



ALERT

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MILITARY CONSUMER

Military Consumer Protection Day

*Carol Kando-Pineda,
Federal Trade Commission*

Frequent relocation, separation from family and friends along with the stresses of deployment can make military households an attractive target for scam artists. So the Federal Trade Commission teamed up with the Department of Defense, the CFPB's Office of Servicemember Affairs and *Military Saves* to sponsor Military Consumer, a campaign to empower the military and veterans communities with tips and tools to be informed consumers. Why? Because information is the first line of defense against fraud.

To promote awareness of consumer issues for the military—and where to get help—Military Consumer also sponsors Military Consumer Protection Day (MCPD). Join us for the second annual MCPD on July 16, 2014. Visit Military.ncpw.gov to order free resources from the FTC and more than 20 federal, state and municipal agencies, consumer advocates and military support groups. Share information about avoiding scams, investing wisely, managing money and credit, dealing with debt and fighting identity theft. Hand out publications to clients or distribute at events. Download the content to use in your newsletter, website or social media networks. Want to host an information fair, a “protect your identity” day or a shred event for your

continued on page 3

CEO UPDATE

Financial Readiness...Let's Go!

Roland "Arty" Arteaga, President/CEO, DCUC

The past few months, in one fashion or another, we have been participating in a number of discussions and meetings focused on financial readiness. Of even more significance, given the current funding levels of DOD, we have been actively engaged in spearheading an effort to ensure financial preparedness and education remain on the forefront of priorities both inside and outside the beltway.

Since August of last year, when we commented to DOD (in their Advance Notice of Proposed Rulemaking) of the need to re-energize the financial readiness campaign, we have collaborated with partners, the Department of Defense, and the White House (Joining Forces) to discuss financial readiness, address the challenges, identify enablers, and seek solutions. Whether our discussions focused on the results of the FINRA Investor Financial Education Foundation's Military Study (released in December 2013) or other surveys targeting our troops and their families, in each and every case, the bottom line was the same: our troops are doing better when compared to the national norm; however, as was the case over ten years ago, when DOD first launched their financial readiness campaign, they remain vulnerable—especially our junior enlisted personnel. The question is why? Why after more than ten years are our entry level troops and some senior ranks still encountering problems?

While the Department has spent an endless amount of time and energy on improving financial readiness and financial quality of life—and in general have succeeded, the OPTEMPO (operational tempo) over the past ten years has been extremely high. Neither our troops nor their leaders have had the time nor the luxury to focus on financial readiness...and rightly so. However, with the impending drawdown in Afghanistan this year and the on-going “recapitalization” in Europe, tens of thousands of troops will be returning stateside over the next year; regrettably, so will hundreds upon hundreds of predatory lenders and unscrupulous businesses. Now is the time to re-energize the financial readiness campaign and refocus our collective efforts on the Department's original campaign objective: to increase personal readiness by reducing the stressors related to financial problems. Now is the time to increase awareness of personal finances; to help our troops and their families “build wealth, not debt;” and to protect our troops and their families against predatory practices.

We are engaged at the national level with the Financial Readiness Community of Practice (which includes DCUC, BBB Military Line, FINRA Foundation, *Military Saves*, and AMBA); the Department's Financial Readiness Roundtable (consisting of DCUC and 20 plus organizations); Joining Forces (their Military Financial Capabilities Thought Leadership Symposium); and *Military Saves*...and without a doubt, knowing you as I do, you are equally engaged at the field level.

continued on page 3

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Fort Campbell FCU celebrates 10th branch with dual ribbon cutting ceremony with the Christian County and Clarksville Chambers. Photo courtesy Fort Campbell FCU

Fort Campbell FCU Opens in Oak Grove, Kentucky

Susan Dickinson, Membership Development Director

On March 17, 2014, Fort Campbell FCU officially dedicated its newly opened Oak Grove branch. The occasion was marked by ribbon cutting ceremonies including both the Christian County and Clarksville Chamber of Commerce. The Credit Union also honored Army Emergency Relief and The Fisher House with donations of \$5,000 each and the Officers' Spouses' Club and the Enlisted Spouses' Club with donations of \$2,500 each.

Located at 208 Segler Drive near the Walmart Supercenter, the branch gives the Credit Union's military members an additional way to conduct their banking business without having to enter post. The location also makes it easier for non-military families to experience the benefits of credit union membership.

"We're really trying hard to get the word out that Fort Campbell FCU is, as our slogan says, open to the entire community. That means not just Fort Campbell but everybody living and working in Clarksville, Hopkinsville and the surrounding area," said Bruce Copeland, Vice President of Marketing. Copeland added that Oak Grove is a rapidly growing community, and that the Credit Union is proud to become a bigger part of it.

The Oak Grove branch is the Credit Union's tenth full service office. It is open Monday – Friday 8:00 am – 5:00 pm and Saturday 9:00 am – 1:00 pm. Contact the credit union at 931.431.6800, toll free at 800.821.5891 or through their website at www.fortcampbellfederal.org.

SAVE THE DATE!

