



ALERT

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CEO UPDATE

Happy New Year!

Roland "Arty" Arteaga, President/CEO, DCUC

On behalf of DCUC's Board of Directors, management and staff, I would like to take this opportunity to thank you for your excellent support this past year and express my heartfelt gratitude for your continued strong support of the Department's civilian personnel, our troops, and their families. Sequestration, budget cuts, and the economy notwithstanding, once again, you delivered! You delivered on your commitment to "Serving Those Who Serve Our Country" and from my perspective, went above and beyond in providing high quality products and services to your members, both military and civilian—especially during the Department's furloughs and the Government's shutdown.

As you transition into the New Year and begin fulfilling your charge to DOD and your members, rest assured, we will as well. No doubt, challenges of old will resurface and fresh ones will arise. But that said, know from me that we will be on the frontlines, confronting these issues and working with DOD on your behalf and on behalf of our troops!

In addition to these challenges, changes to departmental rules, regulations, policies and procedures will take place. The outsourcing of DOD functions and activities will become the norm; Morale Welfare and Recreation sponsorships will increase; Joint basing may be

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DCUC 2014 BOARD

DCUC's Board of Directors for 2014

Roland "Arty" Arteaga, President/CEO, DCUC

I would like to introduce our Board of Directors for 2014 and again offer my thanks to each of them for their leadership and proactive support of the Defense Credit Union Council and you—our members!

DCUC's Chair for a second consecutive year is Patricia Kimmel, President and CEO of Belvoir FCU. Belvoir FCU is headquartered in Woodbridge, VA and serves the Army family and DOD at Fort Belvoir; the Fort Belvoir Elementary School; the Mark Center Pentagon; and the National Geospatial-Intelligence Agency in Springfield, VA. Patty has been involved in the credit union movement for nearly thirty years and has been the Army Director Representative on the Council's Board since late 2008. Patty also serves as a Director on the Armed Forces Financial Network (AFFN) Board, an ATM/Point of Sale network that is co-owned by the Defense Credit Union Council.

Our First-Vice Chair for the 2014 business year is Denise Floyd, President and CEO of Fort Sill FCU, which is located on Fort Sill in Oklahoma—the Army's Fires Center of Excellence. Denise has worked in the defense credit union community for nearly thirty years and the financial services industry for nearly forty years. She has been on the Council's Board, as a Director-at-Large, since August 2010. In addition to serving as our First-Vice, Denise also Chairs DCUC's George E. Myers Scholarship Committee; is the Secretary of the DCUC Midwest Subcouncil; and is an Associate Director on the AFFN Board.

The Council's Second-Vice Chair is Gordon Simmons, President and CEO of Service Credit Union. Service CU's Corporate Headquarters is in Portsmouth, NH; their support of Army and Air Force personnel encompasses 15 branches in Germany. Gordon has been actively engaged in the defense credit union community since 1970 and for the past nineteen years, he has served on the DCUC Board in various positions, to include Chairman and First-Vice Chairman. Gordon is also the Council's Board representative on the DCUC Hall of Honor selection committee; is a member of DCUC's Overseas Subcouncil; and is a Director of the Armed Forces Financial Network.

Our Secretary is Frank Padak, President/CEO of Scott CU. Scott CU is headquartered in Edwardsville, IL and supports Air Force and DOD personnel at Scott Air Force Base—the DOD's global mobility and transportation hub. Frank began his career with credit unions in 1994 and has been readily involved with the credit union movement in various capacities and at all levels...to include the Federal Reserve Bank of St. Louis Advisory Council. Frank was elected to the DCUC Board in 2005, as a Director-at-Large; serves on the AFFN Board; and is a member of DCUC's Midwest Subcouncil.

This year's Treasurer is DCUC's Air Force Representative, Michael Kloiber, President and CEO of Tinker FCU (Oklahoma City, OK), whose field of membership serves the Air Force and Navy families at Tinker Air Force Base and Vance Air Force Base in

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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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MILITARY SAVES CORNER

Military Saves Week 2014 is Approaching!

James Lander, Military Saves Director

Happy New Year! Have you confirmed your plans for Military Saves Week 2014? Defense Credit Unions continue to serve a valuable role in helping military servicemembers save successfully. Servicemembers can start by taking the pledge to become Military Savers. Please ensure that your credit union has signed up and is ready to compete for the 2014 Military Saves Award for Best Credit Union!

Here is what you need to do today in preparation for Military Saves Week 2014:

- Sign up to participate in Military Saves Week
- Use the Digital Communications Resource Kit
- Include a blurb about the Week from our kit in your newsletter or blog, and send an email to your members announcing the Week
- Tweet and post the social media messages to Facebook and Twitter
- Post information about the Week on your website and include one of our logos or banners to co-brand with your materials
- Offer incentivized savings products during Military Saves Week

Military Saves Week 2014 begins February 24 and concludes March 1. It is a great opportunity for servicemembers and their families to insure their financial readiness through incentivized savings accounts and services available at your credit union. Military Saves knows the importance of the partnership with Defense Credit Unions and the role your institution plays in the financial readiness of servicemembers and their families.

