



ALERT

Issue 6 • June 2014

601 PENNSYLVANIA AVENUE, NW, SUITE 600, SOUTH BUILDING • WASHINGTON, D.C. 20004-2601 • (202) 638-3950 • WWW.DCUC.ORG

VIEW FROM THE BOARD

Old Glory

Michael Kloiber, President/CEO, Tinker FCU; DCUC Board Treasurer

As a community of military credit unions, we have the privilege to experience the awesome power of our national symbol every day. Yes, Old Glory, our beloved Stars and Stripes surrounds us daily and reminds us of the special relationship between our credit unions and the brave men and women who serve us and our country.

Having spent the last twenty-six years of my life serving the airmen and sailors on Tinker AFB, I have learned so much about our brave warriors and why they serve our country and flag. It makes it exciting for me to start each day looking for new and better ways to make their financial and personal lives as rewarding as possible.

June is a special month when we celebrate Flag Day each June 14. I think all of us look at the flag from different perspectives. Mine starts each day as I put on a flag tie of some variety. Yes, every day I go to work or to an event in a tie, it is true Red, White and Blue.

Why, because our flag represents something powerful, not just for me, but for this great people and this great nation, and all our warriors both past and present. I had always worn the ties for July 4th and Flag Day, but after 9-11 the ties became a daily staple for me. During that time of great struggle and patriotism, perfect strangers would stop their cars, or stop walking on the street, to tell me how much they loved my tie.

continued on page 13

CEO UPDATE

DCUC's Midwest Sub-council... Simply Outstanding!

Roland "Arty" Arteaga, President/CEO, DCUC

For the past forty years DCUC's Midwest Sub-council has gathered in late spring to receive updates from Washington and to hear from industry leaders on matters of significant interest and concern. And every year, the meeting gets better and better...this year was no exception!

Last week, the Sub-council convened in Omaha, Nebraska, and thanks to SAC Federal Credit Union, the 41st Annual Conference of the Midwest Sub-council—consisting of SAC, Tinker FCU, Scott CU, Fort Sill FCU, R.I.A. FCU, R-G FCU, and Mid-Missouri CU—concluded in major success. Gail DeBoer (President & CEO, SAC FCU) and her talented team, led by Jackie Boryca (Vice President, Public Relations & Event Marketing) raised the bar yet again! From start to finish, during the formal and informal sessions and all in-between, this year's Sub-council meeting was most productive. The information imparted and the networking opportunities presented were not only valuable and lively, but also priceless! From the Welcome Reception at SAC FCU's newly commissioned corporate headquarters (a must see!) to Friday's Midwest Sub-council business meeting, every aspect of this year's conference was meticulously planned and executed.

John McKechnie (Partner, Total Spectrum) led the parade of speakers this year, and as he did at our Overseas Sub-council meeting last month, John provided attendees an excellent "View from the Hill." Included in his open discussion were legislative and regulatory topics, such as the 2015 budget, tax reform, risk-based capital, privacy issues, the defeat of Congressman Eric Cantor, the soon expected confirmation of Mark McWatters (NCUA Board), and over-regulation.

I followed John with an update on DOD issues, and in addition to addressing the DOD's budget concerns, I highlighted the Department's April 29 report to Congress advising of needed changes to the Military Lending Act (MLA) rules. In short order—possibly by end of month—DOD will publish a notice in the *Federal Register* to change the definitions of "credit" and likely introduce new measures to further protect our troops against the "complexity of the marketplace." While protecting our troops against predatory lenders and unscrupulous businesses is welcomed news, we remain concerned that sweeping changes to the Department's rules will have unintended consequences and impede/restrict the delivery of low cost, high quality consumer credit to our troops. That said, and as I expressed to attendees, we will continue to monitor the Department's proposed rulemaking efforts and strive to achieve a win-win solution for all.

In addition to discussing the MLA, I also addressed the impending administrative changes to the Department of Defense Financial Management Regulation, Volume 5,

continued on page 3

DEFENSE CREDIT UNION COUNCIL, INC.

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

BOARD OF DIRECTORS

Patty Kimmel
Chairman

Denise Floyd
1st Vice Chairman

Gordon Simmons
2nd Vice Chairman

Michael Kloiber
Treasurer

Frank Padak
Secretary

Barb Geraghty
Member

Craig Chamberlin
Member

COUNCIL STAFF

Roland A. Arteaga
President/CEO

Beth Merlo
Director for Administration

Lizette Krajnak
Administrative Assistant

Jennifer Hernandez
Information Technology Specialist

Janet Sked
Conference Manager

Megan Mundt
Comptroller



is the official publication of the Council. One copy of *ALERT* is mailed first-class to each defense credit union as a membership service. Defense credit unions may order additional copies (three or more) to be mailed in bulk to one address at \$10.00 per copy per year. Individual subscriptions mailed first class to defense credit union members are \$15.00 per year; to all others \$25.00 per year. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In accepting a limited amount of advertising (two advertisements per issue), the Council as a matter of strict policy does not in any way endorse either the product or the vendor. The right to refuse advertising for any reason whatsoever is reserved. DCUC dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense. Reproduction of *ALERT* material in whole or in part is authorized for Council members only. Address all correspondence to Defense Credit Union Council, Inc., 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, D.C. 20004-2601. Telephone: 202/638-3950; FAX: 202/638-3410; e-mail: bmerlo@dcuc.org or admin@dcuc.org; www.dcuc.org.



Teresa Conrad, Chairman of the Condon Scholarship Committee, and Hanscom FCU Chairman of the Board Paul Marotta joined several of this year's scholarship winners for a photo at Hanscom FCU's 60th Annual Meeting. The students (L to R) are: Akhileshwar Borra, Bedford High AFJROTC; Luis Morales, Lowell High AFJROTC; Peter Blum; Nathaniel Gallishaw; Jonathan Che; and Matthew Lau. Two additional recipients, Zikai Wang and Brendan Chin, could not attend the awards presentation. Photo courtesy Hanscom FCU

Hanscom FCU Awards Annual Scholarships

Patricia Warden Conty, Hanscom FCU

Hanscom FCU proudly awarded \$12,000 in scholarships at its 60th Annual Meeting, with \$1,500 awards going to six credit union members beginning their college careers and two from a pair of local Air Force Junior ROTC units.

The Condon scholarship recipients were Zikai Wang of Beaver Creek, OH, who will attend Dartmouth College; Brendan Chin of Needham, MA, who will attend the University of Rochester; Nathaniel Gallishaw of Seekonk, MA; Matthew Lau of Quincy, MA, who will attend Northeastern University; Peter Blum of Newton, MA; and Jonathan Che of Acton, MA.

Named after former board member John F. Condon, a valued leader at Hanscom FCU for 26 years, the scholarships for Hanscom FCU members are awarded based on academic record, extracurricular activities and an essay.

The top graduates of the Lowell High and Bedford High AFJROTC programs, Luis Morales of Lowell, MA, and Akhileshwar Borra of Bedford, MA, also received \$1,500 scholarships. Morales will major in criminal justice at Anna Maria College while Borra is headed to UMass Amherst to study mechanical engineering and computer science.



