



# ALERT

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## VIEW FROM THE BOARD

### Trust, Respect, Commitment, and Integrity

*Patricia Kimmel, President/CEO, Belvoir FCU; DCUC Chairman*

**T***rust, Respect, Commitment, and Integrity.* Belvoir Federal serves the installation and their members with these core values always in mind. I am sure that each of you have similar values that make your organization stand out in the community.

The Command at Fort Belvoir serves hundreds of tenants. The Garrison Commander is somewhat of a 'landlord' with great responsibilities on post, as well as in the surrounding community. It is never dull at Fort Belvoir, with traffic congestion, challenges over baseball fields and repositioning of manpower resources. With more than 60,000 workers, 19,000 residents, and hundreds of thousands of visitors each year, how can a mid-size credit union be known?

Frankly, folks, it's about building meaningful relationships. COL Gregory Gadson, his Deputy, the Director of Resource Management, and the installation CSM eagerly meet with our Credit Union Liaison, Chief of Branches, or CEO. We are invited to partner meetings, educational events, financial forums, and various newcomers meetings. Belvoir Federal is the first 'bank' that is contacted when an event is being planned. We are a valued partner.

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## CEO UPDATE

### Defense Issues...the Tradition Continues

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

**F**or the past seventeen years DCUC members, who are in Washington, D.C. for CUNA's Governmental Affairs Conference, have taken time from their pre-conference schedule to attend and participate in our Defense Issues Roundtable. First introduced in 1997, Defense Issues (DI) provides us an early opportunity to update members on some pressing DOD issues...and to debate and discuss those issues with some key and notable speakers, both from DOD and Industry.

This year's line-up of speakers was again outstanding and included the Honorable Michael Fryzel, NCUA Board Member; Marcus Beauregard, Chief, DOD State Liaison Office; Brenda Linnington, Director, BBB Institute for Marketplace Trust and BBB Military Line; John McKechnie, Partner, Total Spectrum; Bill Hawbecker, Director, Bank and Credit Union Operations at DOD; Major Emma Parsons, Army Banking Officer; Dave Fuqua, USMC Banking Officer; Elise Newton, Department of the Navy Banking Officer; and Jim Sisson, Air Force Banking Officer.

Board Member Fryzel set the stage by first thanking DCUC members for their superb support of the men and women serving this great Nation...and second, by summarizing the evolution of the credit union system since the financial crisis in 2008. He advised the near capacity crowd of the many lessons learned during this tumultuous period in time and noted the need to "right-size" regulation to ensure the future of the credit union system. Mr. Fryzel also cautioned attendees that while past experiences can serve us well in addressing and resolving issues of concern, we should "...not assume for a minute that future challenges will bear any resemblance to past problems." I thanked Board Member Fryzel for his excellent remarks, and as his tenure at NCUA is coming to a close, I also took the opportunity to recognize Mike Fryzel for his outstanding support of DCUC and our members the past 5.5 years...and his tremendous support of our troops and their families—always!

Marcus Beauregard followed Mr. Fryzel, providing an overview of the DOD's Advanced Notice of Proposed Ruling (ANPR) regarding the "Limitations on Terms of Consumer Credit Extended to Service Members." As noted in the ANPR of June 2013, DoD asked for public "comments and recommendations on (1) The need to revise the Department's implementing regulation (32 CFR part 232) adopted in August 2007, with special attention to the scope of the definition of "consumer credit;" (2) whether there is a need for change, and, if so, any specific revision (s) and why; (3) what should not be included in any revision and why; and (4) examples of alternative programs designed to assist Service members who need small dollar loans." This advance notice was based on a Senate amendment to the Fiscal Year 2013 National Defense Authorization Act, which in essence directed DOD to survey financial counselors, legal advisors, and our troops; to consult with consumer groups and the financial services industry...and to determine if changes to the current

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## DEFENSE CREDIT UNION COUNCIL, INC.

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

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Green Beans President and Co-founder Jon Araghi accepted the check on behalf of The Snowball Express. Photo courtesy Langley FCU

## Langley FCU Donates to Charity Serving Children of Fallen Military Heroes

*Sue Thrash, Public Relations Director*

Langley FCU presented the Snowball Express with a check in the amount of \$1,000 during the Grand Opening celebration of Green Beans Coffee Osteria in City Center. Green Beans President and Co-founder Jon Araghi accepted the check on behalf of the charity.

The Snowball Express creates a weekend of events to connect the children and surviving spouses of the fallen military with others going through the same experience. Children often return year after year to reunite with the friends they have made through Snowball Express.

“Langley has always been proud to be a part of the military community in Hampton Roads,” stated Langley President/CEO Tom Ryan. “This donation serves as our way of honoring our fallen heroes by helping those who are left behind.”

Green Beans Coffee Company, headquartered in San Rafael, California, owns and operates cafes at military posts throughout the Middle East, Southwest Asia, Japan and Africa. Domestically, the Company’s cafes and Green Beans Coffee Osterias can be found at military bases and in civilian airports from New York to Hawaii. Because of its service to US and international troops at their bases abroad and at home, Green Beans Coffee is highly recognized and well respected throughout the military community. The Company’s core brand attributes center upon super-premium products, a strong value proposition, competitive pricing and a firm commitment to supporting organizations like Snowball Express, the national charity that cares for the children of our fallen military heroes.

