



ALERT

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VIEW FROM THE BOARD

Thank You for Your Service

*Frank Padak, President/CEO, Scott CU;
2nd Vice Chair, DCUC*

While each of us has our opinion of the NCUA, I think from the perspective of DCUC, we can all agree that NCUA past chairman and board member Mike Fryzel was a true supporter of military credit unions, our troops, and veterans.

Mr. Fryzel had the unfortunate timing to be named to the Board and Chairman of the NCUA at the absolute worst time from an economic perspective. And while not everyone might agree with the actions taken to protect credit unions, I think there can be no disagreement that Mike worked tirelessly to try to protect credit unions from the fallout as a result of the corporate failures and economic collapse that spun the country into the worst recession since the great depression that started back in 1929.

Mike's role included being the NCUA's point of contact with the DoD, and hence he was of particular importance to DCUC and our President and CEO, Arty Arteaga. The relationship they shared allowed for collaboration and unity in telling the credit union story and ensured the ongoing relationship with the DoD was a positive and important partnership in supporting our troops.

In addition to Mike's support of DCUC, he was very much a proponent of our troops and their families, and continually called for credit unions to

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CEO UPDATE

Another First...in Dallas!

Roland "Arty" Arteaga, President/CEO, DCUC

Our 51st Annual Conference and Showcase was held in Dallas, Texas last month, and while the temperatures in the "Big D" were warm to caliente, the Omni Downtown proved to be the perfect venue for this year's main event! From Sunday's Overseas Sub-council session, DOD panel, Military breakouts, and Showcase Grand Opening to Wednesday's closing session, every briefing, presentation, and event was void of the high temps and jam-packed with some of the "coolest" speakers in our business! Of particular note were our speakers from DOD (Bill Hawbecker and Marcus Beauregard) and the Military Departments (Jim Sisson, Elise Newton, Dave Fuqua, Juan DeJesus and Major Parsons), and our Keynoter (Michael Barrett), who along with our featured speakers (Jim Phelps, John Lass, Dr. Mary Bell, Bill Hampel, Dan Berger, Jay McLaughlin, Ron Daly, and Matt Jones) and educational breakout presenters (Evan Shelan, Jorge Jimenez, Kevin Paasch, and Tonya Sweat) offered their expert opinions and views on DOD and National Security issues, industry matters, and regulatory and legislative concerns. Hot? You bet, but mostly from the lively discussions and rich dialogue within...not without!

Aside from providing a wealth of educational opportunities, our annual conference and showcase also serves as the principal platform for DOD to recognize its top military credit unions of the year. And this year we were most fortunate to have Major General Joseph Ward, USAF (Deputy Director, AAFES), at our Military Awards luncheon to present the Air Force Credit Unions of the Year awards to Air Force FCU (Joint Base San Antonio-Lackland AFB) and Travis CU (Travis AFB); Colonel Darrell Brimberry, USA (Commander, USAFMCOM), who provided the Army Credit Union of the Year honors to Service Credit Union, Grafenwoehr, Germany; and Dean Hunstad, Department of Navy (eCommerce and Military Banking Branch Director), who along with Dave Fuqua (our Marine Corps Liaison) presented the DON Credit Unions of the Year distinguished awards to Navy Federal Credit Union, Parris Island Branch, South Carolina and Pacific Marine Credit Union, MRD San Diego Branch, California.

The highpoint of our annual conference comes on Tuesday evening at our Hall of Honor gala! This year, we inducted six most worthy and deserving individuals, including Dave Davis (Pacific Marine CU); William "Bill" Rissel (Fort Knox FCU, retired); Maurice Johnson (Pen Air FCU); Delia Black, D.P.A. (Redstone FCU); Dale Whittaker (Vantage West CU); and Bob Scott, CW4, USA, Retired, (PenFed FCU). The evening was theirs...and given their lifelong extraordinary contributions to the defense community, the Defense Credit Union Council, and our industry as a whole, the honors were well-deserved! (See accompanying article on page 10).

A spectacular conference from start to finish, and one (based on attendee feedback) ranked as our very best! Dallas, Texas; late August; DCUC's 51st Annual Conference &

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

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Hanscom FCU Chairman of the Board Paul Marotta, right, and David Sprague, President/CEO, second from left, celebrate the Hanscom Heroes Homecoming with event organizer CMSgt Bobby Jacques, USAF, Ret., left, former 66th ABG honorary commander and WBZ-TV anchor Jonathan Elias, center, and Mary Jacques. Photo courtesy Hanscom FCU

Hanscom FCU Helps Provide a Warm Welcome for Hanscom Heroes

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU was the proud lead sponsor of the most recent Hanscom Heroes Homecoming parade, helping to celebrate the return of over 70 Airmen to their families and loved ones after deployment overseas.

Now in its eighth year, the Heroes Homecoming honors reunited servicemen and their families with a welcome that includes a parade, hot dogs and hamburgers, a disc jockey and a kids' fun zone. WBZ-TV anchor and former 66th Air Base Group honorary commander Jonathan Elias served as master of ceremonies.

"These are our members and neighbors, so we know well what these families go through during a deployment, and it is truly a pleasure to see them back together," said Chairman of the Board Paul Marotta.

Fort Bragg FCU Donates \$7,000 to Carolinas Credit Union Foundation

Vanessa Pillmore, Fort Bragg FCU

Fort Bragg FCU recently presented a \$7,000 check to Carolinas Credit Union Foundation. Fort Bragg FCU CEO/President and CFO, David Elliott and Todd Kenthach respectively, presented the check to Carolinas Credit Union Foundation. "We give to Carolinas Credit Union Foundation each year so that way we can give to Victory Junction Gang Camp in Randleman, North Carolina," said Mr. Elliott. "This charity helps children who are fighting serious illnesses and gives them an opportunity to attend camping experiences that are both exciting and meaningful. The best part is that it is free to the children and families."

The donation was only a portion of the proceeds from Fort Bragg FCU's 20th Annual Charity Golf Tournament at Cypress Lakes Golf Course held on May 23, 2014. The tournament raised a total of \$14,000, of which \$7,000 was also given to Cape Fear Valley Health Foundation's Friends of the Cancer Center on June 26, 2014.

Belvoir Federal Releases an Improved Military Checking Account

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

In July, Belvoir FCU revamped their checking account offered to active duty military members and renamed it Armed Forces Checking. The Armed Forces Checking account is now open to active duty military, reservists, and National Guard. The military checking offers a higher dividend rate of 3.04% APY (annual percentage yield), unlimited rebates on ATM surcharge fees, an automatic \$500 line of credit, discounts on consumer loans, and more great benefits.

