prelude to a similar request** to financial institutions such as credit unions.

Chopra, a former FTC commissioner who says he wants to promote greater competition in financial services, is scrutinizing the handling of consumer payments data at large technology firms like Apple and Facebook. He also wants to take **action through the courts** to define "unfair and abusive" practices and is promising a closer look at **debt collection and overdrafts** as part of his initial priorities.

**ABA's new chairman puts credit unions in the cross-hairs.** The banking industry's largest trade association elected its new chairman Scott Anderson, CEO of Zion's Bank, who immediately trained his sights on credit unions. In his opening remarks to the ABA convention, Anderson said the lobbying group's priority will be to **"level the playing field with credit unions.** It simply isn't fair for a large and direct competitor, essentially offering the same services as banks, to enjoy a large tax subsidy. We must redouble our efforts to create a fair and competitive tax and regulatory environment so credit unions don't enjoy undeserved advantages in the marketplace."

**Zion's Bank is notorious in Utah** and the entire Rocky Mountain region for its vehement and relentless attacks on credit unions and consumers, and judging from Anderson's choice of rhetoric, we can expect more of the same from the national bank lobby.

# View from the Board



## Veterans Day 2021

Jack Fallis, Global CU President/CEO & DCUC First Vice Chairman

**O**n Veterans Day, we remember first those who fell and never came home. We remember our veterans with appreciation and respect. We remember them as examples of valor and selfless service that inspires us all. As Americans, we acknowledge our love for our veterans, especially at gatherings on Veterans Day and Memorial Day. While our feelings are sincere, it is important for us to remember that veterans are not only a part of our past but also part of our present and future.

The heroism that has been demonstrated by veterans, beginning with the American Revolution through the Battle of Midway and until today, is sometimes unnoticed by those who enjoy the security that their sacrifices have provided. Although our debt to these heroes can never be repaid, our gratitude and respect must last forever. We must also instill that same gratitude and respect in future generations.

According to the Department of Veterans Affairs, there are approximately 19 million veterans as of this year. Our Gulf War-era veterans now account for the largest share of all U.S. veterans, surpassing the Vietnam-era veterans. The Pew Research Center conducted a survey and the results show a majority of Americans continue to see veterans' services as important priorities. As the share of the U.S. population with military experience is declining, it is more important than ever for us to remember our veterans' sacrifices. We must never let the next generations forget that our veterans are ordinary people who do extraordinary things. As a community, we must never forget that we are called to serve our veterans as well as they served us.

I urge everyone on Veterans Day to acknowledge our veterans and the extraordinary things they accomplish every day. We must do more than just say the words, we must act as fiercely and courageously as our veterans have for our freedoms. I challenge you to pledge to engage with our veteran community. Together, we can do more. We can hire veterans. We can practice kindness. We can touch a life. We can volunteer. We can serve. We can donate. Most importantly, we can do this not just one or two days out of the year, but every day in the coming years.



## Navy FCU Supports Storytime for Military Families Across the Country

Provided by Navy FCU

**N**avy FCU and United Through Reading, a nonprofit focused on providing shared bonding experiences over storytime, teamed up to get 1,500 new, high-quality financial education-themed books into the hands of military-connected children.

"Navy Federal Credit Union's grant to United Through Reading allowed us to provide 1,500 terrific financial literacy-themed children's books to military families in seven states, honing reading skills while developing financial literacy," said Samantha Hagan Lingad, United Through Reading's Director of Operations. "We couldn't have reached these military families without Navy Federal Credit Union's support!"

United Through Reading worked with Navy FCU to identify age-appropriate, financial-education-themed titles for distribution, which included *The Berenstain Bears' Trouble with Money* and *The Lemonade War*.

"We are a National Guard family. Finding a way for my husband to connect with our children while he's away is a top priority for me," said Alicia Norton, Army National Guard Spouse. "He is the reader in our house, so it goes without saying that he wants to keep reading to them while he's away. They love that they can have him read to them whenever they want, and they can read along with the books we have at home!"

