



ALERT

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MILITARY FAMILY MONTH

A Time to Give Thanks

Article provided by The Comfort Crew for Military Kids

Most people think of November as the start of the holiday season, and while this is true, for the DoD Family November is also Military Family Month. As we prepare to give thanks for all of life's blessings, as a community we should all take time to give thanks to those who support our service members from the home. Indeed, it is the family at home who give our soldiers, sailors, marines, and airmen much needed support and often times purpose to continue to serve through multiple moves, deployments, and other normal military life challenges.

The Comfort Crew for Military Kids understands this need to give thanks to those who stand behind our service members. Trevor Romain, co-founder of The Comfort Crew for Military Kids, has met many service members' kids, who often have trouble adjusting to these military life challenges. Romain remembers, "After our presentation a young boy came up to me and thanked me profusely for coming to his school and helping them with their feelings... 'I really miss my dad,' he said. 'He's been deployed so many times. And he's gone again. I'm scared he may get hurt or...or... or he may never come back.'"

The Comfort Crew for Military Kids, founded in 2007, is a 501(c)3 organization that supports military kids

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CEO UPDATE

Checking the Checker

Roland "Arty" Arteaga, President/CEO, DCUC

Late last month, PEW Charitable Trusts issued a report, "Checks and Balances, Stars and Stripes," that claimed to analyze the disclosure, overdraft, and dispute resolution practices of DCUC's members (and members of the Association of Military Banks of America). In actuality, PEW Charitable Trusts conducted a review of website documents, which do not necessarily depict the practice of DCUC's active members. As noted in their report: "To analyze these accounts, in May 2014 Pew attempted to collect the following disclosure documents from each financial institution's website: Disclosure box; Fee schedule; Account agreement and addenda; Screen shots of the checking home page and individual account Web pages." From my perspective, such a "review" of website data makes broad assumptions...assumptions that tend to support and promote an agenda—and in this case, PEW Charitable Trusts' agenda to adopt their specific policy recommendations.

Case in point, PEW's initial press release (issued on October 28) asserted that "three-quarters of credit unions reorder at least some transactions in a manner that can create more overdrafts." Knowing our active members as I do, when I first read PEW's statement, I was extremely confident such a claim was erroneous...and likely unsubstantiated! My personal email to our active members asking of their practice (i.e., how they process transactions) and my exchange with PEW Charitable Trusts requesting information to support their allegation, affirmed my confidence.

Based on the 73 responses I received thus far, 97% of DCUC's active members informed me they process transactions from low to high and/or in the order in which received...they do not reorder transactions to "create more overdrafts!" To the contrary, and based on their feedback, DCUC's active members process their transactions in a fair manner—and typically post ACH credits before debits...usually one to two days early. As one of our members noted, "We do not reorder transactions to generate revenue by causing members to overdraft more frequently. Our core philosophy is to educate and help our members become more effective financial stewards. We have absolutely no processes in place that would prevent achievement of this promise by every member."

With regard to my query of PEW's asking for information/documentation to support their claim that 75% of our members reorder transactions to enhance their revenue, they advised that 82 (of the disclosures checked on websites) were "...ambiguous or did not disclose a practice *leaving open the possibility* (emphasis added) of high-to-low reordering..." In essence, PEW's initial report *assumed* that credit unions reordered their transactions, as their websites did not disclose or clearly note the process in place. Bottom line: they made a statement of fact based on a broad interpretation and a major league assumption.

To PEW's credit, when I challenged them on their misleading statement, they re-examined their report and data, and last week, on November 7, they acknowledged their incorrect

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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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President/CEO Gordon Simmons (left) and Vice President of Overseas Operations Thomas F. Joyce (right) were both on hand to give the donation to Vivian Wilson, Manager of the Landstuhl Fisher House (center). Photo courtesy Service CU

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

Lori Holmes, Service CU

Service CU, along with the Armed Forces Financial Network, presented a total contribution of \$3,000 to help military families with their stay at the Landstuhl Fisher House in Landstuhl, Germany.

President/CEO Gordon Simmons and Vice President of Overseas Operations Thomas F. Joyce were both on hand to give the donation to Vivian Wilson, Manager of the Landstuhl Fisher House.

"I am overwhelmed at the mission and responsibilities that the Landstuhl Fisher House performs around the clock for the families of those fallen warriors who are treated at this great facility," says Simmons. "Service Credit Union and AFFN are extremely proud to contribute to an organization that so directly impacts the families of our wounded warriors."

The \$3,000 donation will go toward daily living expenses of the military while staying at the Fisher House. As of today, the Landstuhl Fisher House has supported over 12,000 families of which more than 2,700 have come from Operation Enduring Freedom or Operation New Dawn.

The contribution consisted of \$1,500 from Service CU as well as a \$1,500 matching donation from the Armed Forces Financial Network (AFFN) which will go directly toward helping those families of wounded warriors at no cost to the families. The Landstuhl Fisher House is located across the street from the Landstuhl Regional Medical Center, the largest American hospital outside the United States.

