



ALLERT

Issue 2
February 2006

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A VIEW FROM THE BOARD ROOM

DCUC 43rd Annual Conference

Ralph Story, Chairman of the Board and Representative-At-Large; Chairman of the Board, VyStar FCU

As you begin planning your activities for this year, remember to add the Defense Credit Union Council's 43rd Annual Conference to your plans. The conference will be held at the Marriott San Antonio RiverCenter, San Antonio, Texas, August 6 – 9, and from all indications, this year's event will be the grandest yet. And if you were one of the 420 people who attended DCUC's conference last year, you know that is a tall order!

Notwithstanding the shift from New Orleans to San Antonio, and the adjustment in dates, I want you to know from me that our objective has not changed. As we have for 42 years, the Defense Credit Union Council will plan, coordinate, and deliver an educational conference that will exceed your every expectation. From the exhibit hall to the educational sessions, from the informal networking opportunities to our formal gala affair (our Hall of Honor ceremony), I can assure you, you will not be disappointed. For aside from a premiere conference, you will have time to explore a city rich with history.

San Antonio is the home of the Alamo, Fort Sam Houston, and the Marriott San Antonio RiverCenter is steps away from the famed Paseo del Rio (River Walk). The city is a blend of

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CEO UPDATE

DoD Report on Predatory Lending Practices

Roland A. "Arty" Arteaga, President/CEO, DCUC

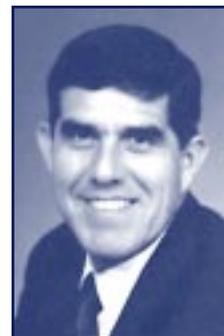
Earlier this month I broadcast a message advising of the Congressional levy on the Department of Defense to report on predatory lending practices, and the impact of such practices on our military personnel and their families. As cited in Section 579 of the 2006 National Defense Authorization Act, "not later than 180 days after the date of the enactment of this Act, the Secretary of Defense shall submit to the appropriate committees of Congress a report on predatory lending practices directed at members of the Armed Forces and their families."

Congress has basically asked the Department to: a) describe the prevalence of predatory lending, as it pertains to and is directed at our troops...b) assess the impact of predatory lending on the military community...c) advise appropriate committees of Congress of any and all strategies (within the Department) to address and educate military personnel and their families on predatory lending...d) explain what strategies and programs are in place, or are being contemplated, that would reduce the prevalence of predatory lending practices on our troops...and e) recommend legislative or other appropriate action(s) that would curtail or eliminate the targeting of our Armed Forces by predatory lenders.

While the onus for collecting this information rests with the Department of Defense, you are an integral part of the base team...you are a key player in the financial readiness campaign, especially as it pertains to financial education and predatory lending. For aside from the Military Department's Personal Financial Managers (PFMs), when it comes to financial education, you have the primary responsibility to conduct training and counseling. And when it comes to predatory lending, you are the leader in developing real solutions...in developing alternatives to predatory lending.

In that regard, I firmly believe your input to this Congressional report is important, but given the Department's focus you may or may not be asked to provide input. As I see it, you have two options...you can "wait and see" whether the PFMs will contact you for input or you can be proactive and seek them (PFMs) out. I vote for the latter.

Installation financial managers are in the process of collecting information/input as we go to press...if you have not done so, contact your on-base PFM and advise him/her that you are aware of the Congressional mandate. Offer your assistance. Tell them what you are doing in terms of financial education training. Let them know how often you conduct classes...what materials you provide...whether predatory lending



Roland A. Arteaga

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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FirstLight FCU Supports New USO Center at Fort Bliss

PRNewswire

A new USO center at Fort Bliss is becoming a reality as a result of a substantial donation from FirstLight FCU (formerly Fort Bliss FCU). The center is scheduled to open in March 2006 and is expected to serve an estimated 20,000 active duty military personnel and members of the National Guard and Reserves, as well as their families. Fort Bliss serves as the training facility for all Reserve and National Guard replacement units that are deployed to Southwest Asia. Some 15,000 troops also are expected to transfer to Fort Bliss within the next few years.

The USO's eighth in Texas, the Fort Bliss center will provide free Internet and e-mail access, a large-screen TV viewing area, gaming areas, a study room, library and reading room, and a snack bar.

"The USO appreciates the generosity of FirstLight FCU and its support of the military family in the El Paso community," said Edward A. Powell, USO president and CEO. "We are grateful that this donation will mean the USO can bring needed morale-boosting programs and services to troops and their families in the El Paso area."

"FirstLight FCU has been supporting the soldiers and their families in the El Paso area for more than 50 years, and our partnering with the USO just reinforces this commitment to our military," said Karl Murphy, FirstLight FCU president and CEO. "We are excited about our part in bringing the USO to our men and women at Fort Bliss and look forward to helping this organization grow as our communities grow."