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

Scott CU Wins National Marketing Award

Adam J. Koishor, Chief Marketing Officer

Scott CU received a national honor garnering two Credit Union National Association (CUNA) Diamond Awards for marketing. The awards were presented at the annual CUNA Marketing & Business Development Conference.

The Diamond Award represents the pinnacle of credit union marketing in more than 30 categories ranging from direct mail and web site marketing to public relations and political action. Judges evaluated over 1,100 entries based on strategy, design and production, creative concept, copy and communication, and results.

Scott CU won a Diamond Award for its Platinum Preferred Credit Card television commercial and its Free Mortgage for a Year Facebook campaign, according to SCU Chief Marketing Officer Adam Koishor. "We are really honored to have won two awards this year," Koishor said. "Credit union marketers from throughout the country submit entries for the awards. We have a great team of people and these awards really show the high quality of the marketing SCU is doing. The competition is strong among the best of the best credit union marketers in the country."

Scott CU's Platinum Preferred Credit Card commercial, which was broadcast on local network and cable television stations, featured people enjoying life experiences with the help of their SCU credit card. "The commercial turned out great," Koishor said. "We were really excited to win the award for it. We are extremely proud of the high quality of our brand and it is evident in the quality of this television commercial."

Scott CU's second Diamond Award was for its Facebook campaign last spring that awarded one winner with having their mortgage paid for a year.

"We ran the campaign to really highlight the fact that we offer mortgages," Koishor said. "We have a team of home loan originators that are ready to help area resident purchase a home. Our people can help you with everything from application to closing of the loan. Our goal is to make the process simple."

"The promotion really created a lot of excitement," Koishor added. "We partnered with KSDK on the promotion and we had people visiting Facebook every day to get entered to win. It was also designed to give people additional entries when they shared the promotion with their friends on Facebook. It was a great way to leverage the power of social media to increase visibility of Scott CU and of our mortgage area."

MILITARY CONSUMER from page 1

community? The outreach toolkit can give you tips on planning and promotion. The FTC may even be able to help connect you with partners in your area. For more information, contact the FTC's Carol Kando-Pineda, ckando@ftc.gov.

CEO UPDATE continued from page 1

April is Financial Literacy month; however, from my perspective, calendar year 2014 is the year of Financial Readiness! In that regard, I encourage you to ramp-up your financial education and training efforts; collaborate with you Installation Personal Financial Managers (PFMs) and Command Group; and double down on seminars and classes throughout the year. Highlight the importance of money management and focus on the US Treasury's financial education core competencies of past—earning, savings, spending, borrowing, and protecting. Above all else, be creative...be resourceful...motivate and educate...and know your audience (millennials). Let's Go!

For the latest credit union news, visit www.duc.org.

Belvoir Federal and AFFN Award \$3,000 to Fort Belvoir's Enlisted Spouse Club

Amy McConnell, MBA, Digital Marketing and Public Relations Manager

Belvoir FCU along with the Armed Forces Financial Network (AFFN) awarded the Belvoir Enlisted Spouses Club (B.E.S.C.) with a check for \$3,000.

AFFN provided \$1,500 to Belvoir Federal as a part of the 2014 AFFN Matching Grant program due to the credit unions "unwavering support of our service members (and) their families," stated John Broda, President and CEO of AFFN. Belvoir Federal matched these funds to provide B.E.S.C. with a \$3,000 check.

"Thank you to the Belvoir FCU for the generous donation to the Belvoir Enlisted Spouses' Club. We are very excited about the scholarships we are able to provide thanks to this amazing donation. I personally am amazed at the feeling of community and generosity from everyone at Belvoir FCU, and look forward to working with them in the future," stated Justien Creminn, Fundraising Chair of B.E.S.C.

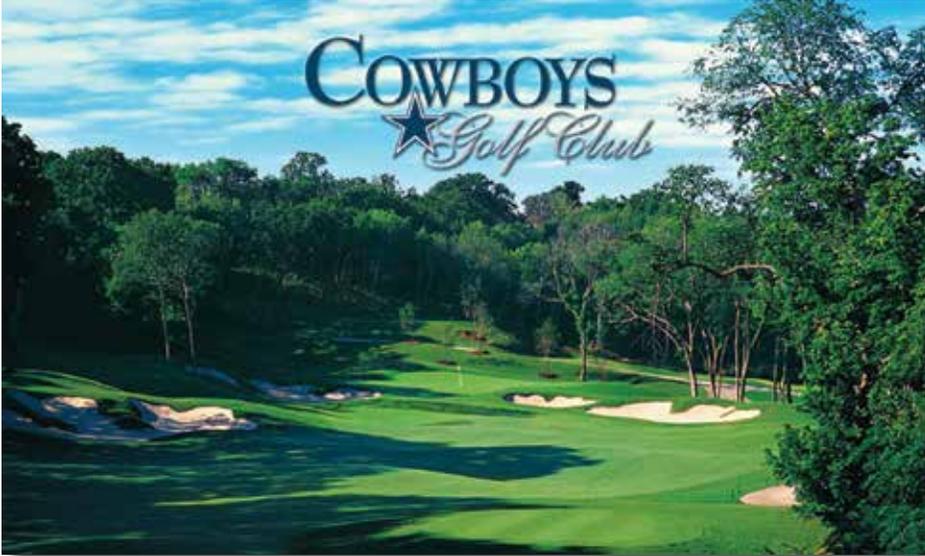
B.E.S.C. was founded in 1980 by a small group of women who saw a need in their community and decided that, together, they could make a difference. Since



