



# ALERT

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## VIEW FROM THE BOARD

### The Army War College Experience... Intriguing and Inspiring

*Denise Floyd, President/CEO, Fort Sill FCU; 1st Vice Chair, DCUC*

In June I had the privilege of attending the 60th National Security Seminar (NSS) of the United States Army War College. The seminar is the final event of a 10-month program of study for senior military officers, to include 77 international military officers, that focuses on the strategic aspects of national security. For the last week of the college, community leaders from across the country are invited to attend and share their views on the Nation's security and welfare with the Army War College students. It was truly an honor to be invited and attend this event and I can honestly say the DCUC motto, which we all know well, of "Serving Those Who Serve Our Country" has been elevated to an even higher level of significance for me after attending this event.

The men and women I met during the week validated my confidence in our future military leaders and made me realize more than ever I am truly blessed to be serving them! These students were bright and knowledgeable beyond their years, and their 10-months at the war college set the stage for them to enter new roles in their future service and be strategic military leaders in the Armed Forces.

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## CEO UPDATE

### Financial Education Guidelines

*Roland "Arty" Arteaga, President/CEO, DCUC*

During the past several weeks, we have received a number of emails and calls regarding financial education and whether local commands can unilaterally permit off-base entities and/or organizations—either profit or non-profit—to conduct financial education on base. While there are very few exceptions to the rule, for the most part, the approval must come from the Pentagon. To ensure you have a ready reference outlining the Department's rules, as they exist today, I thought it beneficial to summarize the guidelines and highlight a couple of key areas, as well.

The Department of Defense Instruction 1344.22 (Military Family Readiness) sets the requirements for financial education and counseling. Among the various responsibilities cited within, is the Military Departments' charge to ensure: 1) on-base financial institutions are complying with the requirements set forth in both the DOD Financial Management Regulation (DODFMR), Volume 5, Chapter 34 (Financial Institutions on DoD Installations) and DOD Instruction (DODI) 1344.07 (Personal Commercial Solicitation on DoD Installations)...and 2) Military Departments are maximizing the use of existing resources—such as you! You (and the on-base military bank) are the preferred provider of financial education on DOD installations, as the DODFMR and DODI require you to provide education and financial counseling at no cost to the Commander and our troops...and the DODFMR specifies that financial education should be included in your Command Operating Agreement. The Military Departments have the obligation to provide educational programs to their respective service members; however, as an integral component of the Department's Family Readiness System, the Command's Personal Financial Managers should be turning to you and the on-base banks, as the preferred providers for these programs—not off-installation organizations or companies. For certain, however, and as noted in the Department's Personal Commercial Solicitation guidelines (DODI 1344.07), "Under no circumstances shall commercial agents, including representatives of loan, finance, insurance, or investment companies, be used for this purpose."

While the rules stipulate that commercial agents may be used to provide financial education programs regarding "the Survivor Benefits Program and other government benefits provided by tax-exempt organizations under section (c) of 26 U.S.C. 501 or by any organization providing such a benefit under a contract with the Government," the DODI also stipulates that "Educators from non-government, non-commercial organizations expert in personal financial affairs and their materials may, with appropriate disclaimers, provide the educational programs and information required...if approved by a Presidentially-appointed, Senate-confirmed civilian official of the Military Department concerned." In essence, the approval authority for non-government, non-commercial organizations to conduct financial education on base resides at the Pentagon...at the highest Executive leadership

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

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*Gen. Philip M. Breedlove greets a member from the Steak Team Mission staff during the 70th Anniversary of D-Day Commemorative Event in Normandy, France. The event was co-sponsored by Andrews FCU and Steak Team Mission. Photo courtesy Andrews FCU*

## Andrews FCU and Steak Team Mission Partner to Provide Steaks to 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 accompanying family members in commemoration of the 70th Anniversary of the D-Day landing in Normandy, France. 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, 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.

Several dignitaries, including the Secretary of the Army John McHugh, Army Chief of Staff General Raymond T. Odierno, NATO Supreme Allied Commander General Philip M. Breedlove, USAREUR Commanding General Lt. Gen. Donald M. Campbell Jr, 82nd Airborne Division Commander Maj. Gen. John Nicholson, West Point Commandant of Cadets Brigadier Gen. Richard D. Clarke, and other general officers were in attendance.

## Credit Union Financial Literacy Coordinator Receives Scholarship

*Sarah Marks, Fort Lee FCU*

Fort Lee FCU is proud to announce that Jimia Jones, Financial Literacy Coordinator, was chosen as the 2014 National Youth Involvement Board Southern Regional Scholarship recipient. Jones began her career in the credit union industry in 2013. In less than six months, she has reached over 500 students within Fort Lee FCU's membership area. Jones is actively involved with the Credit Union Cares Foundation Financial Education Committee and the Virginia Finance Alliance. She holds a BA in Communication Studies from Regent University and a CSC in American Sign Language from J. Sargeant Reynolds Community College. In her spare time, she enjoys dancing, cooking and event planning.

## America's CU Wins Four MAC Awards

Heidi West, Vice President Marketing & Business Development

America's CU (ACU) recently received four awards from the Marketing Association of Credit Unions (MAC)—two gold awards in their asset category for the credit union's Eric the Hipster coordinated campaign and viral videos and two silver awards for a social media campaign and outdoor media. ACU was also a finalist for the association's Best in Show award.

The MAC awards competition recognizes outstanding marketing campaigns in the credit union industry. In 2013, ACU launched their Eric the Hipster campaign for which they have been recognized through MAC and the National Association of Federal Credit Unions (NAFCU).

"We sought to reach people that are distinctly Pacific Northwest—a group that while may not be hipster, could relate to hipsters," says Heidi West, Vice President of Marketing and Business Development. "We wanted a campaign that lived in a viral world, as well as traditional advertising channels. That means that people should want to watch our messaging, and pass it along because it's fun."



Fort Bragg FCU presented a \$3,000 check to Support Military Spouses. Photo courtesy Fort Bragg FCU

## Fort Bragg FCU Donates to Shoeboxes for Military Spouses

Vanessa Pillmore, Fort Bragg FCU

Fort Bragg FCU presented a \$3,000 check to Support Military Spouses, the nation's only program dedicated to collecting and distributing shoebox gifts to military spouses. The Shoeboxes for Military Spouses event was held at the Cross Creek Mall in Fayetteville, NC. Approximately 2,000 shoeboxes were delivered to deserving military spouses. In addition to the check, Fort Bragg FCU also donated items that were included in each container. Support Military Spouses expresses gratitude towards military spouses for their daily sacrifices and recognizes these brave individuals each year as we celebrate Military Spouse Appreciation Day, which takes place each year on the Friday before Mother's Day. Fort Bragg FCU was thankful to be a part of this heartwarming event. "Military spouses often think that no one appreciates them or sees all their daily sacrifices, but this organization reminds them that everyone does care, and we are truly appreciative for everything they do for our servicemen and women. They are true heroes," said David Elliott, Fort Bragg FCU President/CEO.