In less than a month of releasing the Armed Forces Checking account, Belvoir Federal experienced a 23% growth rate of military checking accounts. For more information visit, www.BelvoirCreditUnion.org/checking/military-checking.

“Belvoir Federal believes in financial readiness for our military members,” stated Patricia Kimmel, CEO/President of Belvoir Federal. “It is our duty to serve these men and women as they serve our country. The Armed Forces Checking is an outstanding way to help our military members build their savings arsenal and obtain affordable loans while they concentrate on protecting our freedoms.”

Andrews FCU to Team with Steak Team Mission Again

Scott Bolden, Andrews FCU

Andrews FCU is once again teaming with Steak Team Mission to provide Texas-style BBQ steak meals with all the trimmings for three more steak missions in 2014. Since 2002 the Steak Team has served over 50,000 steaks to service members all over the globe, including three aircraft carriers out at sea.

On September 3, the pair partnered for the second time in Mons, Belgium at Mons/NATO HQ for 600 service members as part of Labor Day Celebrations for the service members there. They partnered again on September 9, in Paris, France at the US Ambassador’s residence for all of the military attachés assigned to Paris. Finally, on November 11, a steak mission will be held in the Sinai Peninsula for the 2000 Soldiers serving there as part of the multinational peace keeping mission on Veterans Day.

“There is never enough we can do in support of our troops,” said Jim Hayes, President & CEO, Andrews FCU. “This contribution is just our way of saying thank you for all that you do.”

TFCU Names Layla Dougherty to Assistant General Counsel

Matt Stratton, SVPI/Marketing

Tinker FCU (TFCU) has named Layla Dougherty to the position of assistant general counsel. Dougherty will oversee a range of legal functions that include compliance and employment issues, contract negotiation, policy review and legal counsel for TFCU.

Dougherty comes to TFCU from the legal firm of Phillips Murrah P.C., where her primary focus was on contracts, creditor’s rights and bankruptcy. Dougherty graduated from the University of Oklahoma with a bachelor of musical arts in violin performance in 1996. She received her Juris Doctorate from the University of Oklahoma in 2000.

Navy Federal Announces Award Program for Stellar Youth Savers

Michele Townes, Corporate Communications

Navy FCU launched its Youth Super Saver Award, a program that recognizes young people who embody the credit union’s message of saving at an early age. Awardees will exhibit a strong commitment to money management, have an industrious or entrepreneurial spirit, and be involved in their community.

Navy Federal will highlight these “Super Savers” by recognizing them via their social channels and within their communities. “I’m not sure if young people are given enough credit for having financial foresight,” noted Joan Cox, senior vice president, Savings Products. “Some kids are not only serious about money management, they really have some creative ideas—we want to celebrate this. Our goal is to encourage families to start saving early as a way to build a healthy financial future.”

A panel of judges from Navy Federal’s savings group will choose three awardees—one from both a junior and teen category, and one overall “Youth Super Saver of the Year.” Each awardee will receive a \$500 deposit into a SaveFirst Account. The overall award winner will receive a SaveFirst deposit of \$1000 and be a guest writer on Navy Federal’s blog, where they can give financial tips and advice to peers.

R.I.A. FCU Staffing Changes

Jake Ward, R.I.A. FCU

Tisha Johnson has been promoted from Assistant Branch Manager to Branch Manager of the Wilton, IA location. Tisha has been with R.I.A. FCU for 5 years. Lisa Butcher joins Tisha and her team as the Assistant Branch Manager. R.I.A. also added Andrew Elders as a Financial Analyst and Michelle Riepe as a Mortgage Loan Originator.



SPC Bellous and Vanessa Pillmore (both in center) deliver birthday cupcakes to two soldiers in the same unit. Photo courtesy Fort Bragg FCU

Fort Bragg FCU joins the USO of North Carolina at Fort Bragg and BOSS Program to Deliver Cupcakes for Soldiers' Birthdays

Vanessa Pillmore, Fort Bragg FCU

Fort Bragg FCU partnered with the USO of North Carolina at Fort Bragg to help provide and deliver cupcakes to junior enlisted Fort Bragg soldiers for their birthdays. Each month, the USO of NC provides birthday cupcakes for the Fort Bragg Better Opportunities for Single Soldiers Program (BOSS) to take around to the soldiers, this is called OPERATION CUPCAKE. At the end of each month, SPC Sharrell Bellous, BOSS Vice President drives around post with a USO of NC volunteer to deliver the cupcakes, sing "Happy Birthday" and take pictures. July's volunteer was Vanessa Pillmore, Marketing Assistant at Fort Bragg FCU.

What is so important about OPERATION CUPCAKE is that it makes the young, single soldiers feel special. Most of them are away from their hometowns and families for the first time, which can be a rough and lonely transition. OPERATION CUPCAKE helps the soldiers feel connected with others and appreciated in knowing that someone is thinking of them on their special day.

"I truly enjoy delivering cupcakes to all the single soldiers around/on Fort Bragg," said SPC Bellous. I believe that going around singing and presenting cupcakes to the soldiers helps boost their morale and makes their day special."

Financial Center Golf Outing Raises \$22,000 for Charity

Annette Roy, Vice President of Membership Development

Financial Center hosted its 16th annual charity golf outing on June 17, 2014, raising more than \$22,000 for charity. The outing hosted more than 120 Credit Union vendors, members, and employees. Proceeds from the outing were divided among four organizations that meet the Credit Union's three areas of charitable focus: financial literacy, feeding the hungry, and supporting the military and their families.

Check presentations to benefitting organizations were made in late August. In addition to providing financial support, Financial Center employees also donate volunteer hours to these organizations.

Belvoir Federal Supports Heroes on the Waters

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU supported Heroes on the Water (HOW), an organization that serves the Nation's warriors by providing healing and rehabilitating water outings that are physically and mentally therapeutic.

The HOWs organization is a non-profit that works with the men and women in Fort Belvoir, VA. Belvoir FCU supported the event with volunteers and bottled water. The excursion allowed supporters and volunteers to kayak with wounded warriors on the Potomac River.

"I was pleased to represent the credit union and offer support to the men and women who make our way of life here possible. It was an honor to spend quality time together on the healing waters of the Potomac," stated Sharon Leake, Installation Liaison and Membership Development Officer at Belvoir Federal.