Here are some specific ways that credit unions have offered servicemembers the opportunity to open a new or add to already existing accounts:

1. Offer special promotional rates with saving deposits to stimulate increased, new, and automatic savings;
2. Coordinate with financial readiness liaison (PFM/PFC) at your installation to get a signed Commander's Proclamation supporting Military Saves Week. Promote activities, events, and financial workshops focused on reducing debt and building wealth; and,
3. Encourage members to become Military Savers through taking the Military Saves Pledge, which can now be embedded on your credit union's website (Go to MilitarySaves.org for more details).

Our annual Military Saves Award to financial institutions was initiated in 2013. We are looking forward to recognizing this year's outstanding branch locations that go above and beyond with their efforts to promote Military Saves Week 2014.

Military Saves greatly appreciates your participation in Military Saves Week and your year-round support, including incentives, promotions, and services used to encourage an increase in military savers, and larger contributions among members who are already saving. As conveyed in our 2013 Military Saves Report, your efforts have made a difference!

ABNB Raises Over \$20,000 for Typhoon Haiyan Relief

Kelli Ragland, VP of Marketing

ABNB FCU has supported the efforts in aiding the Philippine typhoon relief by donating \$21,492 to the American Red Cross. ABNB established a resource at its branch locations and electronically to allow individuals to donate to support this effort. For every dollar raised, ABNB matched all donations up to \$20,000.

"We are so thankful to be able to help those in need at this time. It is because of the support and giving spirit of our community that we were able to assist this tremendous effort," stated Kelli Ragland, VP of Marketing at ABNB.



From left: Christina Hedfelt, Marketing Specialist Air Force FCU; Gracie Martinez, Director, Annual Giving & Children's Miracle Network Hospitals/San Antonio Market; and Danny Sanchez, VP Marketing Air Force FCU. Photo courtesy Air Force FCU

Air Force FCU Makes \$14,000 Donation to the Children's Hospital of San Antonio

Danny Sanchez, VP Marketing

Air Force FCU presented a check in the amount of \$14,029.11 to the Children's Hospital of San Antonio on Wednesday, December 18, 2013 as part of the Credit Unions for Kids program.

Credit Unions for Kids is a cooperative program with San Antonio area credit unions that annually raise money for the Children's Hospital of San Antonio and is in partnership with the Children's Miracle Network. It is a model program that has exemplified the credit union motto of "People Helping People." Air Force FCU has been a part of the program since its origination in 1985, and since then credit unions have raised over \$6 million dollars with all funds going directly to the hospital.

The credit union raised the money through various activities throughout the year with annual events such as the Credit Unions for Kids Bowl-A-Thon, Play-A-Round for the Kids golf tournament, the Getaway Raffle and candy sales at the branches. Additionally, the credit union held exclusive events at Air Force FCU including the Summer Bash and jeans day to reach a record mark in donations.

"Air Force FCU has had long standing support and admiration for the services that the Children's Hospital of San Antonio provides to the children of this community," said Danny Sanchez, Air Force FCU Vice President of Marketing. "Each year our donation totals have increased because of the support from our members, vendors and employees. They understand the miracles that happen every day at the hospital, and for their continued support, we cannot thank them enough."

For over 50 years, the Children's Hospital of San Antonio has been caring for children, all the while developing and growing services to meet the specific needs in the community. The hospital is the only free-standing children's hospital in San Antonio and is in the process of a \$135 million, 800,000 square-foot expansion in the heart of downtown San Antonio. They have also completed an agreement with Texas' top pediatric medical provider, Baylor College of Medicine, to provide the best health care possible to the nation's seventh-largest city.

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

DCUC 2014 BOARD

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Oklahoma. Mike has been in the financial services industry for thirty-three years, of which twenty-four have been with Tinker. Extremely active in his community (to include the Thrift Institutions Advisory Council and Board of Governors for the Federal Reserve Bank) and in the credit union movement, Mike is also a member of DCUC's Midwest Subcouncil and was inducted into DCUC's Hall of Honor in 2012.

The Council's Navy and Coast Guard Representative is DCUC Board member Barb Geraghty. Barb retired from the United States Navy as a Captain in 2007 and is a Board member at ABNB Federal Credit Union (Chesapeake, VA). ABNB serves our Navy at Naval Station Norfolk and Joint Expeditionary Base Little Creek, both in Virginia. Barb has been and is involved as a volunteer in numerous organizations in Virginia, to include the Tidewater Affiliate of Susan G. Komen for the Cure and the Tidewater Literacy Council.

DCUC's newest Board member is Craig Chamberlin, the Council's Marine Corps Representative. Craig is the President and CEO of Marine FCU in Jacksonville, NC, and proudly serves the Marines and their families at MCB Camp Lejeune and MCAS New River in NC; MCB Quantico in VA; and Parris Island Gateway in South Carolina. Craig has forty-three years of credit union experience, to include serving as President of Virginia Corporate. He became the President/CEO at Marine FCU in 1988...and in 1994 he has hosted the first Marine FCU Golf Tournament in support of our wounded military. Nineteen years later, and the tournament is still going strong... all in support of Jacksonville's USO and Hope for the Warriors.

