



# ALERT

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## VIEW FROM THE BOARD

### America's Proud Heritage: Armed Forces & Memorial Day

*Gordon A. Simmons, President/CEO,  
Service CU; DCUC 2nd Vice Chairman*

Armed Forces Day is simply a day to sharply salute all of the men and women in all branches of the service who protect our country and you. They can be called upon at a moment's notice to perform a risky and perilous mission for freedom and country. They train diligently both physically and mentally so they will be prepared to prevail in any mission they face. The first Armed Forces Day was celebrated on Saturday, May 20, 1950. The theme for that day was "Teamed for Defense," which expressed the unification of all military forces under one government department. According to the U.S. Department of Defense, the day was designed to expand public understanding of what type of job was performed and the role of the military in civilian life.

Memorial Day is celebrated every year on the final Monday of May and is a day of remembering the men and women who died while serving in the Armed Forces. Also known as Decoration Day, it originated after the American Civil War to commemorate the Union and Confederate soldiers who died in the Civil War. By the 20th century, Memorial Day had been extended to honor all Americans who have died while in the military service.

*continued on page 4*

## CEO UPDATE

### Venimus, Vidimus, Vicimus

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

We came; we saw; we conquered! Earlier this month, in conjunction with PenFed FCU, we co-hosted our 41st Annual Overseas Subcouncil Meeting in Rome, Italy. From an educational perspective, I must say, this year's meeting ranked among our very best, covering the gamut of subject matter from international and national affairs to industry and DOD issues.

Thanks to PenFed's sponsorship of our keynote speaker, Merrick "Mac" Carey, Chief Executive Officer at the Lexington Institute, this year's session began with a holistic view of defense spending and national security concerns. Issues such as the economy, the federal budget and federal debt were discussed in great detail by Carey, as was the global landscape, and in particular major threats facing our Nation. From Mexico (narco-terrorism) to the Asian Littoral (WMD technology), Carey's views on the international front were intriguing to say the least, and his commentary on the on-going crisis in Ukraine and Russia's reassertion on the European theater was equally thought-provoking...especially in light of budget trends and the downsizing of our military. Carey noted that striking the balance between defense spending and the current national security environment would be a major challenge in the coming years, and if not accomplished with caution could further proliferate the growing threats worldwide.

To further amplify on DOD's budget, this year, we were most fortunate to have Jim Watkins, the Deputy Assistant Secretary of the Army for Financial Operations, as our featured speaker. Watkins picked-up where Carey left off and did a superb job summarizing the impact of the Budget Control Act (aka sequestration) and reduced funding levels on the Department as a whole and the Army specifically—especially in Europe. Whether decreasing personnel strengths, realigning units, divesting non-mission critical assets, or consolidating functions, the Army (and other Military Departments) is quickly transforming in support of the new national security strategy and diminishing budgets. In terms of the latter, moving forward the key will be in the form of efficiencies and stewardship, both of which can be achieved by being audit ready and maintaining a professional and credentialed staff.

We also had the distinct pleasure of hearing from our special guest, Mary Martha Fortney (President/CEO, NASCUS), who provided Subcouncil members her vision of the credit union industry; Sarah Canepa Bang (President, FSCC, LLC/CO-OP Financial Services), who offered her insights and thoughts on shared branching and the advantages and benefits thereof; Bill Hawbecker (Director, DOD Banking and Credit Union Programs), whose remarks and comments regarding the Department's update of DOD's Financial Management Regulation, Volume 5, Chapter 34 (policies and procedures for financial institutions operating on DOD installations), the revision of the Liaison Officer's Guide, land leases on DOD installations, In-LoCo-Parentis designation, and the Overseas Military

*continued on page 11*

## DEFENSE CREDIT UNION COUNCIL, INC.

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

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Scott CU recently presented a \$1,000 check in its continued support of the Troy Titans Football Club. SCU Community Relations Representative Lauren Hoefert, front row far left, presented the check to representatives from the Troy Titans Football Club. Photo courtesy Scott CU

## Scott CU Continues Partnership with Troy Titans Football Club

*Adam J. Koishor, Chief Marketing Officer*

Scott CU recently presented a \$1,000 check in its continued support of the Troy Titans Football Club. SCU pledged three years of support of the club's effort to purchase new helmets and uniforms because of the growth of the program.

Scott CU has sponsored the local football club since 2009 when it pledged \$4,000 to help the Titans install a scoreboard for their home field. The club is for players who are five through 14 years old and their home field is located at Tri-Township Park in Troy, IL.

Scott CU Community Relations Representative Lauren Hoefert presented the \$1,000 check for the third year of the sponsorship to representatives from the Troy Titans Football Club.

"We were excited about the opportunity to help with the football club with purchasing new equipment," Hoefert said. "We are always happy to play a small role in these types of projects that really offer opportunities to the youth of our community."

"Credit unions are really about helping people and this is another way for us to take that even a step further," she added. "We encourage others to step forward and give back by supporting the organizations in the community."

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

## APGFCU Hosts 2014 Annual Meeting and Swears In New Board of Directors

Gayle Stark, APGFCU

APGFCU welcomed more than 200 members and invited guests from Harford and Cecil counties to the Richlin Ballroom in Edgewood, MD, for its annual member meeting on April 10, 2014.