Karl Schwartz, George Washington Chapter Heroes on the Water, stated, "I want to thank each of you who came out to participate and volunteer for our event. It was a great first effort and we will only get better from here. It would not have happened and our future events will not happen without help from you."

Heroes on the Water has a mission to create a calm, safe, comfortable, and peaceful opportunity for warriors and their families/caregivers to relieve stress, while providing physical and occupational therapy. For more information on HOWs, visit www.heroesonthewater.org.



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

Showcase—success like none other! The speakers, corporate partners, conferees and guests...coupled with our remarkable staff (Jen Hernandez, Beth Merlo, Lizette Krajnak), exceptional conference manager (Janet Sked) and our outstanding Board—led at conference start by our now immediate past Chair, Patty Kimmel (President/CEO, Belvoir FCU), whose leadership, mentorship, and guidance the past two years propelled DCUC to greater heights...and our newly-elected Chairman, Denise Floyd (President/CEO, Fort Sill FCU), Gordon Simmons, 1st Vice Chair (President/CEO, Service CU), Frank Padak, 2nd Vice Chair (President/CEO, Scott CU), Michael Kloiber, Secretary (President/CEO, Tinker FCU), Craig Chamberlin, Treasurer (President/CEO, Marine FCU) and Barb Geraghty, Navy & Coast Guard Board Representative (ABNB FCU)—all of these folks made it happen. In Dallas, in August!

On a final note, I would like to thank all of our corporate sponsors for their consistent and strong support of the Council and our Annual Showcase...and offer a special shout-out to all of our contributors and participants of this year's Silent and Live auctions, which netted more than \$27,000 for Operation Mend—and did so in less than six conference hours, during our showcase and mulligan sales. AND, extra special kudos to our keynote speaker, Mike Barrett, for donating the balance of his speaker fee directly to Operation Mend (hooah!); Matt Blevins (Crews and Associates), whose donation of \$1,635 at our showcase was unprecedented; Scott Duszynski (President/CEO, Keys FCU), whose \$5,000 bid for our Overseas Conference was a record-setter at our live auction; John Sinclair (Executive Benefits Solution), for his winning bid of \$1,300 for next year's 52nd Annual Conference, and to Eileen Ehrsam (Pen Air FCU), who provided us a hand crocheted afghan of the Texas flag, which netted over \$600 for Operation Mend. Like all of you great Americans, "Serving Those Who Serve Our Country."

Mark your calendar now for our 52nd Annual Conference at the Bellagio, August 16–19, 2015 in Las Vegas, Nevada, where once again, DCUC will deliver another first class educational event!

For a recap of individual sessions, look for the *Daily Notes*, our on-site newsletter, on our website (www.d cuc.org/conferences/Annual).

Alaska USA Funds Washington Business Week Scholarships

Dan McCue, Senior Vice President, Corporate Administration

Alaska USA has provided scholarships for Washington Business Week to five high school students in Washington state. The \$5,000 sponsorship will give five high school students the opportunity to experience a simulated career environment learning business, team building, leadership, and life skills in a general business setting. From July to August, students attend one of four week-long business camps at universities across the state, staying on campus, living in dorms, and experiencing a college environment. Students participate in small teams, or "companies," and complete challenges with real-life business scenarios through production, marketing, and finance competitions.

At the end of each week, Alaska USA employees and other business community members serve as judges, evaluating company pitches and investing mock Business Week dollars in the strongest companies. This is the fourth year Alaska USA has participated in judging Business Week events.

GOT NEWS?

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

consider and hire Veterans upon their discharge from the military. At DCUC's 2012 Annual Conference in Denver, Mr. Fryzel reminded us that our veterans are "one of the nation's most valuable assets" and he urged credit unions, to "set a goal for themselves to hire or create jobs for one thousand veterans." Throughout the past two years, Mike reminded us of that challenge and encouraged each and every one of us to do our part and hire a Vet!

On behalf of the DCUC's Board of Directors and DCUC I would offer our thanks and appreciation for Mr. Fryzel's patriotism and support and we wish him the very best in the years ahead.

Along the same lines, and on behalf of DCUC, I would also like to take this opportunity to welcome Board member Mark McWatters to NCUA. We look forward to working with Board member McWatters in the years ahead and meeting with him in the near future.

Hanscom FCU Helps Honor Guard Celebrate its Own

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU is proud to have once again served as primary sponsor of the Patriot Honor Guard's Appreciation Banquet.

Headquartered on Hanscom AFB, the Guard provides military funeral honors to every Air Force veteran, retiree and active duty member from all of New England and parts of New York, covering 75,000 square miles with a blend of full and part-time members and volunteers. Top performers are recognized each year at the banquet, the theme of which this year was the Greek Praetorian Guardsmen, an elite force that protected Roman Emperors.

"They do whatever it takes to give an Air Force man or woman the farewell they deserve," said Chairman of the Board Paul Marotta. "We're lucky to have them on base, and helping them celebrate another year of important work is our pleasure."



Langley Vice President of Marketing Randy Saltzman (center) was presented with the Regional LifeSaver plaque by Red Cross representative Debbie Sutton and Executive Director Patrick Belcher. Photo courtesy Langley FCU

Langley FCU Named “Regional Lifesaver” by Red Cross

Sue Thrash, Public Relations Director

Langley FCU has committed \$10,000 as part of a 5-year commitment to the American Red Cross Hampton Roads Chapter annual campaign. This level of commitment designates Langley as a “Regional Lifesaver.” The gift enables more preparedness training such as CPR, and other lifesaving skills, and allows the Red Cross to continue offering aid to those who have been displaced by natural disasters or fires in their homes in Hampton Roads.

“Langley is a committed partner to the Red Cross and the many services it provides within our community,” stated Langley President/CEO Tom Ryan. “Our gift will have a far-reaching impact on the lives of individuals and families who are in need of Red Cross Services.”

Stated Patrick Belcher, American Red Cross Peninsula Cluster Executive Director, “It is great for the Red Cross to have community partners like Langley FCU. Their leadership encourages other businesses and their employees to give back to the community which supports them.”

Andrews FCU Sponsors 24th Annual Benjamin O. Davis Golf Classic

Scott Bolden, Andrews FCU

Andrews FCU recently sponsored the 24th Annual Benjamin O. Davis Golf Classic, hosted by the East Coast Chapter of Tuskegee Airmen, Incorporated at Joint Base Andrews. In addition to sponsoring the event, Andrews FCU’s Henry Bowman, Board Director and Todd Olszowy, Chief Financial Officer, also participated in a round of golf. The proceeds from the tournament are used to fund the Chapter’s Youth Programs; in particular, the Education Assistance Grants Program for deserving students in the Washington, DC metropolitan area. “We were honored to serve as a sponsor for the tournament,” said Oma George, Chief Retail Officer at Andrews FCU. “Giving back to the communities we serve remains our top priority.”