The USO currently operates more than 120 centers worldwide. Other centers in Texas include the USO of South Texas (Corpus Christi), USO of Greater Houston (Bush and Hobby Airports), USO of San Antonio and Central Texas (San Antonio and San Antonio International Airport), Fort Hood and the Dallas/Fort Worth International Airport.

FTBFCU & Gar-Field H.S. Celebrate Grand Opening!

Allyson M. Teevan, Marketing Communications Specialist

Woodbridge, Va.-based Fort Belvoir FCU and Gar-Field High School celebrated the official opening of the school's new student-run credit union, The Champions' Branch with a ribbon cutting ceremony. The Champions' Branch is a full-service credit union, where students, staff and family members may open accounts, make deposits and withdrawals, or apply for loans.

The Champions' Branch has already offered more than just banking experience for Gar-Field students. International Baccalaureate art students had a hand in the credit union's promotions, and the branch itself is staffed by students who have been trained by the Fort Belvoir FCU. These same students work for the credit union at other branches during the weekends.

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Native American and Old Mexican cultures, and filled with reminders of the Wild West. Millions of visitors discover the delights of San Antonio each year which include the unique dining experiences, great shopping and famous historical attractions, such as the Market Square (the largest Mexican market outside of Mexico).

So don't hesitate, add DCUC's 43rd annual conference to your list of this year's activities, and come prepared to receive current and timely updates from DoD officials and network with our key Liaison's from the Pentagon, as well as your peers.

I look forward to seeing you in San Antonio where we can enjoy the history of the city, the excellent service and amenities of the Marriott and each others friendship. Plan now to attend; you will not regret your decision!



Army Aviation Center FCU — Outstanding Support to Soldiers and Their Families

Michelle Mann, Vice President of Marketing

Fort Rucker-Wiregrass Chapter of the Association of the United States Army President Kenneth Boswell, right, presents Army Aviation Center FCU CEO Jim Mitchell with an award for outstanding support to soldiers and their families. The credit union received the New Member Recruiting Program Award for recruiting over 1,000 new AUSA members during 2005. AUSA is a private, non-profit educational organization that supports all aspects of America's Army. Photo provided by Army Aviation Center FCU

**Mark Your Calendars for DCUC's 43rd Annual Conference
August 6-9, 2006, Marriot San Antonio RiverCenter**

Global CU Offers Scholarships

Linda Backlund, Manager Governmental Relations/Corporate Communications

Global CU is proud to offer two scholarship opportunities to deserving graduating high school seniors. Global recognizes the hard work it takes to achieve high school diplomas and the rising costs of attending college. Seniors who are primary members of the credit union are encouraged to apply for one of the following one-year, non-renewable \$1000 awards:

The Founders & Pioneers Scholarship is dedicated to honoring Global's founders and pioneers who are credited with the establishment and promotion of the Credit Union. Two \$1000 scholarships are available to graduating seniors (one per student) who intend to enroll full time during the immediate quarter or semester following graduation at an accredited public/private college or university in the United States.

The Merle Brumgard Scholarship honors Merle Brumgard, a veteran of both the Korean and Vietnam wars, who began his military service in 1952, and retired as Chief Master Sergeant in 1980. He joined Global CU in 1979 as part of the credit union's Supervisory Committee. A decade later, he was appointed to the Credit Union Board of Directors, serving as director until his death in 1991. He is honored for his commitment and volunteerism, which greatly impacted Global and other organizations he supported. Two \$1000 scholarships are available.

Navy FCU Employees Donate More Than \$3 Million to the Combined Federal Campaign Over Past 25 Years

Keasha K. Lee, Public Relations

Navy FCU achieved its 2005 Combined Federal Campaign (CFC) goal, collecting \$289,000. Since attaining its first contribution goal of \$10,505 in 1980, Navy FCU employees have contributed \$3.8 million to the CFC. Navy FCU's CFC campaign entitled "Heroes of the Heart," highlighted the achievements and generosity exhibited by ordinary people everyday.

Fundraising activities included raffle drawings to win prizes such as a Bed & Breakfast stay and Redskin game tickets; candy sales; and gift basket auctions. The Department of Defense (DoD) held a CFC Communications Contest in which Navy FCU was awarded first place for Best Use of Electronic Media/Website.

"I am very happy that Navy FCU employees have again demonstrated genuine generosity and pure creativity in carrying out another successful CFC campaign," said Cutler Dawson, President/CEO. The mission of CFC is to support and promote charitable donations through a program that is employee-focused, cost efficient, and effective in providing all federal employees the opportunity to improve the quality of life for everyone.