APGFCU swore in its 2014 volunteer board of directors:

- Chairman John A. Blomquist
- Vice Chairman Barry D. Decker, CSM (Ret.)
- Secretary Antha W. Edwards
- Treasurer Joseph A. Traino III, LTC (Ret.)
- Assistant Treasurer Sandra J. Sasser
- Director Charles N. Alston, Sr.
- Director Donald J. Burnett, COL (Ret.)
- Director Michael L. Dixon, LTC (Ret.)
- Director David H. Gilbert
- Director Dwight E. Hair, COL (Ret.)
- Director Windsor L. Jones

In his remarks, Chairman Blomquist honored long-time Director David H. Gilbert. Mr. Gilbert began his volunteer service to APGFCU in 1969 as an alternate director and in 1970 he joined the board of directors. Assets were \$5 million and the credit union had not opened a branch. To date, Mr. Gilbert has served the credit union for 45 years; 20.5 of those years were as chairman of the board of directors. During his term of service, Mr. Gilbert and his fellow volunteers brought about many changes. When Mr. Gilbert stepped down as chairman in 2013, APGFCU had 11 branches plus the student-run RAM branch at Edgewood High School, and more than 100,000 members.

Other highlights of the meeting were a ceremonial posting of the colors by Patapsco High School's Junior ROTC; a choral performance of the National Anthem and recitation of the Pledge of Allegiance by the Halls Cross Roads Elementary School Choir; and free gifts for members and guests.

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## ABNB FCU's Annual Business Meeting

Kelli Ragland, Vice President of Marketing

ABNB FCU held its 54th Annual Business Meeting on Tuesday, April 22, 2014, at its Corporate Operations Center in Chesapeake, VA. During this meeting, Mary Ann Melchers, Chairman of the Board for ABNB, reported 2013 year end assets had grown by over 4% from 2012. Highlights from the 2013 annual meeting include:

- Tom McAndrews, Marvin Brangan and Barbara Geraghty elected to the board of directors for a three year term;
- Opening of ABNB's newest branch, Chesson, on the corner of Church and 18th Street in Norfolk;
- Honest to Goodness Savings Campaign, saving ABNB members over \$12 million by refinancing high interest loans at a lower, honest rate;
- Raising over \$80,000 for Children's Hospital of the Kings Daughters during ABNBs 10th Annual Fishing Fest; and
- Henry Ruhl, ABNBs Supervisory Committee Chairman, became Director Emeritus. Mr. Ruhl has been a member of the ABNB Supervisory Committee since 1982, and became its chairman in 1988.

Mrs. Melchers concluded this years meeting by saying; "I thank all for your loyalty and support to ABNB. Together we will continue to grow as a very important part of the community in which we live and work. Remember ABNB is open for all in the community, honest in our dealings, and hard working for our membership."

## Fort Knox Federal Offers Help to Laid Off School Workers

Michael Bateman, Fort Knox FCU

Fort Knox FCU has re-initiated special loan and withdrawal options to assist members who are affected by recently announced work force reductions at Fort Knox Community Schools.

The special options for credit union members impacted by work force reductions include 0% interest line of credit for 30 days based on initial lost pay. Additionally, based on qualifications, the Credit Union will help members restructure existing consumer loans to create more favorable payment terms. Fort Knox Federal will also allow early withdrawals of up to \$10,000 from certificates of deposit with no penalty. "We want to help members bridge any disruption in income as they find other employment," according to Bill Rissel, Fort Knox Federal President and Chief Executive Officer.

"As I've said many times, our motto of 'People Helping People' is more than just a slogan sewn onto our employees' shirts or displayed on our branches. 'People Helping People' is the reason Fort Knox Federal exists and we are dedicated to serving members, not only during times of immediate need, but for the long haul. We are here to help improve the financial lives of our members," Rissel said.

For more information about any of the several special loan and withdrawal options, log onto [www.fkfcu.org/emergency](http://www.fkfcu.org/emergency) or call 800/285-5669, ext. 7000.



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

### DCUC's 2014 Showcase with a Purpose

*"Healing one wounded warrior at a time, by improving health, alleviating suffering and delivering acts of kindness"*

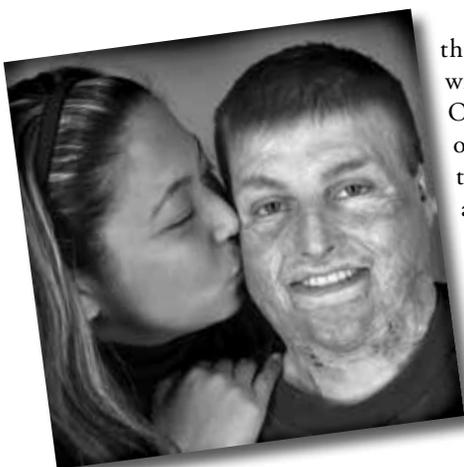
*Janet Sked, DCUC Conference Manager*

This year DCUC has selected Operation Mend to be the recipient of our fundraising efforts during our upcoming 51st Annual Conference. Since its inception in 2007, Operation Mend has sought to combine the best resources of the United States military with the skills of UCLA Health physicians in a collaborative and comprehensive approach to healing U.S. military personnel that have been wounded and disfigured in Iraq and Afghanistan. The goal is to treat every patient with honor, compassion and exceptional care, while recognizing not only the patient's needs, but also those of his or her immediate family and caregivers.