Security Service FCU Launches Mobile App for Tablets

Clarissa Rodriguez, SSFCU

Security Service FCU’s (SSFCU) has released a new banking app designed for tablets, compatible with both iPad and Android. With the introduction of myBranch Tablet Banking, members can now use both smartphones and tablets to check account balances, make mobile deposits, get transaction details, pay bills and transfer funds. The app also includes a GPS-based locator that provides details on the nearest branch or ATM.

More than 110,000 members have signed up for SSFCU’s myBranch Mobile for smartphones since it launched just over a year ago. “Our members have made it clear that they want us to continue to develop relevant mobile functionality to keep pace with their on-the-go digital lifestyles,” says Mike Chapman, chief operating officer and executive vice president for SSFCU. “Tablet banking just makes sense,” he adds, “especially given that tablet sales are expected to outpace both desktop and laptop sales as soon as next year.”

There are several safety features built into the new app including the ability to send an alert when a charge to a credit card or ATM withdrawal exceeds a certain amount or when an account balance gets low. SSFCU myBranch Mobile is available now for download for iPad and Android tablets in iTunes or Google Play.



ABNB Raises Over \$63,000 for CHKD

Kelli Ragland, Vice President of Marketing

ABNB is pleased to announce that it has raised over \$63,000 to benefit the Children's Hospital of the King's Daughters from the proceeds of its 11th Annual Fishing Fest. Donations continue to come in, so ABNB anticipates the final donation amount being even higher.

Since Fishing Fest began 11 years ago, they have raised more than \$440,000 for the Children's Hospital of the King's Daughters. "All of us at CHKD are so grateful to our friends at ABNB for the awesome support that they have provided our children year after year. We extend our sincere thanks to everyone throughout ABNB and its members who support and rally around our children in this wonderful effort," said Karen Gershman, CHKD's Executive Director of Development.

Nearly 120 participants gathered on the morning of June 13th for a half day's fishing excursion out of Rudee Inlet, followed by lunch provided by Mobile Pig-Nic. Each year, ABNB hosts a CHKD patient and their family to come out and enjoy the event. This year it was 12 year old Connor Steele and his family.

CHKD has worked with Connor and his family in his fight against Leukemia. It was last March that Connor and his family learned of his diagnosis.

"We found out about Connor's Leukemia diagnosis on March 8, 2013. It was quite a shock to our family because he is an athlete, he is a scout, he is an altar server at church, he is a big brother and little brother, he is a great friend to all the kids that know him, and most of all he is the best son a parent can ask for," said Kasey Steele, Connor's mom. "He is the biggest fighter we know. He has good days and he has bad days but no matter what he keeps that smile on his face."

Today, Conner is doing very well and is the home-run leader in his Little League! He was recently selected to the All Star Team in Newport News.

"It's an honor to be able to support an organization that has such a profound impact on the Hampton Roads community. So many of us throughout the community have been touched by CHKD in one way or another," said Kelli Ragland, Fishing Fest chairperson and ABNB Vice President of Marketing. "It's because of the generosity of our members, employees, and business partners that this fundraiser continues to be such a successful event for such a worthy cause."

Army Aviation Center FCU Holds School Supply Drive for Community Organizations

Lisa Hales, AACFCU VP of Marketing

During the month of July, Army Aviation Center FCU (AACFCU) employees and members donated school supplies to local organizations to assist students and teachers in the 2014-2015 school year. Donations were given to the following organizations:

- Windham Elementary School in Daleville, AL
- Fort Rucker Elementary School in Fort Rucker, AL
- Enterprise Teachers Assistance Center in Enterprise, AL
- Dothan Education Foundation's Stuff the Bus Campaign to benefit Dothan City Schools in Dothan, AL
- Dale County Schools in Ozark, AL
- Boys and Girls Club of Pike County in Troy, AL
- Volunteers of America Southeast in Mobile, AL
- DeFuniak Springs Boys and Girls Club in DeFuniak Springs, FL
- South Walton Boys and Girls Club in Santa Rosa Beach, FL

Each year, AACFCU organizes a school supply drive as well as other donation drives and fundraisers to support local communities.

Scott CU Program Helps Members Become Financially Fit

Adam J. Koishor, Chief Marketing Officer

Jessica Haugen of East Alton made a commitment to become more financially fit in 2014. Her efforts were rewarded, and given a boost, recently when Scott CU announced that she was the winner of its "Take the Pledge" financial fitness program.

The program helps area residents take control of their finances with financial tips, viewing free online seminars, and having access to financial advice.

"At the end of the program, we chose one participant to win the \$1,000 certificate to help kick-start their savings," said SCU Community Relations Supervisor Ashleigh Deatherage. "We truly care about our members and their financial lives. This is the perfect time for us to help people learn more about handling their finances."

"To take the pledge to be financially fit, members simply enrolled online on our website at scu.org," Deatherage added. "Once they did that, they were entered for a chance to win the \$1,000, one-year certificate grand prize."

Once participants enrolled in the free program, they received instructions on how to track their progress in their effort to improve their finances. "They were invited to view free online financial webinars," Deatherage said. "Those who watch the online seminars could earn additional entries in the prize drawing."

Scott CU released seven free seminars over the course of six months on its web site, including topics such as money management, car buying, identity theft, and couponing. Plus, a Home Buying seminar was hosted at the credit union's Home Office in Edwardsville in the spring.

"We are really proud of the 'Take the Pledge' program and the opportunity to help people improve their financial lives," Deatherage said. "We have a strong series of free online seminars and are providing participants in the program with tools that can help them now and in the future."

Five Credit Unions Honored at Military Awards Luncheon at DCUC Annual Conference

Five Defense Credit Unions were recognized with Distinguished Service Awards by their respective branches of the armed services during the Defense Credit Union's 51st Annual Conference, August 26, 2014.

The awards were presented to: Service CU, Grafenwoehr, Germany, for the Army; Navy FCU at Parris Island, SC, and Pacific Marine, MCRD San Diego, CA, for the Navy/Marine Corps; and Air Force FCU, JBSA-Lackland AFB, TX, and Travis CU, Travis AFB, CA, for the Air Force.