REGISTER NOW!

**DCUC's 51st Annual
Conference
Dallas Omni Downtown
Dallas, TX
August 24-27, 2014**

Chapter 34 (Financial Institutions on DOD Installations); the Army's modifications to MWR Sponsorship guidelines; BRAC ("the conversation has begun"); the on-going recapitalization efforts in Europe; the Fiscal Year 2015 National Defense Authorization Act; financial readiness, and other topics, impacting credit union operations on stateside and overseas installations.

The balance of this year's speakers hailed from outside Washington and included: Mary Ann O'Brien, CEO of OBI Creative, who did an exceptional job outlining the planning and execution of SAC FCU's strategy to retool, rebrand, and grow; Jeff Beals, EVP of World Group Commercial Real Estate, who provided a superb presentation on what it takes for credit unions to succeed in today's competitive environment—value and trust; John Sinclair (Executive Benefits Solutions...Stratus Wealth Partners) who provided attendees a viable alternative to maximizing employee benefits while controlling costs; Chad Bennett (Vice President, AFFN) and Ann Morsch (Senior Director, AFFN) who offered Sub-council members a detailed overview of EMV, mobile payments, and the network industry at large; Bob Larson, a Financial Consultant with CUNA Mutual Group, whose update on the economy was outstanding and included near term forecasting; David Brown, President & CEO of Greater Omaha's Chamber, who addressed the strong growth and foundation of Omaha...and the opportunities that lie ahead; and Ervin & Smith's finest, Katie Kemerling (VP Content Marketing) and Heidi Mausbach (VP Client Strategy) who focused their discussion on social media and marketing...what it takes to ensure an effective campaign!

As with all great events, this year's 41st Annual DCUC Midwest Sub-council conference concluded on a positive note with the re-election of the Sub-council officers. Tom Menzies, President & CEO R-G FCU, will serve as the Sub-council's Chair; Michael Kloiber, President & CEO Tinker FCU, will be the Vice Chair; Denise Floyd, President & CEO Fort Sill FCU, will be the coming year's Secretary; and Gail DeBoer and Frank Padak, President/CEO Scott CU, will serve as Directors.

Special thanks again to Gail and SAC FCU for hosting this year's meeting...and to John Broda (President & CEO, AFFN), John Sinclair (Executive Benefits Solutions), SAC FCU, and DCUC's Board of Directors for their strong support and sponsorship of this year's 41st Annual DCUC Midwest Sub-council conference in Omaha, Nebraska. Simply outstanding!

Next up...Dallas, Texas and DCUC's 51st Annual Conference and Showcase, August 24–27. Let's do it!

Grow Financial Participates in the Quinceañera Florida Quince Guide & Show

Adrienne Drew, Marketing Communications Specialist

Grow Financial participated in the Centro Florida Quinceañera Show on June 8. This was the fourth year that Grow Financial has participated and been a sponsor of this event. Grow Financial's Project Quince savings account was launched three years ago at the Quinceañera show and was created in order to serve as a dedicated savings account that offers a higher interest rate than a basic savings account and includes a minimum monthly amount to ensure that parents will start saving in advance for their daughter's Quinceañera party. The account offered to parents, but also to grandparents, godparents, and others to assist with saving for the special occasion. The account offers flexibility so if a girl decides not to have the celebration, the money in the account can be used for anything she wants.

As part of the Quinceañera Show, Grow Financial is hosting a contest titled—Become the Next Project Quince Star! Five semi-finalists will be chosen by August 31, and then one winner will be chosen in September to be Grow Financial's next Quince Star and appear on all of the marketing materials for the Project Quince account. The lucky winner will have the opportunity to participate in a photo shoot with a makeup artist and stylist, and attend select Grow community events.

Fort Lee FCU Announces 2014 Scholarship Winners

Sarah Marks, VP, Marketing & Advertising

Each year Fort Lee FCU proudly sponsors the Fort Lee FCU Scholarship Program, which awards scholarships to four graduating seniors within its membership. Qualified students submitted applications and were anonymously judged on academic merit, personal achievements, demonstrated leadership experience, extra-curricular involvement and/or work experience. The Credit Union is proud to announce their 2014 winners:

Kathryn Newman, \$1,000 William Zeiner Scholarship Recipient—A graduating senior of Fuqua School in Farmville, Miss Newman plans to study Marine Biology at Coastal Carolina University.

William T. Bonnell, \$500 Scholarship Recipient—Mr. Bonnell, is a graduating senior at Prince George High School. He plans to attend the University of Virginia and major in History.

Kevin Loftus, \$500 Scholarship Recipient—A graduating senior from Colonial Heights High School, Mr. Loftus plans to attend James Madison University and major in Integrated Science and Technology.

Katelyn Durante, \$500 Scholarship Recipient—Miss Durante is a graduating senior at Hopewell High School. Miss Durante plans to attend Virginia Commonwealth University and study Dentistry.

Scholarship recipients were honored at Fort Lee FCU's annual business meeting and dinner on April 29, 2014.

Two Directors of the DCUC Board to Be Elected at Annual Conference

Two seats on the DCUC Board of Directors will be filled at the annual business meeting at the Omni Dallas Downtown in Dallas, TX, Tuesday, August 26. The regular three-year terms of two Representatives-at-Large will expire this year. At this writing, Frank Padak and Gordon Simmons will seek re-election. Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *Alert*.

Letter from outgoing Board Member Fryzel to *CU Insight*



National Credit Union Administration

Office of the Board

Mr. Randy Smith
Publishing/Managing Editor
CU Insight
rsmith@cuinsight.com

Dear Randy:

On October 1, 2012, I wrote to you regarding my challenge for credit unions across this country to make a determined effort to hire returning service men and women. In that letter, I also shared with you and your readers what NCUA was doing to hire more veterans.

It is now almost 20 months later and we are preparing to celebrate Memorial Day, a day honoring all those who gave their lives in service to our country by protecting the freedoms we enjoy.

As the military prepares to withdraw from Afghanistan and most of the remaining 33,000 troops return home, I thought it was a good time to repeat that pledge and update you about NCUA's continued efforts to do our part and reach the goals we have set.

As of March 2014, veterans make up 15.9 percent of NCUA's workforce; we are aiming for 18 percent and have made steady progress. Disabled veterans consist of 6.4 percent of the workforce with our goal being 7 percent. NCUA continues to establish relationships with veterans and veteran organizations by attending job fairs, recruiting events and informational fairs, and by providing information about NCUA and its mission.

We continue our partnership with the National Veteran's Employment Coordinators (VEC) to increase our outreach. The VEC has provided names of disabled veterans to managers soliciting applicants from this source. In turn, the agency has provided the VEC with NCUA vacancy announcements to aid veterans in their job searches. Agency vacancy announcements are also provided to the state vocational rehabilitation counselors who provided names of qualified individuals with disabilities, which includes veterans.

NCUA's work with the Department of Veterans Affairs enables us to participate in their Recruiting and Staffing Program. This allows NCUA use of the department's web-based tool to post job opportunities specifically to veterans through the Feds for Vets website as well as social media channels like LinkedIn, Facebook, and Twitter. It also allows us to utilize a searchable resume database as a tool to seek qualified veterans.