Seven Board members with a passion to serve and skills to lead; seven volunteers, whose dedication to credit unions and the DOD establishment are without question; seven experienced and accomplished men and women, who in 2014 will work diligently on your behalf and ensure DCUC remains viable and productive—not just for the year, but for many years thereafter! My thanks to each and every one of them for giving freely of their time in support of DCUC, and for "Serving Those Who Serve Our Country!"

51ST ANNUAL DCUC CONFERENCE



Downtown Luxury in the Heart of Dallas

Janet Sked, DCUC Conference Manager

Dallas, Texas is one of the top visitor destinations in North America and that is where you will find the 51st Annual DCUC Conference in August!

Our host hotel is the Omni Dallas Hotel, located in the center of revitalized downtown Dallas and it is the perfect representative of the city, with its bold, shining exterior illuminating the Dallas skyline. This Four Diamond, award-winning hotel also keeps you close to restaurants, shops, entertainment and more! Following their grand opening ribbon-cutting ceremony in November of 2011, with Larry Hagman and Linda Grey from the former *Dallas* television show, the hotel opened its doors showcasing richly appointed guest rooms, a contemporary reflective glass exterior, beautiful artwork and innovative guest amenities.

Convenient dining at the hotel includes of Bob's Steak & Chop House (ranked as one of the top steakhouses in the country), Texas Spice (the innovative farm-to-market three-meal-a-day restaurant), the Owner's Box (a state-of-the-art interactive sports bar), and Omni's gourmet coffee shop called Morsel's, which features Starbucks Coffee.

The hotel also includes a full-service Mokara Spa, a rooftop terrace pool deck and a spacious complimentary fitness center with stunning views of downtown.

The special room rate of \$174 single/double is available for all DCUC attendees.

Mark your calendars today for August 24-27 (or August 23 if you're a golfer) and look for the Preliminary Program in late February for registration information!

We look forward to seeing you in Dallas!

Hanscom FCU Makes Annual Contribution to Veterans Affairs

Patricia Warden Conty, Hanscom FCU

Continuing what has become an annual commitment, Hanscom FCU recently delivered \$1,000 worth of personal items to the Veterans Affairs Boston Healthcare System.

The credit union's contribution provides much-needed clothes, toiletries, games and other personal items to patients receiving care at the VA campuses in Brockton, Jamaica Plain and West Roxbury.

"We're fortunate to be able to play a part in caring for the country's veterans," said Hanscom FCU Chairman of the Board Paul Marotta. "Even more than dollars, providing personal items boosts morale and shows that someone cares."

Air Force FCU Makes Donation to Help JBSA-Lackland Fisher House "Fill'er Up" for the Holidays

Danny Sanchez, VP Marketing

Air Force FCU donated over 2,500 pounds of food and non-perishable items as part of the "Fill'er Up for the Fisher House" food drive for the JBSA-Lackland Fisher House on Friday, December 20, 2013.

Each year Air Force FCU has a month long food drive that encourages members and employees to bring canned goods, paper products and non-perishable food items to any Air Force FCU branch or Wash Me Car Salon donation stations. The items donated are for the families staying at any one of the three Fisher Houses on JBSA-Lackland during the holidays to make their stay as comforting as possible.

"We are so thankful to all those who contributed," said Dwayne Hopkins, Executive Director of Fisher House, Inc. "Every dollar spent on donations like food or paper goods provides Fisher House, Inc. the capability to fund other programs for military families staying at our Fisher Houses."

This is the seventh year that the credit union has held the "Fill'er-Up for the Fisher House" donation drive. Each year participation in the donation drive from the Air Force FCU family has increased, and has spread to involve the credit union's community partners.

"The Fisher House is an important part of the military community and therefore very important to the credit union," said Bob Glenn, Air Force FCU President and CEO. "The support that they provide to families staying there is immeasurable, and we will continue to support their mission not only today, but in the future."

Send credit union news to Beth Merlo at bmerlo@dcuc.org.



From left: Morgan Harrison, Cox Media; Victoria Finch, Cox Media; Sara Chadek, Cox Media; John Worthington, SSFCU; Eric Cooper, San Antonio Food Bank; Kali Scheben, San Antonio Food Bank; Linda Kieu, SSFCU; Katherine Crabtree, H-E-B. Photo courtesy SSFCU

Month-long Food4SA Surpasses Million Pound Goal

Clarissa Rodriguez, SSFCU

With help from thousands of generous individuals across the San Antonio area, Security Service FCU (SSFCU), along with other community partners, collected nearly a million and a half pounds of food for the San Antonio Food Bank during this year's Food4SA food drive, held in November.

"SSFCU members stepped up to the plate to help our community in such a big way this year," said John Worthington, SSFCU executive vice president. "We are humbled by their generosity."

In addition to all the canned goods they dropped off, every \$10 donated provided 70 meals for children, seniors and families in need. Now in its 11th year, the annual, month-long drive hit a record amount of donations—1,477,080 pounds—enough to provide more than 1,152,122 meals.

"Due to the generosity of our community, we are able to provide meals along with a message of hope and caring," says Eric Cooper, president and chief executive officer for the San Antonio Food Bank.

Belvoir Federal Adopts Children and Families for the Holiday Season

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU employees donated \$2,400 to a fund that was used to purchase gifts for children and families that the credit union adopted during the holiday season. The employees of Belvoir Federal have made supporting families in need an annual tradition.