While not a federal workplace, Navy FCU participates in CFC under the Department of the Navy—the credit union's sponsor. CFC continues to be the largest and most successful workplace fundraising model in the world.

GOT NEWS?

**Get your share of the
spotlight! E-mail your news
to Beth Thompson at
bthompson@cuna.com**

Langley FCU Awards Grants to Support Financial Literacy

Sue Thrash, Director of Research & Communications

Langley FCU awarded twenty grants of up to \$250 each for local schools to teach financial literacy in the classroom. The grants will be used to educate children on topics like recognizing and counting coins, understanding the difference between spending and saving and more. Langley FCU has been dedicated to educating the community on financial matters for many years and considers financial education part of its mission.

“Helping people make wise financial decisions is a very important goal of the credit union,” said President/CEO Jean Yokum. “You are never too young to learn the importance of good financial habits.”



Left to right: Langley FCU's Director of Member Education Richard Hill presents Waller Mill Elementary School teacher Joy Krawczel with one of 20 mini grants to teach financial literacy. Photo provided by Langley FCU

Travis CU Expands Scholarship Program

Sherry Cordonnier, Public Relations

Great news for college bound seniors—Travis CU announced that it has increased the number of \$1,000 scholarships it will award from eight to 15. The credit union also revised its application to make financial need an optional consideration.

Travis CU Board of Directors established the scholarship program in 2004 and named it the Mary Keith Duff Memorial Scholarship Fund last year in honor of a long-time board member, who passed away in December 2004.

“In the last two years, we have received a tremendous response from young members who have exhibited a commitment to academic excellence and community service. We look forward to recognizing even more of our deserving young members this year,” says Patsy Van Ouwerkerk, Travis CU president and CEO.

Travis CU encourages all graduating seniors to apply. Each applicant must be a high school senior with a minimum GPA of 3.0 on a 4.0 scale, bound for a two- or four-year college or university and a member of Travis CU in good standing. Students who live in Travis CU's nine-county service region and are not yet members may join the credit union and apply for a scholarship at the same time. “As a credit union, we are founded on the philosophy of ‘people helping people,’ and we stand behind the principles that promote human development and social responsibility,” adds Van Ouwerkerk. “Offering these scholarships is just one way Travis CU is assisting young members with the increasing cost of higher education and reinforcing its commitment to the financial success of our country's future leaders.”

Keesler FCU Awarded Fifth Consecutive Exceptional Rating

Nell Schmidt, Director of Business Development

Keesler FCU received a superior rating for the year 2005, by the nation's leading financial institution research firm, Bauer Financial Inc. Keesler FCU has received consecutive five star ratings since 1990. In addition to the superior rating, Keesler FCU received the prestigious exceptional performance rating reserved for those institutions that have maintained a five star rating for a decade or longer. This marks the sixty-second consecutive quarter that the credit union has earned the 5-star designation.

Established in 1947, Keesler FCU has been meeting the needs of its members for 59 years. The rating criteria are based upon data reported to the National Credit Union Administration (NCUA), the governing body for credit unions. Factors considered for the ratings include but are not limited to capital, historical trends, loan delinquencies, profitability, regulatory compliance and asset quality. Credit unions that receive the five star superior rating are defined as safe and financially sound, operating well above required regulations.

Defense Directory Updates

CA Edwards FCU has named Verona Saubert as the Acting CEO

VA Naval Mid-Atlantic FCU has changed their name to NMA FCU

Survey Reveals Many Americans Don't Know the Facts about Safeguarding Money, Identity

U.S. Department of the Treasury and the Federal Reserve Banks

Despite 95 percent of Americans having heard or read about identity theft, a new survey reveals that many are unaware of the security benefits of direct deposit over paper checks—and that could place them at greater risk for identity theft and fraud.

The survey, sponsored by the United States Department of the Treasury and Federal Reserve Banks, is the latest public service initiative campaign. The campaign aims to motivate more Americans who receive Social Security or other federal benefits to switch to the safer, easier and more convenient option of direct deposit.

The survey revealed the following key misconceptions among Americans:

62 percent said that a paper check with your name on it can only be cashed if you sign or endorse it.

FACT: Checks can be forged—some more easily than others. Payments that come in the mail are especially vulnerable to theft and fraudulent endorsements.

Nearly half of those polled said direct deposit of payments like wages, salary or government benefits go through the Internet to be deposited into your account.

FACT: Direct deposit works by transferring funds directly into your account through a highly secure electronic banking system—not the Internet. It is the same system used by the world's leading financial institutions.

Nearly 40 percent of respondents said this statement is false—“No direct deposit has ever been lost or stolen.”

FACT: The direct deposit system creates records of transactions so payments can be traced, and that means problems—although very rare—are quickly fixed. It's also a fact that you are 30 times more likely to have a problem with a Treasury check than with direct deposit.