**SAVE  
THE  
DATE!**

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

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## DEFENSE CREDIT UNIONS IN THE NEWS...

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PORTSMOUTH, NH—**Service CU** held a ribbon cutting ceremony during its Tilton Branch Grand Opening. The Tilton branch is the 42nd branch worldwide, 25th in New Hampshire and 12th in-store branch, with Service CU expanding its presence in the state with its first branch in Belknap County. Credit union, state and local dignitaries attended the event held at 33 Sherwood Drive inside Walmart in Tilton. Deputy Commissioner at the New Hampshire Banking Department Ingrid White commended Service CU for bringing banking conveniently to where people shop. Tilton Walmart Store Manager Greg Boom said he was thrilled to have Service CU in his location and would soon become a member. The full-service branch offers complete seven-day banking services, mortgages, consumer loans, and a full-service ATM... YORKTOWN, VA—On Thursday, February 20, 2014, **1st Advantage FCU** celebrated the grand opening of its newest full service branch in the Yorktown Community, Grafton. The Grafton branch is located at 6035 George Washington Memorial Highway, Yorktown, Virginia. This branch, along with another new branch on the Naval Weapons Station, is a result of the recent merger with the former NWS FCU.

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## DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

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BELLEVUE, NE—SAC FCU has named **Brandon Athy** to Vice President of Business Lending. Athy joined SAC FCU in 2012 as a Business Lender. He has over seven years of experience in business financial services. Athy received his bachelor's degree in Business/Finance from Mt. Mercy University in Cedar Rapids, Iowa and is currently finishing his MBA with a Finance Emphasis at Bellevue University. He is a member of the Greater Omaha Chamber of Commerce President's Club, the Council Bluffs Industrial Foundation, the Bellevue Rotary Club, and is an Advisory Board member for the Sigma Alpha Epsilon Fraternity at Creighton University... BILOXI, MS—**Judy Morrow**, Senior Accounting Clerk, has retired from Keesler FCU after 40 years of service. In 1974, she began with the credit union as a telephone operator and then became a teller before transferring into the Accounting Department. She has been a member of Keesler FCU's Hope Committee, served as a volunteer for the Special Olympics and as a participant in the American Cancer Society's Relay for Life events. She received Certificates for Achievements for Member Advantage, Integrity Coaching and Christmas in April. Judy plans to enjoy her retirement pursuing her hobbies of beekeeping, photography and travel.

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## Belvoir Federal Provided Ft. Belvoir Fisher House with \$1,000 in Gift Cards from AFFN

*Amy McConnell, MBA, Digital Marketing & Public Relations Manager*

**B**elvoir FCU in conjunction with the Armed Forces Financial Network (AFFN) awarded Fort Belvoir's Fisher House \$1,000 in gift cards from the 2014 AFFN "Thank You" Military Community Support Program.

The AFFN Military Community Support Program is celebrating a milestone this year as the program, in partnership with AMBA Banks and DCUC Credit Unions, has donated over \$2 Million directly to U.S. Service Members and their families.

The gift cards were accepted by Roxannamaria Calderon, Fisher House Manager, on behalf of the soldiers at Fort Belvoir's Fisher House. Roxannamaria stated, "The gift cards are great because they are universal and can be used for anything from groceries to gas to the things you need along the way."

## Three San Antonio Schools Raise Nearly 26 Tons of Food for the Needy

*Clarissa Rodriguez, SSFCU*

**T**hree San Antonio schools have received recognition for raising the most food during the Food 4 SA food drive held this past November. Together, students at Roosevelt High School, Alamo Heights Junior School and Howsman Elementary School collected 51,545 pounds of food in the annual drive sponsored by Security Service FCU, along with other community partners for the San Antonio Food Bank. Each school was awarded \$250 by Security Service FCU for their efforts. In its 11th year, the annual drive hit a record amount of donations—1,477,080 pounds—enough to provide more than 1,152,122 meals.

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## ACU Wins Best Promotional Campaign

*Heidi West, Vice President of Marketing and Business Development*

**A**merica's CU (ACU) was chosen by the National Association of Federal Credit Unions (NAFCU) as the recipient of its 2014 Marketing Award for Best Promotional Campaign. ACU and other winners in NAFCU's 2014 Marketing Awards program were honored in conjunction with NAFCU's 2014 Strategic Growth Conference in Venice Beach, CA, March 4-6.

"ACU's marketing team works extremely hard to promote our products and services with originality and creativity," said Kenneth S. Leonard, President/CEO. "This recognition speaks to ACU's dedication to excellence and wonderful member service."

The Annual Marketing Awards Competition recognized sixteen successful promotions in two credit union asset-size categories. ACU was a winner among credit unions with more than \$250 million in assets.

## 51ST ANNUAL DCUC CONFERENCE



Historic Union Station, photo © Thisbee Grace Photography

## A Special Dallas Welcome

Janet Sked, DCUC Conference Manager

The Welcome “Chairman’s Reception” has always been the official start to the DCUC Annual Conference for as long as anyone can remember. Sponsored each year by the Armed Forces Financial Network, this networking social event is always one of the highlights of the first day, as Defense Credit Union members gather from all across the country to greet old friends and newcomers alike.