Belvoir FCU presents check to Fort Belvoir's Enlisted Spouse Club. Photo courtesy Belvoir FCU

inception, the B.E.S.C. has organized and participated in hundreds of welfare drives and given over \$40,000 in college scholarships for military children and young spouses. For more information, visit www.belvoiresc.org.

51ST ANNUAL DCUC CONFERENCE



Cowboys Golf Club in Grapevine, Texas

21st Annual VADM Vincent Lascara Golf Tournament

Join Us on Saturday, August 23 for Our 21st Annual VADM Vincent Lascara Golf Tournament at the World's Only NFL Themed Golf Club

Janet Sked, DCUC Conference Manager

A new chapter in golf history unfolded on June 14, 2001 with the official opening of Cowboys Golf Club in Grapevine, Texas. The world's first NFL-themed golf course, Cowboys Golf Club debuted and continues to be the state's premier daily-fee resort-style golf course.

As a tribute to the five-time world champion football team, Cowboys Golf Club integrates a historical tour of the accomplishments of this NFL franchise. The clubhouse features a hall of honor with a magnificent display of the coveted Super Bowl trophies and memorabilia of Cowboys legends both past and present. Historical markers along the golf course provide a unique insight into the illustrious plays and prominent players who created an era of mystique that fascinated sports fans worldwide.

The Cowboys Golf Club is rated one of the top 25 best public courses in the nation and has earned a Four Star Rating by Golf Digest Best Places to Play. And on a local level Cowboys Golf Club is rated #1 in the Metroplex since its opening in 2001.

The golf course is filled with scenic beauty and ingenious design. Award-winning golf course architect Jeff Brauer worked with the city of Grapevine and the Army Corp of Engineers to preserve the natural environment of the 159-acre site, which is surrounded by forests of trees. You will be amazed by the dramatic elevation changes and magnificent views which are truly unique to the North Texas area.

Sign up today for this great golf experience! Register online at www.dcuc.org or fill out the golf form in your DCUC Conference Preliminary Program.

A Continental Breakfast and an Awards Lunch Buffet in the Champions Dining Room are included in your registration fee.

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

Keesler Federal Announces 2014-2015 Board of Directors

Nell Schmidt, Director Business Development

At Keesler FCU's 2014 Annual Membership Meeting the following were re-elected to the 2014-2015 credit union Board of Directors, Mr. James Hollingsworth and Mrs. Josie King. The credit union's dedicated Board of Directors serves as volunteers.

The 2014-2015 Board of Directors are as follows:

The Officers are:

James Hollingsworth, Chairman
Jerry Caldwell, Vice Chairman
Richard Moss, Treasurer
Jamie Perronne, Secretary
Cynthia Payne Childers, Member
Jon Rivera, Member
Josie King, Member

The Board also appointed the Supervisory Committee as follows:

Bobby Landry, Chairman
Mike Ladner
Allan L. Micksch
Gregory Todd



DCUC's website has a new look!

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

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

PORTSMOUTH, NH.—Service CU is pleased to announce the promotion of **Ana Foret** as Chief Risk Officer. As CRO, Foret will identify, manage, assess, and monitor risk enterprise-wide to ensure strategic initiatives are accomplished. Foret will also be in charge of information security. Service CU also announced the promotion of **Shari L'Italien** as Chief Internal Audit. Her primary responsibilities will include planning and conducting financial and operational audits to determine compliance with credit union policies and procedures, state and federal laws and contractual requirements, reviewing all audit assignments and documenting performance of certain credit union functions... WOODBRIDGE, VA—Belvoir FCU introduces **George Ksenics**, Chief Information Officer, and **Karyn Burke** as Director of Human Resources (HR). George brings 25 years of Information Technology and 13 years of financial services experience to his role as CIO. Karyn brings nearly 20 years of management and 10 years of credit union experience to her new role as Director of HR..... SAN ANTONIO, TX—Security Service FCU (SSFCU) announces that **Michael Manley** has been promoted to AVP of mortgage operations responsible for underwriting/closing/post-closing and secondary marketing functions. In his new position, he will be able to direct his team to operate more efficiently and effectively to enhance each member's experience. In addition, **Aaron Sluzevich** has joined SSFCU as AVP of mortgage originations, responsible for cultivating the growth of the mortgage originations platform, offering competitive mortgage related products while streamlining the process to enhance member service.

DEFENSE CREDIT UNIONS IN THE NEWS...