“At the Treasury, we receive half a million calls a year from people reporting problems with Treasury checks. These problems range from lost checks to stolen or forged checks,” said Anna Cabral, Treasurer of the United States. “With the growing incidence of identity theft in this country—much of it targeting seniors—we urge everyone to sign up for direct deposit. It's simply the safest, most reliable and convenient way for people to receive Social Security benefits.”

These results are of a nationally representative telephone survey of 1,400 adults, ages 18 and over, conducted by KRC Research. The margin of error for the overall study is +/- 2.6 percent at the 95 percent confidence level.

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and consumer advice are a part of your instruction. Tell them whether you offer alternatives to predatory lending. Provide them details...give them a description of the program and what it entails. Don't hesitate to inform them of other quality programs/financial services you have in place; while they may not use it (for their report), they will remember it...and more importantly, will have it as a ready reference for the future.

My understanding is the Office of the Deputy Under Secretary of Defense (Military Community and Family Policy) will be collecting input through late March and that the Congressional report is due to Congress sometime in early July. Don't let this opportunity pass you by...get with your base liaison and PFMs today, and provide them with the appropriate input. It is the right thing to do...and it is for the right cause—our troops and their families.



Photo provided by Scott CU

Scott CU Chairman Of The Board Betty Renth Recognized for Outstanding Performance

*Ashleigh R Wyrostek,
Marketing Coordinator*

Scott CU's Betty Renth was awarded second runner-up recognition for the National Center for Credit Unions' Director of the Year Award during the NCCU's Annual National Directors' Convention in Las Vegas. Betty was selected for her strong commitment to Scott CU's members. As Scott CU CEO Frank Padak said, "It never leaves her mind to think of the members first." Regardless of the issue at hand she strives to keep the credit union's services and products simple and inexpensive for the members.

Betty was recently honored for establishing a low-interest loan program for war veterans called the "Welcome Home Loan Program." Because of this unique program, Scott CU was the largest lender for such loans in Illinois assisting many local veterans and their families. Betty has volunteered her services as a member of the Scott CU board of directors since 1956.

Check out the latest news at
www.d cuc.org

Service Credit Union to Open New Branches Within Wal-Mart

Nancy J. Layton, Marketing Manager

Service CU members will soon enjoy the convenience of banking inside America's largest retailer. The credit union has entered into a definitive agreement to open 7 new branches inside New Hampshire Wal-Mart store locations over the next 18 months.

Service CU will offer full banking at their 7 new locations, including new account opening, deposit services, and a full range of mortgage and consumer loan offerings. Service CU will also make investment products available through these locations.

The credit union plans to open and staff the in-store branches 7 days a week to include convenient evening hours. Each branch will house a full-service ATM and a state-of-the-art Internet kiosk for self-service transactions.

"This is a great opportunity for Service CU to provide its financial services inside of America's largest retailer," says Gordon Simmons, President/CEO.

"The opening of branch locations in Wal-Mart stores gives us the opportunity to expand the availability of our services to a wider group of consumers in the New Hampshire market," continues Gordon Simmons, President/CEO. "These branches will also provide added convenience for our existing member base, giving them additional locations and extended hours to conduct their banking business."

The first in-store Service CU branch is scheduled to open in the Newington, New Hampshire Wal-Mart store in May. Other planned New Hampshire locations are within the Manchester, Salem, Rochester, Portsmouth, Hookset, and Hillsborough Wal-Mart stores.



Left to right: Edward Murphy – Executive Vice President, Service CU and Gordon Simmons – President/CEO, Service CU. Photo provided by Service CU

Report on the George E. Myers Fund

Two Winners Selected, Each to Receive \$3,000 Scholarship

This year the George E. Myers Scholarship Committee awarded two scholarships to qualifying applicants. The winners for the year 2005 were: Sheri Higa of Tripler FCU, HI and Gaylene Hasert of Warren FCU, WY.

The scholarship awards were presented at DCUC's Defense Issues '06 on Saturday, February 25, 2006. Each scholarship amount is \$3,000 and allows for the expense of travel with tuition. Further, as of December 31, 2005, the George E. Myers Fund stood at \$75,202, passing the Fund's approved year-end goal of \$60,000.

The Scholarship is available for credit union education based on the need of the individual to be used toward registration/travel expenses only.

Contributions to the Fund are tax-deductible. Share drafts/checks should be made payable to the National CU Foundation – GEM FUND, and sent to DCUC at 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, D.C. 20004-2601.