When the program began, a team of UCLA's finest plastic and reconstructive surgeons was assembled to work alongside their military counterparts primarily to repair the facial wounds of military personnel critically injured in combat during Operation Iraqi Freedom and Enduring Freedom. As the conflicts escalated, the scope of injuries sustained presented new challenges, and Operation Mend proactively evolved to best serve the widespread needs of wounded warriors and their families.

Moving forward, Operation Mend plans to widen its focus, recruiting new patients who have experienced traumatic loss of lower limbs and reproductive organs.

The wounded warriors served by Operation Mend have made an extraordinary and selfless commitment to ensure our right to live in the land of the free. With generous support from you, our defense credit unions, our corporate partners and friends, these brave men and women not only will be able to regain the good health and happiness that accompany recovery, but also will be recognized for their sacrifice.



Join us in Dallas at the Omni Hotel this August and help our wounded warriors with your generous contributions as we support Operation Mend. If you have any questions about our fundraiser and how you can help, please contact, Janet Sked, DCUC Conference Manager, at 314-802-8808 or [janetsked@dcuc.org](mailto:janetsked@dcuc.org).



### VIEW FROM THE BOARD

*continued from page 1*

It typically marks the start of the summer vacation season, while Labor Day marks its end. Memorial Day is not to be confused with Veterans Day. Memorial Day is a day of remembering the men and women who died while serving, while Veterans Day celebrates the service of all U.S. military veterans.

There are many forms of reverent observances and celebrations on both days that we Americans enjoy. For example, Service CU and the American Independence Museum, in conjunction with Veterans Count, will proudly present "Timeless Treasures" featuring rare military and historical artifacts on display May 18 through May 29, which include:

- A Dunlap Broadside of the Declaration of Independence;
- Two original drafts of the U.S. Constitution;
- An original Purple Heart awarded by George Washington; and
- A Congressional Medal of Honor awarded by Franklin D. Roosevelt to Harl Pease, the namesake of the Pease Air Force Base, Portsmouth, NH.

The 12-day event is open to the public and free of charge. This special display is especially appropriate here in our museum, since Service CU has been firmly united with the Defense Credit Union Council and military since the credit union's beginnings in 1957 serving members of the Pease Air Force Base community. I am confident that all of you and your Defense Credit Unions will be honoring our country in many appropriate ways on both Armed Forces Day and Memorial Day. All of us understand and appreciate the sacrifices and dangers that our military makes for our great country and are proud to celebrate the military beginning with our founding fathers to the present.

Be a proud American and join in and enjoy the celebration of Armed Forces Day and Memorial Day 2014. You will be proud that you did.

*Contributors: Timeanddate.com, Department of Defense*

## Scott CU, American Cancer Society Raise \$86,000 at Mardi Gras Ball Fund Raiser

*Adam J. Koishor, Chief Marketing Officer*

Scott CU teamed up with the American Cancer Society recently to raise \$86,000 to fight cancer and create a world with more birthdays. Scott CU was the host and presenting sponsor for the recent Mardi Gras Ball fund raiser and also has signed on to continue as the regional sponsor of the American Cancer Society Relay For Life and Making Strides events.

Representatives from Scott CU recently presented a \$96,000 check recently to the American Cancer Society. \$10,000 was raised with Relay and Strides sponsorships as well as \$86,000 from the Mardi Gras Ball Event.

The Mardi Gras Ball event was held at Lewis and Clark in Godfrey and featured an elegant dinner, live and silent auctions, and entertainment. “We were extremely proud and honored to have been asked to help support this event,” said SCU President & CEO Frank Padak, who was the Chairman of the Mardi Gras Ball. “Our goal was to raise more than \$80,000 through ticket sales, sponsors, and the live and silent auction. People from throughout our area really stepped up in the effort to save lives against this disease that has already taken so many.”

Scott CU also will support this year’s Relay For Life events held throughout Madison, Bond, Clinton, St. Clair, Marion and Monroe Counties, according to Scott CU Community Relations Supervisor Ashleigh Deatherage. In addition, Scott CU also will sponsor American Cancer Society’s Making Strides Against Breast Cancer Walk that will be held in O’Fallon on October 11, Deatherage noted.

“We are proud to be able to again help ACS with this year’s events,” she said. “The Relay for Life events really bring the fight against cancer into the local communities and give people a chance to support the effort. We had such a great experience with our volunteers being at the events last year, we felt very strongly about continuing our sponsorship.”

Scott CU will be recognized during opening ceremonies and will host bank nights for some of the Relays for Life. During the bank nights, team captains come into the Scott CU branches to cash in currency and have checks made payable to the American Cancer Society.

This year’s Relay for Life events will be held beginning in April at Southern Illinois University Edwardsville. There also will be events held in Freeburg, Edwardsville/Glen Carbon, Collinsville, Troy, O’Fallon, Greenville for Bond County, in Roxana for the Riverbend area, Dupon/Cahokia, Highland, East St. Louis, Belleville, Breese for Clinton County, Salem, Centralia, and in Waterloo for Monroe County.

“This is a great way for us to continue to really give back to people from throughout the area by supporting them in their efforts to prevent cancer and save lives,” Deatherage added. “We truly believe it is important for us to support the communities in which we serve our members.”

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## Langley FCU Announces New Brand Message

*Sue Thrash, Public Relations Director*

Langley FCU is pleased to introduce a new branding tagline—“Langley—For your life!” The new tagline will be a consistent theme in all advertising and marketing campaigns for the Credit Union. “The previous tagline was used successfully for many years, but it was in need of a refresh to reflect the new direction of the credit union,” stated Randy Saltzman, VP of Marketing. “We did our homework and found that this new tagline really resonated with staff and members. In our business, we serve members at every stage in their lives, and this was a great way to bring the personal message front and center for members and non-members... that Langley has the products and services, For your life!” concluded Saltzman.

The new branding message will be used in advertising and marketing going forward and will also be a central component in our new website set to debut this year.

## Army Aviation Center FCU Announces New President/Chief Executive Officer

*Lisa Hales, AACFCU VP of Marketing*

Army Aviation Center FCU (AACFCU) is pleased to announce the selection of Robert (Bobby) Michael as the organization’s new President/Chief Executive Officer.

“AACFCU is excited to have Bobby take on the role of President/CEO,” said Charles Mingus, Board of Directors Chairman. “Bobby comes to AACFCU with a great deal of experience in a leadership capacity and is just the individual to lead AACFCU in its path of growth and development.”

Michael has spent the last nine years with CORE CU in Statesboro, GA. He served as the President/CEO of the \$60 million credit union that provides services to Bulloch County, GA, and select employer groups. Michael was an instrumental part of the senior leadership team that doubled the asset size of the credit union from 2005 to 2012 and drove the performance of the credit union. He also aided CORE CU in receiving the Low Income Credit Union Designation from the NCUA and the Community Development Financial Institution Designation from the US Treasury. Prior to Michael’s time at CORE CU, he served as the President/CEO of Modesto’s First FCU in Modesto, CA, and was also a Senior Accountant at Nearman and Associates CPAs in Fayetteville, GA. Michael has a Master of Business Administration from Kennesaw State University and is also a Certified Public Accountant.

“Bobby has many great ideas for continuing AACFCU’s history of growth and exceptional member service. His high degree of creativity will be critical in finding new ways to serve our membership and meet their financial needs,” said Mingus. “The Board is looking forward to seeing what the future holds for AACFCU under Bobby’s leadership.” Michael replaces Jim H. Mitchell who retired after 29 years with AACFCU.



Hanscom FCU Chairman of the Board Paul Marotta, front row, fourth from right, presents a \$1,500 grant to Hanscom AFB Senior Enlisted Advisor, Chief Master Sgt. Craig Poling, right, and 66th Air Base Group Commander Col. Lester Weilacher, left. The grant supports the Hanscom AFB Quality of Life program, headed by Chief Master Sgt. Bobby Jacques (Ret.), front row, second from right. Photo courtesy Hanscom FCU

## Hanscom FCU Presents Matching Grant for Board Memorial Award

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU recently presented a \$1,500 donation to the 66th Air Base Group's Quality of Life program. The funds were provided by the Armed Forces Financial Network to match funds presented to the group by the credit union last fall.

This is the tenth straight year the AFFN's Matching Grant Program has added value to Hanscom FCU's award, which recognizes volunteer groups that serve Hanscom FCU's membership base.

Relying entirely on fundraising and donations, the 66th ABG's Quality of Life program supports countless programs on Hanscom Air Force Base, including Hanscom Heroes Memorial Park, numerous awards presentations, the Air Force Birthday Ball, the Hanscom Heroes Homecoming Parade and the Heritage of Freedom speaker series.

"The 66th Air Base Group knows what it means to everyone on the base to be part of the Hanscom Air Force Base Community, and the work of its Quality of Life Program is the best proof of that," said Chairman of the Board Paul Marotta. "We were proud to be able to support their endless efforts with the Board Memorial Award, and grateful to AFFN for doubling it."

## Pearl Harbor FCU Partners with Sallie Mae to Offer Private Education Loans

Wendy M.W. Bond, Marketing Director

Pearl Harbor FCU announced that it has partnered with Sallie Mae to offer customers a private education loan program that helps families save money and pay off their loan faster than other alternatives. The Smart Option Student Loan assists families as they cover the rising cost of college tuition and offers degree-seeking students competitive interest rates as well as in-school payment choices to help them graduate with less debt.

Designed to supplement federal student loans and other financial aid, the Smart Option Student Loan can enable students to cover up to 100 percent of their education expenses. The Smart Option Student Loan rewards responsible customers with benefits such as an on-time payment reward and interest-rate discounts for automatic payments.

Customers may choose from variable or fixed rates and three in-school monthly repayment options. Depending on the option selected, a typical freshman could save as much as estimated 17 to 49 percent in interest charges and pay off the loan three to eight years faster after graduation, compared to a conventional payment-deferred loan with a 15-year term. To help families make informed borrowing choices, loan applicants receive a series of clear disclosures explaining loan terms and estimating total cost.

To offer the Smart Option Student Loan, Pearl Harbor FCU partnered with Sallie Mae, the nation's No. 1 financial services company specializing in education. Since its founding nearly 40 years ago, the company has helped more than 31 million people pursue their educational goals.

"Sallie Mae is delighted to partner with Pearl Harbor FCU to assist families seeking responsible solutions to make the investment in a college education," said Jerry Maher, senior vice president, Sallie Mae.

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

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

# Service CU Shows Support for Military Children During Purple Up! Day

Lori Holmes, Assistant Vice President of Marketing

Service CU joined the New Hampshire Military Youth and Family Program on April 15 for Purple Up! Day, recognizing the sacrifices of military children with parents deployed overseas.