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DCUC





## All In CU Opens Student Branch Location at G.W. Long High School

*Provided by All In CU*

**A**ll In CU opened its first Student Branch location at G.W. Long High School on Monday, September 20, 2021. As a leading provider of financial education, All In CU wanted to open this branch to create opportunities for education and engagement with students and members who need to learn more about managing their finances.

"We are excited to be a part of the Skipperville community, and we look forward to serving new and existing members as well as G.W. Long students and faculty with this convenient location," said Bobby Michael, All In President/CEO.

The All In Branch at G.W. Long High creates an inviting, interactive open retail concept for students to enjoy throughout the school year. This branch is dedicated to the students, faculty, and staff and serves as a location available to the public.

*Photo provided by All In CU*

## Frontier Community CU Breaks Ground on New Full-Service Branch

*Provided by Frontier Community CU*

**F**rontier Community CU broke ground to mark the start of construction for a full-service branch in Atchison, KS. The address is across from Maur Hill–Mount Academy on Green & Highland Street. The new full-service branch will include three drive thru lanes for its over 16,000 members. Members will have access to 24/7 ATM as well as safe deposit box services in the lobby. The new branch is tentatively scheduled to open mid-April 2022. Frontier is known for its commitment to bettering the financial lives of their members and to the communities it serves. Frontier also leads in philanthropic endeavors such as: United Way, McCoy-Porter Scholarships, Surviving Spouse and Family Member Programs, Project Strength grants, several Education Foundation grants, Home for the Homeless, and more. Frontier, chartered 67 years ago in May 1954, is committed to the service members of Fort Leavenworth.



## Navy FCU Partnered with Hire Heroes USA to Identify Best Careers for Military Spouses

*Provided by Navy FCU*

**M**ilitary spouses often face hiring challenges due to their spouse's occupation, and the global pandemic has exacerbated this. The unemployment rate of military spouses is nearly three times greater than the national average. According to Navy FCU's research, 13% of military spouses are unemployed, and 43% of military spouses are under-employed, with challenges around relocation, childcare and the economic impact of the pandemic.

"As a military spouse myself, I know that military spouses face unique employment challenges that make securing a sustainable, long-term career very difficult," said Matt Vean, Commercial Banking Lead at Navy FCU. "This Best Careers list offers deeply-researched insights that this community can turn to for advice and direction as they take the next step in their employment journey."

Navy FCU conducted more than 2,000 online interviews with military spouses. They found that this community requires flexible hours/schedule, competitive compensation, a clear career advancement path, a consistent work location (either in-person or remote), a team-oriented work environment and flexibility in childcare.

"Although military spouse employment is being talked about more and more, there is still work that can be done. Military spouses are reporting they are looking for stability and flexibility across all industries according to the Best Careers list and data," said Amy Dodson, a military spouse and Human Resources Manager at Hire Heroes USA. "I encourage military spouses to utilize employment resources that are tailored specifically to their unique needs, leverage volunteer work to build a career and search for companies that have military spouse hiring initiatives."



# Credit Union West Celebrates 70th Anniversary

*Provided by Credit Union West*

**C**redit Union West is proud to celebrate 70 years this November. Over the past seven decades, many things have changed but one thing that has remained consistent is the strong commitment to its employees, members and community.

Established as Luke FCU in 1951 to serve military members and their families, the organization has grown to become a full-service financial institution with 13 locations and serving over 80,000 members.

"In these challenging and unprecedented times, we are grateful to be celebrating another successful year in business and entering our 70th year as a billion dollar credit union," said Karen Roch, President/CEO. "We look forward to serving our community for many more years."

Credit Union West plans to celebrate by giving away \$35,000 to their loyal members. Beginning November 1 through December 31, 2021, members will have the chance to be one of 70 winners who will be rewarded \$500 in the 'Spend to Win' promotion. Through the end of the year, members will also have the chance to earn an extra \$70 bonus for themselves and a friend with their new 'Refer a Friend' program.