Pen Air FCU Named Large Business of the Year

Chrissy Gregory, Marketing Representative

The Pace Area Chamber of Commerce held their 7th annual banquet recently, giving special awards to the most deserving businesses. Pen Air FCU was honored with the "Large Business of the Year" award. Pen Air FCU has had a challenging yet successful year in 2005, striving hard to be open and helpful to the community. This annual award is selected based on growth in the area as well as community involvement and support. "On behalf of Pen Air FCU, I thank the Pace Area Chamber of Commerce and the Pace community, it is such a great honor to be named on this award. Pen Air Federal Credit Union will work each day to continue to live up to this honor, by demonstrating through actions of what it really means to be the best large business in the area," stated John A. Davis, President/CEO of Pen Air Federal Credit Union.



Alaska USA FCU Celebrates Lake Meridian Branch Grand Opening

Mariah Oxford, Sr. Communications Officer

Alaska USA FCU is celebrating the grand opening of its new seven-day-a-week Lake Meridian branch, located in Kent in the Safeway Store. Several local dignitaries helped kickoff the celebration at a ribbon cutting ceremony recently. They included Senator Stephen L. Johnson, District 47; Deborah Ranniger, Kent City Council President; Suzette Cooke, Mayor, City of Kent; and Robin Hasbrouck, Kent Chamber of Commerce Representative.

Left to right: Haley Miller, Senior Sales Associate, Kent Branch; Anna Katzer-Wiley, Assistant Sales Manager, Lake Meridian Branch; David Neale, Safeway Manager; Dee Rey, Sales Manager, Lake Meridian Branch; Senator Stephen L. Johnson, District 47; Deborah Ranniger, Kent City Council President; David Hills, Sales Associate, Lake Meridian Branch; Suzette Cooke, Mayor, City of Kent; Michelle Moore, Sales Associate, Lake Meridian Branch; Robin Hasbrouck, Kent Chamber of Commerce Representative. Photo provided by Alaska USA FCU

Armed Forces Financial Network Update

AFFN and MasterCard International Expand Debit Card Acceptance and ATM Access for U.S. Military Personnel Worldwide

John Broda, AFFN Executive Vice President

Following a year-long pilot program in 2005, the Armed Forces Financial Network (AFFN) and MasterCard International today announced that the network alliance, which provides AFFN-branded cards with access to Maestro® merchant and Cirrus® ATM terminals, has moved into production to expand service for deployed troops around the world. AFFN cardholders now have access to the world's largest global online debit network, connecting to more than 9.4 million merchants and 1.1 million ATM locations. AFFN cardholders have conducted transactions in over 40 countries, including Afghanistan, Bahrain, Japan, Korea, Kuwait, and Qatar.

AFFN is an electronic funds transfer network that supports chartered

military banks and defense credit unions providing financial services to United States Armed Forces and civilian personnel on and around military installations worldwide. AFFN currently serves more than 337 financial institutions and 92 million cardholders.

"Our agreement with MasterCard increases AFFN's merchant and ATM acceptance footprint when our troops need it most," said Dave Weber, president and chief executive officer, Armed Forces Financial Network. "We are excited to partner with MasterCard to address quality of life initiatives for our troops. Our member financial institutions are now delivering an even higher level of service to ensure that soldiers deployed at a moment's notice will always have their personal funds close at hand."

"We are honored to support AFFN's

mission and help its members ensure the financial readiness of our deployed troops," said Ann Camarillo, regional executive, U.S. Key Accounts, MasterCard International. "Maestro's global acceptance network is perfectly suited to the needs of our armed forces personnel and civilian support staff stationed around the world." AFFN utilizes MasterCard International's global end-to-end debit transaction processing service, MasterCard Complete Debit Processing, for routing Maestro and Cirrus transactions to its switch provider. AFFN-qualified bank identification numbers (BINs) have been added to Maestro/Cirrus BIN tables, and merchants are being instructed to treat AFFN as synonymous with Maestro acceptance globally. The agreement does not require production of new card stock or include new branding or membership standards. AFFN anticipates that in the first quarter of 2006, cards carrying the AFFN logo will be accepted for purchases and/or cash withdrawals at Maestro merchant and Maestro/Cirrus ATM locations.

NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS...

Fort Belvoir FCU, VA opened up their newest branch recently in the Mount Vernon Shopping Center in Alexandria, VA. The Mount Vernon Branch is FTBFCU's fifth branch in Northern Virginia. FTBFCU currently serves 23,850 members worldwide....**Hanscom FCU**, MA announced a 2% loyalty dividend and interest rebate for 2005. The credit union returned \$409,000 to members in their December 2005 statement...."At a time of considerable challenges from rising interest rates and flattening yield curves, we had an excellent year," stated Paul Marotta, chairman of the board. "We are pleased to share this success with every member through loyalty dividends and interest rebates. These payments signify the difference between member-owned financial institutions and those that operate solely for their stockholders."