In 2011, the University of New Hampshire Cooperative Extension Military Youth and Family Program started the initiative “Purple Up! For Military Kids” that quickly gained momentum and is now celebrated nationwide. Wearing the color purple is a visible way to thank military youth for their strength and sacrifices. Purple is the color that symbolizes all branches of the military, as it is a combination of Army green, Coast Guard blue, Air Force blue, Marine red, and Navy blue.

Service CU staff wore purple shirts and purple ribbons to visibly show their support and celebrate military youth.

“We all owe a debt of gratitude to the children of our military service members,” says Gordon Simmons, President/CEO of Service CU. “We honor their sacrifices, and we are committed to supporting them now and in the future.”

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

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WOODBIDGE, VA—Belvoir FCU’s Fraud Analyst, **Mike McDaniel**, has successfully met the Association of Certified Fraud Examiners (ACFE) character, experience, and education requirements for the Certified Fraud Examiner (CFE) credential. Mike has demonstrated knowledge in four areas critical to the fight against fraud: Fraudulent Financial Transactions, Fraud Prevention and Deterrence, Legal Elements of Fraud, and Fraud Investigation... LIVE OAK, TX—**Sandra Reeh** was recently named Chair of the Board of Directors at Randolph-Brooks FCU. Reeh becomes the first woman to lead the credit union’s volunteer board. She also has the distinction of being the foremost female credit union chairperson in the state. Reeh has been a long-time member of the credit union’s Board of Directors, having first assumed her role in 1993. She brings a wide range of experience to her new position, including 36 years in civil service and many years of service in the local community. Reeh assumes the position of Board Chair following the retirement of Board Chairman Col. (Ret.) Harry M. Edwards, Ph.D... SAN ANTONIO, TX—Security Service FCU (SSFCU) has promoted **Marilyn Hartmann** to assistant vice president of commercial services, responsible for overseeing SSFCU’s commercial loan production in all credit union markets, compliance, and training and mentoring of commercial loan officers. She was previously manager of commercial loan production. She has been named SSFCU employee of the month twice and has been instrumental in the success of the commercial services department. In addition, **James (Jim) O’Farrell** has been elected Chairman of the Board of SSFCU. This is his second year as chairman. Joining him on the executive committee of the board are **Robert Johnson**, first vice chairman; **Timothy E. McCallum**, second vice chairman; **Donald Miller**, treasurer; and **Joseph Hurst**, secretary. Additional board of director members include: **Joseph A. Coleman**, **Mary V. Holub**, **Peter J. McNamee**, **Grover Jackson**, **James Tattini** and **Fil Villarreal**.

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## DEFENSE CREDIT UNIONS IN THE NEWS...

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BILOXI, MS—**Keesler FCU** held a grand opening for its new Slidell, LA office. The full service location is at 1338 Gause Blvd. across from Copeland’s Restaurant. It offers a walk up ATM, safe deposit boxes, teller service, three drive-thru lanes and a night depository. Joanna Calhoun leads as Branch Manager. Leslie Harvey is the Loan Officer with Amy Glenn and Ryan Stohldrier as Financial Service Representatives. Vanessa Dupre and Vanessa McCullough are the tellers.



## Fort Knox Employee Receives Award

Charlotte Masterson (right) receives the Commander’s Award for Public Service from Brigade Commander Colonel Bill Ostlund of the 3rd Infantry Brigade Combat Team, 1st Infantry Division at Fort Knox. Since 2009, Charlotte has been the Fort Knox/BRAC Relocation liaison for Fort Knox FCU and has helped hundreds of Soldiers and their families coming to post at no cost or obligation. Charlotte was recognized for her ‘key support of numerous Duke Brigade ceremonies and events as well as providing financial readiness training to more than 150 spouses.’ In addition, Rick Bennett, Fort Knox FCU Pershing Branch Manager, received a Certificate of Appreciation from Brigade Commander Colonel Bill Ostlund. The Credit Union was honored for its support of the 3rd Brigade Combat Team, 1st Infantry Division, during their time at Fort Knox. Photo courtesy Fort Knox FCU

## Resolutions to Be Presented at Annual Membership Meeting

If you have a resolution that you would like DCUC to adopt, here’s your chance. Submit a written resolution to DCUC prior to June 2, 2014, to be acted on by the Resolutions Committee and included with the Call of the Annual Meeting, which is issued 60 days before the annual meeting. Proposed resolutions should be forwarded to Beth Merlo, Director for Administration, DCUC, 601 Pennsylvania Ave., NW, South Bldg., Suite 600, Washington, D.C. 20004. You may also email proposed resolutions to [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org) or fax them to 202/638-3410. If you have questions, please call 202-638-3950.

## Service CU Helps Somersworth Youth Safe Haven for Seventh Straight Year

*Lori Holmes, Assistant Vice President of Marketing*

The children of Somersworth Youth Safe Haven Program will again enjoy an enhanced summer program thanks to the annual donation from Service CU. This is the seventh consecutive year the credit union has stepped up with a contribution for the afterschool and summer programs.

“We are able to give our children and teens a quality program filled with activities, guest speakers, field trips and more thanks to Service CU,” says Betty Eaton, Program Coordinator of the Somersworth Youth Safe Haven program. “Because of their generosity we are able to purchase enough supplies for all our summer projects; our children and teens will have a safe place to enjoy their summer vacation. This partnership has made a significant difference in our community.”