CHESAPEAKE, VA—**ABNB FCU** announces the opening of their General Booth branch located in Virginia Beach. ABNB held a Ribbon Cutting Ceremony on March 20, which included Carl Ratcliff, ABNB CEO; Heidi Olsen, Relationship Manager for General Booth; Mary Ann Melchers, Board Chair; and Mike Doland, EVP. "Our new General Booth branch gives us a greater opportunity to serve our members in the Virginia Beach area. We feel this location will give members easier access to our ABNB staff to help with their financial needs," said Carl Ratcliff. "This location will improve servicing for our growing membership."... BILOXI, MS—**Keesler FCU** held groundbreaking ceremonies for its new Gautier office. The branch is scheduled for Fall 2014.

Fort Sill FCU Celebrates Financial Literacy Month

Leandra Smith & Madonna Attocknie, FSFCU

In April, Fort Sill FCU seized the opportunity to acknowledge National Credit Union Youth Week™, Financial Literacy Month and Month of the Military Child. Denise Floyd, CEO and President of Fort Sill FCU said, "We were able to utilize Facebook and Twitter to notify our members and subscribers regarding financial tips, educational tools, and other sources, to assist them with managing their money and their future."

Fort Sill FCU also contributed to Fort Sill's Morale, Welfare, and Recreation (MWR) Annual Easter Eggstravaganza on April 19, 2014. Children were able to participate in an Easter egg hunt held on post, and Fort Sill FCU distributed goody bags and opened youth accounts on site. With the help of the Armed Forces Financial Network (AFFN) grant, Fort Sill FCU provided the initial deposit for all youth accounts opened during National Credit Union Youth Week™, including accounts established during the Eggstravaganza.

Additionally, Fort Sill FCU offered a free financial seminar on April 22, 2014 which primarily targeted high school students and their parents. The credit union also offers free financial "tools" with built in rewards to the Comanche County school districts and our members year round. Children of all ages learn to save, spend, and budget their money with the assistance of Banzai™ and MoneyI\$land™, which are interactive online financial educational tools, made available at no cost by Fort Sill FCU.

Langley FCU Donates \$5,000 to Support Community Clinic

Sue Thrash, Public Relations Director

Langley FCU presented a check in the amount of \$5,000 to Lackey Free Clinic for support of their mission to provide medical, dental and surgical care to uninsured, indigent patients at no cost.

"Access to affordable health care has become a critical need for many in our community," said Langley Financial Services Vice President and Lackey Board Member Vic Puliafico. "Lackey Free Clinic fulfills this need by providing medical services to many in our community who would otherwise not get the medical care that they so urgently need. Langley is proud to support such a worthy cause that can benefit so many families and individuals right here where we live and work."

Lackey Free Clinic is part of Project Care, a partnership of free clinics, community health centers, the three area hospital systems, and over 200 greater Peninsula physicians providing medical, dental and surgical care to the uninsured at no cost. As of 2013, the Clinic has had over 10,300 patient visits with 30,350 prescriptions filled.

Ent FCU Recognized for "Operation Ski-Breck 1" Support

Victoria Selfridge, Director of Marketing

Ent FCU was recognized for its support of the Fort Carson "Operation Ski-Breck 1" program, a Breckenridge weekend ski retreat designed to provide returning deployed soldiers an opportunity to reconnect with their spouses or significant others through group support sessions—and one-on-one ski instruction.

The program is offered in collaboration with the Phil Long Community Fund's Mt. Carmel Health, Wellness and Community Center in Trinidad, Colorado. Randy Gradishar, Phil Long Community Fund President and former Denver Broncos All-Pro linebacker, presented the award to Ent's leadership team.

The Role of Insurance in Data Breach Risks

Ken Otsuka, CUNA Mutual Group

The risk of a data breach is equal to or greater than the risk of natural disasters, business interruption, fires and similar insurable risks, according to 76% of the employees involved in business risk management surveyed by the Ponemon Institute. The institute's August 2013 research report also notes that 56% of the organizations surveyed had been victims of a data breach within the previous two years.*

Your credit union's Bond policy and other insurance policies may cover certain types of losses associated with a data breach. But if you don't have a policy specifically dedicated to the growing array of data breach risks, you need to review your overall exposure to these risks.

Basic Elements of Cyber Crime Insurance

Security Breach Liability: The most basic element of a cyber liability policy helps protect your credit union against liability for damages caused by a security breach. For example, your employee's laptop containing members' account data is stolen, or your network is hacked by a criminal who steals credit card information. A court may award damages to other financial institutions that sue your credit union for negligence, such as faulty data security. If your credit union is responsible for theft of credit card numbers and CVV codes, the card provider may sue for the expense of notifying your members, blocking and re-issuing cards, etc.

Programming errors and omissions liability: If members sue your credit union for an error that publicly discloses their private financial information.

Public relations expense: For professional P.R. help in correcting misinformation and in mitigating damage to your credit union's reputation among your members and the community at large.

Security breach expense: Such as hiring a forensic auditor to determine the extent of the breach, notifying affected members, handling members' enquiries, etc.