NATIONAL CREDIT UNION ADMINISTRATION

Most of NCUA's vacancy announcements are open government-wide as well as to the public. This allows NCUA the opportunity to attract and hire more diverse candidates, including veterans.

The following table shows NCUA improvement in veterans' employment as compared to total agency employees from 2009 to 2014.

Year	Veterans	Employees	Veterans Percent
2009	125	1,019	12%
2010	119	1,108	11%
2011	153	1,196	13%
2012	167	1,191	14%
2013	198	1,261	15.7%
2014*	195	1,226	15.9%

Hires as of 4/30/2014

Over the last five years, our percentage of veteran hires to total hires has steadily increased or remained the same as shown below:

Year	New Veteran Hires	New Total Hires	Veteran Hire Percent
2010	5	132	4%
2011	33	100	33%
2012	33	111	30%
2013	43	143	30%
2014*	7	16	44%
Total	121	502	24%

Hires as of 4/30/2014

I believe NCUA's numbers show our commitment to veterans and again ask credit unions to reaffirm their commitment to hiring veterans as well.

Sincerely,

Michael E. Fryzel
Board Member

Looking for Increased Non-Interest Income? Consider Offering a Vehicle Service Agreement Program...And Be Sure to Ask Three Important Questions

*James H. Hawk, President/CEO,
IWS Acquisition Corp.*

Smart defense credit unions produce non-interest income on the direct side of the house with significant yield over what they're currently earning in the investment arena.

For many, one successful avenue is to offer auto loan protection products like Vehicle Service Agreements and Mechanical Breakdown Insurance (VSA/MBI). Importantly, VSA/MBI programs generate ample income on auto loans, while protecting the credit union's collateral (i.e., reduced risk of repossession due to a member's inability to pay for unexpected, high dollar repairs).

Identifying the best long term relationship for your credit union and members can be tricky, however, since there are a multitude of products and providers in the market—and not all are created equal. To select the optimal program ask three questions before making your choice:

What are the product's Terms and Conditions?

Remember, "...not all [programs] are created equal." Critically review contract provisions to clearly understand exactly what will—and will not be—covered. Specifically, pay close attention to:

Wear-and-Tear Coverage—Quality plans cover wear and tear for all plan types, not just premium products. Additionally, the best plans include coverage for repairs of vehicle parts beyond the manufacturer's tolerances. Buyer beware—the cheapest plans on the market may not offer this broad, member-friendly coverage.

Diagnostic Time for Covered Failure—To identify the root of breakdown problems in most new vehicles today, mechanics rely on a host of high technology tools which require a fair amount of diagnostic time. The time it takes to run these tests can be extensive, and expen-

sive; some basic programs may not provide this coverage. Your member will be pleased the product you represent makes sure covered repairs include the mechanical inspections needed to determine the problem.

Rental Coverage—Complex repairs take time. And your members need alternative transportation while their car is in the shop. At a minimum, make sure your program provides at least a \$50-per-day rental allowance.

What type of support and customized training is included with the program?

Truly successful VSA/MBI programs provide comprehensive, active support for the credit union. Most lending departments offer multiple products and services, so staff can't be expert in all of them. Select a VSA/MBI partner as your "go to" expert—one that provides both real-time product-knowledge support as well as ongoing, customized staff training. This helps ensure a consistent, quality product presentation—which translates to accurately informed, loyal members. Note that some VSA/MBI vendors broker other companies' products, with little to no product support. A better choice is to partner with a vertically integrated service provider that creates its own program, directly supports the product, manages its claims, and prices its product across at least seven rating groups. [Select partners can even manage the entire sales process for your staff as a white-labeled, outsourced solution!].

Is a decades-long track record of member service a key component of the program?

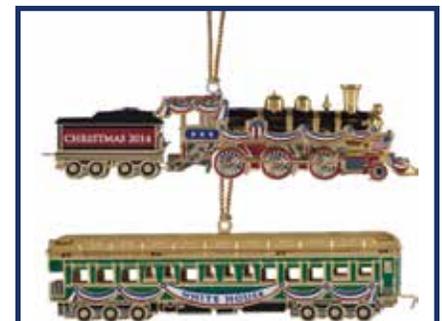
Wouldn't it be great if your program was designed by credit union professionals, exclusively for the credit union channel? Shouldn't your product partner have an equally high-level quality of member service? Partner with a company that has

an experienced, enthusiastic, member-friendly staff; has convenient service hours (including after-hours and weekends); and is responsive to your member's questions—from components covered to the repair process. Having access to trained, experienced VSA/MBI staff, with a focus on specific products, helps ensure a positive experience for your members.

VSA/MBI programs are a proven option for defense credit unions wanting to increase non-interest income. Answering these three important due-diligence questions ensures you partner with the best provider in the marketplace—a win/win situation for both credit unions and members.

Jim Hawk is President and CEO of IWS, a national provider of vehicle protection products to credit unions, headquartered in Boca Raton, FL. For more information, visit www.iwsgroup.com.

IWS has been an affinity partner of DCUC since 2003.



**2014 White House
Christmas Ornament
on Sale on-site
at our Annual
Conference and
online in September!**

LEAVENWORTH, KS—Frontier Community CU's president, Bill Hauber, has promoted **Michael J. Augustine**, vice president of lending, to executive vice president. Hauber believes Augustine's extensive lending experience will help the credit union thrive in the current economy. "Mike has made strong contributions during his time at our credit union," said Hauber. "We are excited that Mike's new position will allow him to sharpen his focus on achieving our vision." Augustine graduated with high honors from the Credit Union National Association's Management School in 2008 and received his Certified Credit Union Executive designation in 2010...YORKTOWN, VA—1st Advantage FCU is pleased to announce that **Vickie Noel** has joined the Credit Union as the new Business Relationship Manager. Noel has over 25 years of banking experience with 14 years in business and commercial lending. Noel will be responsible for prospecting, acquiring, developing and retaining small business banking relationships.

Tower FCU Holds Annual Employee Health Fair, Free Health Screenings

Natasha Henry, Tower FCU

Tower FCU provided employees with health screenings, wellness services, and exercise and nutrition tips during its eighth annual Employee Health Fair, held on May 8 at Tower headquarters in Laurel, MD.

Approximately 80 employees took advantage of free health screenings including blood pressure, cholesterol, glucose, waist circumference, and body mass composition. Employees had the opportunity to discuss their results in a private consultation with a registered nurse. They also had the opportunity to meet with a nutritionist to receive advice and educational materials on healthy food choices. A physical therapist was on hand to offer complimentary assessments for employees with issues related to workplace ergonomics.

"It's great to see employees take a few minutes out of their busy day to complete their biometric screenings," says Becky Vogt, a Human Resources Generalist at Tower who coordinated the health fair. "This event gives employees the opportunity to monitor and make improvements in their health where necessary."