The program mentors youth ages 5 – 18 in an afterschool homework lab, activities program, high impact gym program, community service opportunities, and a six-week Summer Program. Students ages 17 to 18 act as counselors. It aims to give youth the tools they need to succeed by fostering positive academic, life and social skills. One of their main focuses is giving youth a place to do their homework and have access to additional resources if they need it. There are always staff and volunteers on hand to make sure the youth's homework is done.

The Youth Safe Haven program is designed to help low-income at-risk children who live mainly in the Somersworth Housing Authority homes or are referred by the local SAU. The program currently helps more than 50 children from working low-income families. During the six-week summer program, the children begin by performing community cleanup service during the first week. They also participate in a summer reading program, nutrition and cooking classes and are educated in health and personal hygiene.

“Service CU is dedicated to helping local families in communities where we live and work,” says Gordon Simmons, President/CEO of Service CU. “Service CU strives to be a leader in corporate citizenship, supporting non-profit and educational programs in the communities which are served by the credit union. Somersworth Youth Safe Haven Program fits into our vision of helping others.”

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## A Special Marathon: Andy Takes the Wheel, \$31k Raised for Boston Children's Hospital

*Patricia Warden-Conty, Hanscom FCU*

In its 15th year of fundraising for Children's Hospital Boston through the Boston Marathon, Hanscom FCU experienced its most memorable race to date. Hanscom FCU Board Member Ray Phillips, a faithful runner every year, typically completes the race with his Children's Hospital Boston patient partner, Andy Martin, Jr., by his side. This year, Ray ran across the finish line alone. That's because Andy, now 18 years old, fulfilled his dream of completing the entire course as a competitor, having finished with an official time of 2:49.12 in the wheelchair division.

Backing the achievement were Hanscom FCU members, who through call centers, branches, raffles and other efforts exceeded the goals by raising \$25,162 for Children's. Hanscom provided the customized Top End OSR racing chair in which Andy competed.

“I think we've all been waiting for this day for a very long time, but nobody's been looking forward to it more than Andy and Ray,” said Chairman of the Board Paul Marotta. “We're incredibly proud of them not just for this year, but every year that built up to it. And grateful to members, volunteers, staff, and business partners for a successful fundraising effort to match the moment.”

Read about Andy and Ray's journey, including Andy's prediction about the 2014 Marathon, at <http://theteamandyproject.wordpress.com/>.

## Alaska Credit Union League Donates Financial Education Series to The Children's Hospital at Providence

*Dan McCue, Senior Vice President, Corporate Administration*

Alaska Credit Union League donated the Biz Kid\$ financial education box set to The Children's Hospital at Providence. The donation is part of an ongoing relationship between local credit unions and Children's Miracle Network hospitals, linking credit unions' philanthropy with their mission to improve people's financial lives.

Biz Kid\$ is the Emmy Award winning and credit union funded public television series that teaches kids about money management and entrepreneurship. Biz Kid\$ is a part of the KUACTV 9 programming in Fairbanks.

The Alaska Credit Union League is comprised of 12 credit unions throughout the state: Alaska District Engineers FCU, Alaska USA FCU, ALPS FCU, City of Fairbanks FCU, Credit Union 1, Denali Alaskan FCU, Matanuska Valley FCU, MAC FCU, Northern Skies FCU, Spirit of Alaska FCU, Tongass FCU, and True North FCU.

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Hope for the Warriors® and the Jacksonville USO each received a \$71,500 check as a result of Marine FCU's Annual Charity Golf Tournament. Photo courtesy Marine FCU

## Charity Golf Tournament Still Strong After 20 Years

*Ceci Markwick, AVP, Marketing Dept.*

Marine FCU entered its 20th year of fund raising with its Annual Charity Golf Tournament. Since 1994, Marine FCU has raised a total of over \$1.2 million dollars that has benefited programs ranging from the prevention of child abuse to assisting our military. This year, \$143,000 was split between Hope for the Warriors® and the Jacksonville USO, each receiving a check for \$71,500—an outstanding amount considering the current state of the economy.

The one-day tournament featured 21 teams teeing off in the morning and 24 teams teeing off in the afternoon. Each player received a goody bag and door prize, along with a steak and chicken lunch sponsored by Outback Steakhouse.

This event is made possible by the sponsors, players, and Marine FCU employees and volunteers. Their commitment, year after year, shows the true spirit of credit unions' "People Helping People." Next year's tournament is slated for April 24.

## Fort Sill FCU Awards \$5,000 in Scholarships to High School Seniors

*Madonna Attocknie & Leandra Smith, FSFCU*

Fort Sill FCU (FSFCU) has awarded scholarships for over 20 years, and 2014 was no exception. Out of the 47 applications received, FSFCU is proud to congratulate the following 5 graduating high school seniors for their outstanding academic achievements, leadership roles in extracurricular activities, and community service.

FSFCU recognizes Cache High School seniors Meagan Angiel and Rachel Muse; Lawton High School senior Alexandria Neace; and MacArthur High School seniors Morgan Merritt and Preslee Thorne. Each will receive \$1,000.00 towards their 2014-2015 college year.

FSFCU understands the importance of contributing towards the education of future leaders, and will continue to support the extraordinary accomplishments of FSFCU's young members.

## Southeastern FCU Gives Big to University

*Lori Cauley, VP of Marketing/Business Development*

Members of the Southeastern FCU senior management team and board of directors were present as Valdosta State University cut the ribbon on its new, Health Sciences and Business Administration Building. Part of this \$32 million project included a new home for the Southeastern FCU Financial Trading Center. The \$50,000 donation helped create this high-tech facility that provides hands-on trading experience for business administration students. The trading center allows students to use real money for trading, making it the only one of its kind in the state of Georgia and one of the few located in the southern region of the United States.