This year, in the great city of Dallas, we will have the honor and pleasure to gather in an amazing, historic building just three blocks from the Omni Hotel.

Built in 1916 and designed in the acclaimed Beaux-Arts Classicism style, Union Terminal consolidated all of the passenger rail stations in Dallas into one terminal.

In the heyday of the “iron horse,” more than 80 trains arrived and departed here on a daily basis. For the better part of the 20th century, this train depot was the commercial and transportation center of the Southwest.

In 2008 the building underwent a \$23 million renovation and has been restored to its former glory. Amid the steel and glass towers of downtown Dallas, the impressive white pillars of Union Station speak of a modern city’s grand history.

Today, Union Station is still a working facility that provides Amtrak train service, but it is also a unique venue offering a variety of spaces for special occasions.

Join us on Sunday, August 24 at 6:30 p.m. for a special “Dallas Welcome” at Historic Union Station for an evening you will long remember.

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

## 10% Certificate Offered by Belvoir Federal for *Military Saves Week*

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU supported the National *Military Saves* campaign by offering active duty military members a special 10% APY (annual percentage yield) certificate as a way of saying thank you for their service.

*Military Saves*, an entity of the *America Saves* program, is geared toward encouraging military families to forgo immediate needs and build long-term wealth through savings and debt reduction. Additionally, the *America Saves* campaign exercises a program called “Take the Pledge,” whereby military men and women take a pledge to build wealth rather than debt. For more information regarding this campaign or program, visit [www.militarysaves.com](http://www.militarysaves.com).

Belvoir Federal offered the certificate special during the *Military Saves Week* Program, February 24 – March 1, 2014. Belvoir Federal hopes these families experience the power of savings through this special certificate and continue to improve their financial fitness.



## DCUC's website has a new look!

Go to [www.DCUC.org](http://www.DCUC.org) to get information on the upcoming 51st Annual Conference, check out the Preliminary Program, get the latest DoD and Defense Credit Union information, and visit our Hall of Honor.



Chairman of the Board of Directors Tom Denny, VP of Marketing Bruce Copeland and a group of Credit Union employees are congratulated by Montgomery County Mayor Carolyn Bowers, City of Clarksville Mayor Kim McMillan, and Chamber of Commerce Executive Director Melinda Shepard for their certification. Photo courtesy Fort Campbell FCU

## Fort Campbell FCU Achieves Green Certification

*Susan Dickinson, Membership Development Director*

**F**ort Campbell FCU is the first credit union to complete requirements for Clarksville Montgomery County Green Certified. The achievement was recognized February 5 with a Green Ribbon Cutting at their headquarters.

To achieve Green Certification, the Credit Union implemented new programs and processes, including a large-scale recycling initiative at its main location. Fort Campbell FCU also plans to expand recycling beyond paper in its other nine locations. To reduce energy, lighting is now linked to occupancy sensors in multiple locations and thermostats are adjusted for maximum efficiency. Employees also are encouraged to turn out unnecessary lights, put computers and printers in sleep mode, and use the stairs rather than the elevator.

Within its service area, the credit union hosts two free community shred days per year to allow members to keep their information secure and the paper out of the landfill. Plus, on a day-to-day basis, members can access shred bins at any of the credit union's ten branch locations.

"Technology has played a major role in reducing the amount of paper we use. We successfully transitioned the majority of our members to online banking statements in 2013. Last month we added mobile banking, which allows customers to bank with us anywhere in the world. When members want to bank by phone or computer, it reduces paper use and the need for members to drive to a branch location," said Kim Clarkson, Director of Mortgage Lending, who spearheaded the credit union's Green Initiative.

"Fort Campbell FCU has deep roots here in Montgomery County so we're especially motivated when it comes to preserving the area's resources. Our team has worked hard on this initiative and we're proud to be the county's first Green Certified credit union. We look forward to introducing even more recycling and energy conservation measures in the coming months," said Tom Kane, CEO of Fort Campbell FCU.

## Langley FCU Donates \$10,000 to Support New Adult Day Services Program

*Sue Thrash, Public Relations Director*

**L**angley FCU presented a check in the amount of \$10,000 to the Colonial Heritage Community Foundation (CHCF) for support of their Innovative Senior Champions Program (ISCP). The donation allows the CHCF to develop the adult day services program and related services for the aging population in the Greater Williamsburg area. The ISCP would include areas such as art, music therapy, therapeutic gardening and health and wellness.

"The Colonial Heritage Community Foundation is grateful for Langley FCU's support for the Innovative Senior Champions Program," said Executive Director Dick Boyden. "The success of this pilot program will establish the blueprint for developing adult day service programs for seniors throughout the greater Williamsburg community."

Virginia has approximately 837,000 veterans. In Hampton Roads, every one in five persons is a veteran. Some even have served in WWII, yet are in need of programs and services to support their health and well-being. In addition, the respite provided by the program, allows the family caregiver an opportunity to preserve their health as well. The coalition of two local churches, CHCF and Langley FCU is a commitment to the Williamsburg community to enhance the quality of life for older adults, retirees and veterans. For more information on the ISC Program, visit [chcfonline.org](http://chcfonline.org).