Service CU has also been a longtime contributor to the Fisher House, making financial contributions through AFFN's matching program. AFFN also provided 200 60-minute phone cards as well as 40 \$50 AFFN gift cards. The Fisher House provides a home away from home for families and patients receiving medical care at Landstuhl Regional Medical Center.

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

PenFed CU Honored for Serving Those Who Serve

Amy Doane, Corporate Communications

Pentagon FCU's (PenFed) continuing commitment to the nation's warriors—past and present—was formally recognized by its induction into the Mortgage Bankers Association's Hall of Honor Oct. 21.

"We're humbled to be recognized with such a huge honor for something that's simply about who we are at PenFed. Our sense of connectedness to those who serve is real and part of our culture," said James Schenck, president and CEO of PenFed. "PenFed is proud to play an active role in initiatives to meet the needs of our troops, their families, and veterans. It's our way of showing gratitude to the amazing men and women who protect our country."

The Mortgage Bankers Association chose PenFed, saluting the company for its hard work and dedication to providing Homeownership Assistance and Employment Assistance to the brave men and women of our armed services. Military personnel, veterans, Department of Defense, and Department of Homeland Security employees who meet certain criteria can qualify for the PenFed Foundation's Dream Makers Program. The program offers grants for down payments to first-time homebuyers of modest means who protect our country's national security. PenFed members and non-members alike are eligible. As of September 2014, PenFed has made 744 grants through the Dream Makers program; totaling \$3.6 million.

The Real Heroes Program, offered by PenFed Realty, LLC, a wholly-owned subsidiary of PenFed, is an innovative new career initiative designed to provide post-military employment options for service members and their spouses. With very few exceptions, Real Heroes covers all costs associated with obtaining a real estate license and puts participants on track to pursue careers as PenFed Realty real estate professionals. In the span of four months, Real Heroes has attracted more than two dozen candidates.

Scott CU Becomes Exclusive Sponsor of Battling Bulldogs Thanksgiving Basketball Tournament

Adam J. Koishor, Chief Marketing Officer

Scott CU has signed on to be the exclusive sponsor of the annual Battling Bulldogs Thanksgiving boys basketball tournament. Representatives from SCU presented a check recently for \$3,000 to Highland High School Athletic Director Steve Lanxon and HHS Varsity Boys Basketball Coach Matt Elledge. Scott CU will be the exclusive sponsor of the tournament for the next four years. The event will alternate each year between Highland High School and Waterloo High School.

This year's tournament will be held Monday, Nov. 24, Wednesday, Nov. 26 and Saturday, Nov. 29 at Highland High School. The games are to be held at 5pm, 6:30pm, and 8pm on the Monday and Wednesday. The Saturday session featured day games at 11am, 12:30pm and 2pm and evening games at 5pm, 6:30pm and 8pm.

"We're excited about being the exclusive sponsor of this tournament," said Scott CU Community Relations Representative Carol Wylie. "It will be a great event and since we have locations in both Highland and Waterloo, the sponsorship was a good fit for us. We believe in supporting schools and the community and this gives us another chance to do that." In addition to the Highland and Waterloo boys varsity teams, the Thanksgiving tournament will feature teams from Carbondale, Althoff, Mater Dei and Edwardsville.

"The tournament will feature some really good teams," Wylie added. "We are pleased to have Scott Credit Union support another premier basketball tournament at local high schools in our area."

Tinker FCU Named One of the the Best Credit Unions to Work For

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) has been named one of the 2014 Best Credit Unions to Work for. *Credit Union Journal* has partnered with Best Companies Group to identify companies that have excelled in creating quality workplaces for employees. The list is made up of 30 companies. The full Best Credit Unions to Work for list is featured in the October 20 issue of *Credit Union Journal* and will be available online at CUJournal.com. TFCU was awarded second in the Over \$1 billion in assets category.

Credit unions had to fulfill the following eligibility requirements:

- Have at least 25 employees working in the U.S.
- Be one of the following categories based upon asset size: Over \$1 billion, \$500M-\$1B, \$200M-\$500M or Under \$200M

Financial Center FCU Collecting Canned Goods for 'Pack the Pantries'

Annette Roy, Vice President of Membership Development

Financial Center FCU is proud to be participating in Fox 59's Pack the Pantries canned food drive this holiday season. The Credit Union is collecting canned food at its eight Indianapolis-area locations now through December 14.

The locally-owned credit union has been a major supporter of the St. Vincent de Paul Food Pantry for the past seven years, donating numerous volunteer hours and over \$56,000. Since 2013, Financial Center expanded its association with local pantries to include The Cupboard of Lawrence Township, Meals on Wheels and Kids Against Hunger. Pack the Pantries was organized by Fox 59 and the Mayor's Office of the Front Porch Alliance, Gleaner's Food Bank, and the Midwest Food Bank.

Closing the Gap on the Performance Dilemma

Rhonda Sheets, President, CEO, Support EXP, a Support Financial Resources Company

As the global financial landscape continues to evolve—with fierce competition coming at us from all directions, credit unions continue to aim at improving service and sales skills and organizational performance for the ultimate purpose of inspiring member loyalty.