"It's a delight to see how the College of Business is using this type of monetary support to create "real world" educational opportunities for students," remarked E. Michael Gudely, President/CEO of Southeastern FCU. "We are proud to play a role in the education of the many students who will walk through these doors."

## Hanscom FCU Volunteers Support Veterans' Families

*Patricia Warden-Conty, Hanscom FCU*

The latest volunteer group of Hanscom FCU staff, family and members visited Fisher House Boston last month, preparing a meal for families of veterans being treated in the Veterans Affairs Boston Healthcare System. Fisher House Boston has in recent years become a favorite Hanscom FCU charitable partner for both hands-on volunteer efforts and material support.

"Every group of Hanscom FCU volunteers lucky enough to visit Fisher House comes back better off for it," said Hanscom FCU Chairman of the Board Paul Marotta. "The people Fisher House serves are the very same people we as a credit union live with, work with and call members, and to be able to support them in this way is incredibly meaningful."

## Travis CU Helps Raise \$160,000 for CMN Kids and is Recognized for Credit Union with Most Volunteers and Runners

*Sherry Cordonnier, APR, CUDE, Director, Corporate Relations*

The third annual Credit Union SacTown Ten-Mile Run—which took place Sunday, April 6 in downtown Sacramento, CA—raised \$160,000 for Children’s Miracle Network Hospitals (CMN) in California and Nevada. The event was sponsored by CU Miracle Day Inc., along with 55 credit unions and credit union businesses, including the Travis CU. More than 2,000 runners—including 500 credit union employees and members—participated in the Sacramento race, which started and finished in front of the state capitol building, with a \$15,000 prize purse awarded. About 170 credit union staff and members worked the event as volunteers. Once again, Travis CU employees stepped up to the challenge and provided more than 55 volunteer and 30 runners.

“We couldn’t be more pleased with the level of interest by our employees and their commitment to our communities,” said Patsy Van Ouwkerk. We’re proud to be working with California and Nevada credit unions to sponsor this event for our local CMN hospitals.”

“I am so proud of Team Travis. Not only does our staff do a great job serving our members, but they’re amazing supporters of our efforts in the communities,” said Patsy Van Ouwkerk, CEO of Travis CU. “We love the SacTown 10 race and teaming up to create miracles.”

“For the kids and their families, this race provides a life-changing experience,” said John Pamer, CEO of Diablo Valley FCU and chairman of the SacTown race committee. “Every day for them—as well as the doctors, nurses, and staff at Children’s Miracle Hospitals—is like a ten-mile run as they complete their medical journey. Credit unions are honored to be a part of it.”

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## Students Awarded \$2,000 Scholarships by Fort Campbell FCU

*Vickilynn Gillette, Membership Development Specialist*

Fort Campbell FCU cares about the education of our young members and has awarded six \$2,000 scholarships. The Fort Campbell Federal Scholarship Program was established to help student members pursue a post-secondary education toward an undergraduate or associates degree or trade certification.

Congratulations to this year’s Fort Campbell Federal Scholarship Program winners: La Nyrah Catherine White from Fort Campbell High School will be attending Spelman College for Biology – Pre-Medicine; Nicole DiMatties from Heritage Christian Academy will be attending Western Kentucky University for Agriculture – Animal Science; Maria Lafferty from Northwest High School will be attending Tusculum College for International Business; Carter Scott Jackson from Clarksville High School will be attending Austin Peay State University for Computer Science; Drew Reynolds from West Creek High School will be attending Austin Peay State University for Engineering; and Heaven Santos from West Creek High School will be attending Austin Peay State University for Accounting.

Fort Campbell Federal is extremely proud of this year’s scholarship winners. These graduating high school seniors had to meet certain criteria to be considered for this scholarship. The criteria include a Grade Point average of at least 2.0 on a 4-point scale, being the primary Credit Union account holder of an account that is in good standing, and becoming full-time students at an accredited college, university, community college or technical school. Every applicant also had to submit an essay on the topic “Two ideas on ways to promote financial services to your generation.” These winners worked hard to win this scholarship, and Fort Campbell Federal is happy to be a part of their very bright future.

## Belvoir Federal Supports April’s Financial Literacy Month

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

Belvoir FCU supported the official National Financial Literacy Month throughout April at Belvoir Federal branches and events in Fort Belvoir, VA. Belvoir Federal’s Financial Coach, Shannon Tackett, held a Reality Cash Course for 20 military dependent students living on Fort Belvoir. The seminar/activity enabled the students to learn the importance of budgeting and spending money wisely. The students were given a life scenario in which the student had just graduated college and secured their first job. Students then created a budget, made financial choices such as housing and vehicles, decided if they could afford a pet, and how much to spend on entertainment.

“The reality cash course is an eye opening experience for students. We were able to reach teenagers who are close to graduating high school and teach them the importance of budgeting and spending money wisely, which are important tools to help them be financially successful in life,” stated Shannon.

In addition to the financial seminars and financial events Belvoir Federal sponsored throughout the month, the Financial Coach also posted relevant information and financial tips on Belvoir Federal’s social media outlets, including an article that focused on pulling annual credit reports.