Service CU, Grafenwoehr, was recognized for their outstanding commitment to community financial education and combatting predatory lending as well as their tireless support of on-base programs. Highlighted was Service CU's sole funding of the 2013 USO Thanks for Thanksgiving Dinner and USO Holiday Dinner, along with their financial support of programs like the USO Fridge Fund and the Grafenwoehr Military Spouses Day. Service CU was also noted for their rebates of up to \$20 a month of ATM and International Visa fees each.

This year the Department of the Navy awarded two worthy credit unions. Winning for the \$1B and above category was Navy FCU at Parris Island. The branch was recognized for their staunch support of on-base financial education to include giving 112 presentations to over 38,000 Marine recruits and creating an EZ Start Certificate with a low starting balance of \$50 and a high APY of 3%. Navy FCU, Parris Island, was also noted for their heavy focus on predatory lending and fraud prevention to protect their members.

Pacific Marine CU, MCRD San Diego, was awarded the Navy Credit Union of the Year award for under \$1B. The credit union was honored for their work aiding active duty service members in avoiding predatory lenders by helping them establish or re-establish credit and build better credit through free education programs and products not requiring a credit score. Pacific Marine CU was also applauded for their above and beyond service, such as helping a graduating Marine get his mom to his ceremony and inviting a newly graduated Marine to the branch's Thanksgiving potluck after learning he would not have family joining him.

The Department of the Air Force also awarded two credit unions. Air Force FCU was awarded for the under \$1 Billion category and was praised for their outstanding products and services. Air Force FCU also stepped up in the face of sequestration budget cuts to continue many events that may have otherwise been eliminated. In 2013, they donated of 2,500 pounds of goods and non-perishable food items, \$6000 in scholarship money to the Officer's Spouses Club and DoD personnel, and over \$30,000 to support on-base and local community endeavors. They also held weekly financial education classes.

Travis CU was the Air Force's selection for the above \$1 Billion category and shining above the rest with their commitment to battle predatory lenders, providing low-interest lines of credit to pay off predatory accounts as well as their own small dollar loan product; their support of the military children with their Life – A Kids Journal and KUDOS (Kids Understanding Deployment) program; and their focus on financial literacy, hosting classes and offering debt counseling and budgeting seminars for members. Travis CU was also commended for their support of on-base events.

Although the criteria for these awards is structured differently by each of the Military Departments, common areas of consideration are: a) the delivery of financial service "above and beyond normal requirements;" b) special services provided at the command's request; c) financial education and training; d) action taken to combat predatory lending; e) community support; and f) professional attitude and financial leadership.

Without question these DCUC member credit unions went above and beyond to provide exemplary service to our service members and their families, and for that, the Military Departments were most impressed and equally grateful.



COL Darrell Brimberry, USAFMCOM, presents the Army Credit Union of the Year award to Service CU.



Dean Hunstad (DoN), Elise Newton (DoN), and David Fuqua (USMC) stand with Navy FCU.



Pacific Marine CU CEO and staff stand with Dean Hunstad (DoN), Elise Newton (DoN), and David Fuqua (USMC).



Members of Air Force FCU's board and staff proudly standing with their award.



Major General Joseph Ward presents Travis CU with their award.

Military Saves Honors Two Defense Credit Unions

Walt Laskos for DCUC

James Lander, Director of Military Saves, CFA, paid tribute to two defense credit unions yesterday afternoon, but not before he recognized all defense credit unions for their efforts in educating military personnel and encouraging them to save.

Lander noted a 38% increase in participants in Military Saves week in 2014, which he was quick to point out, is really a year-long endeavor.

He also placed special emphasis on the importance of social media such as Twitter and Facebook as effective tools for credit unions to use in reaching out to and connecting with “Military Millennials.”

Two credit unions in particular excelled in such efforts on behalf of Military Saves week. Navy FCU’s Miramar, California, branch was honored in the \$1bn and above category.

In the under \$1bn category, Pacific Marine CU took the honor for the efforts shown by its Marine Recruiting Depot Branch in San Diego, California.

Lander challenged all present to unseat Navy FCU and Pacific Marine CU in their efforts to promote and celebrate Military Saves Week in 2015, scheduled to take place February 23–28.



Left: Pacific Marine CU was honored in the under \$1bn category for the efforts shown by its Marine Recruiting Depot Branch in San Diego, CA.



Right: Navy FCU’s Miramar, CA, branch was honored in the \$1bn and above category.



Defense Credit Unions Induct Six into Their Hall of Honor

On August 26, DCUC 51st Annual Conference attendees stepped out in their finest to celebrate the induction of six very special individuals to the DCUC Hall of Honor. Arty Arteaga, President/CEO of the Defense Credit Union Council, introduced the six recipients of this coveted honor who have each dedicated their lives to the credit union movement and the Defense Credit Union community, and Patricia Kimmel, DCUC's Chair and President/CEO of Belvoir FCU, presented the honorees their lifetime achievement awards and Hall of Honor medals. The six honorees this year were: David Davis (Pacific Marine CU), Bill Rissel (Fort Knox FCU), Maurice Johnson (Pen Air FCU), Robert Scott (PenFed), Dr. Delia Black (Redstone FCU), and Dale Whittaker (Vantage West CU).

The Council's Recognition Task Force, led by Jean Stultz, President/CEO, Bragg Mutual FCU, selected David Davis for his long service in the credit union industry, especially with Defense Credit Unions and DCUC. A Navy veteran, Davis is the president/CEO of Pacific Marine CU, CA, and has been actively involved in credit unions since 1979. Over the past 25 years, Davis has made a marked difference in the financial quality of life of our Marines (at Camp Pendleton, 29 Palms, and Marine Recruiting Depot San Diego)—especially in the area of financial readiness—and an equally positive difference in the rapid growth and financial stability of Pacific Marine CU. Beyond his service to his credit unions and the Marines in the San Diego area, Davis also served on the DCUC board from 2004 to 2013, serving as the Marine Corps Representative and as Board Treasurer.

The Defense Council's second inductee, Bill Rissel, was selected for his 37 years with credit unions, the last 23 years serving as President/CEO of Fort Knox FCU, KY. Under his leadership, Fort Knox FCU's assets increased by tenfold while putting special emphasis on programs that supported Fort Knox service members and their families, such as establishing a Relocation and Liaison Specialist position to help the incoming troops during the last BRAC, volunteering at wounded warrior and welcome home

programs, and making more than \$53,000 in annual contributions, donations, and sponsorships to the community. In 2012, the credit union was awarded the Department of the Army's Distinguished Service Award for Credit Unions for going the extra mile to serve our troops, their families, and Army civilians.

Maurice Johnson, Board of Directors Chair of Pen Air FCU, FL, was elected for his passionate and deep, voluntary commitment to Pen Air FCU and the credit union industry. Johnson has been a member of Pen Air FCU since 1965, joining the Supervisory Committee in 1978 and the Board of Directors in 1991. He has served as Chair of the Board since 2005. In his 36 years as a credit union volunteer, Johnson has been active and vocal supporter of credit unions in his home state and in Washington, D.C., and received the Florida Credit Union League's Volunteer of the Year award in 2010. Johnson's belief that all employees share in the responsibility for the success of the credit union has led to many progressive programs that have strengthened the credit union's ability to serve their members.

Robert Scott, Board member, Pentagon FCU, is best known in the Defense Credit Union sphere for his work in the areas of financial education and readiness. As a founding Boardmember of PenFed Foundation, Scott helped establish this national charity that works to meet unmet needs of the military personnel and their families in areas of financial literacy, housing, and support for the wounded. The PenFed Foundation administrates the PenFed Military Heroes Fund, which provides services such as child care and emergency financial assistance to wounded service members; the Asset Recovery Kit program, which offers no-interest loans against paychecks as an alternative to predatory payday lenders; the Defenders Lodge, a free hotel for veterans getting treated at the VA hospital in Palo Alto, CA; and the Dream Makers Program, which offers grants for down payments to qualified veterans and active military members. Scott has also remained an active volunteer numerous other national and local associations.

Dr. Delia Black, Board member, Redstone FCU, began her volunteer

service with Redstone FCU in 1979 and became a board member in 1980. Over the last 35 years, she has helped steer the credit union from 70,000 to 360,000 members and from \$140 million to over \$3.4 billion in assets. Black was integral in the development of a core value system (RISE: Respect, Integrity, Soundness, and Excellence) that is instilled in every credit union employee from their first day. Black was also a driving force behind Redstone's expansion into the unbanked and under-banked community and the credit union's fight against predatory lending as well as the establishment of the Redstone Community Foundation. Black was chosen for her lifetime commitment both as a professional and as a volunteer to defense personnel realizing their full potential.

Dale Whittaker, Vice Chair of the Board, Vantage West CU, was honored for his long-time dedication to our country's service members and his over 40 years of service as a credit union leader. Whittaker is no stranger to the uniformed service, serving 38 years with the Air Force and Air National Guard. He also has been a member of a credit union since 1949 and started his volunteer work for credit unions in 1956. Since then, Whittaker has combined his years of service with his commitment to credit unions encouraging the Vantage West board to remain up to date on issues and services to ensure the credit union stays current and able to fully support their military members. Whittaker is known for leading by example and is credited with the growth and success of Vantage West CU over the past three-fourths of its history.

DCUC's Hall of Honor was established fourteen years ago as a means of recognizing individuals whose contributions and inordinate support of the credit union movement added great value to the Defense Credit Union Council and defense credit union community. Former or current volunteers, and management and staff of DCUC member credit unions, whose lifelong achievements have been exceptionally noteworthy, are eligible for this prestigious award. Since August 2000, 51 individuals have been selected for this coveted award, including those inducted Tuesday evening.

Hall of Honor



David Davis, President/CEO, Pacific Marine CU



William Rissel, immediate past President/CEO, Fort Knox FCU



James Quinn, PenFed CU, accepts the award on behalf of Robert Scott.



Maurice Johnson, Chairman of the Board, Pen Air FCU



Second from right: Dale Whittaker, Vice Chair of the Board, Vantage West CU



Dr. Delia Black (right), Board member, Redstone FCU



Norman Wright (left), president/CEO of BBB Northwest Florida, presents Stu Ramsey, president/CEO of Pen Air FCU with 2014 BBB Torch Award. Photo courtesy Pen Air FCU

Pen Air FCU Earns Better Business Bureau Torch Award

Patricia Veal, CME, Director of Public Relations

Pen Air FCU was presented the Better Business Bureau (BBB) Torch Award for Marketplace Ethics—an annual recognition program publicly recognizing businesses and charities committed to conducting their business practices in an ethical manner, making Pen Air FCU the only financial institution throughout Escambia and Santa Rosa County to earn this distinction.

This is the ninth year the Better Business Bureau Foundation of Northwest Florida is celebrating the Torch Award for Marketplace Ethics program. Pen Air FCU was one of only a few financial institutions from Escambia and Santa Rosa Counties (District 1) nominated for the Torch Award.

“We are deeply honored to receive this award which reinforces the reputation Pen Air FCU is known for,” said Stu Ramsey, Pen Air FCU president and CEO. “Pen Air FCU works hard to deliver consistent, quality service and offer financial education to our members that can empower their lives.”

The annual BBB recognition programs include Torch Award for Marketplace Ethics, Customer Service Excellence Award, and the Student Ethics Scholarship. The award celebrates those entities which incorporate excellence and ethics into their roles in the marketplace. “The Torch Award winners exemplify what the BBB stands for: trust, integrity, performance and ethics,” said Norman Wright, president and CEO of BBB serving Northwest Florida. “Organizations like Pen Air FCU really stand out in the marketplace against those who don’t always do the right thing.”

U.S. Navy is 239 Years Old in October

This year marks the 239th anniversary of the United States Navy. On October 13, 1775, General George Washington’s Revolutionary Forces were assisted by the navy, depending on the ships to supply and re-supply land forces. Over the last 200+ years, the United States Navy has been a cornerstone of America’s freedom, military power, and service to other nations. The Defense Council is proud to send congratulations and Happy Birthday to our Navy!

Southeastern FCU Announces Inaugural Fill-a-Truck for Hunger Food Drive

Courtney Gooding, Marketing Manager

Southeastern FCU has teamed up with Harveys Supermarkets for the inaugural Fill-a-Truck for Hunger Food Drive to benefit local Feeding America affiliate, Second Harvest of South Georgia. Southeastern FCU is challenging the communities they serve to fill an entire tractor-trailer full of food donations, and if successful, Southeastern will match with a second donated tractor-trailer of food.

“Most people think they’d have to cross an ocean to see hunger, but they only have to cross town. South Georgia has the highest rates of hunger and poverty in the state,” says Second Harvest of South Georgia Chief Marketing Officer Eliza McCall. “We are so excited about this Fill-a-Truck for Hunger campaign because we know thousands of families will be touched by the food collected during the month.”

Southeastern FCU kicked-off the food drive on Labor Day, Monday, September 1, at Wild Adventures Theme Park. The event included a presentation from Harveys of a \$10,000 donation to Second Harvest of South Georgia. Wild Adventures offered BOGO ticket admission during Labor Day weekend to customers who brought a non-perishable food donation to the park.

Non-perishable food donations can be made throughout the month of September, also known as Hunger Action Month, by visiting any one of Southeastern FCU’s five branch locations. This includes Southeastern’s three Valdosta branches, Moody Air Force Base branch, and Tifton branch off North Tift Avenue.

Mike Gudely, Southeastern FCU President/CEO, says “I am so proud of this effort by both our credit union and Harveys Supermarkets. In the credit union world, we think of our business as people helping people. This food drive gives our community the opportunity to be part of ‘people helping people’ on a grand scale.”

Service CU Partners with VA to Help Disabled Veterans with Special Housing

Lori Holmes, Service CU

Service CU is pleased to partner with the Department of Veteran's Affairs for Special Adapted Housing (SAH) grant funds for disabled veterans or military service members.

The SAH grant is offered to eligible veterans or military service members who need special facilities due to their disabilities. The funds can be used to purchase land, construct a new home or renovate an existing home to accommodate the disability. The Department of Veteran's Affairs office approves the grants for applicant.

"Service CU is proud to be able to help veterans and military service members who were disabled during their military service. They have sacrificed so much and have earned this benefit," said Gordon Simmons, President/CEO of Service CU. "This grant will help them live more independently in a barrier-free environment. The VA sought us out after they expanded the program to overseas veterans and needed a financial partner to facilitate the escrow in the overseas environment. This was a perfect fit for what Service CU is all about."

As a provider of escrow services, Service CU will help facilitate the disbursement of SAH grant funds. The grants are available at any point during veteran's or military service member's lifetime and can be used anywhere in the United States and outside the continental United States. The process can be started anywhere. This is a benefit that is provided to veterans or military service members who have a service-connected disability due to military service, including the loss of lower extremities or a burn injury.

Upon approval, grant funds will be obtained and sent to Service CU as the escrow agent. After the escrow agreement is signed, construction can be started. Service CU manages the funds as needed for the remodel or construction needs of the disabled veteran or military service member.

Gail Wean of Grow Financial Named to Leadership Tampa 2015 Class

Adrienne Drew, Marketing Communications Specialist

The Greater Tampa Chamber of Commerce recently announced the members of the 2015 Leadership Tampa Class, which includes Gail Wean, Chief Financial Officer at Grow Financial. Established by the Chamber in 1970, Leadership Tampa is the third oldest leadership program in the nation and strives to identify and develop future leaders in Tampa and Hillsborough County.

Wean joined the Grow Financial executive management team in 1997, and her experience and leadership have directly contributed to the strong financial position the Credit Union maintains today. Gail is committed to teaching young people about lifelong money management and has served on many Advisory Committees for the Hillsborough County High School System. Wean is also actively involved in national and local Financial Literacy programs, such as Junior Achievement, Future Business Leaders of America and the USF Academy of Finance.

Members of Leadership Tampa are business professionals who hold mid- to upper-level management position and have demonstrated concern for community issues and have been active volunteers in service organizations. Graduates of the program have gone on to take expanded leadership roles in the community and their own organizations.

The Leadership Tampa year begins in September and runs through May with members meeting every other week for briefings and seminars. Each Leadership Tampa program brings in top-level business, civic and government leaders for panel discussions and question and answer sessions. Topics covered include healthcare, education, law enforcement, the environment, economic development, government and other important community issues.

Team Amanda—One of Our Own

Karen Clayton, Marine FCU

It was an excellent example of the credit union philosophy—people helping people—and in this case it was one of our own. The idea started when Marine FCU employee, Amanda Ridley was diagnosed with cancer. Co-workers wanted to show their support for her as she started the journey of chemotherapy in February of 2014.

First there were t-shirts designed with the words Team Amanda on the back and Warrior on the front. Management changed the dress code so that employees could purchase one and wear it on Fridays. Then came Team Amanda bracelets and hats. From there, a Team Amanda Facebook page was created. Employees took pictures in their Team Amanda shirts, hats, and bracelets, and posted them, along with words of encouragement. Every Friday, employees posed in a group shot—from shaped as a heart to hands lifted to the sky—at Marine FCU's Corporate Headquarters.

It didn't stop there. Former employees and friends on Facebook were asking for a Team Amanda t-shirt and started posting pictures from different parts of the country. In total over 600 shirts were sold and shipped all over the US.

After five long months, Amanda was approved to come back to work. How does a company top the t-shirts, weekly photos, and Facebook posts? Simple—do a flash mob dance on her first day back. Several departments organized a breakfast with a plan to suddenly start dancing around her to the tune of Pharrel Williams' Happy. For two weeks, employees met in the morning and after work to learn the dance and it proved to be a very heart-warming welcome back on the day of her return, full of smiles and tears.

The true meaning of People Helping People came from within our organization. Her fighting spirit and the support of her co-workers embodies the credit union spirit.



Security Service Charitable Foundation presents the USO of South Texas with a \$10,000 donation. Photo courtesy SSFCU

Security Service Charitable Foundation Donates \$10k USO of South Texas

Clarissa Rodriguez, Security Service FCU

Security Service Charitable Foundation has presented the USO of South Texas with a \$10,000 donation that will be used to support training for military transition to civilian life and provide weekly lunches for military and military family events in four South Texas counties: Nueces, Kleberg, Aransas and San Patricio.

In 2013, USO South Texas served more than 10,000 service members and their dependents. “No matter what part of the world I was in, the USO was always around to provide much-needed support. Of all the airports I flew through on my way overseas, I could always count on finding a small USO office with coffee and donuts,” said Nancy Allen, president and chief executive officer for USO of South Texas.

“Serving the military is at the very core of our credit union’s mission,” said Jim Laffoon, president & CEO of Security Service FCU. “We are delighted to be able to provide funding from our charitable foundation for such a worthwhile effort as the USO.”

Find photos and presentations from DCUC’s 51st Annual Conference on our website at www.dcuc.org.