Website publishing liability: Especially important for credit unions that host social networking programs such as Facebook on their website. Defamation of competitors is a typical risk, if users post negative comments about other financial institutions.

A variety of coverages beyond these basics are available to protect your credit union from the potentially catastrophic losses caused by data breaches.

Network Security Tactics

Insurance is critical, but perhaps your best protection is an annual thorough review of your network security. Consider these prevention tactics:

Protect data in storage and during processing. Encrypt confidential member data (PII-personally identifiable information):

- Residing anywhere on your network.
- Residing in mobile devices, laptops, external storage media such as backup drives, etc.
- Transmitted over the internet.

Establish a policy for acceptable use of internet/email:

- Reduces the risk of infecting workstation computers/credit union network with malware, viruses, etc.

Protect against employees seeking to steal confidential member data:

- Lockdown USB ports and CD ROM drives on workstation computers.

Educate employees to reduce errors:

- Instruct employees how to dispose of anything containing PII, such as old tape drives, disk drives, etc. Include proper disposal for paper records containing confidential member data.

Establish and continually update IT controls, including:

- Firewalls
- Antivirus protection
- Intrusion detection system
- Operating patches
- Vulnerability assessments
- Penetration testing
- Anti-spam protection
- Encryption solution

The ability to protect members' PII paired with cyber liability insurance, will help minimize potential threats to financial, legal (compliance) and reputation risk in the event of a data breach.

Ken Otsuka is a senior risk management consultant for CUNA Mutual Group. You can reach him at Kenneth.Otsuka@cunamutual.com.

***Source:** Ponemon Institute Research Report, "Managing Cyber Security as a Business Risk: Cyber Insurance in the Digital Age," August 2013.

Andrews FCU Sponsors US Air Force Awards Dinner

Scott Bolden, Andrews FCU

Andrews FCU recently sponsored the 2013 US Air Force Awards Dinner at the SHAPE Club, located on S.H.A.P.E, in Mons, Belgium. The event was held to award the top Promotable Grade Officers, Senior Non Commissioned Officers, Non-Commissioned Officers, and Airmen of the SHAPE/Chievres Community. The next step for these winners is to proceed on to the European Competition in Ramstein, Germany.

"It was an honor and a privilege to attend an event that recognizes the great achievements of our Air Force men and women," said Andrews Federal's Josh Barrett, Branch Manager, Chievres.

"They do great things every day that go unheralded, so this small example is just the tip of the iceberg of their potential and accomplishments."



Army Aviation Center FCU, photo courtesy of AACFCU

Army Aviation Center FCU Raises \$3,200 for Children's of Alabama

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) raised \$3,200 in three days for Children's Miracle Network and the Children's Hospital of Alabama. AACFCU branches sold paper balloons for \$1 to raise money. Members and AACFCU employees generously made donations to help children and families who travel to Birmingham to stay at the hospital.

Children's Miracle Network serves children at more than 170 children's hospitals nationwide. Children's of Alabama has provided specialized medical care for ill and injured children across the state and throughout the southeastern U.S. Children's of Alabama is the only medical center in Alabama dedicated solely to the care and treatment of children.

Fort Campbell FCU Continues to Find Creative Ways to Help Local Charities

Susan Dickinson, Membership Development Director

The Hopkinsville Salvation Army received a donation of \$850.00 from Fort Campbell FCU's Take Charge for a Cause Program. Known for their involvement in the communities they serve, the Credit Union developed a creative way to help local charities through their Take Charge for a Cause Program. Credit Union members have the option to carry a VISA® Credit Card that displays a patriotic theme. There is an initial fee of \$5.00 for each patriotic card ordered and an additional \$5.00 fee each time the card is renewed. At the end of each year, Fort Campbell FCU matches the total amount dollar for dollar and donates 100% of the combined total to a local charity that is selected by the Board of Directors each year. The Hopkinsville Salvation Army was chosen as the recipient of the donation for 2014.

The Salvation Army has been supporting those in need, without discrimination for 130 years in the United States. The Hopkinsville Salvation Army has been serving Christian, Todd and Trigg Counties in Kentucky for 100 years with a number of much needed services. The Emergency Shelter serves over 300 homeless people each year. Fifty thousand free hot meals are provided annually through the Soup Kitchen. In addition, over a ton of food is distributed each week to those in need through the Food Distribution Program. The Family Services Program provides clothing and shoe vouchers for people to use in the Family Store. Summer camps are sponsored for underprivileged children, in addition to toys and food assistance during the Christmas season.

Fort Knox Federal President/CEO Bill Rissel Named Credit Union Hero

Michael Bateman, Fort Knox FCU

William J. (Bill) Rissel, President and Chief Executive Officer of Fort Knox FCU, has been selected as one of four "Credit Union Heroes" by *Credit Union Magazine* and could be named Credit Union Hero of the Year.

Each year, *Credit Union Magazine* honors four exceptional leaders who go above and beyond to promote credit union philosophy, dedicate themselves to credit union principles, and make a difference in their communities. Rissel and the other nominees are featured in the *Credit Union Magazine* March edition which is available to readers this week.