The generous donations made by credit union employees through dress down weeks enabled Belvoir Federal to assist two military families from the Ft. Belvoir Military Installation and adopt 10 children from the USO "Elf Program." Belvoir Federal showered these families and children with gifts to help make their holidays a little brighter.

Although the giving spirit is among the credit union culture year-round, the holidays provide Belvoir Federal with the opportunity to help others during this special time of year.

Hanscom FCU Rewards Members with Loyalty Dividend

Patricia Warden Conty, Hanscom FCU

Hanscom FCU member-owners will receive a 1% bonus on dividends earned and most consumer loan finance charges paid in 2013. This loyalty dividend, approved by the credit union's volunteer Board of Directors, is over and above regular dividends earned throughout the year.

"We've had another successful year," said Chairman of the Board Paul Marotta. "We are pleased to continue our tradition of returning funds to the membership." This is the 17th consecutive year Hanscom FCU has paid dividends on member earnings and consumer loan interest payments.

"We are able to give this extra payment when reserves and capital are determined to be in excess of what is necessary to protect member accounts," continued Marotta. "We feel it's important to give back to the members. Without member loyalty, we would not be able to offer such a high level of service and quality. They are the very reason we exist."

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

Army Aviation Center FCU Employees Provide Christmas Gifts to Families

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) employees donated Christmas gifts to children and senior citizens throughout its service areas through programs sponsored by local nonprofit organizations such as the Salvation Army, Volunteers of America Southeast and local nursing homes.

"Our employees look forward to this time of year as their opportunity to give back to those less fortunate," said Lisa Hales, AACFCU vice president of marketing. "We have wonderful, giving employees."



From left: CSM White, CSM Bryan, COL Davit, Kenneth Leonard ACU CEO/President, COL Hodges, Amy Tiemeyer ACU Military Relations Liaison, Tina Robbins, Santa's Castle President Lisa Bennit, and Clare Weeks. Photo courtesy Dean Siemon/Northwest Guardian

Annual Tournament Raises \$30,000 for JBLM Charities

Amy Tiemeyer, Military Relations Liaison

America's CU (ACU), held its 13th annual Turkey Shoot, a golf tournament to support three local charities on JBLM, at Eagles Pride Golf Course. Many local businesses and over 150 golfers participated to help raise money for Santa's Castle, the Food Basket Program and the Madigan Foundation.

The history of the tournament has evolved throughout the years. It was originally created to help the founder of Santa's Castle get her program off the ground. Then it was expanded to help make sure our JBLM military has food for the holidays by supporting the Food Basket Program. The final piece was to help pay for military families' medical costs not covered through insurance by donating to the Madigan Foundation. Because of the generous donations from the sponsors and the success of the Turkey Shoot golf tournament we were able to raise another \$30,000 to donate to all three charities.

ACU wishes to thank the following sponsors for their support of this tournament: Northwest Motorsport for being our first-ever presenting sponsor, Hawks Prairie Rotary, Toyota of Olympia, Car Pros, Sunset Chevrolet, Proforma Strategic Advantage LLC, Tactical Tailor, The Fort Lewis Ranger and Airlifter, Tacoma Trophy, Tacoma Dodge, The Madigan Foundation, BMW-NW, Clear Channel Outdoor, Omni Financial, Cook Security Group, Albers & Company, CUNA Mutual, Print NW, Patriots Landing, Allied Solutions, Geico, West Coast Publishing, Tags Trophies and Awards, Arrow Cleaning, AUSA, Boom Creative, Costco, Edward Jones, Immedia, Country Kennels, CU Direct, INSI, Lakewood Ford, PMBA, Raddon Financial Group, MWR, and the Walmart Lakewood Store for supplying 30 turkeys and Dimitri's Gourmet Mixes for continuing to make the event one that helps our golfers brave the elements in the spirit of charity.

Kenneth S. Leonard, President/CEO of America's CU, shared with everyone the meager beginnings of the tournament and the commitment he has to our military. Ken is quoted as saying, "It's exciting to see the growth of the tournament from 11 golfers in the snow the first year to 150 golfers and a waiting list this year." Ken and all the sponsors are honored to contribute to the morale and welfare of our military and their families.

SAC FCU's Gail DeBoer Receives University of Nebraska Omaha Alumni Association's Highest Honor

Jackie Boryca, V.P. Public Relations

On December 21, the University of Nebraska Omaha (UNO) Alumni Association awarded SAC FCU's President and CEO, Gail DeBoer, with the Citation for Alumni Achievement. The award, which began in 1949, recognizes accomplishments in the following areas; career achievement, community service, involvement in business and professional associations, and fidelity to the university.

In 2007, DeBoer became president and CEO of SAC FCU, where she has helped the organization to achieve record growth from \$312 million to more than \$640 million in total assets and helped the company achieve the distinction of being Nebraska's largest credit union.

In addition to professional achievements, DeBoer is also committed to giving back to the community. She is involved with Business Ethics Alliance, the Greater Omaha Chamber, Boy Scouts of America Mid-America Council, and Nebraska Shakespeare Festival Inc. She also is co-commander and treasurer of the Offutt Advisory Council. DeBoer earned her BSBA from UNO in accounting, and earned her MBA from Bellevue University.