**GOT NEWS?**

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

## Fort Campbell FCU Employees Get Creative to Fight Hunger

*Susan Dickinson, Membership Development Director*

Fort Campbell FCU employees are using paint brushes to fight local hunger. In February, employees painted handcrafted bowls to benefit the Empty Bowls Clarksville-Hope not Hunger fundraiser. A community effort to help fight hunger in the Clarksville area, Empty Bowls benefits two food-based charities: Loaves and Fishes and Urban Ministries Grace Assistance Food Pantry. At the event, held on February 25, 2014, donors received a simple meal of soup and bread and were able to take a hand-painted bowl as a reminder that there are always empty bowls in the world. Fort Campbell FCU is happy to be a part of helping to battle hunger in our community.



Scott CU recently presented a \$500 check to sponsor the Waterloo Millers Baseball Club. Pictured are Scott CU Community Relations Representative Jennifer Riebold and Waterloo Millers Manager Vern Moehrs. Photo courtesy Scott CU

## Scott CU Sponsors Waterloo Millers Baseball Club

*Adam J. Koishor, Chief Marketing Officer*

Scott CU recently presented a check for \$500 to a representative from Waterloo Millers Baseball Club to sponsor the club's 2014 season. The donation will assist the Millers with the cost of equipment and other expenses to field the team this season.

Scott CU Community Relations Representative Jennifer Riebold presented the \$500 check to Waterloo Millers Manager Vern Moehrs. "This is another opportunity for us to support our community and the people who live here," Riebold 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." The Waterloo Millers play in the Monroe Division of the Mon-Clair Baseball League.

## DCUC Announces Three Winners of 2013 George E. Myers Scholarship

*Beth Merlo, Defense Credit Union Council*

Last month, the Defense Credit Union Council (DCUC) announced the winners of the George E. Myers Scholarship for 2013. Recipients of the \$3000 award were Nichole Dianoski, MAC FCU, AK; Gina McNeal, Border FCU, TX; and Courtney Rose of Belvoir FCU, VA.

Nichole Dianoski is the Compliance Officer and Special Projects Manager at MAC FCU, overseeing areas such as policy reviews, internal audits, compliance changes, and ATM installations. Dianoski hopes to attend both CUNA Management School and CUNA Compliance School this year in order to re-certify her CUCE designation and remain updated on important regulatory topics.

Gina McNeal is the Director of Financial Education at Border FCU, where she is responsible for the HUD Approved Counseling Agency which provides financial and home buying education and one-to-one counseling. McNeal coordinates and provides financial education to anyone in the Border FCU community including the local schools and manages the VITA program. McNeal plans to attend the CU Development Education School.

Courtney Rose is Contact Center and Training Manager at Belvoir FCU. She is responsible for ensuring that all member inquiries are responded to in a timely and professional manner. Rose ensures that all Belvoir FCU staff are trained in subjects such as products, services, policy, procedures and regulatory requirements. Rose plans to continue her studies in the CUNA Management School.

The George E. Myers Scholarship was established in 1996 in honor of Col. George E. Myers, USA (Ret.). Colonel Myers was an Executive Director of the Council and selected to the first DCUC Hall of Honor. The Fund provides scholarships for volunteers, management, and/or staff of DCUC member credit unions so they can further their professional credit union education, knowledge and leadership skills. Since 1997, DCUC has awarded 35 scholarships.



Left to right: Peggy Woltman, Vice President SAC FCU, Gail DeBoer, President & CEO of SAC FCU, and Tim Burke, President of the Board of At Ease USA. Photo courtesy SAC FCU

## SAC FCU Donates \$2,000 to At Ease USA

Jackie Boryca, V.P. Public Relations

SAC FCU employees helped raise \$2,000 during their 2013 Holiday Festivities. Each year the Social Committee selects a non-profit organization to receive these funds. The At Ease Program was unanimously chosen as the recipient.

At Ease USA is committed to providing confidential trauma treatment and therapeutic support to active military, veterans, and their loved ones. No one is turned away based upon inability to pay. This program complements existing services offered by military and veterans organizations, with a focus on the elimination of barriers to treatment for those suffering from the effects of deployment and the uncertainty of war.

Through Lutheran Family Services, At Ease provides direct behavioral health care in three clinics across the state—Bellevue, Grand Island, and North Platte—for those suffering the effects of deployment and the uncertainty of war.

On hand to receive the check was Tim Burke, President of the Board of At Ease USA. Presenting the check was Gail DeBoer, President & CEO and Peggy Woltman, V.P. of SAC FCU.

“SAC FCU is proud to help those military members who have served our country and give special thanks to our employees for their help in supporting this outstanding organization,” said Gail DeBoer, SAC FCU President & CEO.