Rissel, President and CEO for the last 23 years, has led Fort Knox Federal from a \$117 million in assets credit union to a \$1.1 billion in assets, full service financial institution serving nearly 80,000 members throughout central Kentucky and around the world. "My mantra for all 23 years I've been at Fort Knox Federal is "Win, Win, Win," Rissel said. "We must always win for members in order for our organization to be successful; otherwise members won't do business with us. The credit union must win; otherwise it won't continue to exist. And our employees must win, because they make the organization work."

Online voting to determine CU Hero of the Year is under way and is open to any visitor to creditunionmagazine.com. The online voting is the sole means of determining which of the four nominees is selected as CU Hero of the Year. Voting will remain open until May 1, 2014. The award recipient will be honored during the Credit Union National Association Conference in San Francisco, June 29 – July 3.

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



Natalie Cherry, Teller, Chievres branch (center), makes a few S.H.A.P.E. Half Marathon runners' day with Andrews Federal Frisbees and water bottles. Photo courtesy Andrews FCU

Andrews FCU Sponsors S.H.A.P.E. Half Marathon

Scott Bolden, Andrews FCU

Andrews FCU served as a sponsor for the S.H.A.P.E. Half Marathon. The marathon was a community event that brought in over 150 runners and community volunteers. The event is open to all fitness levels and may be used as a kick start to a healthier lifestyle. Many Shapians are keen to undertake this challenge, while having fun.

"Fitness in every aspect of life is critical," said Michael Bartelle, Vice President Overseas Operations, Andrews Federal. "Attaining financial fitness requires as much effort as these individuals put in to preparing for this race."

Andrews FCU staff was on hand answering questions about membership, sharing information about their GlobeTrek credit card, and low rate auto loans. Additionally, Andrews Federal branded water bottles and Frisbees were distributed to attendees.

21st Annual VADM Vincent Lascara Golf Tournament



Join us on Saturday, August 23 at the World's Only NFL Themed Golf Club!
For details, see page 4.

Travis CU Receives Federal WISH and IDEA Grant Funds to Assist First-Time Homeowners

Sherry Cordonnier, Director of Corporate Relations

Travis CU announced it has been awarded 2014 grant funds from the Federal Home Loan Bank to be disbursed to low-and moderate-income homebuyers within its twelve county service area.

Eligible first-time homebuyers may apply for up to \$15,000 in matching grant funds to be used for the down payment and closing costs involved with purchasing their home. Under the WISH Program, FHLB will provide matching grants through Travis CU up to \$3 for every dollar contributed by the homebuyer toward a home purchase. The program is designed to help working households in high-cost areas purchase homes.

Additionally, Travis CU works with the Federal Home Loan Bank (FHLB) of San Francisco to offer the Individual Development and Empowerment Account (IDEA) program to low and moderate-income households. FHLB sets aside a portion of its annual Affordable Housing Program contribution to provide matching grants through Travis CU for down payment and closing cost assistance to eligible first-time homebuyers who have saved under Individual Development Account (IDA) or Family Self-Sufficiency (FSS) programs. This program provides up to \$15,000 for each household, matching up to \$3 for each \$1 saved by the homebuyer.

"I'm sure that every business in the community is glad to see programs like this so effectively help our neighbors, and we're proud to be a small part of it," said Patsy Van Ouwkerk, president and CEO of Travis CU. "Because we are a member of the Federal Home Loan Bank, we can provide the community with access to funds that can take their standard of living to the next level. This partnership allows us to build an even stronger community and we are committed to doing just that."

Navy Federal Compliance Officers Earn NAFCU Certification

Adam DeSanctis, Corporate Communications

Navy FCU announced that ten members of its corporate and lending compliance teams have earned the designation of NAFCU (National Association of Federal Credit Unions) Certified Compliance Officer (NCCO). To earn the NCCO title, the team attended classes and passed four required exams at NAFCU's 2014 Regulatory Compliance School on March 10-15 at the Gaylord National Resort & Convention Center in National Harbor, MD. Certification denotes a comprehensive understanding of the major regulations that govern credit union operations.

"Compliance is about adherence to regulations and even more importantly, providing exceptional member service," said Mark Lawton, vice president of Regulatory Compliance and Public Policy at Navy Federal. "Being certified as a NCCO is a great achievement for our compliance officers. We're prepared to navigate the complex, regulatory landscape while maintaining the level of service and variety of products our members expect."

NAFCU Regulatory Compliance School is a five-day course encompassing regulatory updates and counsel from the leading compliance experts in the industry. Attendees learned tips and tools on how to efficiently research new compliance changes, and networked with credit union professionals and compliance officers from around the country.

"I commend NAFCU for putting together this challenging, but necessary course of the evolving industry rules and regulations our team handles every day," said attendee Carmelo Bramante, senior policy and compliance officer at Navy Federal. "Navy Federal is well prepared to handle all current or new compliance changes and regulations that may arise."