Gerard Ryder, Wellness Director for Leisure Fitness, a local fitness equipment retailer, answered questions about fitness routines and exercise equipment. Employees attending the fair enjoyed free healthy snacks and those who completed their biometric screenings were entered into a raffle for a chance to win a Flex™ Wireless Activity and Sleep Wristband prize and other prizes including free massage services and gift cards to local retailers.

Tower also offers Lunch & Learn seminars, fitness challenges and exercise classes for employees. Tower's wellness program has received awards, including an Innovation in Wellness Award from the Howard County Health Department. Tower has also received recognition as one of the Baltimore area's healthiest employers by the *Baltimore Business Journal*.

366 Households Participate in Shred Day

Susan Dickinson, Membership Development Manager

Fort Campbell Federal continues their Green Certification Initiative efforts with their free semi-annual Community Shred Day. On May 31, the Credit Union helped 366 households reduce the risk of identity theft and fraud while helping the environment. Cintas helped keep 15,425 pounds of paper out of the local landfill. The shredded paper is recycled into secondary paper products such as paper towels and tissue which helps protect our natural resources. Twice a year, Fort Campbell FCU hosts a free Community Shred Day at two of their branch locations in Clarksville, Tennessee and one in Hopkinsville, Kentucky.

ABNB FCU's Hosts 11th Annual Fishing Fest

Kelly Basham, Marketing Analyst

ABNB FCU was excited to announce its 11th Annual Fishing Fest, supporting the Children's Hospital of the King's Daughters (CHKD), held on June 13, 2014. ABNB's annual event has raised over \$250,000 for CHKD, and this year's event will continue to add to this amount.

"This fundraising event is very important to our ABNB family," said Kelli Ragland, Vice President of Marketing and 2014 Fishing Fest Chairman. "Many of our employees have been affected by the supportive and generous care given by CHKD. It is an honor to give back to such a worthwhile organization."

The event kicked off on Friday, June 13 at 8 am. Participants left from Rudee Inlet and spent the morning fishing in the Chesapeake Bay. The boats returned at noon, and a bbq lunch was provided by a generous donation from Mobile Pig-Nic. Trophies and raffle prizes were also awarded.

R.I.A. FCU Awards Annual Scholarships

Jake Ward, VP Marketing

R.I.A. FCU staff and Board of Directors would like to congratulate the winners of their Annual Scholarship Awards. Wilton High School senior, Brady Ruden, and Durant High School senior, Casee Meincke, were each awarded \$1,000 for the 2014-2015 school year. Kimberly Johnson, who attends Northern Illinois University, was awarded the \$1,000 R.H. Mayers Scholarship Award. These three young people along with other applicants have achieved outstanding success in school while also volunteering endless time and effort in their communities. Over the past 17 years, a total of over \$42,000 has been given to exceptional student members. They would like to wish Brady, Casee, Kimberly and all of their 2014 Graduates the best of luck in all their future endeavors.



Three hundred high school students received their Oath of Enlistment at OP RED ceremony. Photo courtesy Harborstone CU

High School Students Commit to Join the Armed Forces

Carlene Joseph, Harborstone CU

More than 300 high school students who have committed to serving in the Armed Forces were recognized on May 6 during Operation Recruitment Enlistment Dinner (OP RED). OP RED is a ceremony hosted by the Washington State Army Advisory Board (WSAAB) in conjunction with the Association of the United States Army. More than 750 people attended this year's event and 300 students received their Oath of Enlistment from Major Thomas Cunningham III, Seattle Marine Recruiting Station Commander.

OP RED began three years ago when Major John Faust, then Commander of the Tacoma Army Recruiting Company of the Seattle Army Recruiting Battalion, requested members of the WSAAB to help him create an event to recognize all Pierce County high school students who made the decision to join the Armed Forces.

His request led to forming a planning committee of the following members: Emmett Brost (Director of Communications of Little Caesars Pizza), Carlene Joseph (Vice President of Community Development of Harborstone CU), Ron Chow (owner of Seattle Pacific Trading), and Paul Wood (retired Army Colonel). Faust later called this group his Fantastic Four. Faust retired in 2013, but continues to serve on the OP RED planning committee to continue his dream.

"All sponsorship funds were collected through the non-profit organization, Captain Meriwether Lewis Chapter (CMLC) of the Association of the United States Army," said Joseph (Chapter's president and OP RED Chairperson). "In the past, CMLC has supported military recruiters, so this is our way to continue our work and show our appreciation to these new high school recruits," Joseph went on to say.

The event was made possible by the generous sponsors and time commitment of the following organizations and people. Sponsors: Chehalis Indian Tribe, Association of the United States Army, Air Force Association, Navy League, Harborstone CU, Little Caesars Pizza, Costco, Puget Sound Energy, Starbucks, Patriot's Landing, USO Northwest, USAA, and US Family Health Plan. Planning Committee: John Faust, Carlene Joseph, Emmett Brost, Ron Chow, Cathy Fitzer, and Amy Tiemeyer. I Corps: Col. David Johnson and I Corps Honor Guard and Band. 7th Infantry Division: Command Sergeant Major Samuel Murphy. United States Army Recruiting: Don Wrenn, Captain Alan Vargo, and Captain Ryan Hutson. United States Marine Corps Recruiting: Major Thomas Cunningham III, Sergeant Reece Lodder, Sergeant Cody Branham, and Sergeant Jon Offergeld. United States Air Force Recruiting: Sergeant Kevin Krzemieniecki. United States Air Force Reserve Recruiting: Chief Kristyn Ervin. Washington Army National Guard Recruiting: MSG Anthony Wade. United States Navy Recruiting: CPO Robert Butler.

A special thank you to all of the recruiters not mentioned who worked behind the scenes to ensure their new recruits attended OP RED.

ACU Donates \$3,000 to the Lancer Soldier and Family Fund

Amy Tiemeyer, Military Relations Liaison

America's CU (ACU) was awarded the 2014 Armed Forces Financial Network (AFFN) matching grant as part of AFFN's Military Community Support Program. The combined contribution was donated to the Lancer Soldier and Family Fund for the Memorial on JBLM.

Since ACU's beginning in 1954 they have been an active part of the credit union community. America's CU has participated in the AFFN Matching Grant Program for the past three consecutive years, and collectively our organizations have contributed \$9,000 to our US Service Members and their families through this unique partnership in giving. Ken Leonard, ACU President/CEO, said "Sincere collaboration and support is the best way to impact both our members and our community."

The mission of The Lancer Family Fund is to provide assistance to the soldiers and families of the 2nd Brigade, 2nd Infantry Division Located at JBLM. Their primary goal includes sustaining the memory of our fallen soldiers who paid the ultimate sacrifice for our country. They will achieve this with the installation of a granite memorial to be located in the Memorial park located on JBLM. At present this brigade is the only Stryker brigade without such a dedication to their outstanding soldiers.

The donation will be used to help complete the final phase of the memorial that honors the 2nd Battalion Stryker's killed in action. ACU has been an avid supporter for many years now and is proud to contribute.

GOT NEWS?