NOTES ON DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

Scott CU, IL recently hired **Michelle Rose** as the Loss Prevention Manager. Prior to her employment with Scott CU, Michelle held the positions of Financial Recovery Manager with Olin Community CU and Collector and Indirect Loan Officer with Shell CU...Ent FCU, CO announces the addition of **Jonese Jones** as an MSR at the Jet Wing Service Center. Jones joins the Ent team after moving to Colorado Springs from New Orleans where she worked at Homefed, a savings and loan which was completely destroyed by Hurricane Katrina. Jones and her husband have expressed how much they love Colorado Springs and plan to stay there...RIA FCU, IL announced the following promotions: **Tim Merschman** to VP of Accounting. Tim brings over 16 years experience in his position and will be located in the Bettendorf Administrative office. **Jamie Silversmet** was promoted to Branch Manager of the Davenport Office, and has over eight years of experience with the Credit Union. **Tom Luckey** has been named as the new Call Center Manager. Tom most recently held the position of Assistant Branch Manager in the Moline office. RIA FCU is also pleased to announce the appointment of **Victoria Reyes**, **Lisa Strunk** and **Angelic Brown** as Assistant Branch Managers at three of the Quad City locations. Ms. Reyes will be Assistant Manager of the Moline office, while Ms. Strunk will be working in their Bettendorf location and Ms. Brown will be located in the Davenport office...Security Service FCU, TX is pleased to announce a number of changes in the personnel department: **Walter MaCal** has been promoted to manager of its 24/7 Member Contact Center. MaCal is a 10-year veteran of the credit union and has held several positions with increasing responsibilities. His previous position with the credit union was electronic banking supervisor for the Member Contact Center; **Gina Drake** has been selected to serve as a manager of its 24/7 Member Contact Center. Drake joins Security Service with more than 14 years experience in the financial industry. She is a former employee of Citibank where she was employed for more than 14 years. She previously held positions as an operations officer, division leader and human resources recruiter; **Donna Turbeville** has been named its Member Contact Center (MCC) Operations Manager. Turbeville is a 13-year veteran of the credit union and has held several positions with increasing responsibility. Previously, she served as an MCC Member Service Manager. In her new position, she will be responsible for co-managing the daily operations of the Member Contact Center and providing assistance to department supervisors and staff; **Ronnette Pittman** was promoted to manager of its 281 North Service Center. Employed with SSFCU for more than six years, Pittman previously served as assistant manager of the credit union's Highway 90 location. Prior to joining SSFCU, Pittman was employed with Elgin FCU at Elgin Air Force Base in Florida. In her new position, she will be responsible for overseeing the service center's daily operations...Arkansas FCU, AR announced that **Jason Thompson** joined AFCU as Vice President/Branch Administration. Jason comes to AFCU from America First Federal CU, a three billion dollar credit union in Ogden, Utah...**Timothy Norman** has been appointed Systems Analyst by Global CU, WA. Timothy has ten years of experience and will be located at Global's headquarters in Spokane. Global CU has also hired **Ben McCracken** and **Melanie Young** who will serve as Global's Loan Officers in Real Estate Lending and will also be at headquarters in Spokane...

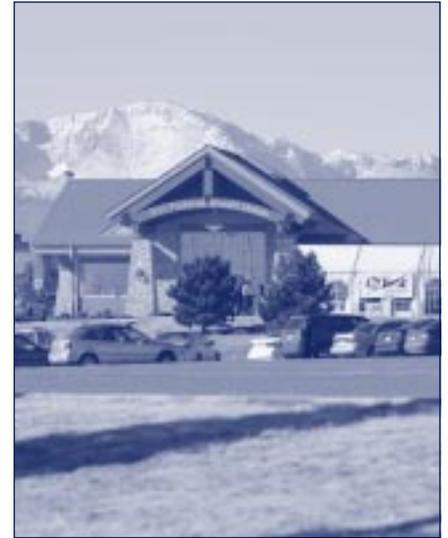


Photo provided by Ent FCU

More than 1000 Attend Grand Opening Celebration

Curtis Fox, Marketing

More than 1000 guests, members and non-members, attended the grand opening of Ent FCU's twentieth service center located in the fast growing area of Stetson Hills, in northeastern Colorado Springs.

Attendees included: James Stewart, Chairman of the Board; Charles Emmer, President and CEO; Ron May, State Senator; Bill Cadman, State Representative; Luis Velez; Colorado Springs Chief of Police; and Chester Johnston and Thomas Lahey, both Ent Federal Credit Union members for over 45 years and neighbors of the new center.

"We were overwhelmed by the record-breaking numbers of people who turned out to celebrate the opening of our new 4,000 square-foot, state-of-the-art service center," said Charles Emmer, CEO and president of Ent. "We are delighted to be a part of the Stetson Hills community and provide convenient access to financial services."