## Families of Hospitalized Veterans Get Help From Friends

Patricia Warden-Conty, Hanscom FCU

People were all smiles at Fisher House Boston recently as officials from Hanscom FCU, joined by League President Paul Gentile, presented 20 Thank You Cards provided by the Armed Forces Financial Network. Fisher House Boston is a 20-unit facility that provides free accommodation for families of veterans receiving medical treatment at a VA Boston Healthcare System facility. The AFFN Thank You Cards, valued at \$50 each, will help pay for food, gas, and personal expenses.

## Grow Financial FCU Supports the Florida Strawberry Festival for the Second Consecutive Year

Adrienne Drew, Communications Specialist

Grow Financial was one sponsor of American Heroes Day, taking place at the Florida Strawberry Festival on Wednesday, March 5.

American Heroes Day is dedicated to all of the active reserve, retired military, veterans, law enforcement and first responders. When the heroes show their valid ID, they were admitted into the Florida Strawberry Festival for free.

“We are thrilled to be given the opportunity to sponsor Heroes Day again this year at the Florida Strawberry Festival,” says Allen Milliron, Director of Corporate Sponsorships. “It is a perfect tie-in for Grow Financial since we have a strong commitment to the military. Since 2007, when we established the Friends of Military Families, LLC, a foundation which raises funds for charities and organizations providing assistance to active-duty members of the military and their dependents, we have donated to students from military families, provided care packages for veterans stationed overseas and been involved in other similar programs.”

Mark Your  
Calendars!

DCUC's 51st  
Annual  
Conference

Dallas Omni Downtown  
Dallas, TX  
August 24-27, 2014

The Preliminary Program has  
been mailed out. It can be viewed  
at [www.dcuc.org](http://www.dcuc.org).



Military Personnel enroll for Military Saves Program. Photo courtesy Pen Air FCU

## Pen Air FCU Promotes *Military Saves* Week

*Patty Veal, CME, Pen Air FCU*

**P**en Air FCU on board NAS Pensacola, Corry Station and NAS Whiting Field in Florida joined forces with base Fleet & Family Support Offices to launch the 2014 National *Military Saves* Week.

Patty Veal, Pen Air FCU Director of Public Relations, explains, “Pen Air FCU has always encouraged financial literacy and offered money management workshops. We are happy to see the military also taking steps towards financial education and are even happier to be included with this program.” Pen Air FCU has been involved with the *Military Saves* Program since 2006 by having *Military Saves* brochures and information at their offices as well as the *Military Saves* link on their web site to budget and saving information.

The *Military Saves* Program is designed for the military member, family member, civilian, contractor, or retiree who wishes to set up a savings goal. The purpose of this goal can be for anything—emergency fund, home ownership, car purchase, retirement, debit repayment, or anything else that requires money. *Military Saves* savers set up a savings goal and pledge to save a few dollars every month. It’s easy to set up with payroll deduction and have funds going into a savings account each month rather than a checking account. Enrolling into the savings program is at no cost, and once enrolled the saver begins to receive useful information via email to help build wealth through saving. The saver is in total control of his or her account, and the goals and progress are all confidential. The *Military Saves* Program encourages the saver to reach one goal at a time and build up the discipline necessary for bigger saving goals.

Angela Smith, Work & Family Life Specialist with the Fleet & Family Support Center, joins the efforts to promote *Military Saves* and financial literacy with the military personnel as well as in the Child Development Centers/Youth Centers. “Each year, we try to reach more of our military personnel and their families with fun activities,” explains Angela Smith. This year, events for *Military Saves* included a Poker Run for saving for the adult military and family members, tours of Pen Air FCU for the youth in the Child Development Centers of our bases, and Children’s Piggy Bank Coloring Contest.

The *Military Savings* events scheduled are designed to be educational and fun. But, the importance of the program is serious. Financially prepared personnel support the military mission. Financial problems can lead to anxiety, revoked security clearances, redeployment, and other problems that cost the military time and money. No one wants this to happen—consequently this program is in place to offer a resource for education and assistance with saving.

## Andrews FCU Assists Military Families at Joint Base Andrews Fisher House

*Scott Bolden, Marketing Communications Officer*

**A**ndrews FCU partnered with the Armed Forces Financial Network (AFFN) to present gift cards to the Joint Base Andrews Fisher House. Andrews Federal, along with AFFN, each presented \$2,000 in gift cards, for a total of \$4,000 in donations. The gift cards are distributed to families living at the Fisher House to help defray travel costs and other necessities associated with daily living expenses.

“Andrews Federal is always happy to assist our service members and their families in any way possible,” said Jim Hayes, President & CEO.

For wounded warriors transitioning for war zones or those receiving treatment for other illnesses, the gift cards are a welcome resource.

## APGFCU Named “Best” by Readers in Both Harford County and Cecil County

*Gayle Stark, Vice President of Marketing*

**R**eaders of *Harford Magazine* have chosen APG FCU as their favorite Harford County financial institution. The March/April issue of *Harford Magazine* announced the winners of its annual Best of Harford contest. Magazine editor Jennifer Broadwater noted in her column, “This year’s contest added many new categories, and the response from our readers was better than ever with more than 3,000 ballots.”

In October 2013, the Cecil Whig announced the results of its annual Cecil Favorites contest. Cecil County readers voiced their opinions by voting for their favorites from accounting firms to wine selections. APG FCU was chosen as the Favorite Lender.

# Hanscom FCU Continues Support of Fisher House, Veterans' Families

Patricia Warden Conty, Hanscom FCU

**H**anscom FCU staff, family, and members made their latest quarterly visit to Fisher House Boston this month, preparing a meal for families of veterans being treated in the Veterans Affairs Boston Healthcare System.

Fisher House is a nonprofit program providing free lodging to the loved ones of veterans receiving care from VA facilities across the country. It has provided more than four million days of lodging since its inception in 1990, and now serves over 17,000 families per year. Located on the campus of the West Roxbury Veteran Affairs Medical Center, Fisher House Boston has in recent years become a favorite Hanscom FCU charitable partner for both hands-on volunteer efforts and material support.

"Serving at Fisher House is humbling," said Hanscom FCU Chairman of the Board Paul Marotta. "We're honored to be able to help veterans and their families in this small way, and I'm incredibly proud of our Hanscom community for making it an ongoing commitment."

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## Travis CU Voted Best Credit Union in "2013 Readers Choice Award"

Sherry Cordonnier, Director of Corporate Relations

**F**or the sixteenth time in seventeen years, Travis CU is the winner of the *Fairfield Daily Republic's* "Readers Choice Award 2013." This year, the financial institution was voted Best Credit Union in Solano County. In the annual poll conducted by the *Fairfield Daily Republic*, readers cast their votes for their favorite places, services, people and food. Travis CU has consistently remained at the top of readers' best places to bank.

"We are honored to be voted once again the best credit union in Solano County," said Patsy Van Ouwerkerk, president and CEO of Travis CU. "Being recognized again as the best credit union in Solano County is quite an accomplishment for us and something we are very proud of. Our goal is to offer the community a banking partner who will provide exceptional levels of service. As an organization, we are committed to going above and beyond to provide both excellent service and financial education to our members. This award is a testament that we are doing just that."

Travis CU surveys its members who make transactions at their branches or by phone on a daily basis. On a scale of 1 to 10, with 10 being the highest, the overall service rating the credit union received from its members last year was 9.67.

"We ask our members to let us know how we're doing and continuously strive to improve the service we deliver," says Van Ouwerkerk. "We get positive comments about our employees on a daily basis. However, an award like this from the community just proves we reach out beyond our membership while maintaining our focus on our Members' needs."

Since many of our employees are also residents of Solano County, we patron the local businesses that are featured in the Reader's Choice Awards as well and enjoy the sense of community that we have all built together. We will keep providing exceptional services to our members and to the communities we serve," Van Ouwerkerk added.

When asked what makes Travis CU stand out from the other fine banking institutions in the region, Van Ouwerkerk replied, "Many things, but first of all we're a credit union—not a bank. While we offer all the products and services you'd find at a bank, our structure and the reason we exist is very different. Our customers—who are members—are owners of the credit union. Our responsibility is to them and not to stockholders so our profit motivation is different than a bank's. Our income after expenses is returned to our members in the form of better rates on savings and loan products and lower fees. Our employees are committed to providing a high level of service to members, and I am proud that our member satisfaction scores are outstanding."

## VIEW FROM THE BOARD

*continued from page 1*

Being a valued partner is not a simple task, as many of you know. You must maintain a line of communication and exceed expectations every day. Recruit a liaison to represent the credit union, one who is passionate about the military mission and your mission to serve in the community. We all face the challenge of rotating commands and transitioning residents/tenants. Be present with the housing representatives, wives' clubs, USO, Red Cross, and Chaplains. Partner with MWR, AAFES, and ACS.

Building a relationship is not always about dollars. Your sincere appreciation of the military mission and the family sacrifices will go a long way to earn respect. If your staff does not understand this objective, get them trained; offer up that MRE that Arty always talks about.

Financial literacy, deposit and loan services, delivery of superior technology and convenience is what we offer. Passion, heart, and understanding is how we get the job done!

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## Border FCU Named Best Financial Institution by *Del Rio New Herald*

Alida Helgerman, Marketing/Public Relations Manager

**T**his will be the second year *The Del Rio News Herald* in Del Rio, Texas conducts a survey asking their readers to submit their votes in their chosen favorites in a variety of categories. As all submissions came in from readers, Border FCU received the most votes as "The Best Financial Institution in 2014." Border FCU wants to thank their staff members for their commitment in serving our members efficiently and effectively, and for allowing BFCU to attain this great recognition for the second year.

Border FCU is "The Best Financial Institution with the Best Staff & Volunteers," said Maria Martinez, President/CEO of Border FCU.

rules implementing the Military Lending Act are needed. DOD's report to Congress was due late last year, but as noted by Marcus, it is still in coordination within and outside the Pentagon, and thus, will likely not be provided until Spring. That said, Mr. Beauregard could not comment specifically on pending changes, but did highlight a number of public comments provided by representatives of the financial services industry and consumer agencies, and did note some of Congress' and DOD's concerns. (Our joint comment with CUNA is available on our website.) From my perspective, suffice to say, some enhancements to the Military Lending Act and/or DOD's implementing rule are likely to take place....and those changes will in some fashion address the further protection of our troops from predatory lenders and unscrupulous businesses.

The morning session closed with Brenda Linnington and John McKechnie. Ms. Linnington provided an overview of BBB Military Line's supported efforts and initiatives to include 1) the Armed Forces Disciplinary Control Board (AFDCB) pilot program conducted last year with DCUC member credit unions at five military installations; 2) the FINRA Foundation's investor protection campaign; 3) FTC's National Military Consumer Protection Day; 4) the Financial Readiness Communities of Practice working group, of which DCUC is a member; and 5) the excellent on-going partnership at F.E. Warren Air Force Base between key financial education leaders—Warren FCU, Warren AFB's PFM, and the local BBB office in Cheyenne, Wyoming...and John McKechnie shared his thoughts and insights on current legislative and regulatory issues, such as tax reform, cyber security, the Target breach and on-going efforts from retail merchants calling for action, and the issue du jour—risk-based capital.

As we do traditionally, we concluded the day's session (after lunch) with our DOD panel of experts. Once again, this year's panel was facilitated by Bill Hawbecker (DFAS) and included all of our Military Services' Credit Union Liaison Officers—MAJ Parsons (USA), Dave Fuqua (USMC), Elise Newton (DON) and Jim Sisson (AF). The panel provided updates on a number of issues such as 1) budget cuts and the impact of those cuts on travel and operations; 2) the DOD Financial Management Regulation (DOD FMR) and the impending Notice on the Federal Register later this year calling for some administrative changes to the DODFMR; 3) possible changes to the military allotment system, which could impact discretionary allotments to savings and checking accounts to Financial Institutions; 4) stateside land leases and the current status of the need for on-base military banks to renegotiate/re-compete their leases every five years. (While this action does not apply to on-base credit unions, the panel wanted to ensure we were aware of this effort); 5) the concerted effort by the Department to update and ensure Operating Agreements between Credit Unions and Installation Commanders are current; 6) the rules regarding MWR sponsorships and the on-going efforts to revise the rules for clarity; 7) the quarterly training of Installation Bank and Credit Union Liaison Officers and the need to sustain such training notwithstanding funding shortfalls...and finally, 8) BRAC—which I asked be discussed. Bottom line: Though DOD continues to push for another round of BRAC, Congress continues to deny! In their latest budget request of FY 2015, DOD again requested a BRAC round... for 2017. Congress has thus far pushed back (yet again), however, there is a provision in law (10 USC) that permits the Secretary of Defense to move forward with BRAC without Congressional approval. That said, DOD must advise Congress of its intent, and Congress in turn will have two months to pass legislation directing DOD not to move forward with BRAC.

Overall, a great day in Washington, D.C....and a super day to hear from our partners and experts on pressing issues impacting DCUC members and credit unions operating on DOD installations. Special thanks to Beth Merlo and Lizette Krajnak for pulling this Roundtable together; to our DCUC's Board of Directors for their guidance and leadership; to all of our speakers, who took time from their weekend plans to be with us; to our two sponsors and associates, D. Henry Blevins (Crews & Associates) and John Broda (AFFN); and to you, our members for attending and actively participating in the day's discussions!

On to Dallas, Texas...to our 51st Annual Conference, August 23–27, 2014, where we will be "Looking to the Future...in a BIG Way!"

## Belvoir Federal Hosts 5th Annual Family Fun Day

*Amy McConnell, MBA, Digital Marketing & Public Relations Manager*

On Saturday, March 1, 2014, Belvoir FCU hosted its 5th Annual Family Fun Day located at the South Post branch on Fort Belvoir, VA. The event welcomed hundreds of parents, students, and military members who enjoyed a cookout, entertainment from WMZQ 98.7, and games for children.

Belvoir Federal celebrated Family Fun Day with financial activities, such as the Money Machine which had real money for children to grab and keep as well as a coin counting games, allowing children to win prizes. There were also face painters and a coloring area.

Family Fun Day has become an annual tradition for Belvoir FCU as it is the perfect setting to have fun and demonstrate the importance of financial education to families through interactive games. Family Fun Day is a way for members and non-members to see the benefits of Belvoir Federal's products and services, ranging from saving money and investing wisely to earning above market rates on checking and receiving low rates on loans.

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## R.I.A. FCU Wins 2nd Place in 2014 Student Hunger Drive Corporate Challenge

Jake Ward, R.I.A. FCU

R.I.A. FCU is pleased to announce a Second Place–Division C win in the 2014 Student Hunger Drive Corporate Challenge. Credit Union employees and members donated 5,292 pounds for a total of 66.15 pounds per employee! R.I.A. hosted several events to collect food starting with a food drive last October, allowing employees to wear jeans during February for a \$5 donation and having a challenge between each branch and department. They surpassed their goal of 3,000 pounds and excited to be a part of the challenge!