DeBoer was awarded the UNO College of Business Administration's Distinguished Alumni Achievement Award and was inducted into the Sarpy County Business Hall of Fame in 2012. This year, the UNO Alumni Association honored DeBoer with the Citation for Alumni Achievement where she joins a distinguished group more than 160 UNO graduates.

"I have had the pleasure of watching and working with Gail for several years and have seen her tremendous commitment not only to the credit union, but also the many contributions she's made to the Omaha community," said Cynthia Buettner, Senior Vice President of IT, Marketing and Sales at SAC FCU.

Arkansas FCU Donates Over \$50,000 to Children's Hospital Foundation

Denise Goforth, Arkansas FCU

Arkansas FCU President/CEO Larry Biernacki presented a \$55,176 check to Arkansas Children's Hospital Foundation President Fred Scarborough, Neonatal Service Nursing Director Luann Jones, and the president and CEO of Arkansas Children's Hospital, Marcy Doderer at a press conference held in the main lobby of Arkansas Children's Hospital, December 17.

Since 1998, Arkansas Federal has contributed over \$730,000 to Arkansas Children's Hospital. The money donated by Arkansas Federal will help fund new isolettes for the neonatal intensive care unit (NICU). The isolettes are small pods that feature low lighting and low noise, factors that are important for the smallest of babies who need minimal stimulation in their earliest days.

Arkansas Federal employees and members raised \$55,176 this past year through several fundraising events, including the 8th Annual Arkansas Federal Golf Classic, Painting with a Purpose, candy and cardstock sales and several Bunko Bash events.

Arkansas FCU is part of Credit Unions for Kids, a national sponsor of Children's Miracle Network Hospitals. Children's Miracle Network Hospitals is a national organization dedicated to helping raise awareness and funds for its 170 member hospitals, including Arkansas Children's Hospital.

Heritage Trust Promotes Financial Literacy in Underserved Areas

Ashley Islas, Marketing Communications Specialist

South Carolinians are facing the worst poverty rates in over a decade. According to the latest United State Census Bureau, the state's poverty rate is now reported to be at 18.3 percent with the poverty rate for children at 27 percent.

Heritage Trust FCU is determined to provide the Lowcountry's underserved with financial literacy programs throughout local communities for members and non-members alike. With programs specifically designed for participants of all ages, Heritage Trust hopes that their efforts can help individuals learn the tools that they need for financial success.

"We know that there are hundreds of families and individuals in our reach that could benefit from the financial knowledge we have gained over the years and we want to be sure that they know we care for their financial well-being," said Jim McDaniel, CEO of Heritage Trust.

Gear Up is a Charleston County School District program that is designed to help educate and follow economically challenged students from 7th grade to graduation. Heritage Trust assists with the program by providing workshops, like budgeting and preparing for college, for both students and their parents.

Heritage Trust works with BankOn Charleston. BankOn's goal is to assist lower income and credit challenged families through financial classes. Upon completion of the class, participants can open an account with participating financial institutions like Heritage Trust, which is the only credit union amongst the nine participating institutions. The first graduate of the program opened an account at Heritage Trust's Rivers Avenue branch in North Charleston.

Other programs are geared to the credit union's Select Employee Groups, with most requests coming from underserved SEGs in Colleton, Hampton and Berkeley counties. On a regular basis, Heritage Trust prepares workshops on credit repair, understanding credit scores and budgeting.

As the 2014 tax season arrives, Heritage Trust is again partnering with the Charleston Trident Urban League's Volunteer Income Tax Assistance (VITA), an Internal Revenue Service national program created to assist individuals or families with their taxes at designated branches. This program will be available to everyone in the community regardless of their credit union membership or relationship.

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revisited (and further blur the lines of support); the Military Lending Act will be modified; commercial solicitation rules will likely receive a facelift; and the Department of Defense's Financial Management Regulation (Volume 5, Chapter 34), governing "Financial Institutions on DOD Installations," will undergo a review...all of which give rise for an advocate the likes of DCUC.

This past year we celebrated our 50th Anniversary and took the opportunity (at our Golden Anniversary Conference) to reflect on our achievements over the past five decades. I can assure you, this year and those thereafter, will be equally successful! We will again be collaborating with the Pentagon to ensure regulatory issues and legislative matters affecting you and your support of our troops and their families are addressed quickly and resolved favorably. And while we anticipate that this year will be overwhelming on all fronts, we are confident that given our resolve to support your needs and those of Department of Defense, 2014 will be another incredible year!

With that said, let there be no mistake, DCUC's effectiveness is dependent on a team of professionals, our staff—Beth Merlo, Lizette Krajnak, Jen Hernandez, and Janet Sked—and a dedicated group of volunteers, our Board of Directors (see accompanying article). They are DCUC's lifeline, and I am grateful and fortunate to have them by my side.

On behalf of DCUC, best wishes for a successful, prosperous, and healthy New Year! See you at the Grand Hyatt in Washington, D.C. on Sunday, February 23 at DCUC's Defense Issues (DI). No better way to start the year than at DI 2014...so register (online) today.

GOT NEWS?

Send news about your credit union to Beth Merlo at bmerlo@dcuc.org.



Service CU responds to a last-minute holiday request to fulfill the need for donations at the Rochester Salvation Army. Pictured from left to right are Service CU Vice President of Member Services Daniel Clarke; Rochester Branch Manager Candace Rowell; Salvation Army Captain Melissa Nataluk; Salvation Army Christmas Castle Coordinator Justin Nataluk; Rochester In-Store Branch Manager Dawn Whiteside, and Assistant Vice President of Member Services Matt Beaulieu. Photo courtesy Service CU

Service CU Saves the Day for the Rochester Salvation Army

Karen Benedetti, Service CU

Service CU donated 155 food gift certificates to the Rochester Salvation Army recently. The contribution comes just in time for the Christmas holiday season for needy families in the Rochester area. Rochester Salvation Army officials reached out directly to Service CU to save their gift basket initiative during this season. They cited lower than usual donations during their bell ringing campaign and less volunteers.

Service CU's Vice President of Member Services Daniel Clarke and Assistant Vice President of Member Services Matt Beaulieu were on hand to present the contribution along with Rochester branch managers Candace Rowell and Dawn Whiteside.

"Service CU has been serving New Hampshire for more than 55 years and we were eager to roll up our sleeves and support the Rochester community during this time of need," says Gordon Simmons, President/CEO of Service CU. "We realize that times are tough for many individuals and we want to do our part to support the communities where we do business and help the families who live in them. We take pride in making sure families can provide during the holidays."

APGFCU Employees Help Brighten the Holidays for Cecil County Families

Gayle Stark, APGFCU

Emloyees of APG FCU donated gifts for two Cecil County families in need during the December holiday season. Throughout the year, the credit union's Financial Education Department works closely to partner with Cecil County Public Schools. For the holiday giving campaign, APGFCU's Sonya Pietrogiacommo worked with principals Jenni Hammer of Bay View Elementary and Matthew Stephen of Thomas Estates Elementary to organize the donation efforts for their respective schools. APGFCU managers also on the gift-organizing team were Jamie Bennett (Elkton), Dawn Faircloth (North East), and Joshua Lewis (Elk Mills and Rising Sun) along with Liz Leoni-Monti, business development director.

Tinker FCU Sends Karl Wasserleben to Brazil for Internship

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) has been given the opportunity to send one of its own to participate in the World Council of Credit Unions' (WOCCU) International Credit Union Leadership Program. VP/Branch Manager Karl Wasserleben has been selected by TFCU and WOCCU to travel to Brazil to visit SICREDI, Brazil's largest cooperative credit system, as well as several other credit unions in the country.

Wasserleben is one of 12 credit union leaders from across the United States selected for this program. The group will travel to Brazil on January 12 and return on January 25. The International Credit Union Leadership Program brings emerging leaders from around the world to various credit unions. Participants travel to a different country to spend time with a credit union there, in an intensive short-term internship designed to broaden their professional experience.

"I look forward to learning about the Brazilian culture and customs; learning more about their credit union philosophy and financial set up," Wasserleben said. "This is an opportunity of a lifetime and one that I plan to use to learn as much as possible. I think my time spent there will open my mind both professionally and personally."

To be selected by WOCCU for the program, participants are required to submit an application with an essay, pass an interview and be available for two full weeks away from their credit union. Applicants must demonstrate personal commitment to the credit union industry, including the ability to have significant influence, have a career trajectory within the industry and exhibit the potential to advance the credit union system.

"I am excited to see Karl have this exclusive opportunity to visit a credit union outside the United States. It is important for us to learn just how institutions like TFCU benefit peoples of all means throughout the world," TFCU President/CEO Mike Kloiber said.

Biz Kid\$ Second Season Now Airing on American Forces Network

Danielle Brown, Director of Development & Donor Relations, National Credit Union Foundation

On January 4, 2014, the 2nd season of Biz Kids premiered worldwide as new programming from the American Forces Network (AFN) on military bases overseas. Biz Kid\$ is the Emmy Award winning and credit union funded public television series that teaches kids about money management and entrepreneurship.

In June of 2012, the first 26 episodes of Biz Kid\$ launched on AFN. The license for those episodes has been renewed and with the 2nd season added, a total of 39 Biz Kid\$ episodes will be airing at 12:30 pm viewer time on the AFN family channel to military bases around the world. Visit www.ncus.coop to view a AFN clearance list to see which countries and areas will be seeing the new episodes of Biz Kid\$.

"We are delighted that more episodes of Biz Kid\$ will be airing to military families serving our nation around the world," said Danielle Brown, Director of Development and Donor Relations at the National Credit Union Foundation (NCUF). "Financial literacy is critical and Biz Kid\$ delivers outstanding content to teach youth how to make and manage money through the power of television."

The Department of Defense operates AFN, which is a worldwide radio and television broadcast network that serves nearly one million American service men and women, Department of Defense civilians and their families overseas, stationed at bases in 175 countries, as well as 140 U.S. Navy ships at sea. AFN broadcasts the most popular American radio and television programs from all the major networks and is a service of the American Forces Radio and Television Service (AFRTS).

NCUF oversees fundraising, outreach and administrative responsibilities of Biz Kid\$. Over the past seven years, more than 300 credit unions and affiliated organizations have raised more than \$13.8 million that has supported the show's production, website and curriculum. In fact, every Biz Kid\$ episode begins and ends with a narrator reminding viewers that: "Production funding for Biz Kid\$ is provided by America's Credit Unions, where people are worth more than money."

Andrews FCU Wins Stars & Stripes Reader's Choice Award

Scott Bolden, Andrews FCU

Andrews FCU recently received the *Stars & Stripes* Reader's Choice Award. The independent news outlet surveyed readers in at least 60 business categories to select their favorite service providers. With more than 5,000 entries received, Andrews FCU was chosen as the top financial institution hands down.

"We are honored and thrilled to win this award," said Oma George, Chief Retail Officer. "It's a great feeling to know members worldwide value and appreciate our service."

Stars and Stripes exists to provide independent news and information to the U.S. military community, comprised of active-duty service-members, DoD civilians, contractors, and their families.



Sean Adams, Business Development Manager, Stars and Stripes (left) congratulates Michael Bartelle, VP European Operations, Andrews FCU. Photo courtesy Andrews FCU

Alaska USA Members Donate Nearly \$50,000 to Local Food Banks

Dan McCue, Senior Vice President, Corporate Administration

Alaska USA FCU members contributed nearly \$50,000 to support their community food banks during the annual Cash for Cans food drive. Credit union members and the Alaska USA Foundation teamed up and donated a total of \$49,300 to food banks in three states.

The credit union's 67 branches collected the funds, which were donated to a record 17 food banks in Alaska, Washington, and the High Desert region of California.

"The Cash for Cans drive is part of the 'people helping people' philosophy that's key to Alaska USA and its members," said Janell Adams, senior vice president, branch administration. "We're proud that members stepped up again this year to help local families in need."

DEFENSE ISSUES 2014

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Fort Bragg FCU Visits Fayetteville VA Medical Center

Vanessa Pillmore, Marketing Assistant

Fort Bragg FCU (FBFCU) employees recently visited the Fayetteville VA Medical Center to spread holiday cheer to some of its veterans. FBFCU employees gave each resident a gift bag containing toiletries and puzzle books, as well as U.S. Army mugs, water bottles, bags, and pens that were generously donated by the U.S. Army Fayetteville Recruiting Center. The FBFCU employees also presented the nursing staff with several trays of holiday homemade goodies and fruit as a small way to thank them for the selfless duties they perform daily to provide the best of care to the veterans. “Our employees love visiting the Fayetteville VA Medical Center each year. We are so thankful for all our veterans and all that they do to protect our country. Visiting the center each year gives us a chance to show our support and say ‘thank you,’” stated David Elliott, FBFCU President/CEO. *Photo courtesy of Fort Bragg FCU*

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

BELLEVUE, NE—SAC FCU announced the addition of **CINDY KIMPSON** as Vice President of Marketing. Kimpson has over 20 years of sales and marketing experience. Kimpson will be responsible for developing, implementing and evaluating comprehensive marketing strategies and plans, brand management, targeted marketing programs, innovative digital and print campaigns and communication efforts. She will also manage all marketing dashboards, segmentation analysis and data mining to ensure campaign effectiveness. “We are thrilled to have such a seasoned marketing expert join the SAC team. Cindy’s experience in e-commerce and online marketing supports SAC’s mission to offer banking services across multiple channels,” said Cynthia Buettner, Senior Vice President of IT, Marketing, and Sales... PORTSMOUTH, NH—Service CU President/CEO Gordon Simmons is pleased to announce the recent appointment of **ANDREW MCGEORGE** as Chief Financial Officer. McGeorge will be responsible for investments, financial reporting, asset/liability management and overseeing accounting and share draft departments. He replaces outgoing CFO Scott Wensley, who was with the credit union for more than 30 years. “We are extremely pleased at the promotion of Andrew McGeorge to Chief Financial Officer at Service CU. Mr. McGeorge’s leadership abilities, financial management experience, and operational expertise provide an excellent foundation for his elevated responsibilities,” says Simmons. “He brings an exceptional finance background to an already strong executive team at Service CU.”

Edwards FCU Supports Operation All the Way Home

Laura Motes, Business Development Representative

Edwards FCU heard about a remarkable group of high school students raising money to build a new house for a local wounded warrior and decided to get involved. OATH is a community effort created by an organization, the Pride of the Nation students of Lancaster High School.

The mission of Operation All The Way Home (OATH) is to assist veterans of the United States Armed Forces with the acquisition of housing, both permanent and transitional. OATH also assists veterans with other needs as they relate to assimilating into civilian life after completion of their service.

Currently the OATH organization’s mission is to raise money for the construction of a new home for local wounded warrior, Jarral Hancock. This group of students has committed their time to work on this goal from June 1, 2013 to June 1, 2014, so students enlist for a one year “tour of duty.”