Does your Service and Sales team deliver an optimal member experience, every member, every experience, every time?

There is no doubt, we would all agree, that there is a vital connection between Service and Sales performance and the significant impact it has on the Member Experience. According to Ernst and Young, (Banking Study, 2014), the ‘Customer Experience’ is the key driver of Loyalty based on how the financial consumer is treated—and the ‘Experience’ is the

primary reason why a financial consumer would open or close an account with their financial services provider.

Since loyalty is contingent on your Member Experience, and your Member Experience is contingent on how optimally your Service and Sales team delivers it, the new imperative must be to optimize performance with an ‘emergent’ Service and Sales culture that intuitively aspires to performance excellence by optimally delivering a relationship-driven vs. a transaction-driven member experience, every member, every experience, every time.

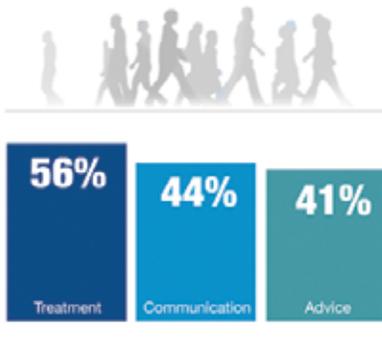
Sometimes, though, internal performance gaps exist. The following (3) steps will help you self-diagnose and determine where your Service and Sales organization resides on the performance continuum.

Customer Experience—the Key Driver of Loyalty

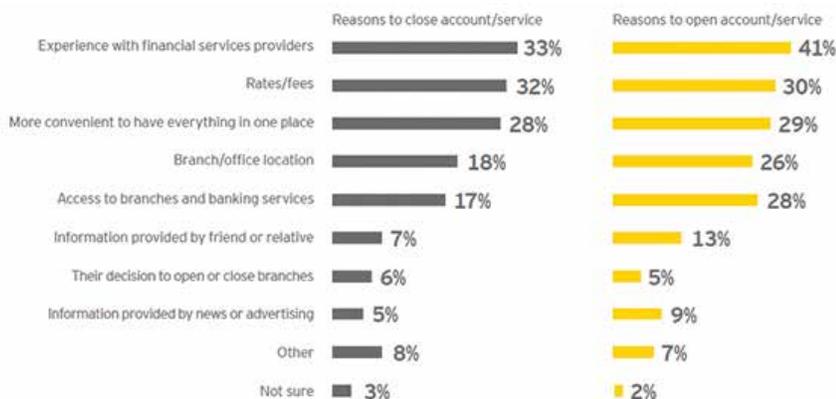
According to Ernst and Young, (Banking Study, 2014)

Top 3 Reasons Driving Customer Experience

- 1 The way I am Treated
- 2 How they Communicate with Me
- 3 Quality of Advice Given to Me



Top Reason to Open and Close an Account with a Financial Services Provider: The ‘Experience’: 33% (Open) and 41% (Close)



Step 1. Analyze Service and Sales Performance

There are 7 characteristics that pinpoint performance gaps inside a Service and Sales organization. Sometimes a process needs improvement, sometimes an entire department needs adjustment or an overhaul, or sometimes an organization is somewhere in between. Where are your gaps?

7 Characteristics that Pinpoint Performance Gap

- Management Technique
- Engagement
- Force of Change
- Ability
- Accountability
- Performance Feedback
- Agility

Step 2. Target Performance Gaps

W. Edwards Deming said, “What gets measured, gets improved.” This is still true today, provided that it is actionable. Change begins by identifying where the dots connect and where they don’t. Applying behavioral level performance metrics and analytics establishes relationships between internal and external performance productivity, member experiences, member satisfaction, member loyalty, and financial revenue, growth and profitability.

Step 3. Close the Performance Gaps

While sustaining performance is critical, optimizing performance for financial growth is crucial. Mentor-style coaching and training will create highly engaged Service and Sales teams that intuitively aspire to performance excellence—managers that equip their teams to learn, master, and demonstrate superior skills so they deliver an exceptional member experience—every member, every experience, every time.

Whatever your situation is, the ultimate goal is to close prevailing performance gaps with optimally performing Service and Sales teams that inspire relationship-driven, lifetime member value.

Support EXP is a pioneer in performance management, helping financial institutions close their service and sales performance gaps, resulting in ‘emergent Service and Sales teams of Excellence’ for optimal revenue, growth and profitability.

Contact Rhonda Sheets, President, CEO, Support EXP, 830 E. Franklin St., Centerville, Ohio 45459, 1-800-444-5465 ext. 104. www.SupportEXP.com

16,000 Pounds Shred at Belvoir FCU's Annual Community ShredFest

Amy McConnell, Digital Marketing & Public Relations Manager

On Saturday, October 18, 2014, Belvoir FCU hosted their Annual Community ShredFest event at the Woodbridge Branch. This free, two-hour community event was open to members and non-members.

The 2014 ShredFest event was well attended and helped those in the community securely shred nearly 16,000 pounds of paper, which is three times the amount shredded at last year's ShredFest. Belvoir Federal had two shred trucks from TrueShred and a car show put on by Enterprise Car Sales, who also offered a special pricing promotion.

Belvoir Federal continually strives to be environmentally friendly and a leader in innovative technologies that help members worldwide. By offering an annual community shred event for anyone to shred and recycle their documents, Belvoir Federal is helping the environment.



Left to right: Langley VP of Business Lending Natasha Merz, Big Brothers Big Sisters Board President Joe Ford and Big Brothers Big Sisters Program Director Michelle Hollins. Photo courtesy Langley FCU

Langley FCU Donates \$5,000 to Support Big Brothers Big Sisters

Sue Thrash, Public Relations Director

Langley FCU presented a check in the amount of \$5,000 to Big Brothers Big Sisters of the Greater Virginia Peninsula for support of their one-on-one mentoring program that serves at-risk youth ages 6-18 from Williamsburg to Hampton. The monies will also fund the participation of six students on the Virginia Big College Tour.

For every dollar invested in Big Brothers Big Sisters, the Hampton Roads community realizes a \$3.28 return through reduced crime, violence and improved educational outcomes. After participating in the mentor program for one year, youth are 46% less likely to begin using illegal drugs, 27% less likely to begin using alcohol and 52% less likely to skip school. For more information, visit www.bigs4kids.org.

Bellwood CU Gets a Fresh Makeover and Stays True to its Roots

Gina Ivey, Henrico FCU

The credit union at the 7100 block of Jefferson Davis Highway was not always referred to as Bellwood Credit Union. The current building that stands at 7101 Jefferson Davis Highway has been a number of things, including a small real estate business back in the 1950's. Today, resides a member-owned financial cooperative, known as Bellwood Federal Credit Union, a division of Henrico Federal Credit Union.

The credit union was established by a small group of civilian and military personnel employed at the Depot in August 1951. The credit union had another name and was opened as the Richmond Q.M. Depot Federal Credit Union. In 2012, Bellwood Federal Credit Union merged with Henrico Federal Credit Union. This time, the name change was subtle. Staying true to its roots, the credit union was named Bellwood Credit Union, a division of Henrico Federal Credit Union.

The credit union underwent an interior and exterior makeover in the summer of 2014 and added an ATM to its drive thru. Some members might reminisce the good old days through the photography displayed throughout the branch that the credit union's retail team handpicked from local archives here in the Greater Richmond area. Images include a mid-century photo from the Falling Creek bridge, the old Bellwood Drive-In, the elk herd and other nostalgic images from the area. The new, redesigned location incorporates the past but also adds a fresh look that will give the members modern and professional environment to conduct their financial business.

On October 28 the credit union hosted a door buster car loan special to commemorate the event where members lined up before the branch opened Tuesday morning. Bellwood celebrated its grand re-opening on Wednesday, October 29, 2014. Among the attendees were Delegate Kirk Cox and DLA Commander, Brigadier General Mark L. Johnson, who both spoke prior to the ribbon cutting.



Officials from the Hanscom FCU Charitable Foundation present a donation to the Red Sox Foundation and Massachusetts General Hospital Home Base Program. Pictured are Home Base Program COO Michael Allard; Steve Wightman, Hanscom FCU Charitable Foundation Director; Karianne Kraus, Senior Director of Development of the Home Base Program; Paul Marotta, Hanscom FCU Chairman of the Board; Brigadier General (ret) Jack Hammond, Executive Director of the Home Base Program; and David Sprague, Hanscom FCU President/CEO. Photo courtesy Hanscom FCU

Hanscom FCU Charitable Foundation Joins Run to Home Base

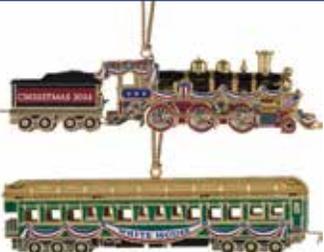
Patricia Warden-Conty, Hanscom FCU

The Hanscom FCU Charitable Foundation is proud to announce a \$100,000 donation to the Run to Home Base organization. The gift has launched a partnership with the Run to Home Base sponsors that will include participation in the 2015 Run to Home Base event.

“This is an amazing, exciting addition to the group of organizations that the Hanscom FCU Charitable Foundation is proud to call partners and friends,” said Foundation Chairman Alan Hart. “Run to Home Base is doing crucial work to address a problem that too many of us at Hanscom are too familiar with, and getting involved was an easy decision.”

Run to Home Base was introduced in 2010 by the Red Sox Foundation and the Massachusetts General Hospital Home Base Program. Since then participants and sponsors have raised more than \$9 million to help Iraq and Afghanistan veterans and families heal the invisible wounds of war—post traumatic stress and traumatic brain injury—through clinical care, education and research.

The Hanscom FCU Charitable Foundation is an independent 501(c)(3) organization, created to support Hanscom FCU members’ mutual interest in social welfare and betterment of quality of life. The Foundation distributes 100% of proceeds received to an array of charitable organizations that promote the health, education and well-being of children, the homeless and convalescing veterans, with nothing deducted for administrative expenses.



**2014 White House
Christmas Ornament
on sale at
www.d cuc.org**

MILITARY FAMILY MONTH

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ages 6 and up through programs designed to strengthen their social and emotional resilience. The Comfort Crew delivers Comfort Crew kits to prepare military children for the unique challenges they face so they positively impact themselves, their families, and our country.

The Bringing Families Back Together Program supports resilience during all phases of the deployment cycle. This comprehensive kit of resources guides families as they prepare for a deployment, offers strategies for staying connected while separated, and helps families plan for the unique challenges during the reintegration phase of the deployment cycle.

The core messages in these kits emphasize preparation, communication, and strategies to process emotions. Over 90,000 military kids participate in this program. It is requested by military support organizations, school counselors and educators, as well as parents. Families needing these and other Comfort Crew resources can request them at no charge through their On-line Military Families Portal.

In an early November press release, Barbara Thompson, Director of the DoD Office of Family Policy, Children and Youth, and Special Needs, stated, “Families contribute to the U.S. military’s strong, resilient and ready force and to their communities as well.” As we head full-steam into the holiday season, take time to thank not just our troops for their service, but the families that stand behind them and with them through that service.



For the latest
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DEFENSE CREDIT UNIONS IN THE NEWS

SUITLAND, MD—The future of financial services finally arrived, as **Andrews FCU** (Andrews Federal) celebrated the grand opening of its newest Springfield branch on Friday, October 17. “This branch was designed with the 21st century member in mind, yet is still attractive to our members who prefer a traditional branch experience,” said Jim Hayes, President and CEO, Andrews Federal. The branch features a sleek modern design and an open concept floor plan. Behind the teller pods are four large flat screen televisions displaying everything from extreme sporting events to customized Andrews Federal promotions. Just inside the doors you will find an internet café with charging stations and free Wi-Fi, docked iPad Air tablets, and free coffee creating a warm and inviting atmosphere. Directly across from the internet café is a waiting area with plush leather seating, and a high-tech kid’s area with docked smart tablets loaded with age-appropriate games... NEWPORT NEWS, VA—**Langley FCU** will open its first Virginia Beach location in early 2015. The Hilltop Branch will be located at 741 First Colonial Road, Suite 101 in Virginia Beach, at the Hilltop Market Place Shopping Center at the corner of Laskin Road and First Colonial Road. The branch will feature Langley’s new ‘signature design’ and will include a full service ATM.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

LAUREL, MD—Tower FCU has hired **Jenny Vipperman** as the credit union’s new Vice President of Consumer Lending. In her position, Vipperman is responsible for overseeing Tower’s consumer lending products and services, including auto loans, credit cards and personal loans. She has been instrumental in helping develop and launch the Tower Car Buying Service, powered by TrueCar. The new online service launched October 1 and Vipperman says there has been an upswing in auto loans for Tower since that time.

RBFCU Named 2014 Best Credit Unions to Work for

Lois Coker, Communications Specialist

Randolph-Brooks FCU (RBFCU) has been named one of the 2014 Best Credit Unions to Work for. *Credit Union Journal* has partnered with Best Companies Group to identify companies that have excelled in creating quality workplaces for employees.

This survey and awards program is designed to identify, recognize and honor the best credit unions. The full Best Credit Unions to Work for list is featured in the October 20 issue of *Credit Union Journal* and will be available online at CUJournal.com.

To be considered, credit unions had to fulfill the following eligibility requirements:

- Have at least 25 employees working in the U.S.
- Be one of the following categories based upon asset size: Over \$1 billion, \$500M-\$1B, \$200M-\$500M or Under \$200M

RBFCU recently surpassed \$6 billion in assets and ranks among the top 20 largest credit unions in the nation. “By providing a positive environment for our employees, we ensure that they’re able to provide the best possible service to our members,” said Christopher O’Connor, president and CEO of RBFCU. “We’re committed to making RBFCU the best financial institution in Texas as well as making it a great place to build a career.”

Determining the Best Credit Unions to Work for involved a two-step process. The first step consisted of evaluating each participating credit union’s workplace policies, practices, and demographics. This part of the process was worth approximately 25% of the total evaluation. The second part consisted of employee surveys aimed at assessing the experiences and attitudes of individual employees with respect to their workplace. This part of the process was worth approximately 75% of the total evaluation. The combined scores determined the best credit unions and the final ranking.

Service CU Hosts Veterans Conference

Lori Holmes, Service CU

Service CU hosted the 5th Annual Seacoast Veterans Conference, which provides a unique opportunity for veterans to meet those service providers and agencies who specialize in providing benefits and services to the military.

These local New Hampshire service providers and agencies were able to explain face to face about what they can offer veterans during the November 8 event at the Service CU Corporate Headquarters located in Portsmouth, N.H. This is the second consecutive year the credit union has hosted the event.

“We are pleased to be able to support our local veterans through this event. Service Credit Union takes a leadership role in supporting the military community where we do business and where our veterans live and work,” says Gordon Simmons, President/CEO of Service CU. “We pride ourselves on outstanding corporate citizenship and exemplifying the credit union philosophy of ‘people helping people.’ This event is for those who served or are serving our great country and to make them aware of the special products and services available to them.”

Emcee Steven Greco, Colonel (USAF Ret.), opened the event, followed by the Pledge of Allegiance delivered by Service CU Member Services Assistant Vice President Richard Martell, Colonel (USAF Ret.). Major General William Reddel and Brigadier General Carolyn Protzmann also addressed the veterans on hand. The invocation was given by Father Robert Cordery. Keynote presenter Dr. Richard Siemens gave a global overview of VA programming, resources, clinics and hospitals. He is a physician at the Manchester VA Medical Center. Other presenters followed throughout the morning along with panels, roundtables and VA representatives. The Mobile Vet Center was available throughout the conference.

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



55 Security Service FCU members volunteered at the San Antonio Food Bank as part of the annual United Way Day of Caring. Photo courtesy SSFCU

Security Service FCU Volunteers Sorts 29,000 Pounds of Food in One Afternoon

Clarissa Rodriguez, SSFCU

On October 2, 55 Security Service FCU (SSFCU) team members volunteered from 9 a.m. to 4 p.m. at the San Antonio Food Bank as part of the annual United Way Day of Caring. From tending to rows of broccoli and pulling weeds in the vegetable gardens to sorting over 29,000 pounds of food, SSFCU volunteers got a first-hand glimpse of how the Food Bank uses its donations. The event was used as the official kick-off for SSFCU's corporate United Way campaign, helping SSFCU campaign leaders from each branch and back office department better understand the purpose of the United Way campaign and the needs it fills within our community.

APGFCU Supports Maryland National Guard Freestate Challenge Academy for At-Risk Youth

Gayle Stark, APGFCU

The Freestate Challenge Academy (FCA) is a division of the National Guard Youth Challenge Program. The FCA is a state-run 17-month residential and post-residential intervention for 16 to 18 year olds who have dropped out of high school or are at risk of doing so. The voluntary program was established under the authority of both federal and state laws in 1993.

APG FCU has supported the FCA since 1999. Earlier this year, APGFCU was acknowledged by Academy Director Charlie Rose for donating spirit awards to two deserving cadets of Class 42.

The purpose of the FCA is to provide at-risk youth with academic, job-skills and life-skills training within a structured environment that emphasizes positive values. The organization is located on the Edgewood Area of the Aberdeen Proving Ground, near Edgewood, Maryland. It serves students from around the State of Maryland and accepts applications year round.

Langley FCU Donates \$5,000 to Support The Center for Child & Family Services

Sue Thrash, Public Relations Director

Langley FCU presented a check in the amount of \$5,000 to the Center for Child & Family Services, Inc. for support of their many programs that help individuals and families to improve their lives. Programs range from Mental Health and Child Abuse Counseling, Family Counseling, Financial Education, Child Care Training and Consultation, Domestic Violence and Youth Violence Prevention. Offices are located in Hampton and Williamsburg serving thousands in the community every year. For more information, visit www.kidsandfamilies.com.

ABNB Awarded With Social Responsibility Award

Stephanie Judd, Marketing Assistant—Web Designer

ABNB has been awarded with first place in the state for the Dora Maxwell Social Responsibility Award. The Dora Maxwell Social Responsibility Award has recognized credit unions since 1987, for their social responsibility work and charitable projects.

ABNB was honored with this award for their annual fundraising event, Fishing Fest, which supports the local children's hospital, Children's Hospital of the King's Daughters (CHKD). Each year, ABNB raises funds by selling tickets for a half day fishing trip, lunch, and entertainment. In 2014, more than 120 anglers participated in the event. Over the course of 11 years, since its inception, Fishing Fest has raised over \$440,000 for CHKD.

"It's an honor to be recognized for our Annual Fishing Fest event. CHKD does so much for our children here in Hampton Roads and all over." said Carl Ratcliff, CEO of ABNB. "Our employees and members have rallied around this cause year after year; they're the reason this event continues to be such a success."



APGFCU team presents the 2014 Educator Rewards Scholarship to Rising Sun teacher Nicole Pierce. From left to right: Sharon Pelham, Cecil County business development director; Nicole Pierce, scholarship winner; Dawn Faircloth, manager; and Tina Mike, AVP, financial education. Photo courtesy APGFCU

APGFCU Awards Nicole Pierce the 2014 Educator Rewards Scholarship

Gayle Stark, APGFCU

APGFCU is proud to announce the recipient of its 2014 Educator Rewards Continuing Education Scholarship. Nicole Pierce, a resident of Rising Sun, was selected and presented with a check for \$1,000. Mrs. Pierce teaches at Rising Sun Middle School.

The APGFCU annual Educator Rewards Continuing Education Scholarship is one benefit of the credit union's Educator Rewards program. The scholarship helps local educators fund their continuing education.

Educator Rewards is an extension of APGFCU's ongoing support of financial education. Since 1995, APGFCU has partnered with schools in Harford and Cecil counties to provide free financial literacy programs and wealth-building resources to youth and adults. In 2013, the credit union's financial educators taught or coached 795 sessions that reached 8,560 youths and 3,449 adults.

R.I.A. Helps Promote Local Service and Global Good

Jake Ward, VP of Marketing

During the month of October, R.I.A. FCU committed to their local food shelters and Jason's Box to follow the Credit Union philosophy of "People Helping People." Their mission was to provide items of food to local food shelters (River Bend Foodbank, Neighbor for Neighbor Food Pantry in Tomah, and Savanna and Wilton Food Pantries) for every new member and donate a box of goodies to troops serving overseas for every 50 new members.

With a goal to donate over 1,000 items of food and 10 boxes to troops overseas, they completed our mission of Local Service, Global Good by combining donations from members with our efforts to donate over 1,500 items of food to our local food shelters and sending 11 boxes to troops overseas for Jason's Box. R.I.A. FCU is proud to do their part for these wonderful organizations to help them accomplish their mission.

PenFed Sponsors Ft. Buchanan Troop and Family Appreciation Day

Amy Doane, Corporate Communications

In cooperation with the Fort Buchanan, Puerto Rico Command Group, PenFed CU (PenFed) sponsored a Troop & Family Appreciation Day at the installation's Community Club and Conference Center parking lot on Nov. 7, 2014.

All military personnel and their families were invited to enjoy a festive afternoon of fun activities for all ages followed by an evening of live Salsa and Merengue. Top local bands N'Klabe and Limit 21 were scheduled to kick off the musical entertainment at 6 p.m.

"It's important that we put together events like this to thank the members of the military and show our appreciation for the special sacrifices that both they and their families make every day," said PenFed President and CEO James Schenck. "The fact that November is Military Family Month may look like great timing on our part, but at PenFed, we believe in celebrating the nation's defenders and their families every day. It's just who we are."

"The PenFed Troop and Family Appreciation Day is a wonderful way to show the military community how important they are to us," said Fort Buchanan branch manager, Jenniffer Marrero. "If we can help with providing a relaxing atmosphere where the folks here can just enjoy themselves, we'll have been successful in what we'd like to accomplish."

In addition to live music, the event featured a DJ and a dance contest, a bounce house for the kids, and giveaways.

2014 White House Christmas Ornament on sale at www.d cuc.org!

Financial Center FCU Wins Five Indiana Credit Union League Awards

Annette Roy, Vice President of Membership Development

The Indiana Credit Union League recently reported the statewide results in CUNA's national award competitions. Financial Center FCU received five awards in total for its financial education, philanthropic efforts and best practices. It was recognized at the League's annual banquet held on October 17, 2014.

The credit union took first place in the Louise Herring Award for Philosophy in Action, the Alphonse Desjardins Awards for Youth and Adult Financial Literacy, and second place in the Dora Maxwell Award for Social Responsibility. Financial Center also received recognition in the League's new Best Practices Award.

First Place—Louise Herring Award

The Louise Herring Award for Philosophy in Action formally recognizes credit unions that demonstrate in an extraordinary way the practical application of the credit union philosophy 'people helping people'. Financial Center received the award for narrowing its philanthropic efforts to providing financial education, feeding the hungry, and supporting military families and veterans.

First Place—Alphonse Desjardins Youth and Adult Financial Literacy Awards

The Desjardins Education Awards recognize leadership within the credit union movement on behalf of youth and adult financial literacy. Financial Center won the youth award for its demonstration of youth instruction, awareness and collaboration with educators within its two student-run branches inside Indianapolis high schools and career centers, as well as its exclusive North Central High School Panther Checking Account and giveback program. The Credit Union received the adult award for its literacy program featuring seminars, workshops, newsletters, Website tools, and partnerships with other not-for-profits to educate lower-income families and the growing Latino market on the financial industry.

Second Place, Dora Maxwell Award

The Dora Maxwell Social Responsibility Recognition Award recognizes a credit union for its social responsibility work and charitable projects that support its community. Financial Center was recognized for its 2014 charity golf outing which raised more than \$22,000 to fight hunger in Central Indiana.

Best Practice Award—Business Development/Marketing

New in 2014, the Best Practice Awards recognize innovation in the credit union field in five different categories. Financial Center earned recognition for its strategy to acquire craft brewery start-ups as a business niche.

CEO UPDATE *continued from page 1*

statement in a revised press release. They noted that their press release of October 28, "... included an incorrect statement" and advised of a "revised version of the report." That said, and in my opinion, the PEW's report remains skewed, as it fails to recognize the many benefits and tremendous value our members provide our troops and their families...and does not truly capture the practice of credit unions operating on DOD installations. Plain and simple, in my view, PEW Charitable Trusts focused their efforts on an agenda—theirs!

On a closing note, I would like to thank our active members for responding to my quick survey, and above all, extend my sincere appreciation and endless gratitude to each of them for ensuring the morale and welfare of our troops and enhancing their financial quality of life and readiness. Trust, honesty, and integrity are bar none, job one...and I believe the Department, as a whole, and their respective Commanders in particular, know that fact and appreciate the high quality financial services and support they provide!



Left to right: Brenda Dawson, Secretary, Board of Directors; Tonita Wynne, Colleague of 1st Advantage FCU. Photo courtesy 1st Advantage FCU

1st Advantage FCU Gives Back to the Local Community

Jessica Dawson, Marketing Supervisor

1st Advantage FCU held its 7th Annual 1st A.I.D.E. Day on October 13, 2014. While most financial institutions were closed for the Columbus Day holiday, 1st Advantage colleagues were hard at work assisting local non-profit organizations.

Accomplishments:

- Collected over 4,000 pounds of food that made 243 family meal bags for The Foodbank of the Virginia Peninsula
- Made 230 Surgery Bears for the children who are patients at Children's Hospital of the Kings Daughters
- Made 25 shoulder wraps for the Giving Heart to be given to senior citizens
- Assembled 2,000 Promise Garden Flowers and 100 caregiver packets for the Alzheimer's Association
- Wrapped and sorted over 2,000 children's gifts for Operation Homefront

1st Advantage was thrilled to be able to work with five deserving organizations who offer incredible support in our local community.

Security Service FCU Signs Statement of Support for National Guard and Reserves

Clarissa Rodriguez, SSFCU

Security Service FCU (SSFCU) is once again showing its support of our military men and women. SSFCU President and CEO Jim Laffoon, recently joined representatives of the Employer Support of the Guard and Reserve (ESGR) and signed a Statement of Support for those serving in our National Guard and Reserve.

“Having been founded in 1956 as the credit union for Air Force members on Security Hill at Kelly Air Force Base, we have a long and deep history with the brave men and women who serve in our armed forces,” says Laffoon. “We recognize the extraordinary values, leadership and unique skills they bring as employees at Security Service, and we want to send a clear message that we not only understand but also support and deeply appreciate their patriotic duties.”

Gary Walston, retired Air Force Colonel and former Commander of the Air National Guard’s 149th Fighter Wing at Lackland Air Force Base, conducted the signing ceremony in his role as leader of the local ESGR volunteer force. Joining Walston was Susan Mustacchio, retired human resources professional and active ESGR volunteer.

The Statement of Support confirms Security Service’s commitment to:

- fully recognize, honor and enforce the Uniformed Services Employment and Re-Employment Rights Act (USERRA);
- provide managers and supervisors with the tools they need to effectively manage employees who serve in the Guard and Reserve;
- encourage opportunities to hire Guardsmen, Reservists and Veterans; and
- recognize and support our country’s service members and their families in peace, in crises and in war.

The signed certificate will be reproduced and displayed in each of Security Service’s 70 branch locations in Texas, Utah and Colorado, providing visible affirmation for the credit union’s military-attached employees.

Employer Support of the Guard and Reserve is a Department of Defense office established in 1972 to develop and maintain employer support for Guard and Reserve service. ESGR advocates relevant initiatives, recognizes outstanding support, increases awareness of applicable laws, and resolves conflict between service members and employers. Paramount to ESGR’s mission is encouraging the employment of Guardsmen and Reservists who bring integrity, global perspective and proven leadership to the civilian workforce.

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Hanscom FCU Supports Fundraiser for On-Base Organizations

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU was proud to say farewell to summer as a sponsor of the Hanscom Air Force Base Top Three and Chief’s Group golf tournament, and congratulates both organizations on a successful event.

Both groups are non-profits dedicated to supporting the enlisted corps assigned to Hanscom AFB. The proceeds from the Enlisted Heritage Golf Classic go toward enlisted scholarships, Airmen professional development, the Adopt a Family program and numerous activities for both military and civilian employees on the base.

“As residents of Hanscom Air Force Base, we know how vital it is to support both the people who live and work here and our neighbor organizations,” said Chairman of the Board Paul Marotta. “Being a part of this tournament accomplishes both, not to mention being a lot of fun. Congratulations to our friends at the Hanscom Top Three and Chief’s Groups.”



Left to right: Mary Beth Gunter, Fort Rucker Army Emergency Relief officer; Lisa Hales, AACFCU vice president of marketing; Philip Axtell, AACFCU business development officer. Photo courtesy AACFCU

Army Aviation Center FCU Donates to Fort Rucker Emergency Food Voucher Program

Lisa Hales, VP of Marketing

Army Aviation Center FCU (AACFCU) made a \$1,000 donation to the Fort Rucker Emergency Food Voucher Program. The program helps active and retired Army families experiencing emergencies or unexpected financial difficulties throughout the year.

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Fort Knox FCU Donates \$10,000 to Jump Start Fund Drive for High School Band

STRIKE UP THE BAND—North Hardin High School will appear in the 2015 Macy's Thanksgiving Day Parade in New York City. To kick off a year-long fund raising effort, Fort Knox FCU (Radcliff, KY) donated \$10,000 as the keystone contributor to jump start the fund drive. NHHS has a goal of \$100,000 to finance the trip to New York for more than 200 band members and chaperons. Presenting the donation to members of the band are Ray Springsteen, Fort Knox Federal President & CEO (center back row) and Dean Odle, Executive Vice President (right). Photo courtesy Fort Knox FCU



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