"We are excited to be able to give back to our members. They are truly at the core of everything we do and their trust and loyalty to Credit Union West has been key to our success over the years," said Roch.

**Visit [www.d cuc.org](http://www.d cuc.org) for the latest credit union news.**

## AFFN is All In for #GivingTuesdayMilitary

*Provided by AFFN & DCUC*

**T**he Armed Forces Financial Network (AFFN) is all in when it comes to supporting, #GivingTuesdayMilitary. #GivingTuesdayMilitary is an initiative aimed at spreading kindness and generosity with the goal of 1 Million Acts of Kindness. This year's event will take place on November 30.

John Broda, AFFN's President/CEO shared, "The Armed Forces Financial Network is dedicated to our servicemembers and their families. We were founded at the request of the US Military to provide better financial services for our service members. Serving the military is at the heart of everything we are and do. It was a natural continuation of that to partner with Giving Tuesday Military to share their message of radical kindness."

Random Acts of Kindness can be as simple placing unused coupons next to the items at the grocery or surprising strangers with a cup of coffee. Last year, TEAM AFFN was out in full force for #GivingTuesdayMilitary and performed random acts of kindness all over the country and around the globe, including:

- Gift cards to family members in Hawaii of US Army Soldiers stationed in Afghanistan
- 75 Lunch box/gift bags to employees at Baldomero-Lopez State Veteran Nursing Home
- Food Rescue and Baby pantry restocked in Delaware
- Restocked Food Pantry in Northwest Indiana
- Purchase coffee for veterans at the Dunkin' Donuts in Tampa, FL
- Donated goodies to Tinker Home Away from Home in Oklahoma for soldiers stationed at Tinker AFB
- Donated Kroger gift cards to Warren County Veteran Services in Ohio
- Gifted AFFN Thank You gift cards to employees at Purple Heart Homes in North Carolina
- Goodie platter to Tampa General Hospital from local bakery for the front line staff at the hospital
- Donation to Feeding Tampa Bay to help replenish food items for clients

"I hope that even more people will join TEAM AFFN and other Kindness Warriors all over the world this year to create kindness wherever they go," said Broda. "It's amazing how such small acts of kindness can make a difference in a persons day, so seeing it on such a large scale really makes a huge difference."

To join AFFN on #GivingTuesdayMilitary this November 30, use the hashtag #GivingTuesdayMilitary to harness the power of social media to inspire others and spread kindness.





## DCUC Releases Special Thank You Video to Honor Veterans

Provided by DCUC

**T**oday we come together as brothers and sisters united by freedom, bound by history, humbled by sacrifice to say—thank you.

This Veterans Day, DCUC is honoring our military's sacrifices with the release of a special video honoring our nation's service members and veterans.

"This video is just a small way to say thank you to our veterans and service members," said Anthony Hernandez, DCUC's President/CEO. "Military life is like no other and the brave men and women of our armed forces make countless sacrifices each day for our nation. They choose to endure personal and family hardships while knowing that one day the ultimate sacrifice may be needed to protect our common ideals. For this willingness to serve, we are eternally grateful and proud to be able to make this small gesture of thanks."

Every November 11th, the United States observes Veterans Day. Veterans Day is a day to honor those who have served our country in war and peace, whether dead or alive. It is a day where we as a nation are called upon to reflect on and remember the sacrifices made by our service members and veterans. It is thanks to these brave men and women that the rest of us can live our lives as free citizens in our great nation.

DCUC was founded to ensure our military members, veterans, and their families receive the best financial service in the finest traditions of the credit union philosophy. Each day, DCUC works to honor its mission of Serving Those Who Serve Our Country and do right by the men and women that have given so much of themselves to guarantee our freedom. This video is our message of gratitude for all they have given for our country.