**GOT NEWS?**

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

## Fort Lee FCU and AFFN Donate \$3,000 to Virginia Wounded Warrior Program

*Sarah Marks, VP, Marketing & Advertising*

**F**ort Lee FCU, in partnership with Armed Forces Financial Network (AFFN) Matching Grant Program, was proud to donate \$3,000 to the Virginia Wounded Warrior Program (VWWP). The donation was presented at Fort Lee FCU's annual meeting on April 29, 2014.

The Virginia Wounded Warrior Program was created by the 2008 Virginia General Assembly to ensure that services to veterans and their families are readily available in all areas of the state. It is operated by the Virginia Department of Veterans' Services. VWWP, in cooperation with the Department of Behavioral Health and Developmental Services and the Department for Aging and Rehabilitative Services, monitors and coordinates behavioral health and rehabilitative services and support services through an integrated, comprehensive and responsive system of public and private partnerships.



*Patsy Stuard, President/CEO of Fort Lee FCU, presents the \$3000 check to the Virginia Wounded Warrior Program. Photo courtesy Fort Lee FCU*

### **CEO UPDATE** *continued from page 1*

Banking Program were well-received; MAJ Emma Parsons (Army Banking Officer), who addressed financial education, partnerships, personal commercial solicitation, and the Pacific expansion and focused on how best credit unions can support the Army and their respective Commands during these times of transition; CPT Juan Pratts (US Army Europe's Banking and Credit Union Liaison), whose discussion on financial issues pertinent to Germany, and the impact of recent German court rulings regarding the payment of German personal income tax by US personnel (including credit union employees) was riveting; and MSgt Mario Gabor (Financial Manager, US Air Force, Europe) and Dr. Luigi Amato (Navy Europe Banking and Credit Union Liaison), whose presentations were informative and educational, and centered on budget trends, sequestration, realignments in Europe, unit closures, and financial support...and banking support and logistical and financial challenges in Europe, Africa, and Southwest Asia, respectively.

This year's 41st annual overseas Subcouncil event closed with John Broda (President/CEO, Armed Forces Financial Network) offering his thoughts on the evolution of the Network Industry; John McKechnie (Partner, Total Spectrum) providing an overview of legislative and regulatory matters facing credit unions and whose open discussion on risk-based capital, taxation, overregulation, cyber security, and credit union membership generated a wealth of questions and some lively discussion; John Slusher (VP Sales, CUNA Mutual Group), updating attendees on CUNA Mutual Group and the credit union marketplace; and yours truly, summarizing key and significant issues being worked and coordinated by DCUC.

As I expressed upfront, we came; we saw; we conquered! In a word, this year's 41st Annual DCUC Overseas Subcouncil Meeting was outstanding! Special thanks to our co-host, PenFed FCU and our sponsors FSCC/CO-OP; AFFN; and CUNA Mutual Group for their enduring support of our Overseas meeting, and to DCUC's conference manager, Janet Sked and our staff, Beth Merlo, Lizette Krajnak and Jen Hernandez for ensuring this overseas gathering met the Subcouncil's educational needs and expectations!

Next stop—DCUC's 51st Annual Conference in Dallas, Texas, August 24 to 27, where we will be "Looking to the Future...In a BIG Way!" A Lone Star way!

\*Presentations from the meeting can be found on DCUC's website ([www.d cuc.org](http://www.d cuc.org)).

## SSFCU Rolls Out Power Mortgage with No Closing Costs and No Origination Fee

*Clarissa Rodriguez, SSFCU*

**S**ecurity Service FCU (SSFCU) recently rolled out its newest Power Mortgage loan program in Texas, Colorado and Utah, offering members a home loan with no closing costs up to \$5,000, no origination fee and low interest rates. The new program is available for both purchases and refinances. Borrowers must qualify for membership, but there are more than 2,600 different ways to join SSFCU.

While the average 30-year fixed rate mortgage rate is down, closing costs climbed in 2013 for the second straight year and were expected to continue to rise in 2014.

"Research shows that many consumers are able to afford the mortgage payment for the home they want to purchase, but it's the extra costs at closing that prevent them from buying," said Jim Laffoon, president and chief executive officer of SSFCU. "By eliminating closing costs and origination fees, we remove a giant hurdle for many of our members, helping them move one step closer to buying a home," he added.

A promotional graphic for a golf tournament. The top half features a photograph of a lush green golf course with several sand traps and a clubhouse in the background under a blue sky. The text is overlaid on the image. The bottom half of the graphic is a solid dark green color with white text.

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### **Tower FCU Employees Participate in Christmas in April**

*Tower FCU employees teamed up with volunteers from the Gilbane Building Company, St. Philips Church, Holy Trinity Church and local sub-contractors to participate in the Prince George's County Christmas in April event on April 26. Christmas in April is a national non-profit that rehabilitates homes for low-income homeowners, particularly the elderly and those with disabilities. The team of 61 volunteers arrived early Saturday morning at the home of James Brunt of Laurel, MD, and put in a full-day's work providing much-needed repairs. Brunt, 92, is recovering from a stroke. The volunteers installed new flooring, created a sunroom area, installed a ceiling fan and replaced fixtures, raked leaves, planted flowers, and painted lawn furniture. Tower donated the flowers for the new garden. A large part of the day was spent removing yard debris—enough to fill a large dumpster plus 10 dump truck loads. Photo courtesy Tower FCU*



For the latest credit union news, visit [www.dcuc.org](http://www.dcuc.org) or scan the QR code below:

