



ALERT

Issue 9 • October 2014

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VIEW FROM THE BOARD

A Special Note of Thanks

Barb Geraghty, ABNB Board Member and DCUC Navy/Coast Guard Representative

November is nearly upon us and the month brings not only a significant change in the weather, but also Veterans Day and Thanksgiving. We celebrate both holidays to remember significant events and to express our appreciation. As we approach these two important days, we have an opportunity to reflect on their differences and similarities.

As most people know, Veterans Day was known as Armistice Day and established by President Woodrow Wilson on November 11, 1919. According to Wikipedia, Wilson wanted to honor those who had given their lives in World War I in the name of peace, democracy and victory in the face of aggression. In recognition of the sacrifices of the American military in World War II, a movement to rename Armistice Day to Veterans Day, in honor of all veterans, began in 1945. In 1954, Veterans Day was officially born and we have commemorated the sacrifices of our Armed Forces in all military conflicts.

According to Wikipedia and the *Encyclopedia Britannica*, Thanksgiving Day has its roots in the traditions of those who settled the colonies in the 1600s. There is some debate as to exactly when the first Thanksgiving was held and for what purpose, but the colonists in New England held "Thanksgivings" to thank God for favorable weather or military success. The initiative to acknowledge Thanksgiving as a federal holiday happened in 1863, in the

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CEO UPDATE

DOD Proposes Changes to MLA

Roland "Arty" Arteaga, President/CEO, DCUC

Late last month, the Department of Defense published its proposal to amend the existing regulation implementing the FY 2007 Military Lending Act (MLA). The recommended changes are based on DOD's assessment this past year of the initial payday lending rules (of 2007) and the effectiveness of those rules the past 6-7 years.

During the review process last year, we (in a joint letter with CUNA), highlighted our support of DOD's continued efforts to protect our troops and their families from predatory lenders; however, we also advised, that the existing regulation has been 1) effective in protecting military consumers, 2) effective in curbing predatory lending practices, and 3) properly focused on practices abusive to our troops and their families. Bottom line: we recommended the rules not be altered, as any significant changes to the existing regulation could create unintended consequences and possibly jeopardize the extension of consumer credit to our troops and their families.

Though our comments and that of our sister trades were noted, DOD remained firm in their position. From their perspective, the rules defined in 2007—which addressed Payday Loans, Vehicle Title Loans, and Refund Anticipation Loans—were no longer effective in curbing predatory lending practices. According to DOD's report to Congress this past May and their proposal of late September, "a wider range of credit products offered or extended to Service Members could—and should—be subject to the protections of the MLA..."

DOD is proposing to 1) re-define "consumer credit" to be consistent with the protections under TILA. Specifically, if adopted as proposed, consumer credit will be defined as "credit offered or extended to a covered borrower primarily for personal, family, or household purposes, and that is subject to a finance charge or payable by a written agreement in more than four installments." In essence, DOD is proposing to extend the protection of the MLA to both closed-end and open-end credit products...2) re-define the calculation of 36% Military Annual Percentage Rate (MAPR) using the methods prescribed in Reg Z and including any charge that is a "finance charge" under Reg Z and other fees. Fees such as, application fees, credit insurance premiums, fees for debt cancellation or debt suspension, fees for credit-related ancillary products sold at any time during the existence of an account for open-end credit...and any fee imposed for participation in any plan or arrangement of credit (except for bonafide credit card fees that are reasonable and customary). If the proposal is adopted, the revised MAPR calculation could impact payday alternative loans and other credit products being offered our troops...3) adjust the MLA database, so a creditor may take advantage of the safe harbor by conducting a check of the data base vice receiving a statement from our troops and their dependents, attesting to their status as a "covered borrower"...and 4) require mandatory disclosure statements to include

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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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Left to right: Ros Bishop, Joint Base Andrews Branch Manager, Andrews Federal; Chief Master Sergeant Tim Huffman, Command Chief, 459th ARW; and Oma George, Chief Retail Officer, Andrews Federal. Photo courtesy Andrews FCU

Andrews FCU Sponsors 459th ARW Family Fun Day

Scott Bolden, Andrews FCU

An afternoon of food and fun was on tap for members of the 459th Air Refueling Wing Airmen and their families last week at Joint Base Andrews. The wing held its annual Family Fun Day, sponsored by Andrews FCU.

The free afternoon event was filled with activities, including face painting, a moon bounce, photo booth, balloon darts and more.

“Family Fun Day is a great way for our servicemembers and their families to celebrate what’s most important,” said Oma George, Chief Retail Officer, Andrews FCU.

Micah Dailey Awarded STEM Scholarship by the Senior Science Society Foundation, Inc.

Gayle Stark, APGFCU

Micah Dailey, a 2014 graduate of the Science and Math Academy, Aberdeen High School, has received a Science, Technology, Engineering and Mathematics (STEM) Scholarship in the amount of \$1,000 from The Senior Science Society Foundation, Inc. (SSSF). Dailey is attending Johns Hopkins University to pursue a degree in molecular biology.

The Senior Science Society Foundation, the scholarship arm of the Senior Science Society of Harford Community College, is a self-supporting organization of scientists and engineers who work to expand and ignite the spark of science and engineering among Harford County youths.

APG FCU is a proud supporter of the STEM outreach efforts of the SSSF. Earlier this year APGFCU contributed \$5,000 to the SSSF to fund STEM scholarships. This was the first STEM scholarship presented by the combined organizations.

Service CU Receives Excellence Award for Outstanding Approaches to Technology Challenges

Lori Holmes, Service CU

Service CU was recently honored with an Excellence Award, which recognizes outstanding approaches to technology challenges with potential for universal application across the credit union movement.

The award was presented by the Credit Union National Association (CUNA) Technology Council, a national network comprised of more than 750 credit union technology experts across the United States. Awards are given in each of six categories, including Technology Infrastructure, Information Security/Privacy, Member Service/Convenience, Sales Management/Marketing Automation, Leadership, and Miscellaneous.

Service CU in Portsmouth, NH won for their new approach to data backups and disaster recovery preparedness. The credit union eliminated the need for secondary backup tools and services in use, combined physical and virtual systems with the same backup solution, greatly reduced backup and recovery times, and automated work-flows with a user-friendly interface and “true” instant system and data recovery.

“Our quick adoption to new technologies is one of the primary reasons Service CU has flourished,” says Gordon Simmons, President/CEO of Service CU. “We focus on providing the credit union and its members with greater security and prepare for the unexpected.”

“At each annual conference the CUNA Technology Council recognizes outstanding accomplishments by Council members over the past year in several categories to receive the CUNA Technology Excellence Award,” said Robert Reh, Chair of the Awards Committee for the CUNA Technology Council. “As in previous years, this year we had quite a number of award entries from Council members, all of whom should be proud of their impressive accomplishments. From these entries we selected several winners who most demonstrated excellence in the use of technology in greatly enhancing their credit union’s level of member service and experience, and improving the effectiveness of credit union operations and marketing. The CUNA Technology Council congratulates and applauds our winners this year!”

Award winners were recognized at the CUNA Technology Council’s 19th annual conference held September 21–24 in Las Vegas.

RBFCU Doubles Members’ Dimes

Credit Union Gives Members Twenty Cents Cash Back on Debit Card Purchases

Lois Coker, Communications Specialist

Ask any RBFCU member what their favorite part of their Really Free Checking account is. It’s not just that it’s a no-gimmick, truly free account, but that it pays ten cents cash back on every debit card purchase. Last year alone, RBFCU gave more than \$8 million dollars back to its members just for using their debit card.

Between Oct. 1, 2014 and Dec. 31, 2014, RBFCU will give members twenty cents cash back—doubling the dime they usually receive on every purchase. The credit union chose to increase its reward offerings as a member appreciation program for the end of the year.

“We’ve watched other financial institutions put new fees in place, but we know that’s not what our members deserve,” said Sonya McDonald, executive vice president and chief of staff for RBFCU. “Instead of upping our fees, we chose to increase rewards. Since we’ve experienced record growth this year, we decided to use the extra funds as a thank you to the members who have made this possible.”

Pen Air FCU Gives the Gift of Financial Literacy: Biz Kid\$

Patty Veal, Director of Public Relations

Pen Air FCU gives the gift of financial literacy to Escambia County middle and high schools through the Emmy award winning television series, *Biz Kid\$*.

Biz Kid\$ is a fun, interactive financial literacy program centered on youth teaching youth about personal finances, careers, credit and debit, entrepreneurship, financial markets and the economy, financial planning, and saving and investing. The 65 “edutainment” episodes and corresponding curriculum are now available for teachers to utilize in their classrooms.

“Thank you, Pen Air FCU for providing resources for which our students may build solid foundations for financial independence as they learn about these important life lessons. I look forward to putting this program into the hands of all our students”, said Sherri Stallworth, Librarian at Earnest Ward Middle School.

The *Biz Kid\$* TV series has been nominated for several daytime Emmys over the last few years. It runs nationally on PBS and other stations, and is created for kids aged 9 – 16. Each episode uses a blend of entertainment and education, while introducing concepts of financial literacy and entrepreneurship. The show has been approved to meet the Florida State Standards for Financial Literacy requirements for both middle and high schools. *Biz Kid\$* currently airs locally on PBS Saturday mornings.



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Reducing Risk for Your Borrowers

Article provided by Transamerica

Few people are prepared for a large repair bill, even though the likelihood that one will occur in their vehicle's lifetime is immense. And losing a vehicle to theft or irreparable damage can wreck an already stretched budget. By offering the protection that GAP and/or VSC products provide, you can help protect your borrowers from a future stressful scenario.

After a home, a vehicle is usually one of the largest purchases most people will make. By knowing what risks are out there, how likely they may happen, and what products can help defer the costs of risks, it will help you meet your borrower's needs and present a more positive member experience.

When a vehicle is fresh off the showroom floor, it has that new car smell and everything seems to work perfectly. However, the impact of depreciation causes a gap in the loan to value of the vehicle. Should your borrower experience either an accident or a theft situation, they may owe a large amount of money to you while also dealing with replacing their automobile.

Guaranteed Auto Protection (GAP) coverage can be very beneficial to your borrower if their loan has an exposure gap. Should the vehicle be stolen or damaged beyond repair, the difference—or the gap—between the value of the vehicle and the outstanding balance of the auto loan or lease is paid up to the waiver addendum maximum. And with 1 in 7 vehicle accidents ending in a total loss¹ and nearly one million thefts occurring each year², GAP can be very valuable.

As a car ages, depreciation slows substantially and the value to loan ratio balances; however, older vehicles come with their own set of problems. This is when maintenance costs can be on the rise and the manufacturer's warranty no longer applies. When there are pings, clicks, and hisses and the warning lights start flashing, drivers get nervous about what expenses are on the horizon and how they will be able to pay for them.

A Vehicle Service Contract (VSC) is designed to help protect your members after a manufacturer's warranty expires. Many borrowers have not set aside hundreds or thousands of dollars for vehicle repairs. Therefore, a VSC pays for parts and labor for covered repairs or replacements that may be required. VSCs are designed to protect borrowers and their investment when there is not much time to plan and costly repairs are needed. Knowing that many repair costs will be covered can ease your borrower's mind.

But your members aren't the only ones that will benefit. GAP and VSC products can improve your overall business too...

- Avoid large losses due to members' property being damaged, stolen, or irreparable
- Be covered for the loan balance from a company and protect the investment
- Achieve financial objectives with less risk
- Grow business, create strong customer relationships, and grow fee-income opportunities

A vehicle is a big investment and the longer it stays protected, the more value your borrowers will get from their purchase and the more likely borrowers will continue to pay their loan to completion. GAP and VSC products help keep your borrowers covered and add value to your member relationships.

Transamerica companies provide insurance products and services. Through the Life & Protection division, the Transamerica companies offer a wide array of life and health protection solutions with a common purpose: to protect families and their dreams.

¹ AutoTrader.com. Crash Course for Coping With a Totaled Car. © 2014

² Rocky Mountain Insurance Information Association. U.S.

Tinker FCU Awards College Student \$2,000 Prize

Nancy Entz, VP/Director, Marketing

Devin Bockhaus, a junior at Rose State College, has a little extra incentive to hit the books this semester. He is the grand prize winner of Tinker FCU's (TFCU) 2014 Back to School contest, and received a cash prize of \$2,000.

Bockhaus learned about this annual contest when he visited TFCU's booth at Rose State Raider Dayz on the first day of classes. Students could enter to win on the Buck the Norm Facebook page, TFCU's young adult initiative. His name was chosen out of 1,700 participants.

"I was speechless. All I could say was 'oh, my God,'" Bockhaus said. "It came at the right time and is a huge blessing." He plans to save most of the prize, but have a little fun and buy an Xbox first. Bockhaus resides in Midwest City, OK. He is studying Marriage and Family Therapy, but, in his free time, enjoys playing basketball and Call of Duty and exercising. An interesting fact about Bockhaus is that he is a saltwater fish and coral hobbyist. He started when he was 17 and has had 30 species of fish and 15 species of coral. The most interesting fish he has had is a lionfish.

TFCU offers the Back to School contest through its Buck The Norm program. Buck The Norm is a financial empowerment program that encourages young adults to change the way they think, act and feel about their money, and offers tools and resources to assist in money management. Buck the Norm can be found on Facebook, Twitter, Instagram and at www.buckthenorm.com.

In addition to Bockhaus' grand prize, TFCU gave away 13 Apple iPad Minis to students at various colleges and technology centers in Oklahoma.

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



Fort Campbell Federal's President and CEO Tom Kane and Chairman of the Board of Directors Tom Denney, receive the official proclamation from Bill Harpel, Clarksville's Chief of Administration. Photo courtesy Fort Campbell FCU

Fort Campbell Federal Week Declared

Susan Dickinson, Membership Development Manager

In early 1954, ten civil service employees saw a need for a better way to provide financial services, one based on service rather than personal gain. They contributed the required \$5 each to begin the Credit Union and on September 24, 1954, a charter was granted and Fort Campbell FCU was born. Business in the early days was conducted out of a cigar box that was kept in the controller's office at Fort Campbell. Today, 60 years later, the credit union is ten branches strong, serves nearly 50 thousand members and manages assets in excess of \$450 million.

On Monday, September 22, President and CEO Tom Kane related this story to a group of members, employees and dignitaries who gathered at the Credit Union's Lowe's Drive location. During the event, Clarksville Mayor Kim McMillan's Chief of Administration, Bill Harpel read a proclamation on behalf of the City of Clarksville and another on behalf of the Tennessee State Senate, recognizing the Credit Union and its employees for their outstanding contribution to the community.

During his speech, Kane honored Wanda Walsh, a 47-year Credit Union employee who still serves members every day. He also thanked employees and members for their service and patronage, wrapping up with the statement, "We are here for you, and we are going to be here for another 60 years."

Scott CU Sponsors Downtown Collinsville Fall Festival

Adam Koishor, Scott CU

Scott CU recently presented a \$1,700 check to representatives from the Collinsville Main Street Community Association to be the presenting sponsor of its 2014 Fall Festival that will be held on Oct. 25 on Main Street.

The Fall Festival will be held 10am to 3pm on Main Street in Uptown Collinsville. The day is packed with fun family festivities that include Trick or Treating, a Chili Cook-Off, a Children's Costume Contest at noon, and a Pet Parade that steps off from the Dog Park.

Scott CU Community Relations Representative Cassidy Beck presented the check recently to Collinsville Main Street Community Association President and event coordinator Tami Springer and Collinsville Main Street Association Vice President and City of Collinsville Uptown Coordinator Leah Joyce. Collinsville Main Street Community Association's mission is to improve the quality of life by strengthening the downtown as a center of the community through concentrated efforts of volunteerism in organization, promotion, design and economic restructuring.

"This is another great opportunity for us to support our community and the people who live here," Beck said. "It is our way of showing our support to downtown Collinsville." "Credit unions are really about helping people and this is a perfect way for us to take that even a step further," she added. Scott CU representatives will be on site during the Fall Festival. Scott CU's surcharge-free mobile ATM also will be available.

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middle of the Civil War. It was intended as a day of national unity during a time of great crisis for our country. Every president following Lincoln proclaimed a day of Thanksgiving, but it was not until another war in 1942, that Franklin Roosevelt set the day of observance as the fourth Thursday of every month. For many families, this is a time to meet and celebrate the blessings in their lives.

Although I was unaware of the military and wartime connections between Veterans and Thanksgiving Days, it is not surprising upon reflection. The United States has always been mindful of the benefits we enjoy as the world's longest standing democracy. Giving thanks for military victories and our Constitution in the Revolutionary era was acknowledgement by a fledgling nation that it had triumphed against tyranny. The Civil War threatened to rend our Union in two, but we could eventually give thanks for a nation strengthened by adversity. As we became a more mature democracy, we have assumed a global leadership position with our military and Department of Defense civilians playing a vital role in our national endeavors.

That vital role continues today with many of our military members deployed on Veterans and Thanksgiving Days. I remember celebrating many a Thanksgiving in another country or away from my immediate family. However, in 31 years of service, I never spent a Thanksgiving alone, thanks to my military family. Now that I have become part of the defense credit union community, I have learned that there is a whole other group standing in support of military members and their families. Various institutions may say they support our troops, but defense credit unions are walking the walk, not just talking the talk—every day and in every way.

As a veteran and on behalf of the Board of Directors and staff of DCUC, I extend my thanks to all involved in the defense credit union movement—members and staff—for their military service, past, present and future. And, in the spirit of Thanksgiving, we also thank everyone who serves our Department of Defense members. Your superb service and dedication to our Sailors, Soldiers, Airmen, Marines, Coast Guardsmen, civil servants and their families is unmatched by any other industry or organization. We wish each and every one of you a happy and blessed Thanksgiving. We are so thankful for all of you!



SSFCU staff are all smiles at the Cornerstone Credit Union League awards ceremony. Photo courtesy SSFCU

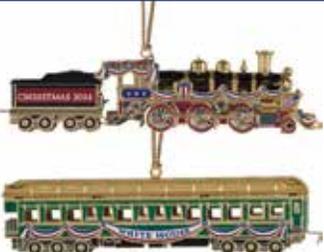
SSFCU Wins Two Regional Awards for Community Service and Financial Education

John Worthington, SSFCU

Security Service FCU (SSFCU) has received the Cornerstone Credit Union League Dora Maxwell Award for Social Responsibility Community Service for credit unions with assets over \$1 billion for its work with Girls Inc. on its Empowerment Conference for teenage girls. Now in its second year, the conference, organized and underwritten by SSFCU, brought together successful women from a variety of large San Antonio area corporations to share on topics designed to help girls relate to others in their community, build confidence, understand the importance of making ethical choices and choose healthy lifestyles. A total of 168 girls attended this year.

In addition, SSFCU was recognized with a second place Cornerstone Credit Union League Desjardins Youth Financial Education Award for its College Fund Camp, produced in collaboration with Boerne Independent School District and the Boerne Chamber of Commerce. This series of events worked to improve the financial literacy of hundreds of teens and their parents by teaching concepts related to the cost of college, student loans, scholarships and debt.

“It’s really important to help youth see the power of the choices they make,” says Letha Harrelson, SSFCU’s assistant vice president of business development and the team member responsible for both projects. “We are honored to be a part of helping them build a strong and ethical foundation. The skills we teach—from decision making to financial literacy—all help young people succeed. And when they succeed, the entire community succeeds.”



**2014 White House
Christmas Ornament
on sale at
www.dcuc.org!**

Service CU is a Lead Sponsor of the Traveling Vietnam Memorial Wall in Salem

Lori Holmes, Service CU

Service CU was one of two five-star sponsors of the Traveling Vietnam Memorial Wall at Salem High School October 15 through October 19.

The wall, 80-percent scale-sized replica of the Vietnam Memorial Wall, and its exhibits was open 24 hours a day along with a number of special events and ceremonies over a patriotic five-day period. “It is an honor and privilege to sponsor this event and share it with our New Hampshire communities,” says Gordon Simmons, President/CEO of Service CU.

“It is a way to honor the fallen and reflect on their sacrifices for our great country. We encourage visitors to pause and remember those great servicemen and women who gave their lives in Vietnam and in all wars.”

A Welcoming Escort of the wall was held October 15th as motorcycle groups, representing different branches of armed forces, will lead the effort. A soft Opening Ceremony and the Blessing of the Wall was held on October 16th, followed by the Official Opening Ceremony on October 17th, 1,000 Hours Ride to the Wall by motorcycles and Candlelight Vigil on October 18 and October 19 was the Closing Ceremonies.

The Traveling Vietnam Memorial Wall is the largest traveling replica of the wall, an 80 percent replica with all of the names that are on the memorial wall in Washington, D.C. While the traveling wall is the centerpiece of the Cost of Freedom tribute, there are also exhibits honoring the sacrifices of those who served the country from the Revolutionary War through the present day.

GOT NEWS?

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

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

WOODBIDGE, VA—Filene Research Institute welcomes Belvoir Federal's Chief Marketing Officer (CMO), **Jason Lindstrom**, to its i3 innovation program, which fosters the development of new ideas and innovations for credit unions. Jason, who will serve a two-year term, joins 19 other executives from credit unions and credit union service organizations across the United States and Canada. The 2014 i3 program will begin at Filene's *big. bright. minds.* event November of this year at the University of Arizona. The 2014 team will partake in four six-month innovation cycles, two in-person meetings annually, weekly calls, and follow the proven Filene Method to create novel ideas to propel credit unions into the future. The i3 program, which was founded in 2004, has improved the financial lives of millions of consumers and saved credit unions millions of dollars. Epic concepts were tested through Filene's innovation lab, including Prize-linked Savings, Debit in Focus/SavvyMoney, Savings Revolution, Just4You, and eBrochure/Leaflet... BILOXI, MS—Keesler FCU announced the winners of the 2nd Quarter Employee Champion awards. Recipients of these awards were nominated by co-workers and were selected for their exemplary dedication and service. Each quarterly winner will be included in the selection of the Annual Employee of the Year Award. **Jenny Groves**, a Mortgage Loan Originator, was awarded the Outstanding Member Service award. **Deborah McDonald**, a teller at the D'Iberville Branch, received the Innovation award. **Leslie Harvey**, a Loan officer at the Slidell branch, was selected for Community Service. **Torin Flood**, the Head Teller at Bay Waveland, was recognized for the Leadership award and **Tamika Matthews** in Express Lending was given the People Helping People award... NEWPORT NEWS, VA—Langley FCU is pleased to announce **John Burford** has joined the Real Estate Lending team as a Loan Officer. "John's extensive experience working for a variety of banks and mortgage companies makes him the ideal candidate for our lending team," said Langley Vice President of Real Estate Lending Tammy Gelles. **Angie Davis** will join the Consumer Lending Department as the new Loan Processing Manager. Davis brings over a decade of experience from the Branch Services Department where she spent time as both a Member Service Representative and Financial Service Officer. **Brandon Ewell** has been promoted to Assistant Branch Manager at the Aberdeen Branch. Ewell joined Langley in 2009 as a Member Service Representative and currently holds the position of Floating Financial Service Officer... YORKTOWN, VA—1st Advantage FCU has promoted **Paul N. Szabo** to Relationship Manager of their Newtown and Sentara Branches. Szabo has over 9 years' experience in the financial industry. SUITLAND, MD—Andrews FCU has named **Ken Orgeron** as its Chief Lending Officer. Orgeron will report to President and CEO, Jim Hayes. As CLO, he will be responsible for developing, implementing and administering all aspects of Andrews Federal Credit Union's loan programs as well as its lending related compliance, policies, pricing, production, servicing and secondary marketing functions. "Ken brings more than 24 years of lending experience in the credit union industry to this position," said Hayes. "His proven leadership and expertise will serve to strengthen our core loan programs and products, as well as contribute to the development of new ones."

Marine Corps Celebrates Birthday November 10

Formal commemoration of the birthday of the Marine Corps began on November 10, 1921, when General Lejeune, 13th Commandant of the Marine Corps, issued Marine Corps Order No. 47, Series 1921. The order summarized the history, mission, and tradition of the Corps and directed that it be read to every command on November 10 each subsequent year in honor of the birthday of the Marine Corps. This particular date was chosen because on that day the Second Continental Congress resolved in 1775 to raise two battalions of Continental Marines, under Captain Samuel Nicholas. Though the Continental Marines were disbanded in 1783, General Lejeune's Order solidified November 10 as the official birthday of the United States Marine Corps. Thank you to all of our USMC men, women, and veterans for your dedicated service to our Nation.

Andrews FCU Sponsors "Christmas in April" Golf Tournament

Scott Bolden, Andrews FCU

Andrews FCU sponsored the 25th Annual Christmas in April—Susan Denison Mona Golf Tournament on Joint Base Andrews.

Christmas in April repairs and renovates the homes of elderly and disabled Prince George's County residents. Over the last 26 years, more than 2,300 homes have been repaired at an estimated value of \$40.1 million. Proceeds from the event go towards the purchase of supplies and materials needed for future renovation projects.

"We fully support the mission of Christmas in April," said Oma George, Chief Retail Officer, Andrews FCU. "Their aim in providing quality living for the citizens of Prince George's County is definitely a worthy cause."

ABNB Launches VISA Checkout

Stephanie Judd, ABNB FCU

ABNB is pleased to announce that clients now have access to Visa's new digital payment service, Visa Checkout, formerly known as V.me. Visa Checkout is the newest way ABNB members can consolidate and protect their online payment information, making online purchases simpler and more secure.

Visa Checkout makes online shopping quicker by eliminating the need to re-enter shipping and billing information every time they make a purchase. Visa Checkout also preserves whatever liability protections and rewards programs your payment card offers, as well as the real-time fraud monitoring.

"We're pleased to be able to offer our members a service that makes their online shopping experiences more secure. With the backing of Visa, our members can shop online with peace of mind," said Jason Tilley, VP of Information Technology.



Daniel Haggard is awarded his prize of free gas for a year from TFCU Vice President/Branch Manager Carol Judd at TFCU's Midwest City branch. Photo courtesy Tinker FCU

Tinker FCU Gives Away Gas for a Year

Matt Stratton, SVP/Marketing

One lucky Tinker FCU (TFCU) member is planning a road trip this year, but he won't have to worry about spending money on fuel. That's because Daniel Haggard is the 2014 grand prize Get Going winner, earning him over \$1,700 worth of gas.

Haggard was thrilled to learn he won this year's Get Going contest. More than 50,000 entries were received online, in the mail and at TFCU branches during the 13-week promotion for a grand prize of gas for a year. Haggard entered the Get Going contest each time he visited the Midwest City branch, approximately every other week.

For Haggard and his wife, Cherry, this great news comes at a convenient time. The couple loves to travel with their family. They've taken trips to various locations throughout the country over the years and have traveled to Branson, MO, twice already this year. Recently, they have been considering an extended trip to Niagara Falls. This money can help with that.

Haggard is retired from the Army Reserves and also retired civil service from Tinker Air Force Base. He and Cherry have been TFCU members for 16 years. In fact, their entire family enjoys TFCU accounts and services. The Haggards' three daughters are TFCU members, and both of their granddaughters have SaveAbles accounts.

"I like that I can get my statements online and can pay bills online with BillPay," said Haggard, when asked about his favorite TFCU services. "We also enjoy using the computers in the branch."

Carol Judd, vice president/branch manager, presented Haggard with his prize at the Midwest City branch. "We are so happy to have a long-time TFCU member win our Get Going Grand Prize," said Judd. "It makes us feel like we are helping out family."

TFCU's 7th annual Get Going contest promoted TFCU's transportation loan financing, including cars, trucks, motorcycles and jet skis. In addition to the grand prize of gas for a year, TFCU drew 28 \$100 gas card winners, one from each branch's entries, mailed entries and online entries. Members and non-members 18 years of age or older were eligible for the promotion.

Hanscom FCU Invites Members for Lunch and a Thank You

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU celebrated another great year of serving their membership with a collective "thank you," hosting a Member Appreciation Day.

At the main branch, members and visitors were treated to freshly grilled hot dogs, chips and a drink. Branches in other locations also offered goodies to anyone who stopped by.

"We make a point of appreciating our members every single day, but sometimes it's nice for everyone involved to make a special point of saying it out loud," said Chairman of the Board Paul Marotta. "We think our members enjoy some fantastic financial support, and we know for sure we wouldn't be here without them. That's a relationship worth celebrating."

Fort Sill FCU Hosts its 16th Annual Golf Tournament

Madonna Attocknie, Marketing Manager

Fort Sill FCU (FSFCU) hosted its 16th Annual Golf Tournament on September 26, 2014 at the Fort Sill Golf Course. Since 1998, FSFCU has raised over \$100,000, with 100% of the proceeds benefiting March of Dimes and the United Way.

FSFCU was able to raise over \$10,000 from this year's tournament, which included the participation of 21 teams and 31 sponsors from local businesses and credit union affiliates.

"This golf tournament is our biggest and most successful fundraiser of the year" said Denise Floyd, President/CEO of FSFCU. "Our employees work diligently to ensure that the tournament runs efficiently, and I couldn't be more pleased with the compliments I have received from the players."



Scott CU recently presented an \$824 check to Arianna Johnson and Brooke Whiteford. The duo started an initiative to raise money for the Wounded Warriors Project after learning about the organization from Columbus Elementary School teacher Matt Maddox. Pictured from left to right are SCU Marketing Manager Kay Dresner, Arianna Johnson and Brooke Whiteford. Photo courtesy Scott CU

Scott CU Donates \$800 to Local Classroom Fund Raiser for Wounded Warriors

Adam Koishor, Scott CU

Employees and members of Scott CU recently raised more than \$800 to support Matt Maddox's fifth grade class at Columbus Elementary School in Edwardsville in its efforts to raise money to support the Wounded Warrior Project.

Arianna Johnson and Brooke Whiteford came up with the idea to raise money for the Wounded Warrior Project by selling Rainbow Loom bracelets after learning about the organization from Maddox, who is also an Officer in the Army National Guard and a proponent of teaching his students to honor U.S. veterans.

A representative from Scott CU presented the \$824 check to Johnson and Whiteford on Patriot's Day to signify the support of our military members.

The local credit union's employees raised the money during a dress down day in which they donated money to wear jeans. SCU employees and members also could purchase lapel pins, silicone wristbands and window clings to show their support.

"These students and their idea to raise money to support Wounded Warriors was an inspiration to us and our employees," said Scott CU Community Relations Supervisor Ashleigh Deatherage. "We were honored to play a small role in their efforts and to support our military."

Maddox expressed his appreciation to Scott CU for helping raise money for Wounded Warriors.

"I truly appreciate SCU's dedication to this project," he said. "The WWP is very thankful for the support. Also, as an officer in the Army National Guard myself, I'm thankful to businesses like SCU for their support of the military. I thank you for all your hard work."

The Wounded Warriors Project's mission is to honor and empower our nation's military members wounded in action. The organization also works to raise awareness and enlist the public's aid for the needs of injured service members.

Additionally, the organization guides injured service members to aid and assist each other and provides unique, direct programs and services to meet their needs. For more information about the Wounded Warrior Project, visit www.woundedwarriorproject.org.

Security Service FCU Named San Antonio's Healthiest Employer

John Worthington, SSFCU

Security Service FCU (SSFCU) has been named the healthiest employer in San Antonio by the *San Antonio Business Journal* in the annual survey that showcases those employers who proactively shape the health and wellness of their employees.

This year's awards event took place at the Historic Pearl Development in downtown San Antonio and included a one-mile fitness walk and a health fair.

"We believe when employees feel their workplace has a strong culture of health, they are happier, less stressed and more likely to improve their well-being," says Jim Laffoon president and chief executive officer of SSFCU. "That benefits them, their families, the workplace and our members."

Conceived and promoted by Laffoon to help employees and their families achieve a good life-work balance and strong financial footing, the credit union earlier this year rolled out its Total Wellbeing program to its more than 1,700 employees. It offers employees and their families an individualized comprehensive life balance program at no cost that takes into account their physical, emotional and financial health. Benefits include tools, resources and rewards to help them achieve their physical goals; reduced rates and fees on select financial products; confidential advising for help navigating personal challenges; concierge services and legal and financial help.

In cities where SSFCU branches are located, employees are encouraged to participate in local community events, like the Blacklight Run in San Antonio, Dragon Boat Races in Denver and Iron Will Games in Salt Lake City. "We pay for our employees to participate in these events, many of which are fundraisers for nonprofits...it's a win-win all the way around," adds Laffoon.

The credit union also received accolades for its wellness program in Denver, coming in second place in the 2014 Metro Denver Healthiest Employers category for small companies.



More than 36,000 pounds of food were collected in September during Southeastern's first annual Fill-a-Truck for Hunger food drive, far exceeding the community goal of 20,000 pounds. Photo courtesy Southeastern FCU

Fill-a-Truck for Hunger Food Drive Yields Three Truckloads of Food for Local Food Bank

Courtney Gooding, Marketing Manager

The communities served by Southeastern FCU, including Valdosta and Tifton, Georgia, have successfully filled an entire semi-truck full of food donations to benefit Second Harvest of South Georgia. More than 36,000 pounds of food were collected in September during Southeastern's first annual Fill-a-Truck for Hunger food drive, far exceeding the community goal of 20,000 pounds. With the community challenge met, Southeastern FCU will donate a second truck full of food. All donations will benefit Second Harvest of South Georgia, the area's largest food bank and Feeding America affiliate.

"We are so grateful for the incredible response to the Fill-A-Truck campaign and to everyone who participated," says Eliza McCall, Chief Marketing Officer at Second Harvest. "Most of all, we commend Southeastern FCU for their dedication to making a positive impact on our community."

Southeastern's Marketing Manager, Courtney Gooding, says "We are simply amazed by the outpouring of support from our community. Our members, local businesses, civic organizations, schools, and churches all came together to accomplish a goal and help alleviate hunger in South Georgia."

The food drive kick-off was held Labor Day weekend at Wild Adventures Theme Park where over 3,600 pounds of food were collected in just three days. Harveys Supermarkets jumpstarted collections with a \$10,000 donation, equal to a full semi-truck of food, in addition to community donations collected at nine local Harveys stores. Non-perishable food donations were also collected at all five Southeastern FCU branches during September.

Fill-a-Truck for Hunger would not have been so overwhelmingly successful without the support of local businesses and organizations, including Valdosta State University Greek Life, Moulton Branch Elementary, Pine Grove Middle, Smith Drug Company, Valdosta Rotary Clubs, Valdosta and Tifton Kiwanis Clubs, and Valdosta First United Methodist Church. Local radio stations Hot 102.7 and 95.7 The Mix as well as WCTV News served as media sponsors of the event.

Additionally, a dozen local car dealerships supported the cause by accepting non-perishable food and monetary donations. Those partners included Pipkin's Motors, Imperial Auto Sales, Choice Automotive, The Auto Company, Maluda Auto Sales, Autoteam of Valdosta, Valdosta Toyota, Langdale Ford, D&D Auto Sales, Lee Auto Sales, Joe Hall Used Cars, and Tim Blanton Auto Sales.

Tower FCU Partners with TrueCar™ to Offer New Online Car Buying Service

Carla Burger, Tower FCU

Tower FCU launched its new Tower Car Buying Service on October 1. The service, powered by TrueCar, offers members a convenient online car buying service with exclusive member discounts.

Members purchasing a vehicle through the service receive a special discount from TrueCar on new and used vehicles. The average savings off the manufacturer's suggested retail price (MSRP) for new vehicles is \$3,078.

The service fits well with Tower's mission to provide value to its members and offer resources to enhance their financial well-being, says Jenny Vipperman, Tower's Vice President of Consumer Lending. "More and more consumers are shopping for everything online—including cars," she says. "The Tower Car Buying Service provides free research tools so members can shop for a car from the convenience of their own home and special discounts so they can save money."

Members can compare online vehicles based on make, model, price, year, gas mileage, options, reviews and other features. They can build a new car based on their preferences or search an inventory of thousands of used cars. They can also see the savings they will receive and how much others have paid for the same vehicle.

Once members select their vehicle, they can see prices and incentives offered by local TrueCar Certified Dealers. Once members choose a dealer, they will receive a Guaranteed Savings Certificate, which provides a summary of the vehicle, the discounted price, and dealer contact information. There is no obligation to buy, and the service is free for Tower members.

Tower is offering a special auto loan rate discount for members who purchase their vehicle through the service and finance their vehicle loan with Tower. "Our members now have an easy, hassle-free way to shop for a new or used vehicle," Vipperman says.

a statement of the MAPR (both orally and in hard copy); any disclosure required by Reg Z; a description of the payment obligation (a payment schedule for closed-end credit or an account-opening disclosure for open-end credit); and a statement describing the protections afforded to Service members and their dependents under the MLA.

DOD has asked for public comment on their proposal by November 28, and in light of on-base credit unions' role to promote morale and welfare, you can be assured, we will respond. We encourage you to do the same!

In that regard, last week we asked for your feedback on the following:

- 1) Should the Department re-define "consumer credit" to be consistent with TILA, and thus expand the range of credit products (subject to the protections of MLA) to open-end and closed-end credit...or should the definition of consumer credit remain as is, i.e., payday loans, vehicle title loans, or Refund Anticipation Loans (closed-end credit)?
- 2) If the Department adopts the definition of "consumer credit" to be consistent with TILA, should they consider including any exemptions, such as for student loans?
- 3) If the department adopts the definition of "consumer credit" to be consistent with TILA, should they exempt credit card accounts under an open-end consumer credit plan?
- 4) If the Department implements the major changes as proposed, how would that affect your ability to extend credit to our troops and their families?
- 5) If the Department adopts its proposed changes, would you need to develop separate classes of credit products, i.e., one class of products for covered borrowers and another class for non-covered borrowers?
- 6) If DOD changes the 36% MAPR calculation to mirror those prescribed in Reg Z, should they consider any exceptions from the charges that must be included in the MAPR for de minimis bona fide fees with an open-end credit line? What fees? And if so, should the exception be limited to an open-end line of credit connected to a deposit account?
- 7) Should DOD include the fees (in the MAPR) for credit-related ancillary products sold at any time during the existence of an account for open-end credit (and not just those sold at or before consummation of the credit)?
- 8) What are the operational issues with using the "effective APR" methodology to calculate the MAPR for open-end credit products?
- 9) Given the proposed expansion of coverage to additional credit products, if the Department opts not to adjust the MLA database (for commercial information service use) would the continued use of an identification statement by the Service member and dependents (identifying themselves as "covered borrowers") be cumbersome?

We are looking forward to receiving input on the above questions and collaborating with our sister trades to ensure DOD is aware of any unintended consequences associated with their proposal. As I expressed upfront, we are committed to protecting our troops and their families from unscrupulous and predatory lenders...and we support DOD in their efforts to do the same. However, we must ensure that our members retain the flexibility and ability to develop and deliver high quality financial products and services to our troops (and their families)...and do so, as they always have, in a most effective, responsive, and reliable manner!

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.

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Sea Air FCU Opens New Branch

Michael Pardon, President/CEO of Sea Air FCU (center), helps cut the ribbon to officially open Sea Air FCU's new branch located in the main building of Naval Weapons Station Seal Beach at Norco. The ribbon cutting ceremony was held the morning of October 1. Photo courtesy Sea Air FCU



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