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

Fort Knox FCU Hosts 63rd Annual Meeting

Michael Bateman, Fort Knox FCU

More than 500 Fort Knox FCU members attended the 63rd Annual Membership Meeting held May 13 at the Performing Arts Center (PAC) located at John Hardin High School to hear reports on the Credit Union's financial performance, be entertained by comedian Tom Mabe, and attend a reception after the meeting.

"Last year was another banner year for Fort Knox Federal," said Jo Exler, Chairman of the Board of Directors. "Your Credit Union increased total loans by \$69 million last year resulting in an overall loan portfolio of more than \$720 million at year end. That money is an investment in mortgages on your homes, vehicle loans, home improvements, and many other necessities of life," she added.

Also announced during the meeting was the pending retirement of Fort Knox Federal President and CEO, Bill Rissel, after 23 years in that position. "While I look forward to this new phase of my life, I will definitely miss the members of my wonderful 'Credit Union family,'" he told members at the meeting. Rissel will retire on July 1, 2014. Succeeding Rissel will be Ray Springsteen, currently the Executive Vice President at Fort Knox Federal.

"Ray's appointment is the culmination of a five-year transition process initiated by the Board of Directors and me. I want each member to know that the Credit Union is on a solid foundation and well positioned for continued growth as we begin Ray's tenure. We will continue to add member value with the ongoing support of the Board and dedication of our professional staff," Rissel said. "As our Credit Union continues to grow, we will remain dedicated to our core philosophy of 'People Helping People,'" he said.

Also during the Annual Meeting, members were given financial updates from Credit Union officials, won a total of \$1,500 in cash door prizes as well as received a gift.

Service CU Presents Donation to Veterans Counts

Lori Holmes, Service CU

Service CU Executive Vice President William Newman presented Greg Whalen, Chairman of the Seacoast Chapter of Veterans Count with a generous donation which will assist veterans in the region.

The contribution was part of the second annual S.O.S. Gala to benefit Veterans Count on Armed Forces Day, May 17, 2014. The event was once again held at Service CU headquarters located at 3003 Lafayette Road in Portsmouth. Service CU was the event's lead sponsor for the second year.

"Thank you Veterans Counts for the great work you do. Our donation includes the funding to bring this event to you tonight as the lead sponsor, and the support needed to bring the Timeless Treasures exhibit to you and to the public for the next two weeks," said Newman. "We hope you have enjoyed tonight's event honoring the many sacrifices our military and veterans make every day. And we hope you will take the time to come back to Service Credit Union to visit the exhibit that is so rich in New Hampshire history."

This year's Honored Guest at the SOS Gala was an original Dunlap Broadside copy of the Declaration of Independence, courtesy of the American Independence Museum, the presentation of which was part of the event's opening ceremonies. This rare document was on display along with two original drafts of the U.S. Constitution, an historic 18th Century Badge of Military Merit (Purple Heart) awarded by George Washington and a Congressional Medal of Honor awarded by Franklin D. Roosevelt to Harl Pease, along with Veterans Count Seacoast Chapter Board Member Bill Schuler's Purple Heart.

This collection 'Timeless Treasures' was on display and open to the public from May 18 through May 29th at the Service Credit Union Museum at 3003 Lafayette Road, Portsmouth, N.H.

For the latest
credit union
news, visit
www.d cuc.org.

Langley FCU Awards \$20,000 in College Scholarships

Sue Thrash, Public Relations Director

Langley FCU, in Newport News, VA, recently presented four deserving young members with the Jean M. Yokum \$5,000 College Scholarship award for academic achievement. The four winners are Seare Farhat, Lucy Jin, Patrice Malone and Bethany Wissmann.

Seare Farhat will graduate from Kecoughtan High School. He is pursuing a degree in medicine and computer science, with the goal of becoming a radiology oncologist. Seare is also an accomplished composer of music. He will be attending Hampton University in the Fall.

Lucy Jin graduates from Tabb High School. She also attended New Horizons Governor's School for Science and Technology. She plans to pursue a career in medicine, computer science or bioinformatics. Lucy will attend the University of Virginia.

Patrice Malone will graduate from Heritage High School where she has been enrolled in the University Magnet Program since 2010. Patrice is pursuing a career as a crime scene investigator. She will be attending Radford University in the fall.

Bethany Wissmann graduates from Warwick High School. She also attended the Governor's School for Science and Technology. Bethany will pursue a degree in biomedical engineering. She will attend the University of Virginia.

The Jean M. Yokum College Scholarships are awarded to successful applicants who are members of Langley's Constellation Club. The club is designed for children through the age of 18 and provides a tool for parents to teach their children the importance of financial responsibility.

R.I.A. FCU Participates in CUNA's Youth Week

Jake Ward, VP Marketing

R.I.A. FCU promoted CUNA's National Credit Union Youth Week's 'Catch the Save Wave' during the month of April. Charli Moore of Moline won the \$100 drawing for being a new youth member during the month. All youth members depositing at least \$100 during the month were entered for a grand prize drawing of a Kindle Fire HD. Alivia Ryder of Davenport was the winner. R.I.A. FCU welcomed 91 new youth members and had 274 youths make over \$46,000 in deposits.

Youth Week teaches young people good savings habits. Starting young children with savings accounts teaches them about money and saving. They learn that saved pennies add up to dollars and how to budget money for something they really want to buy. As older teens grow more responsible and start making more of their own decisions, ATM/Debit cards and checking accounts can be added.



Charli Moore of Moline won the \$100 drawing for being a new youth member during April as part of CUNA's National Credit Union Youth Week's 'Catch the Save Wave'. Photo courtesy R.I.A. FCU

Southeastern FCU Gives \$6,500 in Scholarships

Courtney Gooding, Business/Community Development Coordinator

Southeastern FCU completed its fourth high school student advisory board in May. Students who fulfilled the board requirements received a \$500 scholarship from Southeastern, totaling \$6,500 in scholarships given for the 2013-2014 school year.

Since 2010, more than \$26,000 in scholarships have been given to local high school seniors. Scholarships are applied to tuition and fees at the college or technical school of the student's choosing.

The thirteen students on this year's board represented seven schools from across Southeastern's ten county field of membership. Students are selected for the board based on several criteria, including an overall grade point average of at least 3.0. During their term, students hear from banking veterans on a range of personal finance topics, from budgeting and saving to credit cards and interest rates. Board members for the upcoming 2014-2015 student advisory board have already been selected.

Navy Federal Lauded for Consumer-Friendly Banking

Michele Townes, Corporate Communications

Navy FCU is a consumer-friendly financial institution as recognized by personal finance website, NerdWallet. The financial institution received the ranking of a top credit union in the Mid-Atlantic, Southeast, and Pacific regions in NerdWallet's Consumer Banking Index.

"We are so pleased to be recognized by NerdWallet, a valued resource that helps us achieve our goals of educating our members in financial literacy," said Navy Federal President and CEO, Cutler Dawson. "We have a common goal—ensuring that all branches of the military, Department of Defense, Coast Guard and their families are aware of the best options to them."

NerdWallet's Consumer Banking Index assesses banks and credit unions based on seven criteria: Free Checking, High-Yield Savings, Free Online Bill Pay, ATM Access, Branch Access, Mobile Access, and Customer Service. These criteria were selected by a survey of 1,000 U.S. adults as key considerations when choosing a financial institution. Spring 2014 marks second semi-annual release of this index and includes 150 of the nation's largest banks and credit unions. Receiving high marks for each category indicates Navy Federal's superior value to consumers.

"Navy FCU is an easy choice for military members and their families. It offers all of the banking products and services they might need, and all at low or no cost," said John Gower, NerdWallet Analyst.

Mid Missouri CU Donates to Kid's Harbor

Dustin Lundgren, Mid Missouri CU

Kids Harbor is a coordinating agency in the multidisciplinary approach to child abuse response that involves prosecutors, Children's Division, law enforcement, juvenile office, mental health, and medical professionals, located in Osage Beach, MO. Their goal is to provide a safe, caring, child-friendly place to evaluate a child that may have been abused. Mid Missouri CU continues helping the communities they serve. Each month, the associates have the opportunity to donate money to wear jeans on Fridays. The month of April, they raised \$723.53 for the Kids Harbor Inc.

Join Us!

**DCUC's 51st Annual Conference
Dallas Omni Downtown • Dallas, TX
August 24-27, 2014**

PenFed Foundation Raises a Record-Breaking \$1 Million at 10th Annual Night of Heroes Gala

Alison Beckwith, PenFed Foundation

The Pentagon FCU Foundation (PenFed Foundation) announced today that it raised a record-breaking \$1 million at this year's 10th Annual Night of Heroes Gala, "Welcome Home: Supporting Warriors in Transition." The event, which took place on May 14 at the National Building Museum in Washington, D.C., honored those who have demonstrated leadership in providing support and services to our returning military, veterans, and their families.

"Every year over the last decade, we have broken our fundraising record from the previous year," said Jane Whitfield, president and CEO of the PenFed Foundation. "It shows that more and more people are learning about the valuable services we provide to members of the military community. We are grateful for this continued support."

Honorees included Air Force Secretary Deborah Lee James; VADM Norbert R. Ryan, Jr., USN (Ret), president and CEO of the Military Officers Association of America; Joyce Wessel Raezer, executive director of the National Military Family Association and Mary Scott, chair of the association's board of governors; and Visa Inc.

Lee Woodruff, author and founder of the Bob Woodruff Foundation, served as the emcee, and Deidra Lee Stubbs of the American Military Spouses Choir and the Virginia Grand Military Band provided guests with an evening of entertainment.

All proceeds from the gala will go toward supporting the foundation's programs providing military personnel and their families with emergency financial assistance, home ownership aid, and alternatives to predatory lending to ensure they have an economically viable future. The funds raised at the gala will also help support the new Lee & Penny Anderson Defenders Lodge, a \$17 million public/private partnership with the Department of Veterans Affairs, which is scheduled to open later this month in Palo Alto, CA

"The gala was our largest fundraiser of the year," added Whitfield. "But more importantly, it was also a chance for all of us to recognize those who help support the men and women who sacrifice so much in the defense of our nation as they transition back to civilian life."

Sponsors of this year's gala include event underwriter PSCU; corporate circle of honor sponsors APi Group Inc., The Niner Foundation, TrueCar, Inc., and UnitedHealthcare Military & Veterans; and legendary hero sponsors Alliant Techsystems, Inc. and Allied Solutions.

\$4,000 in Education Scholarships Awarded by Belvoir Federal and GEICO

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU and GEICO partnered together to award \$4,000 in education scholarships. One graduating high school senior and one continuing education student will each receive \$2,000 towards their educational expenses.

Applicants were asked to answer three questions related to how Belvoir Federal differed from other credit unions and banks, how Belvoir Federal helps them to understand the importance of finances and their financial goals, and what their thoughts on Belvoir Federal's mobile and/or online banking services. All submissions were reviewed by a blind panel of judges and selected based on submitted items and the content, grammar, and punctuation of the essays.

The recipients of the 2014 Belvoir Federal/GEICO Scholarships were Elizabeth Zadnik and Christianna Gavis. The graduating high school senior, Elizabeth, plans on attending Virginia Tech to pursue a degree in Biology/Pre-Veterinarian. The continuing education student, Christi, is attending UCLA Anderson School of Management to advance her career in Brand Management – Marketing through her degree in Masters of Business Administration.

RBFCU Honored Among Best Places to Work in San Antonio

Lois Coker, Communications Specialist

Randolph-Brooks FCU was recently recognized as one of the Best Places to Work in San Antonio, according to a survey facilitated by the *San Antonio Business Journal*.

RBFCU was one of almost 200 San Antonio companies nominated for the award. The survey polled the credit union's more than 1,100 employees, asking them questions about benefits, training, work-life flexibility and leadership. As a result, RBFCU ranked tenth among large employers, companies with more than 500 employees.

According to credit union leadership, RBFCU's focus on service impacts interactions with both members and employees. "When our members and our employees are pleased with us, we know we're doing the right thing," said Sonya McDonald, executive vice president/chief of staff for RBFCU. "We're dedicated to helping our members save time, save money and earn money. Our employees believe in that mission as well, as they continue to recognize us with positive ratings in programs like Best Places to Work."





The Key Plaza BBQ Cook-Off Planning Team: Bob Holladay from Florida Keys Media, John O'Neill and Pete Thomas from VFW Post 3911, Shannon Butler from Florida Keys Media, Scott Duszynski and Mary Lou Carn from Keys FCU, Kevin Piper from Publix, Nancy D'Amato and Rick Lopez from Florida Keys Media. Photo courtesy Keys FCU

Keys FCU Smokes Memorial Weekend BBQ Cook-Off Goal

Mary Lou Carn, Keys FCU

Keys FCU is proud to announce that this year's Key Plaza Memorial Weekend BBQ Cook-Off raised \$5,522 to help disabled and needy veterans in Monroe County. Southernmost VFW Post 3911 will be using these funds to help local veterans with their housing, healthcare and transportation needs. Keys FCU wishes to say "Thank You" to everyone who attended and competed at the event. Their BBQ teams cooked up mouthwatering ribs, brisket, pork and beef dishes on Saturday, May 24, 2014 in the Key Plaza Shopping Center on N. Roosevelt Blvd. in Key West.

Mid Missouri CU Awards \$10,000 in Scholarships

Dustin Lundgren, Mid Missouri CU

Mid Missouri CU gave away \$10,000 in Scholarships at their 59th Annual Membership Meeting in May. There were five Future Young Investor (F.Y.I) Club Members that were awarded a \$2,000 Scholarship; Derek Thompson, Megan Camp, Hunter Sadler, Alyssa Arnold, and Benjamin Naudet.

Mid Missouri CU is proud to announce the Marion Dale Summerford Memorial Scholarship. Mr. Summerford, who was known by many as Dale, was a longtime volunteer on the Mid Missouri CU Board of Directors. Dale believed in the philosophy of the credit union movement—People Helping People. Their goal for providing this scholarship is to assist their members/owners in their pursuit of higher education.

Langley FCU Announces Board of Directors

Sue Thrash, Public Relations Director

Langley FCU is pleased to announce the election of Richard A. Biege, William E. Griffith, Jr. and Edward G. Henifin to the Board of Directors. The election was held during Langley's 78th Annual Meeting in April.