Edwards wanted to help out and support this great community project, so they came up with a plan to donate 1% of all loans approved from the dates of November 1 through November 9. Students were also onsite selling their OATH merchandise which included t-shirts, mugs, etc. Edwards also donated bottled water to the group, which was sold to visitors in the branch. The credit union supported the awareness of the group, by discussing it at local chamber organizations. Edwards was able to make a check out to Operation All The Way Home for \$7000.00. Way to go!

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Scott CU, American Cancer Society Partner to Host Mardi Gras Ball Fund Raiser

March 1 Event Organizers Hope to Raise \$80,000 for Fight Against Cancer

Ashleigh Deatherage, Scott CU

Scott CU has teamed up with the American Cancer Society in an effort to raise money to fight cancer and create a world with more birthdays.

Scott CU has been selected to be the presenting sponsor and is currently working on plans for a March 1 Mardi Gras Ball fund raiser with a goal of raising over \$80,000 for the fight against cancer.

This year's annual Mardi Gras Ball event will be held beginning at 6 pm on Saturday, March 1 in the Lewis and Clark Commons in Godfrey. The black tie optional event will feature an elegant dinner, live and silent auctions, and entertainment from the band The Ultra Violets.

"We are extremely proud and honored to have been asked to help support this event," said SCU President & CEO Frank Padak, who is the Chairman of the Mardi Gras Ball. "Our goal is to raise more than \$80,000 through ticket sales, sponsors, and the live and silent auction. We hope that people from throughout our area will help us in the effort to save lives against this disease that has already taken so many."

Gori Julian & Associates in Edwardsville has signed on as a Premier Sponsor of this year's event.

"We are currently offering sponsorships for the event to area businesses interested in helping in the fight against cancer," Padak added. "We also are working with area businesses to come up with some exciting and unique live and silent auction items. We are hopeful that both auctions will raise a substantial amount of money."

Tickets for the event are available for \$75 per person or \$750 for a table. To sponsor, donate an item or purchase tickets for the event, contact Brett Schuette at the American Cancer Society at 288-2320 ext 218 or email him at brett.schuette@cancer.org.

"We are hoping to have about 300 people in attendance that evening," Padak noted. "It will be a very nice evening. In addition to the dinner, auctions and entertainment, we also will have a few other opportunities for attendees to make donations and win some nice prizes." For more information, visit www.acsmardigrasball.com.

TFCU Helps TAFB Food Pantry Restock Shelves

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) employees recently focused efforts to collect food for the Tinker Air Force Base (TAFB) Food Pantry Holiday Food Drive. The TAFB Food Pantry program is offered by the Airman and Family Readiness Center of Tinker Air Force Base to provide temporary assistance to active duty, guard and reserve families from all branches of the military with the rank of E6 and below.

After assisting a significant number of Military and Civilian personnel affected by the May 2013 tornados in Oklahoma, the TAFB Food Pantry inventory was at an all-time low. So, early in December, the drive was scheduled to help restock the shelves before Christmas and the winter months.

In just seven days of collecting non-perishable food items, TFCU employees were able to fill two full vans and trucks to fill the Tinker Food Pantry stock rooms. In addition, \$200 in financial donations and \$100 in gift cards were collected to go towards perishable food items.

Travis CU Provides Free Tax Preparation Services to Assist Solano and Yolo County Residents at Several Sites

Sherry Cordonnier, APR, CUDE | Director, Corporate Relations

Travis CU announced plans for this year's Volunteer Income Tax Assistance (VITA) program. The VITA Program offers free tax help for seniors, as well as individuals and families who income-qualify. This year, individuals and families earning up to \$52,000 are eligible for the free services. Area residents can now visit Travis CU's Corporate Headquarters to get free tax preparation services by calling 707-469-4317 to make an appointment.

"From financial education to home ownership programs our goal is to put money back into the pockets of our working families and individuals," said Patsy Van Ouwerkerk, President and CEO of Travis CU. "As a socially responsible corporate citizen, the VITA Program is one of a number of ways Travis CU can support the communities we serve," she added.

The credit union will initiate the free service by offering tax assistance by certified volunteers, on Saturday, February 22, March 1, March 8, March 15, and March 22 from 10:00 a.m. to 2:00 p.m. at One Travis Way in Vacaville.

They also offer Saturday appointments at various locations in Woodland and Winters through their partnership with The Center (formerly known as the Yolo Family Resource Center) at (530) 406-7221. Walk-ins are welcome.

Residents who do not have an opportunity to file their tax returns on a Travis CU sponsored date, may visit any VITA site from February 1 through April 15. All returns are filed electronically and taxpayers can expect to receive their refunds typically within seven to 10 business days.

VITA volunteers will help taxpayers take full advantage of all tax credits for which they are eligible including the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC). Filers with relatively complex returns may be advised to seek a tax professional who specializes in their needs.

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Fort Knox Federal Donates to Marine Corps' Toys for Tots

Michael Bateman, Fort Knox FCU

Fort Knox FCU contributed \$4,000 to the 2013 Toys for Tots drive to provide toys for underprivileged children in the Hardin County Kentucky area during the holiday season. Pictured from left to right are: Fort Knox Federal employees Chris Kira and Michelle Vittitow, Executive Vice President Ray Springsteen, CAPT. Christopher Rogers and CPL. Courtney Jones, U.S. Marine Corps. *Photo courtesy of Fort Knox FCU*



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