DCUC invites its member credit unions to share the video with their memberships on their website, in their marketing, and in their branches as a way to say thank you to our service members and veterans.

If you are interested in downloading a copy of the video, please contact Charlotte Randall at [crandall@dcuc.org](mailto:crandall@dcuc.org).

## Paying it Back to Our Veterans

Provided by SEFCU

**A**lthough Veterans Day is celebrated in November, SEFCU recognizes and honor veterans all year through various programs. At certain SEFCU branches, special "veteran-only" parking spaces are designated to support those who have paid it forward by serving our country. SEFCU members who are veterans or active U.S. military are eligible for Paying it Back, a loan discount program in which veterans and active U.S. military receive rate reductions on all SEFCU Auto, RV/Boat, and Sportscraft loans. Home Equity Lines of Credit and Fixed-Rate Home Equity loans are also eligible for the rate reduction, and for mortgages the \$350 commitment fee and \$175 application fee are waived for all qualifying veterans. These discounts are on top of any other rate reductions they may receive.

## Pen Air Employees Donate \$5,000 to Autism Pensacola

Provided by Pen Air FCU

**T**he employees of Pen Air FCU presented \$5,000 to Autism Pensacola on September 24, 2021. Since 2002, Autism Pensacola has served as the leading connector and resource for autism support, advocacy, education and networking for individuals and families affected by autism in the Pensacola Bay Area.

"Families impacted by autism face incredible challenges," says Stacie Dice, Digital Marketing Strategist and Co-Chair for the Pen Air FCU Communerosity® Committee. "This \$5,000 donation will help provide resources and social opportunities for people with autism through camps, activities and enriching programs. We are excited to be a part of the process of connecting the pieces," says Dice.

Pen Air's Jeans for Communerosity® (J4C) program is an employee-driven fundraising effort to give back to those in need in the community. Employees vote for local nonprofit organizations to be recipients of this program. Funds are raised through payroll deductions, J4C days, and J4C t-shirt sales. Pen Air matches employee contributions and divides them equally among the ten selected charities.

## CREDIT UNION PEOPLE IN THE NEWS

SUITLAND, MD—Andrews FCU named **Damita Robinson** as its new Chief Operations Officer... FORT WALTON BEACH, FL—Eglin FCU announced **Laura Coale** has been named the VP of Marketing and Public Relations... FORT WALTON BEACH, FL—Eglin FCU announced Destin Member Services Counselor **Tracy Goodman** was selected as the 5-Star Performer of the 3rd Quarter... TYSONS, VA—PenFed CU's Chairman **Ed Cody** is among 31 credit union professionals and volunteers named as 2021 Credit Union Rock Stars by the editorial team of *Credit Union Magazine*... CHARLESTON, SC—**Zac Streelman** joined REV as its new Chief Technology Officer...

## CREDIT UNIONS IN THE NEWS

RADCLIFFE, KY—**Abound CU** and the Kentucky Small Business Development Center (SBDC) hosted their sixth annual Operation Veteran 2 Entrepreneur workshop. The event helps area veterans cultivate their entrepreneurial skills as they transition to small business ownership after leaving military service... PAPHILLION, NE—**Cobalt CU** celebrated Member Appreciation Day as a part of Credit Union Appreciation Day, branches had drawings for gift cards and there was swag and cookies for members...



## Global CU Joins Local Credit Unions to Help Two Nonprofits on International Credit Union Day

*Provided by Global CU*

**T**ransitions and Family Promise of Spokane are both getting a makeover in celebration of International Credit Union Day. With collaboration from 17 Spokane-area credit unions, this special day provides credit unions the opportunity to join together as a team and make the community stronger.

These two nonprofits were hand-picked for their commitment toward ending the cycle of poverty and providing crucial housing for women, children and families in Spokane.