## **Pacific Marine CU and Armed Forces Bank of California, in Conjunction with Armed Forces Financial Network, Present \$2000 in Gift Cards to The Fisher House San Diego**

*Nancy Harvey, Community Relations Officer*

**P**acific Marine CU and Armed Forces Bank of California, on behalf of Armed Forces Financial Network (AFFN), awarded \$2000 in gift cards to Naval Medical Center San Diego Fisher House through the 2014 AFFN “Thank You” Military Community Support Program. Nancy Harvey, Pacific Marine CU’s Community Relations Officer, and Aynn McGuire, Armed Forces Bank of California Senior Vice President and Regional Manager, presented the gift cards to Kristin Palmer, Fisher House Manager, in February.

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## **Grow Financial FCU Supports MacDill’s AirFest**

*Adrienne Drew, Communications Specialist*

**G**row Financial will be a sponsor of the MacDill Air Force Base AirFest that is being held on Saturday and Sunday, March 22 and 23. Gates open at 8 a.m. and the event features free parking and admission. For more than ten years, Grow Financial has been a participating sponsor of AirFest, a showcase of our nation’s military technology and traditions. This year’s show will feature stars of the Weather Channel’s Hurricane Hunters and Coast Guard Florida. In addition, for the first time ever AirFest will feature the U.S. Air Force Pararescuemen featured on National Geographic’s Inside Combat Rescue. This year’s AirFest ramp will be entirely packed with military aircraft, warbirds, military vehicles, equipment from all military branches, along with the displays of the incredible aviation and ground equipment of our local law enforcement partners.

Grow Financial will have a tent just back of the flight line to distribute branded grocery tote bags (while supplies last) and information about the Credit Union.

“Grow Financial was founded on a commitment to serve the military,” said Allen Milliron, Director of Corporate Sponsorships, “and this commitment is now as strong as ever as we continue to support events like this.”

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## **Tower FCU Employees and Members Raise \$20,500 to Benefit the Johns Hopkins Children’s Center in Baltimore, MD**

*Natasha Henry, Tower FCU*

**T**ower FCU employees and members raised \$20,500 to help critically ill children receiving treatment at the Johns Hopkins Children’s Center in Baltimore, MD, during the credit union’s annual “Have A Heart” fundraiser in February.

For a donation of \$1 or more, Tower members and employees wrote their name or the name of a family member on a paper heart, which were displayed in the credit union’s 18 branches and the Member Service Center at Tower Headquarters in Laurel, MD. Employees participated in a Super Bowl Friday Casual Jeans Day. Employees who donated \$5 to the fundraiser could wear jeans, sneakers and their favorite sports team T-shirt or jersey. Proceeds from Super Bowl Friday were added to the Have A Heart donation amount.

“I am pleased to see our members and employees continue to contribute generously to this worthy cause each year,” said Lisa Vollmerhausen, a representative from Tower’s Branch Administration. “It really makes a big difference when everyone gives from the heart towards the care for sick children and their families.”

## **Tinker FCU Holds Annual Employee Celebration**

*Nancy Entz, VP/Director, Marketing*

**E**mployees of Tinker FCU (TFCU) gathered for their annual Employee Celebration on Monday, February 19, 2014. This annual all-employee meeting is held on Presidents Day, when branches are closed, so every employee can attend.

“This is a day each year when we have the opportunity to bring our 600 employees all together,” said President/CEO Mike Kloiber. “We use this day to inform everyone about updates happening within TFCU, explain new programs and promote an atmosphere of teamwork.”

TFCU leaders also use this time to recognize employees for service excellence in five categories. The 2014 winners were Tiffany DeLong, support staff; Ryan Smith, lending staff; Jeri Horn, operations staff; Amanda Nichols, supervisor and Jan Davis, manager. This year’s Kitty Casey Service Champion trophy was awarded to Jan Davis, Moore branch manager, for demonstrating leadership and executing established safety procedures during the May 20 tornado.

During the storm, 23 people took shelter in the vault of the Moore branch. Immediately following the tornado, which destroyed the branch, Davis stayed with the vault to ensure the safe deposit boxes were secure. The award is named for TFCU’s former senior vice president of operations who retired in 2010. Ms. Casey was on hand at the celebration to present the award.

Along with the awards, entertainment, and good time with peers, TFCU employees enjoyed motivational speaker Rick Olson. Olson used humor and real world stories to illustrate the importance of exceptional service.

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## ABNB FCU Presents Gift Cards to Fisher House

*Kelli Ragland, Vice President of Marketing*

Carl Ratcliff, ABNB CEO, presented Jill Thompson, Manager of Fisher House, with gift cards sponsored by The Armed Forces Financial Network (AFFN) in partnership with the Defense Credit Union Council (DCUC) Credit Union Participants. These AFFN ‘Thank You’ Cards are presented to military families staying at Fisher Houses throughout this year. *Photo courtesy ABNB FCU.*

Jill Thompson thanked ABNB by saying, “ABNB has always been a proud supporter of our Military Families in the Hampton Roads area. These gift cards will give our visiting families added peace of mind during their stay by aiding in creating the home away from home we work to maintain at the Fisher House. The families can then focus their time and energy in helping their loved one during treatment. Thank you ABNB and AFFN for this generous gift to the Fisher House.”

Fisher House is a home-away-from-home for the families of seriously ill or injured patients receiving treatment at the Naval Medical Center Portsmouth. The home is available for active duty or retired military families coping with the medical crisis of a loved one and who have no local accommodations.



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