ABNB FCU Launches Mobile Deposit

Kelli Ragland, Vice President of Marketing

ABNB FCU announces the update of its Mobile smartphone apps to include a mobile check deposit feature. This feature allows members with camera-enabled smartphone devices to take a front and back picture of their checks to make deposits remotely.

"Updating our smartphone apps with Mobile Deposit enables our members a convenient and secure way of making deposits anywhere anytime," said Jennifer Zimmerman, Electronic Services Manager. "We are proud to deliver this to our members and continue to stay at the forefront of banking technology."

The ABNB Mobile App for iPhone, iPad, and Android smartphones is FREE and SECURE. Security includes the latest in SSL encryption and uses the same online banking secure sign-on protocols as ABNB @ Home online banking.

Fort Bragg FCU Employees, Family Members and Friends Participate in 2014 Walk MS

Vanessa Pillmore, Marketing Assistant

Fort Bragg FCU employees, family members and friends participated in the 2014 Walk MS to support The National Multiple Sclerosis Society: Greater Carolinas Chapter, including their own employee, Kimberly Suggs. Those who participated walked 4.75 miles starting at Honeycutt Park in Fayetteville.

Fort Bragg FCU not only participated in the walk, but also gave a \$250.00 donation to The National MS Society. The Credit Union also held a "Jean Day" for employees on Friday, March 14th. Those who wore jeans donated \$5.00 to The National MS Society, which totaled to \$320.00. According to WebMD.com, Multiple Sclerosis is "a disease that affects the brain and spinal cord, resulting



Fort Bragg FCU participated in the 2014 Walk MS. Photo courtesy Fort Bragg FCU

in loss of muscle control, vision, balance, and sensation (such as numbness). With MS, the nerves of the brain and spinal cord are damaged by one's own immune system. Thus, the condition is called an autoimmune disease." Kimberly Suggs, Senior Teller says "MS is an unpredict-

able disease that affects each person's central nervous system differently. The Walk MS brings awareness to the disease. The walkers and people who donated have joined the movement towards a world free of MS."



Back row from left: Scott CU Community Relations Representative Lauren Hoefert, and O'Town coaches Ed Breuchaud, Allen Horsens and head coach Troy Shearer. Photo courtesy Scott CU

Scott CU Sponsors O'Town Junior Panthers Baseball

Adam J. Koishor, Chief Marketing Officer

Scott CU recently presented a check for \$1,000 to representatives from the O'Town Junior Panthers Baseball team to sponsor the club's 2014 season. The donation was a result of the 9U baseball team participating in Scott CU's Community Cash Program. Community Cash is a program designed to allow community organizations to raise up to \$1,000 by receiving \$50 for every child's savings account opened during the promotion.

Scott CU Community Relations Representative Lauren Hoefert presented the \$1,000 check to the coaches of the local team. "This is another opportunity for us to support our community and the people who live here," Hoefert said. "They were excited about participating in the program to raise money for their team. It is really a win-win situation because they get the sponsorship they need and the credit union is able to help kids start saving. We are very happy to be able to help local people."

Belvoir Federal Volunteers in 42nd Credit Union Cherry Blossom Ten Mile Run®

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

On Sunday, April 6, 2014, Belvoir FCU took part in the 42nd Annual Cherry Blossom Walk/Run in Washington, D.C. With over 15,000 runners in attendance, 50 Belvoir Federal employees volunteered to assist with the race by manning two volunteer start lines—the starting line and the kid's races. Additionally, Belvoir Federal sponsored employees, spouses, board members, and members who participated in the race.

Belvoir FCU was honored to contribute to the title sponsor of the race, the Children's Miracle Network (CMN). Credit Union runners were able to raise \$111,781 in online donations, which brought the overall amount of funds raised to \$487,000 million since the inception of CMN title sponsorship in 2002.

Grow Financial Supports the "Cruise for Kids" Motorcycle Run

Adrienne Drew, Communications Specialist

Grow Financial participated in The Tampa Chapter of Credit Union's 10th Annual Credit Union Cruise for Kids Motorcycle Poker Run on April 13 to benefit local children's charities.

Stops along the way included Harley Davidson of Brandon, Parkesdale Farm Market, Doc's Pub and Grille and the Neon Cowboy Bar. The race concluded at Quail Hollow Country Club & Golf Course in Wesley Chapel. Participants enjoyed a post-race party featuring live music by Bobby Friss Band, prizes, a live auction, and more.

Since its inaugural run in 2004, The Credit Union Cruise for Kids has raised more than \$485,000 for local children's charities. This year's fundraising goal is \$65,000, and proceeds will benefit All Children's Hospital, the Boys and Girls Clubs of Tampa Bay, Suncoast and Hernando, Clothes To Kids, Oasis Network, For Every Child, Pasco Kids First, Inc., Ronald McDonald House and the Sylvia Thomas Center.