Richard A. Biege joined the Board in 2007. He served as Chairman from 2008-2012. Biege currently serves as President of the Virginia Peninsula Crime Stoppers.

William E. Griffith, Jr. has been a member of the Board since 2002 and has served as Langley's Chairman since 2012. He is currently employed at NASA in Finance.

Edward G. Henifin was newly elected to the Board. Henifin is the General Manager of Hampton Roads Sanitation District. Henifin joins Langley as long-time member.

In addition, George R. Hayes, retires from the Board after a remarkable 39 years of service. Hayes has been a member of Langley since 1957 and a member of the Board since 1975.

"After 39 years of service, I am proud to say that through the leadership of dedicated volunteers such as George, Langley has remained as committed to our members as we were in 1957," stated Langley Board Chair Gene Griffith. "I congratulate George on his retirement from the Board. He will always be a part of the Langley family."

The remaining Board members include:

Bruce Hoogstraten
Peter A. Morley, CMSgt. USAF-Ret.
R. Lester Wingrove, Jr.
Joyce M. Wright

GOT NEWS?

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

51ST ANNUAL DCUC CONFERENCE

DCUC Annual Conference Motivational Session “Leadership is a Marathon”

Janet Sked, DCUC Conference Manager

DCUC is pleased to announce an outstanding and inspirational Motivational Speaker who will join us in Dallas for the final General Session on Wednesday, August 27. Let us introduce you to Matt Jones.

Matt Jones went from being a three-time cancer conqueror to relearning how to walk to running five marathons on five continents. He is now a life changing inspirational and motivational speaker that fires up, pumps up, and inspires audiences to achieve greater VICTORY! Super Bowl Champion Joe Theismann says, “Matt Jones is a speaker that entertains, enlightens, and creates an unforgettable experience for the audience.” Baseball Hall of Famer George Brett said, “Matt is a true champion and his story inspires others to be a true champion.” Matt is also the founder of the REAL Leadership Academy, is a PhD Candidate in Organizational Leadership, and author of *Life’s a Marathon*.



What better way to close this year’s 51st Annual Conference with a nice continental breakfast, a great motivating presentation, and of course, the extra special Final Prize Drawing for some very lucky winners!

DCUC Conference Keynote Speaker J. Michael Barrett National Security Today and Tomorrow: The Realities Beyond the Rhetoric

Janet Sked, DCUC Conference Manager

We are pleased to announce the 51st Annual DCUC Conference Keynote Speaker, J. Michael Barrett. A Principal with Diligent Innovations, Inc., Mike Barrett is a national security expert and noted author with an extensive background in defense policy, military intelligence, and support to US counter-terrorism operations. His extensive national security credentials include serving as the Director of Strategy for the White House Homeland Security Council, Intelligence Officer for the Office of the Secretary of Defense, and Senior Analyst for the Chairman of the Joint Chiefs of Staff.

Mike has been interviewed on television and radio by ABC, The Canadian Broadcast Company, Fox News, FRONTLINE, MSNBC, NBC, NPR, *The New York Metro News*, *New York Sun*, and *The Washington Post*. He also is the co-author of two books on security and counter-terrorism (including a *New York Times* Best Seller) and has authored more than a dozen journal and opinion-editorial articles. A former Fulbright Scholar to Turkey, Mike is an Occasional Guest Lecturer at National Defense University, Georgetown University, and Joint Special Operations University. He received an M.A. in Strategic Studies and International Economics from the Johns Hopkins University School of Advanced International Studies (SAIS) in Washington, D.C., and an M.B.A. from the Australian School of Business in Sydney, Australia. He also was graduated cum laude with a B.A. in International Relations from the University of Pennsylvania.

Join us at the Omni in Dallas, TX on Monday, August 24 for our opening General Session! You won’t want to miss this timely presentation.

VIEW FROM THE BOARD

continued from page 1

Even today, there is hardly a day that goes by that someone does not make some comment about the ties. Of course, it is not the ties, but what the ties represent. Whether planted on the Moon, on some hill in a far off land, the side of a plane, passing from one honor guard member to another, handed to the surviving spouse of one of our warriors, at a sporting event, in front of our credit unions, or even our own front yards, the very sight of Old Glory swells our emotions.

The mission to protect these colors and what the flag stands for is never ending. I am amazed when I look at the young warriors who accept the challenge that has been passed from generation to generation. They seem to never question their own motives, only realizing that this is just the right thing to do.

So, when you see Old Glory flying high, remember what it takes to keep the sun from never setting on the flag of the United States of America. As military credit unions, our mission is to ensure these warriors and their families are taken care of at all costs. This is not a bottom line issue, it is a service issue. We are truly here to serve those who serve us. So, respect and fly Old Glory proudly as a way of saying thanks for the sacrifices our warriors have made and continue to make to keep this the Home of the Free and the Brave!

Conference Reminder!

Just a quick reminder to reserve your rooms for the upcoming DCUC Conference in August. Although we are less than two months out from the conference, we have been advised that the shoulder dates (to include Friday night, August 22) are filling up quickly. We recommend getting rooms reserved now, especially if you’re planning to play golf on Saturday morning, August 23 for our Tournament.



Tinker FCU marks anniversary of Moore, OK, tornado. Photos courtesy Tinker FCU

Tinker FCU Observes the Anniversary of Last Year's Storms with Gratitude

Nancy Entz, VP/Director, Marketing

One year ago, on May 20, 2013, the EF-5 tornado that ravaged the community of Moore, OK, went directly over the Tinker FCU (TFCU) Moore branch, completely destroying the facility, but sparing 23 people who took shelter in the vault. Today, on the anniversary of the storm, TFCU employees are back at the newly rebuilt Moore branch, ready to serve the community.

"We are all so happy to be back home and in the community," said Assistant Vice President/Branch Manager Jan Davis. "We are absolutely thrilled to reopen, and it is so apparent on the faces of all of the employees here." The TFCU Moore branch reopened its doors on Monday, January 27, 2013—only eight months after the storm.

On May 20, 2013, TFCU employees monitored the approaching storms and followed the established protocol for severe weather, taking shelter in the safe deposit box vault. All 14 employees, eight TFCU members and one passer-by rode out the storm and walked away from the destruction without injury.

"I am so grateful for the people at the Moore branch and the friendships we have made from that day," said TFCU member Dena Clark, who took shelter in the vault during the storm. "Yes, it happened and it's part of my family's story now. My husband and I just celebrated our first year of marriage and buying our first house—none of that would have happened without TFCU and how the people there saved my life."

Immediately following the storm, TFCU employees worked to communicate to members about the destruction of the branch, the safety of everyone inside and that all of their information was secure. TFCU leadership met to begin the plan of recovery. There was never a question if TFCU would return to Moore, only when.

"We began a conversation with our community almost immediately through social media, and the outpouring of support was inspiring," said TFCU Senior Vice President of Marketing Matt Stratton. "There was never any doubt that we would rebuild and be a part of Moore's recovery, and we are so thankful for all of the support and encouragement we received from everyone who helped out along the way, beginning only moments after the tornado passed right through to opening day of the new branch."