## Hanscom FCU Honors Summer's First Hero Among Us

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU is proud to once again be partnering with the Red Sox Class A affiliate Lowell Spinners to honor local military men and women through the Heroes Among Us program, beginning recently with extraordinary honoree Jonathan Martins.

A Corporal in the Marine Corps from 2009 to 2013, Jonathan received the Medal of Valor for his lifesaving decisions and courage as a squad leader during two tours in Afghanistan. Before taking in the June 26 Spinners game with his friends and family from a luxury suite, he had the opportunity to take batting practice with the team, be recognized during a pre-game ceremony and throw out the first pitch.

"We all know a day at the ballpark is hardly enough thanks for Jonathan's incredible service, but we can try to make it the most special day at the ballpark possible," said Hanscom FCU Chairman of Board Paul Marotta. "We all just hope he and his family get at least some sense of just how appreciative his community is."

The Heroes Among Us program was created in 2012 and relies on community submissions and nominations from throughout the Merrimack Valley and beyond. Additional winners will be honored at games later this summer.

### U.S. Coast Guard Celebrates 224 Years on August 4

The U.S. Coast Guard was formed in 1790 when the first Congress authorized the construction of ten vessels to enforce tariff and trade laws and to prevent smuggling. The service received its present name in 1915 under an act of Congress when the Revenue Cutter Service merged with the Life-Saving Service. Thank you to all of our Coast Guard service members and veterans, and congratulations!



*The Breckenridge Band will perform during the 15th Annual Hall of Honor Awards Dinner.*

## 51st Annual Conference Preview

*Janet Sked, DCUC Conference Manager*

Plans are well underway for this year's Annual Conference at the Omni Dallas Downtown. We have an outstanding line-up of speakers that are in place to provide you with a top-notch educational program. Whether they are presenting for our general sessions, hot market issues or corporate partner breakout sessions and educational workshops, you will not be disappointed! On a lighter note, here is a sneak peak into what's in store for you when we're networking and having fun.

### Entertainment Highlights

The DCUC Showcase with a Purpose will open its doors on Sunday, August 24 at 12 noon with a Mexican Fiesta! Enjoy our Mariachi Trio and some delicious foods from South of the Border. Take this time to bid on items for our fundraiser supporting Operation Mend, meet and greet our very special Corporate Partners, and be sure to buy your tickets for the handmade Lone Star Blanket (see page 16) and our 50/50 Raffles.

Immediately following the Showcase, please plan to attend both the Military Breakout Sessions and also some thought-provoking presentations by our valued Corporate Partners. As an added incentive, if you attend and fill out your red, white and blue tickets, you will have the opportunity to win cash prizes!

Later on Sunday, our Chairman's Reception, sponsored by Armed Forces Financial Network, will officially welcome you to our 51st Annual Conference at Historic Union Station (three blocks away) where we will relax and enjoy a down-home Texas musical tribute by Lone Star Attitude! Texas Casual clothing is a must.

### Tuesday Night, August 26 Hall of Honor Entertainment

DCUC is pleased to announce this year's entertainment during our 15th Annual Hall of Honor Awards Dinner. This year, we are beginning and ending our conference in the Lone Star State with some great country music—The Breckenridge Band!

Breckenridge is a six-piece dynamic Dallas/Fort Worth based band founded in 1988. These talented musicians play no less than eighteen different instruments and are at home in many different musical styles. A strong vocal presentation is the backbone of this unique band. Breckenridge has become one of the very best bands in Texas. They have also played for the President of the United States *twice!* Many thanks to Member Wealth Management for sponsoring our Dinner Entertainment.



## Travel Tips to Dallas

Dallas, TX is one of the easiest cities to reach by air. The city of Dallas has not just one large airport, but *two!* Before booking your flights, consider both options:

1. With a central North American location that puts you within 4 hours of any major city in the U.S., it's no surprise that Dallas Fort Worth International Airport (DFW) is one of the world's busiest and fastest growing airports, handling about 1,900 flights daily. DFW is located about 30 minutes north of downtown Dallas.
2. Dallas Love Field (DAL) is primarily serviced by Southwest Airlines and is a mere six miles from the Omni Hotel Dallas (our conference hotel). Love Field was the primary airport in Dallas until 1974 when DFW was built. This airport has recently undergone an extensive renovation and while not as large as DFW, it is easy to get around and a very nice airport. This is a great option if you fly Southwest!

### Weather

August in Dallas can be warm and sultry, as one would expect. However, while July is considered the warmest month in Dallas, the month of August is characterized by gradually falling daily high temperatures, with daily highs around 94 degrees and an average low of 75.

Be sure to bring clothing that will be comfortable in hot weather. But remember that hotel meeting rooms and restaurants can be chilly. Sweaters or jackets for indoors are a good idea. Remember to stay hydrated when outside walking and always wear comfortable shoes.

We look forward to seeing you in Dallas next month. Safe travels!



Service CU Vice President of Overseas Operations Thomas F. Joyce presented the \$3,000 donation to Doria Rey, Assistant Manager of the Landstuhl Fisher House. Photo courtesy Service CU

## Service CU and Armed Forces Financial Network Contribute \$3,000 to Families

Lori Holmes, Service CU

Service CU, along with the Armed Forces Financial Network, recently presented a total contribution of \$3,000 to help military families with their stay at the Landstuhl Fisher House in Landstuhl, Germany. Vice President of Overseas Operations Thomas F. Joyce presented the donation to Doria Rey, Assistant Manager of the Landstuhl Fisher House.

“Service CU and AFFN are extremely proud to contribute to an organization that so directly impacts the families of our wounded warriors.” said Joyce.

The \$3,000 donation will go toward daily living expenses of the military while staying at the Fisher House. The contribution consisted of \$1,500 from Service CU as well as a \$1,500 matching donation from the Armed Forces Financial Network (AFFN).

Service CU has also been a longtime contributor to the Fisher House, making financial contributions through AFFN’s matching program. The Fisher House provides a home away from home for families and patients receiving medical care at Landstuhl Regional Medical Center.

## Elvington Receives Highest Honor from VA Peninsula Crime Stoppers

Sue Thrash, Langley FCU

Barbara Elvington, Langley FCU’s Senior Vice President of Operations, received the prestigious Fred Kern Meritorious Service Award from the Virginia Peninsula Crime Stoppers during their “Salute to Law Enforcement” luncheon on June 19, 2014. The award acknowledges Elvington’s ten plus years of outstanding service to the organization.

“This award is about 5 years old and has only been presented twice—to the *Daily Press* and Adams Advertising for their contributions in assisting the organization,” said Peninsula Crime Stoppers Chairman Fred Kern. “This is the first time the honor has been presented to an individual.”

“It is an honor to receive this award—Crime Stoppers is an amazing organization with a very dedicated Board of Directors,” stated Elvington.

## Belvoir FCU Commits to Supporting Veterans at Paralyzed Veterans’ Golf Open

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU reaffirmed their commitment to support our nation’s veterans as sponsors of the seventh annual Paralyzed Veterans’ Golf Open at the Trump National Golf Club in Potomac Falls, VA.

Sharon Leake, Belvoir Federal’s Installation Liaison, volunteered to be a caddy for a disabled veteran during the golf open. The tournament offered disabled veterans, military officials, business leaders, and others the opportunity to support Operation PAVE (Paving Access for Veterans Employment), a program aimed to end high unemployment for veterans, especially those with disabilities.

The 2014 event raised more than \$400,000 for Operation PAVE and helped open new vocational rehabilitation centers in San Antonio, TX, Augusta, GA, Tampa, FL, and Chicago, IL. This year’s funds will go towards growing the program and supporting services that are provided free to all veterans.

“Belvoir Federal has always been committed to supporting our nation’s veterans,” said Sharon. “It was a tremendous honor to represent Belvoir Federal in support of these men and women whose sacrifice helped ensure our way of life will continue.”

Operation PAVE assists veterans seeking employment by providing free one-on-one job counseling and placement assistance, and support to all veterans, their families, and their caregivers. PAVE specializes in assisting disabled veterans seeking to re-enter the workforce and their counselors also work with local employers committed to hiring veterans to identify qualified employment candidates.

Since 2007, 2,500 veterans have received services through the PAVE program, and 700+ companies and organizations in the PAVE Employer Network have committed to hiring a PAVE client.



Nichole Burton, Business Development Officer, made the check presentation to 4th grade teachers, Patty Paulson and Carol Drish. Photo courtesy RIA FCU

## RIA FCU Teaches Students about Finances through School Lemonade Stand

Nichole Burton, RIA FCU

For four years, R.I.A. FCU has assisted students with a lemonade stand at Thomas Jefferson Grade School located in Milan, Illinois. In months prior to the “grand opening,” students learned the basics of business and handling money. With assistance from RIAFCU’s Nichole Burton, Thomas Jefferson’s 4th graders developed and implemented a marketing plan, and took turns making and selling the product. A total of \$470 was raised and given to the Student Activity Fund at the end of the three-day sale. Nichole Burton, Business Development Officer made the check presentation to 4th grade teachers, Patty Paulson and Carol Drish. The staff and students of Thomas Jefferson were excited to be a part of this learning experience and eagerly await their next venture into the business world.

## Mid Missouri CU Hosts 9th Annual Military Appreciation Day

Dustin Lundgren, Mid Missouri CU

The Mid Missouri CU hosted its 9th Annual Military Appreciation Day and celebrated the Army’s 239th Birthday at Hammons Field in Springfield on June 14. Prior to the event the Credit Union raised over \$20,500 through fundraising events and with the help from community businesses and Credit Unions. With the money raised, Mid Missouri CU purchased over 2,000 tickets and gave them out free to active duty, reservists, veterans, National Guard, retired military of all branches, and their immediate family members.

First pitches were thrown by special guests MG. Leslie Smith; CSM. Terrence Murphy; Soldier of the Year, SPC Joshua Roberts; MMCU CEO/President, Johnny O’Hare; and Chairman Mid Missouri CU Board of Directors, Jim Woods. During the pregame ceremonies the Oath of Enlistment took place, which was administered by MG. Leslie Smith. More than 40 enlistees that took the field and were sworn in to the United States Army. The field was then taken by the Joint Service Color Guard while the 399th Army Band played the National Anthem. Shortly after, the game between the Springfield Cardinals and the NW Arkansas Naturals began.

Mid Missouri CU employees threw out shirts, handed out various giveaways and gave out VIP tickets to eager groups of soldiers. The night was concluded with a major fireworks display sponsored by the Credit Union. This was the largest of their Military Appreciation Days with more than 7,500 people in the stands.

## David H. Gilbert Recognized as 2014 Volunteer of the Year by MDDCCUA

Gayle Stark, APGFCU

In June, the Maryland–DC Credit Union Association (MDDCCUA) recognized David H. Gilbert as the 2014 Volunteer of the Year. Mr. Gilbert has served as a member of the board of directors for Aberdeen Proving Ground FCU (APGFCU) for more than thirty years. He was board chairman for 20-plus years and continues as a director.

During his 45 years of service, Mr. Gilbert has been recognized throughout the credit union movement. He also serves as the volunteer director for the MD|DC Credit Union Association. He is an active leader in the National Association of Credit Union Chairmen and a charter member of the Maryland Chairman’s Forum designed to help smaller credit unions by sharing information and advice.

In 2009, Mr. Gilbert was honored by the National Association of Federal Credit Unions as Volunteer of the Year.

Following an undergraduate degree from Harvard University, Mr. Gilbert went on to earn a law degree from the University of Maryland and a Master of Science in Business Administration from George Washington University. He has retired from a career of civil service with the U.S. Department of the Army.



## Frontier Community CU Donates \$3,000 to the Center of Valor and Remembrance

Bill Hauber, Frontier Community CU

Frontier Community CU made a third contribution from its Surviving Spouse & Family Member program to support the Center of Valor and Remembrance at Fort Leavenworth. The credit union donated \$1,500 and had a matching contribution of \$1,500 from the Armed Forces Financial Network for a combined total of \$3,000. In the past three years, the organizations have partnered to award a total of \$9,000 in support of the families of fallen soldiers.

The funding supports ongoing opportunities to create scrapbooks and display miniature flag cases imprinted with fallen service members' information. A portion of the funds were used to purchase recognition items for children of fallen soldiers for April's Month of the Military Child.

"We are proud of our Surviving Spouse and Family Member program," said Frontier Community CU President Bill Hauber. "With the support of the Armed Forces Financial Network, everyone at the credit union is honored to have the opportunity to broaden services available to families of the fallen here in our community."



Sharon Adams, Fort Leavenworth Survivor Outreach Services Coordinator, accepts a \$3,000 check from Bill Hauber, Frontier Community CU President. Photo courtesy Frontier Community CU

## Two ABNB Members Receive the 2014 Jack E. O'Connor Memorial Scholarship

Kelli Ragland, ABNB FCU

ABNB FCU is pleased to announce that two of its members, Julia Rodil and Sarah Williams, were chosen as recipients of the 2014 Jack E. O'Connor Memorial Scholarship offered by the Tidewater Chapter of Credit Unions.

Julia is currently enrolled in the International Baccalaureate program at Princess Anne High School in Virginia Beach, VA. Julia is a member of Spanish, Science and National Honor Societies; Princess Anne High School swim team and a tutor at Princess Anne High School. She's also very active in her church and is a volunteer with the Chesapeake Guinea Pig Rescue. Julia will be attending The College of William & Mary in the fall, majoring in Psychology and Neuroscience; with the goal of becoming a Certified Therapist to counsel victims of sexual violence and/or child trafficking.

Sarah is currently enrolled in the Health Science Academy at Bayside High School in Virginia Beach, VA. Sarah is a member of the Medical Honor Society, Historian of the Science Club and Sportsmanship Captain and Co-Captain of the Gymnastics team. She also volunteered with Operation Smile. Sarah plans on attending Virginia Commonwealth University to pursue a Doctorate in Pharmacology.

The Jack E. O'Connor Memorial Scholarship is offered by the Tidewater Chapter of Credit Unions to qualified graduating seniors who plan to attend a college or university. Several scholarships are awarded to graduating seniors that are members of credit unions in the Tidewater area.

## 560 Come Out for Warrior Week Movie Night

Susan Dickinson, Fort Campbell FCU

On Friday, June 13, Fort Campbell FCU continued to show their support for the military by treating Active Duty Military and their families to a complimentary movie. For the past seven years, Fort Campbell FCU has sponsored Warrior Week Movie Night at the Regal Clarksville Stadium 16 (formerly the Great Escape). This year 560 active duty soldiers and their family members came out for the movie *How to Train Your Dragon 2* by Dream Works.

Military families were greeted by employees of Fort Campbell FCU and were shown to a private access line, which began two hours before show time. By six o'clock, the first two theaters were sold out. One movie attendee expressed her gratitude by saying, "This is why I love Fort Campbell. No other military post has treated us this well! Thank you."

## Bradley A. Smith Appointed Chief Staff at Pacific Marine CU

Nancy Harvey, Community Relations Officer

Pacific Marine CU's President and CEO, Dave Davis, appointed Bradley A. Smith as Chief of Staff of Pacific Marine Credit Union effective July 1, 2014. Smith will be second in command and overseeing all administrative, financial and operational activities.

Smith joined PMCU in 1996 and has held a wide range of leadership positions, including Marketing Manager, Director of Plans and Programs, and Vice President of Strategic Development. During his tenure, Smith has made integral contributions to the success of the PMCU team, including PMCU's conversion from a Federal to a State chartered community credit union, and opening seven branches in the past 12 years while doubling PMCU's asset size.



Pen Air FCU reps present the Pensacola Humane Society with \$7,500. Photo courtesy Pen Air FCU

## Pen Air FCU Raises \$7,500 to Support the Pensacola Humane Society

Patricia M. Veal, Pen Air FCU

Pen Air FCU representatives presented the Pensacola Humane Society with a check for \$7,500 generated through internal fund raising efforts to support the no-kill shelter and adoption center for homeless animals. The contribution was made possible largely due to Pen Air FCU's Charitable Events Committee. The committee is made up of Pen Air FCU employees who determine which charities the credit union will focus fund raising efforts. This year the Pensacola Humane Society was selected as one of those charities.

Stu Ramsey, President/CEO of Pen Air FCU, was on hand during the presentation and commented, "It never ceases to amaze me the generosity that Pen Air FCU employees continue to display for their community. Staff held bake sales, chili cook-offs, jeans days, and other events to raise funds which the Credit Union matched. I am proud to present the check for \$7,500 on their behalf as well as on behalf of Pen Air FCU."

## ABNB FCU Participates in Relay for Life

Kelli Ragland, ABNB FCU

On Saturday, June 7, more than 50 participants on the ABNB Relay for Life team gathered at Landstown High School to walk through the night in support of Relay for Life. During the past year, various fundraising events were held to raise money for the cause. After all of the fundraising, ABNB's Relay for Life team was able to donate over \$3,000.

ABNB has been participating in Relay for Life 16 years ago. Denise Sturgis and Chris Townsend, ABNB employees, have been team captains every year since. "I'll never forget the first year we participated, seeing those survivors walking and saying thank you." said Denise Sturgis, ABNB Relationship Manager. "I want to bring awareness and to help find a cure for this disease. I will continue to lead the ABNB Relay for Life team and walk for another birthday for all."

## Security Service FCU Recognized for Worksite Wellness Efforts in Texas and Utah

Clarissa Rodriguez, SSFCU

The San Antonio Business Group on Health (SABGH), in collaboration with the Mayor's Fitness Council, recognized Security Service FCU (SSFCU) with a Silver Award in the 2014 Healthy Workplace Recognition Program. It is the fifth year the credit union has been recognized in the category for workplaces with more than 200 employees.

The credit union was recognized by the Utah Council for Worksite Health Promotion (UCWHP) with a Platinum 2014 Healthy Worksite Award. This award is the state's premiere award honoring achievements of businesses and organizations that have employee health promotions and wellness programs. The Utah award was based on corporate activities and outcomes for employee programs focused on the general worksite, environment, nutrition, physical activity, safety and prevention.

The credit union is known for its sponsorship of community fitness events where employees and their families have the opportunity to participate in activities promoting physical fitness. SSFCU supports health and wellness in a very holistic way, promoting health education, physical activity, nutrition, smoking and tobacco cessation, financial fitness and more.

At the San Antonio awards ceremony, SSFCU compensation and benefits manager Amanda Kassler served as keynote speaker, presenting the credit union's wellness initiative and best practices for the nearly 50 companies present.

"Since we started our wellness program six years ago, we've seen huge results," said Anne Hoeffner, SPHR, SSFCU assistant vice president of compensation and benefits. "While we've received many industry awards, we're particularly proud of the results...millions of steps taken... thousands of hours of exercise logged... thousands of pounds of weight lost. Our employees are taking up healthy habits and getting rid of the bad ones. We're really making a difference," she added.

Each civilian attendee, such as myself, is assigned to one of the 20 seminar groups established at the beginning of the school year. I was assigned a seminar group that included three foreign officers: a Brigadier General from Bangladesh, a Colonel from Kenya, and a Colonel from Peru. Three branches of service were represented from the military members in the seminar: eight Army, two Air Force, and one Marine as well as one civilian from the U.S. Department of State. Rounding out the group were six business individuals assigned and four instructors. With such an array of experience and knowledge, the discussions could not help but be intriguing and stimulating.

Each day started with a featured speaker, and a lively discussion on the topic presented was held afterwards. These guest speakers included retired General Barry McCaffrey, former director of national drug control policy under President Clinton who commanded the 24th Infantry division during Operation Desert Storm, Rachel Maddow, MSNBC political commentator, and Peter Singer, director of the Center for 21st Century Security and Intelligence at the Brookings Institution. Each of these brought their own, different perspective to the issues that our nation is facing. After each presentation the ensuing conversation resulted in thought-provoking ideas, and after brainstorming the issues, we concluded there are no easy solutions to our current situation, at home or abroad.

The bright spot, though, is that there are now many senior leaders in our services integrating this gained knowledge and perspective into their new post-college roles. These leaders are intelligent, methodical, and now ready to lead our nation into a brighter future after graduating from the U.S. Army War College. I admire and respect these individuals for their dedication to our country and the sacrifices they make on all of our behalf. I was proud to say that I serve those who serve our country to the individuals in my seminar group, and I left the War College with a new sense of pride, of patriotism, and mostly of hope for the future of our country!

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## Travis CU Awards Twenty Scholarships

*Sherry Cordonnier, Director of Corporate Relations*

**T**ravis CU awarded 20 worthy high school students the Mary Keith Duff Memorial Scholarship. The credit union offers the scholarships to assist its young members with the increasing cost of higher education and to reinforce its commitment to the financial success of our country's future leaders.

During an elegant "Ivy League" summer reception, each scholarship recipient was presented a \$1,500 scholarship to help them with college expenses. The students also received a scholarship certificate, a certificate of special Congressional recognition, a California State Assembly certificate of recognition, a California State Senate certificate of recognition, a small gift and complimentary photos.

The Travis CU Board of Directors established the scholarship program in 2004 and named it the Mary Keith Duff Memorial Scholarship Fund in honor of a long-time board member, who passed away in December 2004. To date, Travis CU has contributed \$220,000 to the program and will continue to award \$30,000 annually.

"As a credit union, we are founded on the philosophy of 'people helping people,' and we stand behind the principles that promote human development and social responsibility," says Patricia Moreno, chairwoman of the board for Travis CU. "Offering these scholarships is just one way Travis Credit Union is assisting young members."

"These students' achievements in school and community along with their aspirations for the future signify that they have the dreams and determination to make a difference in the lives of others," adds Patsy Van Ouwerkerk, Travis CU chief executive officer. "We are proud to honor them and be part of their plans for the future."

To qualify, college-bound high school seniors, who are Travis CU members in good standing, had to have a GPA of at least 3.0 (on a 4.0 scale). Application requirements included a completed Travis CU Student Scholarship Application, a 250-word personal statement essay describing post college plans and goals as they pertain to field of study, a transcript copy certified by a high school official and one letter of reference from a teacher.

## Tower Classic Golf Tournament Raises \$18,000 for the Johns Hopkins Children's Center

*Carla Burger, Tower FCU*

**T**ower FCU's 32nd Annual Tower Classic Golf Tournament raised \$18,000 to benefit the Johns Hopkins Children's Center in Baltimore, MD. The tournament took place on June 13 at Renditions Golf Club in Davidsonville, MD.

More than 130 golfers participated in the tournament, and enjoyed 18 holes of golf, a putting contest, lunch, raffles and door prizes. Raffle items included a tailgating package, Renditions golf four-some, Iron Bridge restaurant gift certificate and autographed sports memorabilia. Major event sponsors included Ammon Heisler Sachs Architects, PC; Apple FCU; CUNA Mutual Group; FIS Global; Hays Companies; RBC Wealth Management; and Recall.

Tower's annual golf tournament has evolved from a casual outing for Tower Board members and managers to a major fundraising event. In recent years, the tournament has raised over \$15,000 annually for Johns Hopkins Children's Center, a member hospital of the Children's Miracle Network. Since 1998, the Tower Classic has raised more than \$230,000 for the Children's Center.



**GOT NEWS?**

Send credit union news to Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).



PenFed Board Members LTC (Ret) Bill R. Vinson (left) and COL (Ret) James F. Quinn present \$150,000 check to Habitat for Humanity of Washington, D.C., president & CEO Susanne Slater. The funds will be used to rehabilitate housing in D.C.'s Ivy City neighborhood. Photo courtesy PenFed

## PenFed Partners with Habitat for Humanity to Aid D.C. Neighborhood

Scott McCleary, PenFed

Homes build neighborhoods. Neighborhoods build communities. And communities build America. That's the message Pentagon FCU (PenFed) emphasized last week in making a \$150,000 donation to Habitat for Humanity of Washington, D.C. (DC Habitat). PenFed Directors and executives were on hand as PenFed presented the check to Habitat for Humanity of Washington, D.C. President & CEO Susanne Slater.

"These homes are a key part of the Ivy City neighborhood's revitalization," PenFed Director COL (Ret) James F. Quinn said. "By helping Habitat for Humanity provide quality shelter for more residents, we're helping the community grow and flourish."

PenFed's donation is just part of the \$18 billion credit union's commitment to improving communities where it has a presence, Quinn said. The credit union prides itself on its community involvement, and is proud to support Habitat For Humanity's efforts.

PenFed Board Vice Chairman LTC (Ret) Bill Vinson said, PenFed and Habitat for Humanity are making a difference in a section of our nation's capital that needs the help. "I'm proud of PenFed's donation and of our employees that volunteer to help Habitat build affordable homes in the Washington, D.C. area for people in need that could not otherwise be able to afford their own homes," he added. "Even though our membership is global, PenFed's heart is in the D.C. Metro area."

Ivy City, Slater said, is a largely industrial area in the central portion of Northeast Washington. It has long faced great challenges, and is one of the city's oldest and smallest communities, with some of its houses dating back a century or more.

Habitat for Humanity's projects on the 1800 block of Central Place include 11 single-family homes, six of which are being built to the highly efficient passive house standard. These two- and three-bedroom homes will be sold to families in need who are willing and able to partner with DC Habitat. Once this third and final phase of construction in Ivy City is completed in 2015, DC Habitat will have built and rehabilitated a total of 28 homes in this once blighted community.

By partnering with DC Habitat at the Legacy Sponsor level during the non-profit's 25th anniversary year, PenFed becomes a title sponsor of the "Raising the Roof" benefit to be held November 20 at D.C.'s Union Station.

## Arkansas FCU Announces CEO Retirement

Denise Goforth, Arkansas FCU

With deep gratitude for his leadership and vision, the Board and staff of Arkansas FCU announce the upcoming retirement of its President/CEO, Larry Biernacki. Larry joined the organization in 2005 and will retire August 1, 2014. Since assuming the role of President/CEO of Arkansas Federal in 2005, Larry has overseen and led his team through a major growth of assets and facilities.

Because of Larry's leadership, Arkansas Federal doubled assets in five-years-time, increased membership by over 20,000 members, saw the opening of eight new locations, and the growth of many different profitable direct and indirect portfolios. In addition, he has been responsible for innovative new products and enhancements being delivered to the marketplace. Arkansas FCU received numerous service and quality accolades under Larry's leadership, including being named 2008 Arkansas Business of the Year.

Larry has been heavily involved in the local community. Personal awards Larry has received are: Emeritus Member of Air Education and Training Commander's Civic Leader Group, the Team Little Rock Cornerstone Award, and Emeritus Honorary Commander for the 314th Airlift Wing.

Larry is greatly appreciated and will be remembered for having led Arkansas Federal with humility, determination, passion, skill, kindness, and a sense of humor.

Larry and his wife, Pam, plan to split their time between their Central Arkansas and East Texas homes during retirement. Plans also include traveling, spending time with family, volunteering in the community, golfing, and fishing.

For the latest credit union news, visit [www.dcuc.org](http://www.dcuc.org).

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## DEFENSE CREDIT UNIONS IN THE NEWS

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TAMPA, FL—**Grow Financial** announced that its assets now exceed \$2 billion. The credit union achieved this milestone due to its steady growth of more than 8.5% since 2012. The foundation for this growth began in 1955 when the military personnel and civilian employees of MacDill Air Force pooled their resources to open MacDill Air Force Base FCU. A broom closet in a base office building was cleared out to make room for the Credit Union's very first location, which was open only during lunch hours... PORTSMOUTH, NH—**Service CU** welcomed Thomas Tessier as its first member at the Nashua Branch when it opened its door on Monday, June 16. Tessier is a five-tour Vietnam combat veteran and treasurer of the Nashua Chapter of Veterans Count. He's also lauded for decades of community service in the Nashua area where he is a strong supporter of veterans and a volunteer for a many local nonprofits. "I am proud to be a member of this credit union where each member has a voice in the credit union's future," says Tessier. "They are a trusted choice for financial needs. I also have a deep appreciation for their unwavering support of Veterans Count New Hampshire." Nashua is a new community for Service CU which is expanding its footprint in the southern portion of New Hampshire to accompany its nearby Hudson In-store Branch and Bedford Branch... PAPANON, NE—**SAC FCU** announced that it has merged with NAFCO FCU in Grand Island, NE. NAFCO FCU will transition and become part of SAC FCU. The merger, which begins July 1, 2014, will be complete August 1, 2014. "The merger of NAFCO FCU and SAC FCU is an exciting representation of credit unions working together," said Gail DeBoer, President of SAC FCU. "We have a long history of providing innovative and trusted banking solutions to our members. This merger will allow us to extend the credit union advantage to NAFCO FCU members, employees of SpartanNash and immediate family members of these groups."

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## DEFENSE CREDIT UNION PEOPLE IN THE NEWS

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WOODBIDGE, VA—Belvoir FCU promotes two employees and hires a new individual to serve as Branch Managers. **Deborah Strom** will now serve as the Mark Center Branch Manager. With more than 15 years of experience in member service, banking, and management, Deborah offers members the expertise and knowledge to maximize their savings and earning potential. **Fondu Conteh** will now serve as the Branch Manager for the Fort Belvoir and Defense Logistics Agency (DLA) branches. Fondu hopes to invigorate these branches with accountability and a driving passion that will increase member relationships. Belvoir Federal welcomes **Bernard Lamptey** as the Woodbridge Branch Manager. Bernard brings with him applied experience, ranging from a frontline teller to a branch manager... PAPANON, NE—SAC FCU announced the addition of **Ryan J. Shaughnessy** to the team of SAC FCU as Wealth Management Advisor. Shaughnessy has over 11 years experience in assisting individuals, families, and businesses in the areas of investments, insurances, and retirement planning... VACAVILLE, CA—Travis CU announced the appointment of **Ivan Jones** as the new senior vice president/CFO. This appointment supports the credit union's plan to transition its current CFO, **Nav Khanna**, to his new position as executive vice president. Travis CU announced the appointment of **Rebecca Slaughter** as the new vice president of enterprise project management. Slaughter will be responsible for creating, streamlining and/or standardizing management tools and processes to oversee the credit union's largest and most strategic projects and initiatives... RADCLIFF, KY—**Ray Springsteen**, Executive Vice President at Fort Knox Federal, was appointed President and Chief Executive Officer effective July 1. He succeeds William J. (Bill) Rissel upon his retirement effective the same day. "With this appointment, the Board of Directors completes its transition plan for the President / CEO position. This process assures a seamless change to new leadership while maintaining the same high standards of quality member service, value of products and strength of the organization that we have enjoyed for many years. Ray will continue the same strategies for creating member value," said Jo Exler, Chairman of the Board of Directors at Fort Knox Federal.

## Fort Bragg FCU Donates \$7,000 to Cancer Center

*Vanessa Pillmore, Marketing Assistant*

**F**ort Bragg FCU recently presented a \$7,000 check to Cape Fear Valley Health Foundation's Friends of the Cancer Center (FOCC). Fort Bragg FCU CEO/President, David Elliott, presented the check to the Cancer Center with his wife, Renee. "We love giving to this charity every year," Mr. Elliott said. "We do our best to raise as much money as possible at our annual charity golf tournament so we can give a lot back to our community."

Fort Bragg FCU's 20th Annual Charity Golf Tournament raised a total of \$14,000, of which \$7,000 was also given to the Victory Junction Gang Camp in Randleman, NC. The monies are earmarked for early detection and treatment of breast cancer.

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## Pen Air FCU Annual Meeting Introduces Board of Directors

*Patricia M. Veal, Pen Air FCU*

**P**en Air FCU's 78th Annual Meeting of the Membership agenda included the announcement of the slate of Board of Directors by the Nominating Committee. There was no election due to only two candidates nominated to fill two 3-year positions. Retiring board member, Betty M. Petree, was recognized during the Annual Meeting and given the honored position of Board Member Emeritus for her 52 years of service. New board member, Robert Jacobson joins the Pen Air FCU board after having served for several years on the Supervisory Committee. The Pen Air FCU Board of Directors includes:

Maurice W. Johnson, Chair  
Wanda Tyus, Vice Chair  
Ann McCall, Treasurer  
John Cihota, Secretary  
Eileen Ehrsam  
Grady Hester  
Robert Jacobson  
Betty Petree, Member Emeritus



Left to right: Monroe County Fair Board Director Ron Niebruegge, Scott CU Community Relations Representative Cassidy Beck and Fair Board Secretary George Obernagel. Photo courtesy Scott CU

## Scott CU Sponsors Monroe County Fair

*Adam J. Koishor, Chief Marketing Officer*

Scott CU presented a check for \$1,500 to representatives from the Monroe County Fair Association to sponsor the Pro-Mod Class at the demolition derby at this year's fair. Scott CU Community Relations Representative Cassidy Beck presented the check to County Fair Board Director Ron Niebruegge and Board Secretary George Obernagel.

"This is another opportunity for us to support our community and the people who live here," Beck said. "Having a location in Waterloo, we feel that it is important that we do what we can to help in the community. We are very happy to be able to help local people and support this year's fair."

Scott CU will be the presenting sponsor of the new Pro-Mod Class at this year's demolition derby that will be held beginning at 7:30pm on Friday, July 25. The Monroe County Fair is held from Sunday, July 20 through Sunday, July 27 at the Monroe County Fairgrounds in Waterloo.

For the latest credit union news, visit

[www.dcuc.org](http://www.dcuc.org)

## Hanscom FCU Presents Honor Guard Award to Lowell High Senior

*Patricia Warden-Conty, Hanscom FCU*

Lowell High School senior and JROTC cadet Steven Cruz received the 2014 Hanscom FCU Honor Guard Award. The award, which includes a \$500 scholarship award, is given annually to a senior member of the honor guard team. "We are thrilled to recognize Steven with this award," said Chairman of the Board Paul Marotta. "As a member of the honor guard, he works incredibly all year training and performing at community events, including our own annual meeting."

## Air Force FCU Joins Food Drive to Support the San Antonio Food Bank

*Danny Sanchez, Air Force FCU*

Air Force FCU is joining KENS 5 and the San Antonio Food Bank to help raise a "Million Summer Meals for Kids." This food drive is intended to help provide nutritional meals for children in need during the summer months.

In unfortunate circumstances, low-income children lose access to the breakfast and lunch meals they normally receive during the school year. In addition, many families are burdened with higher bills and day care costs in the summer months, adding stress to family finances at the expense of children eating proper and nutritional meals. This food drive will fill that need.

"With summer being our greatest time of need during the year, we are at a critical time to call on the community to step forward and help us ensure that no child goes hungry," President/CEO Eric Cooper said. "Partners like Air Force FCU are vital to our success. Their members will heed the call to act and donate this summer to help make Million Summer Meals for Kids a success. And we couldn't be more grateful!"

"A Million Summer Meals for Kids" kicked off on May 22 and will run through August 22. Donations are accepted at any Air Force FCU branch location, with donations barrels set up in each lobby. Any non-perishable foods such as peanut butter, cereal, tuna, macaroni and cheese, canned goods and soups are acceptable items to donate. Monetary donations are also being accepted at the branch teller lines. A simple \$1.00 donation can provide up to seven meals.

"Air Force FCU is proud to support this noble effort," said Danny Sanchez, VP of Marketing at Air Force FCU. "The children of our community should not go hungry. It's important to this credit union and to our members that we be part of this crusade to fight hunger. We will do it one meal at a time until we hit our goal."



Pen Air FCU Representatives accept the Excellence Award from Florida Credit Union Shared Services, Inc. for excellence in growth and member service. Photo courtesy Pen Air FCU

## Florida Credit Union Shared Services, Inc. Presents Pen Air FCU with the Excellence Award

Patricia Veal, CME, Director of Public Relations

Pen Air FCU has been selected as the winner of the prestigious Nancy Dalton–Excellence Award from Florida Credit Union Shared Services, Inc. during the League of Southeastern Credit Union Annual Convention in Orlando, FL.

The Excellence Award was conceived in honor of the Florida Credit Union Shared Services late President and CEO, Nancy Dalton. The award is based on the evaluation of three selected criteria among all its participating credit union:

- Courtesy, professionalism, and friendliness toward guest members (measured by Mystery Secret Shopper Program)
- The year over year growth in shared branching
- The level of marketing and promotion of shared branching

Pen Air FCU President and CEO Stu Ramsey was present to accept the Excellence Award on behalf of the Credit Union and said, “Pen Air Federal Credit Union is proud to be a member of the Shared Branching Network and provide over 4,000 locations for our members to access their funds at no charge. We thank the Florida Credit Union Shared Services for this honored recognition of our efforts to promote this partnership.”



## Andrews FCU Awards \$12,000 in Scholarships

Melissa Gardner, Andrews FCU

Andrews FCU awarded \$12,000 in scholarships to eight students. Each student received \$1,500 toward higher education expenses. Of the 246 applications received this year, these students have proven their worthiness through a rigorous process that included an essay, and an evaluation of their community involvement and support.

Andrews Federal 2014 Scholarships were awarded to:

- Ashley Argyle of Landover, MD (University of Maryland, College Park)
- Candice Crutchfield of Woodbridge, VA (Penn State, University Park)
- Nathalie Notarianni of Worcester, MA (Clark University, MA)
- Bobby Harris of La Plata, MD (Community College of Southern MD)
- Trinay Hogan of Danville, VA (Radford University, VA)
- Walter Kropavich of Little Rock, AR (University of Arkansas, Little Rock)
- Billynda Lyon of Clinton, MD (Ohio State University)
- Lawrence Wilson of Upper Marlboro, MD (Howard University, Washington, DC)

“We had a very diverse and intelligent group of winners,” remarked Jim Hayes, Andrews Federal President & CEO. “These students are seeking Bachelors and Masters Degrees in Psychology, City and Regional Planning, Law, and Political Science. Andrews Federal wishes them well in their future achievements.”

## U.S. Air Force is 67 Years Old in September

The U.S. Air Force will be celebrating its 67th anniversary on September 18. The U.S. Air Force gained its independence as a full partner with the Army and the Navy on September 18, 1947, based on the Army Air Forces’ wartime achievements during World War II. Thank you to all of our Air Force service members and veterans, and congratulations!



## Security Service Sponsors Baseball Clinic

Colorado Springs Sky Sox outfielder Evan Frey explains the finer points of playing ball at the recent Security Service FCU (SSFCU) summer baseball clinic. The clinic, held at Security Service Field on June 29, brought together more than 100 youngsters from Peterson Air Force Base, Fort Carson and Fostering Hope for instruction on hitting, pitching, stealing bases and other baseball skills. Towards the end of the morning, the players answered questions—lots of questions—from the participants. All the children and their parents were then treated to traditional baseball cuisine and an afternoon at the ball game. A second clinic will be held in August. The event was sponsored by Security Service FCU, Home Front Cares, Inc, and Sky Sox Baseball. Photo courtesy Security Service FCU

## Belvoir Federal Employees Raise Funds to Donate 48 Financial Themed Books to Fort Belvoir Elementary School

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU employees raised funds to purchase 48 financial themed books which were donated to the Fort Belvoir Elementary School on Fort Belvoir, VA.

Belvoir FCU hosted “Dress Down Thursdays” where employees could donate money to dress casual at work on Thursdays throughout April, a month recognized by the United States as Financial Literacy month. The employee’s donations exceeded \$330. The funds were used to purchase 48 financial themed books, such as Once Upon a Dime, The Penny Pot, A Chair for My Mother, Lemonade for Sale, and others.

“We are grateful for a partnership with Belvoir FCU. Because of you, we are able to make financial literacy come alive for our students by giving them a hands-on opportunity to learn and grow which would not otherwise be available. So, thank you,” stated Theresa Carhart, Principal of Fort Belvoir Elementary School.

Patricia Kimmel, CEO of Belvoir FCU, stated, “We are proud that our employees came together to help raise awareness of financial literacy for our leaders of tomorrow. It is important to help sculpt their young minds so they can make educated decisions in the future, especially when it comes to finances.”

## 1st Community FCU’s Bill Nikolauk Wins CEO of the Year

Vicki Loso, 1st Community FCU

Bill Nikolauk, President of 1st Community FCU, headquartered in San Angelo, Texas, was chosen as CEO of the Year by the National Association of Federal Credit Unions (NAFCU) in the asset category \$250 million in assets or less.

“Bill Nikolauk has been a valuable asset to 1st Community FCU, demonstrating exemplary leadership skills and ardent dedication that is an inspiration to his colleagues,” said E.H. “Pete” Weldon, Chairman of the Board. “This award is a testament to his outstanding service on behalf of our members.”

Nikolauk received this honor in part for his achievements over the past year to include: being named U.S. Air Force Credit Union of the Year, Favorite Credit Union for the 15th year in a row, petitioning for and obtaining a change to Federal Regulations that benefits credit unions across the country, receiving approval to add 11 Texas counties to 1st Community’s field of membership, opening a new branch in Midland, Texas all while maintaining a Five Star rating with Bauer Financial.

Nikolauk and other winners in NAFCU’s 2014 Annual Awards Competition will be honored in conjunction with NAFCU’s 47th Annual Conference and Solutions Expo in Las Vegas, July 22-26. Winners will also be profiled in an upcoming issue of *The Federal Credit Union* magazine.

## 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 in the DCUC Board is encouraged to contact the Council.



Southeastern FCU helped kick-off Partnership Cancer Fund's capital campaign, *Neighbors Helping Neighbors*, with a donation of \$5,001. *Neighbors Helping Neighbors* helps the underinsured undergoing cancer treatment with the costs associated with transportation to and from treatment, durable medical equipment, and medications. Photo courtesy Southeastern FCU

## Fort Bragg FCU Donates to the Warrior Transition Battalion

Vanessa Pillmore, Fort Bragg FCU

Fort Bragg FCU donated \$500.00 to the Fort Bragg Warrior Transition Battalion. Fort Bragg FCU held a social media contest during the Dogwood Festival which stated for every new Facebook or Twitter fan they receive, they will donate \$1.00 to the Warrior Transition Battalion. The Warrior Transition Battalion (WTB) is located in the WTB Complex along with the Soldier and Family Assistance Center (SFAC) on Fort Bragg. The SFAC provides help to warriors who have been injured, wounded or suffer from illness while serving in the U.S. Army. The Warrior Transition Battalion helps warriors whether they are returning to the Army or getting separated from the military. "Making any transition is not easy, especially for our warriors who undergo illnesses or are hurt, which is why we like to make any transition they are making as smooth as possible by contributing as much as we can," said Andrew Reiff, Fort Bragg FCU Marketing Director.

### CEO UPDATE *continued from page 1*

levels (Presidential Appointee, Senate confirmed civilians), and not at the local command level.

Though restrictive in nature, these rules exist today to protect our troops and to ensure the problems encountered in 2005 and 2006, involving the sale of questionable financial services to our troops by off-base businesses, do not recur. For ten years, DODI 1344.07 has withstood the test of times and for fourteen years so have the requirements of the DODFMR...and so long as the rules are enforced, I am confident (that from a financial education perspective) our troops will continue to receive the protection and education they richly deserve. That said, if you have any questions regarding financial educators and who can or cannot provide financial education on your base or installation, please do not hesitate to contact us. We will work the issue on your behalf and collaborate with DOD to ensure compliance with the Department's rules.

As a matter of information, the regulations cited in this article are available on our website, so please visit [www.dcuc.org](http://www.dcuc.org).

## National Trade Publication Names Service CU CRO Foret as "Women to Watch" Honoree

Lori Holmes, Assistant Vice President of Marketing

Service CU Chief Risk Officer Ana Foret was recently named as a "Women to Watch," an honor given by the *Credit Union Times* publication, a national trade journal. Foret was nominated by her peers. The honor spotlights influential, forward-thinking women reshaping the future of the credit union community.

Across all departments, ages and experience, *Credit Union Times* recognizes women who are challenging the status quo and pushing creative solutions to address the challenges facing their credit union or the financial industry nationally.

As the credit union's CRO, Foret identifies, manages, assesses and monitors risk enterprise-wide to ensure strategic initiatives are accomplished. Foret is in charge of information security to assure that the highest-level security pertaining to member data is maintained. She oversees the company's business resumption plan, vendor due diligence and project management risk.

Service CU President/CEO Gordon Simmons recently promoted Ana Foret to Chief Risk Officer, a newly-created position at the credit union at the beginning of 2014. Foret previously served as the credit union's Chief Internal Audit for the past 10 years, managing a staff of five. Prior to coming to the credit union, she was employed by McGladrey & Pullen, LLP where she conducted internal audits for credit unions.

"Service CU is honored that Ms. Foret was recognized for this prestigious honor," says Simmons. "She is innovative and forward-thinking, and has been a great asset to our senior leadership team. I am proud of Ms. Foret's accomplishments and congratulate her."

Foret received a Bachelor of Science in Business Administration from University of New Hampshire and is a certified public accountant in New Hampshire.

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## Support DCUC's Fundraiser at the 51st Annual Conference

This year, DCUC's Showcase with a Purpose will be supporting Operation Mend, which provides wounded service members access to some of the country's best plastic and reconstructive surgery as well as medical and mental health support for the service members and their families. There are many ways to participate, including purchasing mulligans during our golf tournament, buying 50/50 raffle tickets, bidding on silent and live auction items in the Showcase, and purchasing raffle tickets for the handmade Texas flag blanket generously crocheted and donated by Eileen Ehrsam, Pen Air FCU (see photo).



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