Resolutions to Be Presented at Annual Membership Meeting

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

Tower FCU Employees Gather for Annual Dinner, Receive Recognition of Achievement, Prizes and Giveaways

Natasha Henry, Tower FCU

Over 400 Tower FCU employees gathered for their annual meeting at the BWI Airport Hilton® in Linthicum Heights, MD on March 18. During the meeting, Tower's President and CEO, Martin Breland, and members of Tower's management team reviewed the credit union's 2013 accomplishments. They also presented new plans and initiatives for 2014 and thanked employees for another year of great service.

"Your dedication and commitment to excellent service to our members has contributed to another year of growth and success for Tower," Breland said. "You truly are our most important asset and I want to thank you all for making Tower such a great financial institution."

Despite ongoing financial and economic uncertainties in the nation's economy, Breland added, Tower continues to thrive and grow. In 2013, total assets for Tower grew by 3.7 percent to become a \$2.6 billion financial institution, one of the top 50 in the country. Tower welcomed 6,200 new members in 2013 for a total of over 132,000 members. Savings balances grew by over \$92 million, a 4.48 percent gain. This strong deposit growth provided Tower the ability to continue to offer competitive loan rates, low or no fee services and free checking. By the end of 2013, mortgage, home equity loans and credit lines totaled \$386 million. Last year, Tower celebrated its 60th anniversary and completed a merger with the U.S. Coast Guard Community Credit Union, resulting in two additional branches—one in Baltimore, MD, and the other in Pasadena, MD.

Before the meeting, employees joined in a carnival of games called Auto Mania to learn about Tower's new online auto buying service for members, which will be available later this year. Each employee received a free car trunk organizer and participated in contests to win an Apple iPad Air™, a \$200 gift certificate for auto detailing services and a bucket filled with car cleaning supplies, along with a \$30 Shell® gas gift card. Employees enjoyed a video about the auto buying service, followed by a plated dinner.

SSFCU Donates to Two San Antonio Nonprofits Serving Women and Seniors

Clarissa Rodriguez, SSFCU

Security Service Charitable Foundation recently presented San Antonio's Southwest Outreach for Older People (SWOOP) with a grant of \$5,000 and the Battered Women and Children's Shelter of Bexar County with a grant of \$10,000.

SWOOP serves seniors in southwest San Antonio as a free transportation service that helps them get to doctors, pharmacies, banks and grocery stores. It's a door-through-door service in safe, private vehicles for seniors who have no friends or family to rely on. SWOOP currently serves 230 seniors in just its second year of operation, and the grant funds will be used to support its volunteer program, including mileage reimbursement and training for this dynamic program.

The Battered Women and Children's Shelter is the only shelter in Bexar County for abused women and children. In recent months, the shelter has reached nearly 200 people a month—turning no one away. The grant will be used to provide victims of family violence a place of safety and help transitioning to self-sufficiency.

"It is our great joy and honor to be able to help organizations like SWOOP and the Battered Women and Children's Shelter that are grounded in building a better future for the most vulnerable in our community, providing important systems and supports to make life easier," said Jim Laffoon, president of the Security Service Charitable Foundation and president and chief executive officer for Security Service FCU (SSFCU).

Declaration of Independence and U.S. Constitution on Display at the Service CU Museum

Lori Holmes, Service CU

Service CU and the American Independence Museum will proudly pre-“Timeless Treasures” featuring military and historical artifacts on display May 18 through May 29. Historical and military artifacts from the collection of the Exeter museum will be on exhibit, and the 12-day event is open to the public and free of charge at the credit union's museum at 3003 Lafayette Road, Portsmouth, N.H.

A Dunlap Broadside of the Declaration of Independence, an original Purple Heart awarded by George Washington, two original drafts of the U.S. Constitution, a Congressional Medal of Honor awarded by Franklin D. Roosevelt to Harl Pease, namesake of the Pease Air Force Base, and a Purple Heart awarded to area resident and Vietnam Veteran William Schuler will all be on display.

"We are privileged and honored to host these rare pieces of American history at our Corporate Offices," says Gordon Simmons, President/CEO of Service Credit Union. "It celebrates our founding fathers, our military and all of those who served to make our great country."

Colonel (Ret.) Rick Greenwood, Board Member of the Seacoast Chapter of Veterans Count and one of the original founders of the organization, said, "We are thrilled with this collaboration between our organization, Service CU and the American Independence Museum. Service CU has been a wonderful partner to us as we seek to gain awareness and exposure for the good work this program provides to our military families. And, this exhibit is a very special opportunity to honor those who have served, and those who continue to serve, the United States of America."

Schuler, former President and CEO of Portsmouth Regional Hospital, proudly served in the United States Marine Corps during the Vietnam War and is a decorated hero receiving the Bronze Star with Combat (V) and a Purple Heart.

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Nymeo Will and Trust Seminar

ALC-Adelphi was the setting for Nymeo's Wills and Trust seminar presented by Douglas Thornton, Esquire. Estate Planning can encompass a wide range of legal issues, family social matters, as well as healthcare planning concerns. With 49 in attendance the workshop was such a success a second seminar is being scheduled in the fall. The original seminar was scheduled to be held in conjunction with Military Saves Week, but it was postponed due to weather. Photo courtesy of ARL Staff



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