Keesler FCU Awards Winners of Scholarship Essay Contest

Nell Schmidt, Director Business Development

Keesler FCU cares about helping students achieve their dreams of higher education. Since 1987 over \$100,000 in scholarships has been awarded to its college bound members. In 1992, the scholarship essay was dedicated to Lisa J. Stubbs, a KFCU employee of over eight years. While a full time employee, Lisa attended night classes, working toward her degree. After a lifelong struggle with cystic fibrosis, Lisa lost her battle at the young age of 25. Her courage and determination was an inspiration to all. In the hopes that her spirit of achievement would inspire others to reach new heights the scholarship program was renamed in her honor.

Keesler FCU is pleased to announce the 2014 winners of the Lisa J. Stubbs Memorial Scholarship Essay Contest.

The following Keesler FCU de-

pendent members were awarded a \$1000 scholarship: Rachel Banka is a senior at the University of Mississippi and is completing her degree in English. Connor Ladner, a sophomore at Mississippi State University is studying Chemical Engineering and Madeline Gibson will begin as a freshman at Louisiana Tech University studying Aviation and Physics.

The 2014 independent adult student \$1000 scholarship recipients are Senior Airman/SrA Rachele Gaston who will attend Mississippi Gulf Coast Community College, studying International Business, as a junior and Regan Holley, a sophomore attending the University of Mississippi, studying Accounting.

An additional essay contest is available to Keesler Federal employees’ dependent students. The 2014 scholarships were awarded to Christina Miller, a sophomore at Mississippi State University pursuing her

degree in Biological Sciences and Keonna Laphand, a freshman attending Mississippi Gulf Coast Community College studying Nursing. This year’s essay topic was: “My Education. My Future. What Knowledge Can Do for Me.”

Judges were Dr. Susan Bush, who has been in the field of education for the past 23 years and works as Student Services Coordinator at Gulfport High School’s Career and Technology Center; Steve Robinson, a resident of Ocean Springs where he has served in both an elected capacity on the Board of Aldermen and appointed capacity on the Ocean Springs School District School Board and currently serves as Secretary to the Ocean Springs Museum Board; and Leon A. Walker, a published writer of various forms of creative literature, social and political commentaries and book reviews.



Frontier Community CU President Bill Hauber presents a check for \$1,787.66 to Salvation Army Captain Rick Hamlin. Photo courtesy Frontier Community CU

Frontier Community CU Raises \$1,787.66 for Salvation Army

Bill Hauber, President, Frontier Community CU

On Tuesday, August 5, Frontier Community CU President Bill Hauber presented a check to Salvation Army Captain Rick Hamlin for exactly \$1,787.66. This may seem like an odd amount to donate, but it was all part of the credit union's Christmas In July coin drive.

Last month, Frontier Community CU's three offices each displayed a Salvation Army donation kettle, encouraging members, the community and staff to donate their spare change. People were also able to help raise money by purchasing paper kettles for a suggested donation of at least \$1 that displayed their name. These efforts raised \$1,287.66, and the credit union matched \$500 of the money donated during the month-long coin drive.

"This was the first time Frontier Community CU held a summer donation drive for the Salvation Army, so I challenged staff to raise \$500, with the promise that the credit union would match it," said Hauber. "They, along with our members and the community, really came through. I appreciate everyone getting behind this good cause."

The Salvation Army coin drive was part of the Frontier Community CU's monthly Final Fridays. Throughout 2014, the credit union has been holding themed events on the last Friday of each month to thank its members and the community for 60 years of business.

DCUC Raises Funds for GEM Scholarship Fund

Beth Merlo, DCUC

Once again, DCUC is selling this year's White House Christmas Ornament to support their GEM Scholarship Fund. The 2014 ornament honors the administration of Warren G. Harding. The Presidential Special, the train that carried President Harding west at the outset of his voyage and that would tragically carry his casket back east following his sudden death, just two months later, is the inspiration for the ornament. This is the first ornament to be comprised of two pieces: The locomotive, a detailed miniature replica of the steam-powered locomotives that pulled the Presidential Special, and the Superb, the president's private Pullman car.

Since 1997, the George E. Myers Scholarship Fund has provided over 30 scholarships in excess of \$85,000 to volunteers, management, and/or staff of DCUC member credit unions so they may further their professional credit union education, knowledge, and leadership skills.

Fort Knox Federal Supports USA Cares with Mission, Membership

Michael Bateman, Fort Knox FCU

As thousands of post-9/11 active duty U.S. military service personnel and veterans transition back into civilian life after more than a decade of conflict, an increasing number of them are turning to USA Cares for needed assistance. USA Cares, a private, non-profit agency that provides financial aid and advocacy to service men and women and their families, is often a final line of help for many veterans in their time of need. With emergency financial aid, housing assistance and job related services, USA Cares has responded to more than 60,000 requests with over \$11 million in indirect-support grants that the assistance recipients don't have to repay.

USA Cares was launched in 2003 by a grassroots partnership of the Fort Knox Chapter of the Association of the United States Army; Kroger Food Stores – Mid-South Division; and WAVE-3 TV, the NBC affiliate in Louisville, Kentucky. One of the early and continuing supporters of USA Cares is Fort Knox FCU.

"We know better than other financial institutions in this area about the special needs of the military, civil service employees and their dependents. Fort Knox Federal has been servicing the financial needs of its members for more than 60 years," said Ray Springsteen, Fort Knox Federal President and CEO.

"Our organizational missions align in that both USA Cares and Fort Knox Federal are dedicated to improving the lives of our respective clients and members," Springsteen added. The two organizations share another connection. USA Cares is one of more than 525 select employer groups of Fort Knox Federal making USA Cares employees eligible for Credit Union membership.

USA Cares' Patriot Club are eligible for Fort Knox Federal membership. "The Patriot Club is open to anyone wishing to support our mission of helping bear the burdens of service by providing post-9/11 military families with financial and advocacy support in their time of need," said Peter Giusti, USA Cares President.

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Mid Missouri CU supports Gingerbread House. Photo courtesy Mid Missouri CU

Mid Missouri CU Donates to the Gingerbread House

Dustin Lundgren, Mid Missouri CU

The Gingerbread house offers home and support services for persons living with profound mental and severe physical challenges, and offers family-style living in a home environment. They have a total of 27 fulltime resident's ranging from infants to adults. The Gingerbread House has a great staff that consists of Registered Nurses that give them the care they need. Mid Missouri CU continues helping the communities they serve. Each month, the associates have the opportunity to donate money to wear jeans on Friday's. The month of June, they raised \$527.93 for the Gingerbread House located in Rolla, MO.



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