Celebrations included a ribbon cutting and long term member recognition ceremony, free pizza and soft drinks, live radio remotes, center tours, a prize drawing for \$1000, free \$20 bill giveaways at the ATMs and numerous other prizes for attendees. Children enjoyed coloring and face painting activities.

Fort Knox FCU Donates Computers, Upgrades West Point School Classrooms

Michael Bateman, Marketing Manager

Christmas came early for the students of the West Point Independent School system with the delivery of 30 desk top computers courtesy of Fort Knox FCU.

On hand to play Santa Claus was Fort Knox FCU President and CEO, Bill Rissel, with enough computers to completely replace all the outdated computers in the West Point Elementary School classrooms. Now each of the 133 first- to eighth-grade students will have access to an Internet-ready workstation.

"This is a significant improvement for the West Point students," Rissel said. "The computers we replaced couldn't interface with school system's upgraded network or Internet technology," he added. Now the students can connect to the World Wide Web and all the educational opportunities that provides.

West Point Independent District recently received a United Services Fund grant for their school and library to improve the computer network with a new server and network connections. The new network allows each classroom to have high speed Internet outlets. However, the school's computers could not accept the high speed input. "We had everything we needed for Internet connection, except for the computers (workstations) the kids could use," according to Jack Holland, technical director for the West Point Independent system.

"Unfortunately, (the grant did) not ... purchase computers for the district. Any monies for computers have to come from our already strained budget," said Dr. Pamela A. Stephens, West Point Independent superintendent. "The 30 computers (donated by Fort Knox FCU) will make a



Dr. Pamela A. Stephens, West Point Independent School District Superintendent, accepts one of 30 computers donated by Fort Knox FCU to upgrade the elementary school's Internet network. Presenting the computer is Fort Knox FCU President and CEO, Bill Rissel. Photo provided by Fort Knox FCU

world of difference in the educational experience for these students."

"Every year we rotate the computers we have and we end up with a pool of good computers that we've decommissioned," Rissel added. Upon learning of the West Point school's need for computers on a recent tour, Rissel arranged for the Credit Union donation as an extension of Fort Knox FCU's ongoing community service efforts.

The gift of computers is just part of Fort Knox FCU's ongoing support of education and community service projects throughout its central Kentucky service area. "Since our founding 55 years ago, Fort Knox FCU has been devoted to helping its members and the communities in which they live. Even though West Point is one of our smaller communities, it is no less important and deserving of our assistance," according to Rissel.

Recently, Fort Knox FCU gave \$10,000 to support the Lincoln Heritage Council of the Boy Scouts of America's capital campaign to renovate Camp Crooked Creek. Also, Fort Knox FCU has been a perennial supporter of the Hardin County Schools Performing Arts Center by underwriting community musical productions for each of the last four years.

“ This is a significant improvement for the West Point students.

The computers we replaced couldn't interface with school system's upgraded network or Internet technology.

Now the students can connect to the World Wide Web and all the educational opportunities that provides. ”

— Bill Rissel, Fort Knox FCU President and CEO

Like Fort Knox FCU's other contributions, the in-kind donation to the West Point Independent school district is returning immediate dividends. "(The computers are) the best gift the school could have ever gotten," according to Jeri Butler, a 7th and 8th grade teacher. Her students have state mandated writing portfolios to complete and the in-class computers will help them complete web-based research. "We couldn't finish out the year without these computers," she said.

As for Fort Knox FCU making the donation, Rissel said, "We saw they had a need here that we could fulfill. It's as simple as that."



Waiting to Fly Home for the Holidays ... Area military wait for their flight home during the 2005 USO Homecoming/Exodus. Photo provided by Randolph-Brooks FCU

Randolph-Brooks FCU Helps Send Military Men and Women Home for the Holidays

Tracy Hennigan, Vice President

Randolph-Brooks FCU recently donated in-kind goods including water, snack foods, and blankets to the USO Airport Facility during its 2005 Annual Homecoming/Exodus. In just two days, this program sends more than 5,000 military students stationed at Fort Sam Houston and Lackland Air Force Base home for the Holidays. “We saw all four branches of the service come through the doors of the USO. In one night, 100+ soldiers slept in the USO Airport Facility using blankets donated to the organization,” said Anna Postelle, Business Development Officer, Randolph-Brooks FCU. “The level of appreciation cannot be understated. Many soldiers took us aside to share their personal thanks. One young service member said it best when he stated, ‘I have never been treated so well,’” she added. Colonel Raymond T. Holmes, USAF (Ret.), President, USO Council of San Antonio and Central Texas, Inc. congratulated Randolph-Brooks for its contributions to the USO and expressed his sincerest appreciation for the gift to the USO Airport Facility for the 2005 Homecoming/Exodus.

Bragg Mutual FCU Gives Back to the Community

Rebecca Warlick, Marketing Director

Bragg Mutual FCU donated \$625 to Home Health Services of Cumberland County, Inc. The money was raised through selling GAP insurance to Bragg Mutual FCU members. The funds provided by Bragg Mutual FCU are undesignated. This will allow Home Health Services of Cumberland County, Inc. to help patients with a variety of needs, such as paying for patient electricity bills or medication. “It is wonderful that Bragg Mutual FCU thinks of us and the needs in our community,” stated Elizabeth Hudspeth, Executive Director for Home Health Services of Cumberland County, Inc. “They do a great job of reaching out to our community at various levels.”

Home Health Services of Cumberland County, Inc. has served Cumberland County since 1972 and was the first home health services program in the county. For over 33 years, they have continued to provide comprehensive, high-quality home care service for the current and changing needs of the people of Cumberland County and the surrounding areas.

Fort Monroe CU to Continue After BRAC

CUNA News Now, Lisa McCue

The announcement that Fort Monroe, Va., was on the list for closure by the military is “not the end of the road” for Fort Monroe CU.

President/CEO Mike Guida told the Fort Monroe Casemate that the credit union would continue to serve its members despite the decision of the Defense Base Closure and Realignment Commission (BRAC).

The \$21.4 million asset credit union has two branches—one of which is on the Army installation.

Guida said the credit union would continue to operate the base branch until the space is no longer available. It has received a barrage of questions about closing.

It would be natural to assume that if Fort Monroe goes away, so would the credit union, he said. But the credit union is determined to keep serving its more than 5,000 members, and it is offering new services such as online banking to assist members as they are moved away during the BRAC process.

Fort Monroe CU also is a member of Credit Union Service Corp., so the shared-branching network will be available to members as well.



Left to right: Harriet Burnett, Branch Manager, Bragg Mutual FCU, R.C. Williams Branch; Elizabeth Hudspeth, Executive Director, Home Health Services of Cumberland County, Inc.; and Reginald Larrie, Loan Department Manager, Bragg Mutual FCU, Main Office.

Photo provided by Bragg Mutual FCU

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TEXAS

www.d cuc.org

The Defense Credit Union Council's 43rd Annual Conference will be up to its usual high standards in a new location—San Antonio, TX. Home of the Alamo, the famed Paseo del Rio, better known as the River Walk, Fort Sam Houston, and Market Square (the largest Mexican marketplace outside of Mexico), San Antonio is a city filled with history and tradition, blending cultures of Native Americans, Old Mexico, Germans, African-Americans, the deep South, and the Wild West. Close to 20 million visitors a year delight in the discovery of San Antonio. We hope you can be one of them in 2006!

The conference will be located at the Marriott San Antonio RiverCenter. Rising 38-stories above the San Antonio skyline, you'll find the unmistakable San Antonio Marriott RiverCenter, a hotel that embodies the true spirit of San Antonio. Everything this incredible destination has to offer is just steps away, including unique dining, shopping, and famous historical attractions. Enjoy Marriott's tradition of service excellence and a full complement of amenities during your stay, including high-speed internet access and wireless access in the lobby areas. Registration materials will be available early in 2006.

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Hanscom FCU Employee Celebrates 40 Years of Service

Patricia Warden Conty, Marketing Analyst

Ute Warren was honored for 40 years of service at Hanscom FCU. In a special presentation at the credit union's annual employee appreciation dinner, she received a standing ovation from staff and volunteers, along with a bouquet of 40 roses.

"To have a 40-year employee is testament to the loyalty people have to credit unions," stated Chairman of the Board Paul Marrotta. "We are fortunate to have Ute. Members rely on her and are comfortable dealing with a familiar face for their financial needs."

Warren began her career in 1965 as a teller. With only three staff members, her responsibilities reached far beyond today's teller duties. "I helped members with their accounts, and also did back-office work and just about anything that needed to be done," she recalled. "We recorded deposits and withdrawals into passbooks by hand, and calculated dividends without computers or calculators."

Over the years, Warren has managed branch offices, overseen several branches, and worked in the lending department. Currently she is a senior loan officer. "I do come across members who have known me since I worked in their branch," Warren



Ute Warren, a 40-year employee at Hanscom FCU, receives congratulations from Chairman Paul Marrotta, left, and President CEO David Sprague, right. Photo provided by Hanscom FCU

noted. "I enjoy the connection and they are pleased and sometimes surprised that I'm still here."

In addition to the roses, Warren received a special gift from the credit union: a gift certificate for a balloon ride. "Most people get a nice chair or jewelry [for a 40th anniversary], but I chose the balloon trip because it's something I love to do," explained Warren.

Defense Credit Union Council

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