"Transitions always tries to be a warm, welcoming place for the women and children who oftentimes are experiencing their worst days when they meet us," said Sarah Lickfold, Transitions Development Director. "The International Credit Union Day projects will provide not only a beautiful atmosphere for our childcare center but also thoughtful gifts to welcome participants to our programs. We can't wait to see these projects happen."

For six years, local credit unions have worked together in honor of this day, united in a desire to show up and put in the work. More than 70 credit union volunteers will spend the day filling flow-erbeds, preparing playground spaces, building a storage shed and assembling welcome kits for those in need.

"We at Family Promise of Spokane feel so honored to be selected as a beneficiary for International Credit Union Day," said Joe Ader, Family Promise of Spokane Executive Director. "To have all the credit unions in our community rally on behalf of our families is truly humbling. This project is going to make a tremendous difference for us and we are profoundly grateful."

In addition to their hard work the credit unions will be making monetary and other donations to each organization to benefit their participants. Transitions and Family Promise of Spokane strive to be a place where people can thrive financially, a mission credit unions are proud to fulfill every day.

This year's participating credit unions include Alaska USA CU, BECU, Canopy CU, Cheney FCU, Gesa CU, Global CU, Horizon CU, Numerica CU, PrimeSource CU, Progressions CU, Responders Emergency Services CU, Safeway Employees FCU, Spokane City CU, Spokane Firefighters CU, Spokane Media FCU, STCU and WSECU.

## Alaska USA Foundation Raises Funds Through the Annual Cash for Cans® Fundraiser

*Provided by Alaska USA FCU*

**A**laska USA FCU members contributed record breaking funds in support of the Alaska USA Foundation's annual Cash for Cans® donation drive, which helps the Foundation support local food banks and pantries.

Alaska USA FCU and the Alaska USA Foundation teamed up for the fundraiser, collecting cash donations at Alaska USA branches during the month of September, which is National Hunger Month. The event raised more than \$98,000 and, with an additional donation from the Alaska USA Foundation, numerous food banks and pantries in Alaska, Maricopa County in Arizona, the High Desert region of California, and Washington state will benefit from the more than \$120,000 donation. The donation totals for each state are: Alaska—\$67,500, Arizona—\$12,000, California—\$16,500, and Washington—\$24,250.

"It is so rewarding to know that our members continue to support our efforts to assist and help our community partners," said Dan McCue, executive director, Alaska USA Foundation. "Through their generous support, we are able to help feed families and children who struggle with food insecurities by providing funds to local food banks and pantries."

## Keesler FCU Raises More Than \$52,000 for Wounded Veterans with Golf Tournament

*Provided by Keesler FCU*

**K**eesler FCU once again teed it up for a worthy cause with sponsorship of the Eagles Under the Oaks golf tournament. This year's event raised a record \$52,000 to benefit the Combat Wounded Veterans of South Mississippi, a non-profit organization that supports those who served our country.

Keesler FCU has sponsored Eagles Under the Oaks for 10 consecutive years.

"Eagles Under the Oaks is very important to our credit union and our members," said Andy Swoger, Keesler FCU President/CEO. "The Mississippi Gulf Coast has a proud military history, and the Combat Wounded Veterans performs a service that is critical to helping these men and women return to a civilian way of life, in many cases during difficult times."

The tournament was held September 9 at the Oaks Golf Club in Pass Christian, Mississippi. The four-player scramble sold out with 144 golfers and supported by generous donors.

The Combat Wounded Veterans of South Mississippi was formed in 2011 by Donna Anderson, a nurse working at the Keesler Air Force Base Medical Center as a wounded warrior case manager. Seeing a need, she began the organization to help meet the needs of those who sustained psychological and physical disabilities and unable to continue their military career.

Joe Bannister, a Marine Corp Vietnam veteran awarded the Purple Heart, was among those in the field.

"Being a veteran, of course, it means a lot to me to support anything that has to do with veterans, especially this close to the 9-11 anniversary," he said. "So, I try to participate in anything that's military based."

All the money raised will remain in South Mississippi.

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