The safe deposit box vault was the only remaining, intact structure. The vault walls were constructed of five-inch-thick concrete panels with steel rods to securely affix the vault in the building. TFCU chose to remember the strength of the vault and the events of May 20, 2013, with the installation of a monument made from a recovered section of the safe deposit box vault where 23 people took shelter during the storm. The monument, located outside of the rebuilt branch, displays the original building dedication plaque and an etched inscription to pay tribute to the lives saved and the spirit of Oklahomans in times of need.

NSWC FCU Hires New CEO

Robin Kuss, Marketing Administrator

NSWC FCU based in Dahlgren, Virginia, serving the Naval Support Facility Dahlgren Navy base and select employee groups (SEGs) throughout King George County and the greater Fredericksburg, VA area, has hired Bruce Six as their new Chief Executive Officer.

Bruce is a seasoned credit union executive with 24 years of experience. He joins NSWC FCU from Mid-Atlantic Corporate FCU where he was the Chief Investment Officer for six and a half years.

"Bruce Six is a tremendous asset to the team at NSWC," said Jim Ball, Board Chairman. "His knowledge of the economy, technology, and experience and understanding of the credit union philosophy will add enormous value to the membership of NSWC."

"There is tremendous opportunity to take what is already a very good credit union and make it into an even greater financial resource for the membership and the community," said Bruce.

Andrews FCU and Steak Team Mission Partner for D-Day Vets

Scott Bolden, Andrews FCU

Andrews FCU in partnership with the Steak Team Mission provided approximately 600 Texas-style BBQ steak meals with all the trimmings to D-Day vets and their family members in commemoration of the 70th Anniversary of the D-Day landing in Normandy, France on June 5.

Since 2002 the Steak Team has served over 50,000 steaks to service members all over the globe to include on three aircraft carriers out at sea. The venue for the lunch/dinner was Château Bernaville in Picauville which is also the home of the Allied Conservatory Foundation. The Château served as the headquarters for German General Wilhelm Falley, commanding general for the German defense of the Cotentin Peninsula and also the place where he was ambushed and killed by troops from the 82nd Airborne Division.

Travis CU Helps Solano's Homeless Youth Get a Good Start to the School Year

Sherry Cordonnier, Director of Corporate Relations

“Over the last school year, Solano County schools have identified more than 1,400 homeless students in the community,” said Patsy Van Ouwerkerk, chief executive officer of Travis CU. “Due to the loss of housing and financial problems, these young people may be living on the streets, in shelters, or staying temporarily with family or friends.”

To assist the homeless youth of Solano County, Travis CU has partnered with the Solano County Office of Education (SCOE), the Food Bank of Contra Costa and Solano, and Educational Partnership of Solano in support of the regional Stuff the Bus Campaign. Donations will help stuff the bus with school supplies to benefit Solano County's homeless children as they prepare for the coming school year. Our youth can use the following items:

- alarm clocks
- binder
- colored pencils
- flash cards
- lunch bags
- paper
- pencil sharpeners
- backpacks for all ages (please no solid blue or red colors)
- binder dividers
- calculators
- crayons
- erasers
- glue sticks
- highlighters
- note pads
- rulers
- pencils
- pencil pouches

For more information, please contact Solano County Office of Education's Homeless Youth Services Program, at (707) 399-4855.

Join Us! DCUC's 51st Annual Conference
Dallas Omni Downtown
Dallas, TX
August 24-27, 2014

ACU Introduces App Designed to Simplify Car Buying Process

Heidi West, VP of Marketing and Business Development

In today's wireless world, there seems to be an app available for just about anything you might want to do with your smartphone or mobile device. But until now, there hasn't been an unbiased car shopping app designed for credit union members. That's why America's CU has recently introduced the new AskAuto app—designed to make shopping for a car and applying for a loan easier.

With the AskAuto app, shoppers can scan vehicle identification numbers, or VINs, to get average retail costs and EPA mileage estimates. They can also make notes and rate all the vehicles they like. The AskAuto app saves the information for comparison later. Meanwhile, the credit union can send messages about different loan options and dealer partnerships that might interest the AskAuto app user during the vehicle shopping process.

Once the shopper has decided on their car, they can apply for their loan anytime or anywhere using their smartphone or tablet. In most states, shoppers can scan their driver's license to prefill portions of the loan application. The AskAuto app also prefills vehicle information, saving typing time and ensuring accuracy of the information.

The AskAuto app helps users stay organized during the car buying process and easily gathers information needed to make an informed buying decision.

Armed Forces Financial Network, Scott CU Donate Gift Cards to Local Fisher House

Adam J. Koishor, Chief Marketing Officer

Employees of Scott CU in partnership with the Armed Forces Financial Network recently presented \$1,000 in thank you gift cards to help military families staying at the Fisher House in St. Louis.

The 20 gift cards will be given to family members of injured or ill soldiers or veterans to help them with expenses during their stay while the soldier receives medical treatment.

The Fisher House, which is at the VA Medical Center at Jefferson Barracks in St. Louis, is available to military family members who are wounded or injured and are undergoing extensive medical treatment. It provides warm, caring, comfortable, and convenient lodging for family members at no charge. This allows each family constant access to their loved one to help in the healing process, according to St. Louis Fisher House Foundation Chairman & CEO Kenneth Schieler.

“We have heard stories of family members who stay at the Fisher House and need money for their everyday needs. Sometimes it is because their stay at the house becomes extended while their family member is being treated at the hospital,” said Scott CU Community Relations Supervisor Ashleigh Deatherage. “We are honored to partner with AFFN to be able to provide these gift cards for the family members for free. They are truly a thank you to the family for their loved ones service to our country.”

Scott CU has supported the local Fisher House with several fund raising efforts.

“When they were raising money to build the Fisher House here, we were excited about the opportunity to help with the effort to provide housing for injured soldiers' families during their time of need,” Deatherage said. “Now, we are happy to play a small part in helping them offer support to the families who are staying at the house. We are thankful for the partnership with AFFN.”

Defense Credit Union Council
601 Pennsylvania Avenue, N.W.
Suite 600 S
Washington, D.C. 20004-2601

First Class Mail
US Postage
PAID
Annapolis, MD
Permit 163



Left to right: Tom Cameron, Chairman, Board of Directors; Devin Simmons, Scholarship Recipient; Michelle Hermes, Scholarship Recipient; Abigayle Cenname, Scholarship Recipient; Brenda Dawson, Secretary, Board of Directors; Paul W. Muse, President/CEO of 1st Advantage FCU. Photo courtesy 1st Advantage FCU

1st Advantage Awards \$10,000 in Scholarships

Jessica Dawson, Marketing Supervisor

1st Advantage awarded a total of \$10,000 in scholarships to well deserving Greater Peninsula high school students. Pictured are recipients of the 2014 Directors' Scholarships. In honor of their academic achievements, each scholarship winner received \$2,000 to help fund their continued education.



For the latest credit union news, visit www.dcuc.org or scan the QR code below:

