



# ALERT

Issue 3 • March 2015

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## VIEW FROM THE BOARD

### Be the Financial Resource Your Members Need

*Patricia Kimmel, President/CEO, Belvoir FCU; DCUC Board Immediate Past Chair and Member*

Our mission is to provide value and solutions that will promote financial fitness. Today our members fall prey to payday lenders and con artists touting non-existent lotteries, prizes and sweepstakes. They are hounded by high interest credit card companies. As an example, my daughter, now 23, received a \$1,000 check in the mail from a payday lender source. It looked fairly innocent until you read the fine print where they charged 299% interest. It was a great teaching moment, but made me wonder how many of our members would fall for the money without regard to the 'fine print'.

Your products and services are leagues above organizations that are not regulated or those who charge high rates and fees to members with credit challenges. Educate your Command about financial education programs and coaching that you can provide. Be a valued partner. Help fight fraud and credit blemishes with education. Teach your members to develop a systematic and disciplined approach to cash management.

Life's 'how to' basics of budgeting, credit scores, the financial effect of deployment or relocation and having a family are so important. Unfortunately, many

*continued on page 10*

## CEO UPDATE

### Defense Issues 2015

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

Defense Issues 2015 took place earlier this month, in conjunction with CUNA's GAC, and thanks to our superb speakers and the information imparted, once again, we experienced success!

Keynoting this year's one-day seminar was Ms. Rosemary Williams, the Deputy Assistant Secretary of Defense for Military Community and Family Policy. Ms. Williams' remarks focused on DoD's financial readiness community and the Department's campaign. According to Ms. Williams, "it takes a village" to ensure our troops and their families are adequately trained-up and armed with basic financial knowledge and skills. While the responsibility for financial education lies with the Department, given the current environment, continued success will be best achieved by establishing and maintaining valued and trusted partnerships...and by growing the village to further augment DoD's financial education endeavors. Ms. Williams thanked attendees for their strong support of financial education and encouraged them to reach out to their respective commands and augment their efforts.

As Ms. Williams so eloquently noted, it takes a village to ensure the financial well-being of our troops, and aside from defense credit unions and other private organizations, the Military's Legal Assistance Offices play a critical role. Mr. Dwain Alexander, Senior Civilian Supervisory Attorney at the Department of Navy's Legal Service Office (Mid-Atlantic Region), took center stage after Ms. Williams to discuss the importance of consumer protections for servicemembers in automobile transactions. Mr. Alexander keyed his comments on 1) the variables associated with an automobile transaction, 2) the marketplace, 3) the negotiation process, 4) the individual consequences associated with making bad decisions, and 5) the impact of those decisions on financial readiness and mission readiness. Dwain shared some of the tactics used by dealers to lure servicemembers (especially junior enlisted personnel) into the dealership...sell them a car...and secure needed financing as well—subprime or otherwise. While there are a number of state and federal laws in place to protect consumers, Mr. Alexander believes the Department and lenders have a critical role to play in the car buying process. DoD has a responsibility to educate; provide legal assistance; and enforce actions stemming from the Armed Forces Disciplinary Control Board...and lenders have an obligation to educate our troops; to communicate clearly and ensure transparency throughout the loan process; to protect our servicemembers by conducting a thorough review of the loan and auto buying transaction; and to track the market and steer clear of the few bad actors who prey on our troops. Excellent advice from CAPT (R) Dwayne Alexander, USN...advice that was both welcomed and greatly appreciated by attendees!

*continued on page 4*

## DEFENSE CREDIT UNION COUNCIL, INC.

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

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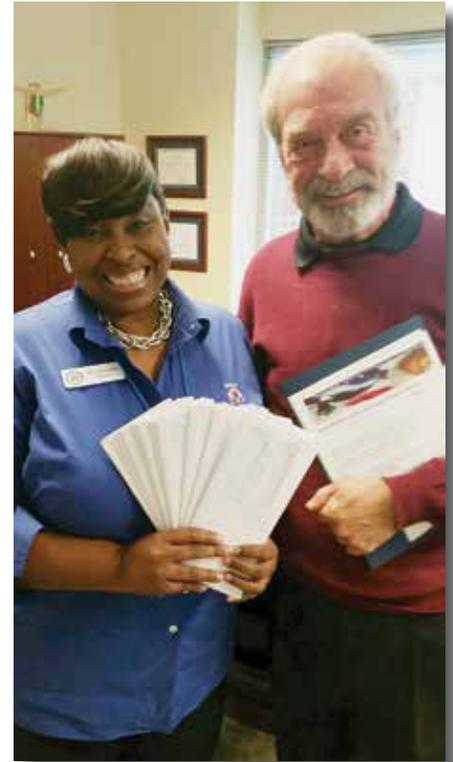
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## ABNB FCU Presents Gift Cards to Fisher House

*Kelli Ragland, Vice President of Marketing*

Carl Ratcliff, ABNB CEO, presented Jill Thompson, Manager of Fisher House, with \$1,000 in gift cards sponsored by The Armed Forces Financial Network (AFFN) in partnership with the Defense Credit Union Council (DCUC) Credit Union Participants. These AFFN 'Thank You' Cards are presented to military families staying at Fisher Houses throughout the year to assist with everyday living expenses.

"I want to extend my heartfelt thanks for the support given to the Fishing House program," said Thompson. Fisher House is a home-away-from-home for the families of seriously ill or injured patients receiving treatment at the Naval Medical Center Portsmouth. The home is available for active duty or retired military families coping with the medical crisis of a loved one and who have no local accommodations.



*Carl Ratcliff, ABNB CEO, presents Jill Thompson, Manager of Fisher House, with \$1,000 in gift cards. Photo courtesy ABNB FCU*

## Frontier Community CU's Augustine Will Serve as President & CEO

*Bill Hauber, President, Frontier Community CU*

Frontier Community CU's board of directors has announced that current executive vice president Michael J. Augustine will fill the president/CEO position once Bill Hauber retires on April 3.

"Mike's philosophy of helping members financially succeed is a great asset," said board chairman Don Homan. "It aligns perfectly with the goals the board of directors has set for the credit union."

Augustine looks forward to building on the foundation Hauber set during his time as Frontier Community CU's president. "Our vision is to be our members' primary financial institution," he said. "Bill has laid the groundwork, and I'm excited to carry on that vision."

Augustine came to the credit union in 2011 from United Consumers Credit Union in Independence, MO, where he served as vice president of financial services. A Kansas State University alum, he has been part of the financial services industry for more than 20 years, starting as a retail market manager for a bank in Overland Park.

Frontier Community CU President Bill Hauber is confident Augustine's extensive credit union management experience will help the credit union thrive. "Mike is great at motivating our staff," said Hauber. "I know he always has the best interest of our members, and therefore the credit union, in mind."

An outspoken supporter of the credit union movement, Augustine graduated with high honors from the Credit Union National Association's Management School in 2008 and received his Certified Credit Union Executive designation in 2010.

## PenFed Rallies the Troops at Fort Hood for *Military Saves Week*

TV Johnson, PenFed

PenFed's Fort Hood, TX Branch hosted a *Military Saves* participation rally for soldiers of the Army's 15th Financial Management Support Unit, 4th Special Troops Battalion. The rally generated 120 pledges, a part of the 2,500 made across the base during the campaign. Army Sergeant Major Gregory Ransaw, of Fort Hood, backed up Schenck's comments with, "It's important to incorporate a savings plan into your routine and stick with it. *Military Saves* is a reminder for us all to think about the benefits of saving for the future." Of note, Ransaw has accepted an offer to manage the PenFed branch at Ft. Hood following his retirement in April.

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The *Military Saves Week* 2015 campaign event ran February 23–28. The campaign was dedicated to motivating all military service members, retirees, and family members to evaluate and set goals for savings, take stock, and, then take the *Military Saves Pledge*.

PenFed also encouraged its employees and members to take the pledge to save. To date, PenFed members and employees have accounted for nearly 3,000 pledges. *Military Saves* is managed by the nonprofit Consumer Federation of America (CFA) and seeks to motivate, encourage, and support service members and military families to save money, reduce debt, and build wealth.

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## Fort Knox Federal Helps Members During *Military Saves Week*

Michael Bateman, Vice President of Marketing

"Set a Goal. Make a Plan. Save Automatically!" That advice to build wealth is at the heart of the 2015 *Military Saves* campaign message.

*Military Saves Week*, February 23-28, was a dedicated worldwide opportunity for military installations, financial institutions, nonprofit organizations, and government agencies to motivate servicemembers and their families to reduce debt and build wealth. Many financial institutions, such as Fort Knox FCU, provided helpful tips, programs and incentives to encourage saving for military families.

One of the easiest ways to save is to set up an automatic system to set aside money, preferably to a savings account. Families can 'identify' money to save by buying only essential items for 21 days. Family members could cut back or eliminate going to the movies, buying clothes, picking up a coffee or donut, eating out at lunch. Money not spent on these activities can go into a dedicated account for emergencies or pay down any holiday debt.

Fort Knox Federal representatives set up information tables with these and other savings tips at the Human Recourses Command of Excellence café on the Fort Knox post on February 23; on February 24 at the post commissary; on February 25 at the Barr Library; and the Wounded Warriors Transition Unit on February 26. Tips, budget booklets and other personal financial management information were provided free to Soldiers and their families.

Managing debts, expenses, income and other personal finance matters is more than just a tactic to guard service members' security clearance and careers. It's also a day-to-day exercise that can help lead them and their families to financial security. Service members who need help with financial planning or assistance with a debt problem can contact their installation's Personal Financial Manager (PFM) and/or JAG office to get free, expert advice and assistance.

At Fort Knox, members are welcome to stop by any of the Fort Knox Federal branch offices located both on and off post for information and assistance with savings, loans and checking account questions.

## Belvoir Federal Wins Second Consecutive Best Places to Work Award in Virginia

Laura Briggs, Marketing & Communications Specialist

For the second year in a row, Belvoir FCU was the recipient of the honorary award on January 29, 2015, on behalf of Virginia Business. Belvoir Federal was ranked 22nd out of 63 among Small Employers.

The esteemed awards program is a statewide survey designed to identify, recognize, and honor the best places of employment in Virginia. To be considered for participation, companies had to fulfill certain eligibility requirements and submit surveys based on their organization.

The first portion of the survey, which consists of 25% of the assessment, evaluates each nominated company's workplace policies, practices, philosophy, systems, and demographics. The largest portion of analysis was ranked on employee feedback.

"We are honored to once again win Best Places to Work in Virginia," stated Patricia Kimmel, President and CEO of Belvoir Federal. "It is fun to laugh and enjoy living our core values of trust, integrity, respect, and commitment. We enjoy babies and puppies and celebrate each day with our family of employees and members. Who could ask for more?"

**SAVE  
THE  
DATE!**

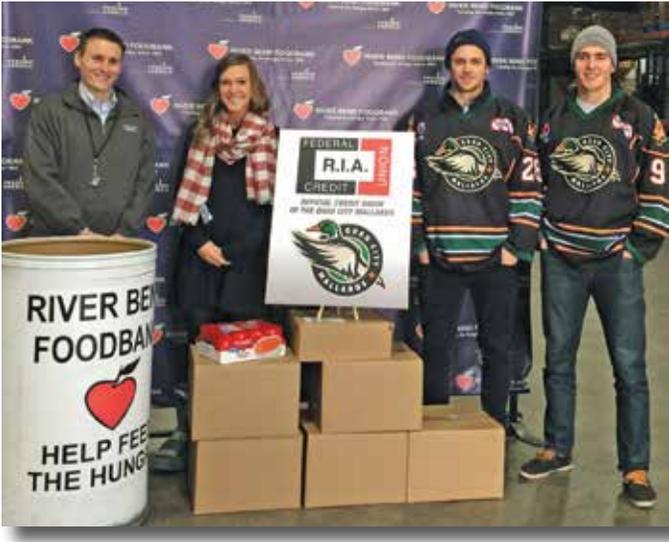
**DCUC's 52nd**

**Annual Conference**

**Las Vegas, Nevada**

**Bellagio Las Vegas**

**August 16–19, 2015**



R.I.A. FCU partnered with the Quad City Mallards and collected 250 pounds of food for River Bend Foodbank during the Mallard's game on February 7th. Left to right: Jake Ward (R.I.A. VP Marketing) Maddi Carr (R.I.A. Marketing Intern) Johnny Rogic and Evan Haney from the Mallards. Photo courtesy R.I.A. FCU

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

Defense Issues would not be complete without an update from our DFAS and Military Department Credit Union Program Managers, and this year was no different! In addition to commenting on DoD's 2016 Budget request and BRAC, our reps—Bill Hawbecker (DFAS), Major Emma Parsons (Army), Elise Newton (Navy), Dave Fuqua (Marine Corps) and Jim Sisson (Air Force)—addressed the pending changes to the DoD Financial Management Regulation and DoD Personnel Commercial Solicitation guidelines; the Military Compensation and Retirement Modernization Commission recommendation on financial education; the FY 15 National Defense Authorization Act proviso regarding leases on DoD installations; audit readiness as it pertains to on-base financial institutions; credit union of the year awards; overseas base access issues; stateside base access for non-profit non-federal entities; discretionary allotments; overseas reorganization; AAFES overseas car sales issues; training with industry; and the importance of establishing relationships with respective credit union liaison officers.

Luke Martone, CUNA's Senior Director for Advocacy & Counsel (Regulatory Affairs), and John McKechnie, a Partner at Total Spectrum, closed the morning sessions. Luke provided an overview of the Department's proposed changes to the Military Lending Act rules and shared the industry's (i.e., DCUC, CUNA, NAFCU, NASCUS, and AACUC) joint response with attendees. While John highlighted some of the more pressing legislative issues facing credit unions—such as member business lending, credit union tax status, data security, and patent litigation—and strongly recommended a full court press, as attendees prepared to hike the hill.

Overall, another successful Defense Issues seminar... thanks in great part to our staff and our sponsors (AFFN and Crews & Associates), and in greater part to the superb line-up of speakers who took the time from their Sunday schedule to update our members on matters and issues of significant importance. Special thanks to Ms. Williams for joining us... and to Dwain Alexander and Bill Hawbecker for traveling from afar to participate in Defense Issues 2015!

## CU's Dominate GOBankingRates List of Top Military FIs

*Article from CUNA News Now*

Credit unions dominated the GOBankingRates 10 Best Military Banks and Credit Unions list, with eight cooperative financial institutions making the cut. As part of its third annual "Best Banks" series, the personal finance site investigated and evaluated more than 30 military financial institutions

"Defense credit unions first started supporting the Department of Defense in 1928, and for decades since, our members have done a superlative job meeting the financial needs of our troops and their families," Arty Arteaga, president/CEO of the Defense Credit Union Council, told *News Now*.

"Whether during peace or war, in garrison or in transit, defense credit unions have been at the forefront of the financial services industry, ensuring military personnel receive high quality financial products and services both on a daily basis and during times of emergency, such as during government shutdowns and sequestration," Arteaga added.

In addition to the traditional products and services, many defense credit unions offer products designed to serve the special needs of servicemembers, such as higher interest savings, loan discounts, early or guaranteed paydays, payday loan alternatives, special lines of credit, no-cost financial education and training, the Military Saves program, transition assistance, streamlined military websites, electronic banking, overseas bill pay, overseas currency sales, overseas and stateside shared branching, grants for down payments to first-time home buyers of modest means, mortgage loan modifications, guaranteed utility deposits or support of the Servicemembers Civil Relief Act.

Credit unions on the list included:

- Arkansas FCU, Jacksonville, AR, with \$966 million in assets;
- Andrews FCU, Suitland, MD, with \$1 billion in assets;
- Randolph Brooks FCU, Live Oak, TX, with \$5.9 billion in assets;
- Fort Knox FCU, Radcliff, KY, with \$1.1 billion in assets;
- Langley FCU, Newport News, VA, with \$1.8 billion in assets;
- Tyndall FCU, Panama City, FL, with \$1.1 billion in assets;
- Air Force FCU, San Antonio, TX, with \$372 million in assets; and
- Navy FCU, Merrifield, VA, with \$58 billion in assets.

Navy FCU, Air Force FCU and Andrews FCU were also named on GOBankingRates' 2014 Top 10 list.

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## DEFENSE CREDIT UNION PEOPLE IN THE NEWS

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STILLWATER, OK—Tinker FCU (TFCU) EVP/CIO **Grant Woldum** was named the Oklahoma State University (OSU) Coaches vs. Cancer honorary cancer survivor at the OSU women's basketball game on Wednesday, February 11. TFCU is a platinum sponsor of OSU Coaches vs. Cancer. Woldum, a TFCU employee since 2003, was introduced before the start of the basketball game. "I certainly don't feel like I did anything warranting any honor," said Woldum. "I am just a survivor who wants other people to know there is hope and there are things we can do to affect our outcomes in life." In 1987, Woldum was diagnosed with teratocarcinoma, a form of testicular cancer. Coaches vs. Cancer is a nationwide collaboration between the American Cancer Society and the National Association of Basketball Coaches (NABC) that empowers coaches, their teams, and communities to join the fight against cancer by participating in awareness efforts, advocacy programs, and fundraising activities...

ANCHORAGE, AK—Alaska USA FCU Operations Systems Manager **June Gardner** has been named one of Alaska's Top Forty Under 40 by the *Alaska Journal of Commerce*. The Top Forty Under 40 is a list of the best and brightest professionals in Alaska. This year, the *Alaska Journal of Commerce* received 230 nominations for nearly 160 Alaskans, 40 more than in 2014. "June has extensive knowledge in financial services, and approaches her job with poise and enthusiasm, every day," said Joel Swanson, Electronic Services Manager. "She has a commitment to improving everything she touches and a drive to follow through until the job is done."

SAN ANTONIO, TX—Security Service FCU promoted **Barbara Taylor** to senior vice president for payment services. Taylor will be responsible for the operational and strategic direction of the credit union's payment channels, including ACH, debit, check and credit account processing as well as the credit union's overdraft program and proprietary ATM network. She currently serves as board secretary for Transplants for Children and on advisory boards for MasterCard Advisory and The Member Group...

ALEXANDRIA, VA—PenFed recruited two more top-level executives, hiring chief financial officer and chief information officer, **Denise McGlone** and **Joseph Thomas**, respectively. McGlone brings both Wall Street and credit union experience to PenFed. She served as chief financial officer at New Jersey's largest credit union, Affinity Federal and was CFO at Sallie Mae. Thomas was assistant vice president of Bank Systems for USAA Information Technology. "Together, Denise and Joseph bring an enormous amount of experience to the table. Their work in these two key positions is critical to carrying us and our members into the future and I couldn't be more pleased to have them on board. It's my pleasure to welcome them, on behalf of our 1.3 million members, to the PenFed family," said James Schenck, president and CEO of PenFed.

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## DEFENSE CREDIT UNIONS IN THE NEWS

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PORTSMOUTH, NH—**Service CU** opened a branch office Wednesday, March 18 on the Grand Forks Air Force Base in North Dakota from where it will provide financial service, while it renovates its permanent branch at 589 Holzapple Street at Building 210 on base. The temporary branch located outside the base's Base Exchange (BX) will allow Service CU to immediately start serving the airmen and their families. "In 1957, eight individuals founded what is now Service Credit Union," said Gordon Simmons, President/CEO of Service CU. "Their goal was to provide affordable financial services to military personnel at the air force base in Portsmouth, N.H. We continue that goal today here in North Dakota and around the world in proudly service our men and women in uniform wherever they may be stationed."

SUMTER, SC—**SAFE FCU** launched a newly designed safefed.org website on February 24, 2015. This new website is devoted to providing current and future members the opportunity to learn more about SAFE's products and services. The new safefed.org allows visitors to more easily locate SAFE branches and ATMs via the embedded Google Maps application. The website is optimized for multiple platforms, such as smartphone, tablet, or desktop computer. Beverly Gagne, President/CEO at SAFE explains, "2015 is SAFE's 60th anniversary celebration and we are ecstatic to provide access to our home banking and loan application systems via a clean, sleek new safefed.org website."

## Armed Forces Financial Network, Scott CU Donate Gift Cards to Local Fisher House

*Adam J. Koishor, Chief Marketing Officer*

**E**mployees of Scott CU in partnership with the Armed Forces Financial Network recently presented \$1,000 in thank you gift cards to help military families staying at the Fisher House in St. Louis. The 20 gift cards will be given to family members of injured or ill soldiers or veterans to help them with expenses during their stay while the soldier receives medical treatment.

The Fisher House, which is at Jefferson Barracks in St. Louis, is available to families of patients who are wounded or ill and are undergoing extensive medical treatment at the VA Medical Center. It provides warm, caring, comfortable, and convenient lodging for family members at no charge. This allows each family constant access to their loved one to help in the healing process, according to St. Louis Fisher House Manager Vanniecia Brown.

"We have heard stories of family members who stay at the Fisher House and need money for their everyday needs. Sometimes it is because their stay at the house becomes extended while their family member is being treated at the hospital," said Scott CU Community Relations Supervisor Jennifer Hess. "We are honored to partner with AFFN to be able to provide these gift cards for the family members for free. They are truly a thank you to the family for their loved one's service to our country."

**GOT NEWS?**

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



Left to right: Paul W. Muse, President/CEO of 1st Advantage FCU; Monika Parker, Director of Consumer Credit Counseling with the Center for Child & Family Services; Michael Edmonds, Executive Director, Center for Child & Family Services; and Tom Cameron, Chairman of 1st Advantage FCU. Photo courtesy 1st Advantage FCU

## 1st Advantage FCU Donates \$12,000 to Center for Child & Family Services

Jessica Dawson, Marketing Supervisor

On February 12, 2015, 1st Advantage FCU presented a check for \$12,000 to the Center for Child & Family Services. As a local credit union, 1st Advantage recognizes its responsibility to take an active role in supporting organizations that contribute to improving our community. This donation will help support a number of programs the Center for Child & Family Services offers, including the Credit Counseling Program.

## Hanscom FCU Visits Fisher House

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU staff, family and members made the year's first quarterly visit to Fisher House Boston this month, preparing a meal for families of veterans being treated in the Veterans Affairs Boston Healthcare System.

Located on the campus of the West Roxbury Veteran Affairs Medical Center, Fisher House is a nonprofit program providing free lodging to the loved ones of veterans receiving care from VA facilities across the country. It has provided more than four million days of lodging since its inception in 1990, and now serves over 17,000 families per year.

From its first visits years ago Hanscom FCU made the unique, conscious commitment to preparing all its donated meals right in the Fisher House kitchen, as opposed to off site. It's a practice that has allowed opportunities to hear first-hand from the families. The latest visit included a helping hand from Susan Pascar. The wife of a VA patient, she was grateful to occupy herself with something other than worry for a few hours.

"Contributing at Fisher House is an extremely personal commitment for us," said Chairman of the Board Paul Marotta. "It always seems to be the case that we end up feeling like we got more out of the experience than we gave."

Visit [www.dcuc.org](http://www.dcuc.org)  
for the latest credit  
union news!

## Southeastern CU Awards \$1,000 Grant to Moulton Branch Elementary

Courtney Gooding, Marketing Manager

Southeastern CU has awarded Moulton Branch Elementary with a \$1,000 grant to support two social therapy groups aimed at addressing social skills with students diagnosed with autism-spectrum disorders. The funds helped purchase materials to evaluate and treat the needs of these students.

Mary Van Ausdall and Glee Rice, a team of speech therapists, lead the two groups in Social Group Therapy each week. This special project originated as a result of addressing a wide variety of needed pragmatic skills with students diagnosed with autism-spectrum disorders. "In recent years, the diagnosis of autism and associated disorders has become more prevalent among our students," says Mrs. Rice. "These students have a unique need in that they have difficulty interacting with others due to underdeveloped social and pragmatic skills."

Lessons include conversational skills, whole-body listening, cooperative play, friendship management, self-regulation, empathy, and conflict management. Each of these skills is essential in having success in school, both academically and in interacting with teachers and peers. These positive social skills are taught and practiced during weekly meetings and carried over into the classroom. Students learn better ways to interact with others, solve conflicts, and gain confidence through making and maintaining friendships.

The \$1,000 grant was awarded through Southeastern's Community Partners in Education (CPIE) program. Each of Southeastern's five CPIE schools submitted special projects for consideration and one project from each school was chosen to receive funding.



Left to right: Paul Whittler, Community Relations/Development Coordinator for the Lee and Beulah Moor Children's Home; Renée Tanner, CEO of the Lee and Beulah Moor Children's Home; Rick Weber, Security Service Senior Vice President Mountain Region; Derrick Aguilar, Vice President-Operations Mountain Region, Mike Chapman, Security Service Executive Vice President and Chief Operating Officer. Photo courtesy SSFCU

## Security Service FCU Makes Education a Priority at Lee & Beulah Moor Children's Home

Ryan Loyd, Senior Media Specialist

Children will now have a new place to study and learn at the Lee & Beulah Moor Children's Home thanks to a \$10,000 donation from Security Service FCU's Charitable Foundation. The money will help with the renovation and remodeling of the Tutoring Room used by the 64 children who live at the home.

"Every child should be given the opportunity to reach his or her maximum potential," said Mike Chapman, executive vice president and chief operating officer of Security Service FCU. "By providing them the resources to learn in a newly renovated tutoring room, we are helping those children excel in school and in life."

The children, ranging in age from 5 to 18, come to the home for different reasons. Some may receive behavioral assistance, others are there for counseling. In some cases, the children come to Lee & Beulah Moor Children's Home because they have no suitable parent to care for them at their home. While there, they attend school and therefore need an area to study and do homework. That area is called the Tutoring Room, which will now receive a complete renovation.

"The tutoring room is the center of our after school activities program. It is where we help our children in care the most, so it is important that it looks its best," said Renée Tanner, president and CEO of the Lee & Beulah Moor Children's Home. "Now, through support provided by Security Service and its great team of individuals, our children will be even more excited to spend time learning in a wonderful environment."

The donation will provide new carpet, countertops, fresh paint, and new tables and chairs for the Tutoring Room and will be completed in the coming months.

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

## APG FCU Honors 38 Employees with Service Awards

Melissa Reavis, Marketing Coordinator

APG FCU honored 38 employees for their service to the credit union with a Service Awards ceremony at the Bulle Rock Clubhouse in Havre de Grace, MD. While honorees enjoyed a breakfast buffet, Genene LaCour, Senior Vice President Administration, and Carol McBrien, Senior Vice President Finance, recognized employees who celebrated milestone anniversaries at the credit union in 2014.

### Honorees include:

**35 Year Award**  
Don W. Lewis, President/CEO

**25 Year Award**  
Suzanne Greeley, Debra Kuhn, Karen Winner

**20 Year Award**  
Amy Carlson, JeanneMarie Knight, Colleen Knopp

**15 Year Award**  
Dawn Faircloth, Sheila Johnson, Amy Lafontaine, Bill Neimiller, Rachael Sickle

**10 Year Award**  
Robert Arndt, Linda Curtis, Sabrina Day, Regina Fuller, Janine Hensley, Amanda Herpel, John Hricik, Ashley Lidy, Carrie Melvern, Carla Moore, Angelo Romano, Lisa Schmick, Rebecca Sexton, Nina Spencer, Andrea Vuncannon, Jennifer Watts

**5 Year Award**  
Kacey Brown, Rosemarie Cast, Celestine Duvall, Sharon Forward, John Golding, Heather Hall, Matsuyo Hansford, Angela Jourdan, Susan Kelmer, Jessica Pizarro

Every year, APGFCU recognizes and rewards employees for their dedication to the credit union and for the outstanding service they provide members. APGFCU has been honoring employees who celebrate milestone anniversaries with Service Awards since 1987.

# 52nd Annual Defense Credit Union Council CONFERENCE

SAVE THE DATE



## **Gen. Bryan "Doug" Brown, USA (Ret.), Former Commander, U.S. Special Operations Command**

**We are pleased and proud to announce that General Brown will speak during our Monday morning General Session, (August 17) at the upcoming 52nd Annual DCUC Conference in Las Vegas.**

General Brown entered the Army in 1967 as a private in the infantry and retired 40 years later as a four-star General. Most of his distinguished career was spent in Special Operations. He served as the Commander of U.S. Special Operations Command, MacDill Air Force Base, FL. USSOCOM is responsible for all Army, Navy, Air Force and Marine Corps special operations forces and is Department of Defense's lead command for planning and synchronizing the Global War on Terrorism.

General Brown is an accomplished Army aviator with more than 4400 hours of flight time in fixed and rotary winged aircraft. He participated in combat operations in Vietnam, Operation Urgent Fury, Operations Desert Shield and Desert Storm. General Brown was the first member of the Army's Aviation Branch to be promoted to the rank of four-star General. As a General Officer, he commanded the Joint Special Operations Command, the US Army Special Operations Command, and the US Special Operations Command.

General Brown is a graduate of the Harvard Executive Education Program's National and International Security Managers Course. The General has a Bachelor's Degree in History from Cameron University and a Master's Degree in Business from Webster University.

General Brown currently serves as Chairman of the Board of the Special Operations Warrior Foundation.



## **Bellagio Las Vegas**

**Special room rate of \$159 and  
discounted resort rate of \$20**

**For information, visit [www.dcuc.org](http://www.dcuc.org)**



# August 16–19, 2015

## Winning the Present...Shaping the Future!

### Jason C. Redman – LT, USN

**On Tuesday evening, August 18, DCUC will be honored to welcome Jason Redman to our 16th Annual Hall of Honor Dinner at Bellagio in Las Vegas. He will speak with us about some of his life experiences and assist in the presentations during our Awards Ceremony. You won't want to miss this memorable night!**

Former LT Jason (Jay) Redman joined the Navy on September 11, 1992 and spent 11 years as an enlisted SEAL. Jason graduated Summa Cum Laude from Old Dominion University with a degree in Business Management and was commissioned in 2004 as a Naval SEAL Officer.

In May of 2006, he graduated from the grueling US Army Ranger School and deployed to Fallujah, Iraq the following year. In September of 2007 while acting as Assault Force Commander to capture an Al Qaeda High Value Individual, LT Redman's Assault Team came under heavy machine gun and small arms fire, and he was severely wounded in the ensuing firefight.

While recovering at Bethesda Naval Medical Center, and enduring 37 surgeries, Jason used his positive attitude to motivate others and to raise awareness of the sacrifices of America's military forces and their families. This drive led him to create Wounded Wear, a Non-Profit organization designed to provide clothing kits and clothing modifications to America's wounded warriors, and to promote awareness throughout the country of the sacrifices that wounded service members have made in the name of freedom.

In Jason's spare time he speaks across the country to groups such as ours, spreading his message of life, inspiration, and shedding light on the sacrifices that enable the Freedoms of our country. His personal military decorations include the Bronze Star Medal with Valor, Purple Heart, Navy Commendation Medal, Joint Service Achievement Medal, Navy Achievement Medal (five awards), and Combat Action Ribbon (two awards).



SAVE THE DATE

### 22nd Annual VADM Vincent Lascara Golf Tournament

Spanish Trails Golf Club  
\$135 per person  
\$50 per set





Back row, left to right: Arkansas Children's Hospital's Jillian Hastings, AFCU CLO Terry Vick, Marketing Coordinator Stephanie Parker, Director of Operations Tammy Christian, President/CEO Rodney Showmar, Senior Marketing Specialist Denise Goforth, Marketing Specialist Mary DeLoney, and Marketing Specialist Andrew Haynes. Front row: Children who attend day school at the child care center at Arkansas Children's Hospital. Photo courtesy Arkansas FCU

## Arkansas FCU #Swipe2Give Campaign Raises \$20,000 for Arkansas Children's Hospital

Mary DeLoney, Arkansas FCU

Arkansas FCU President/CEO Rodney Showmar presented a \$20,000 check to Arkansas Children's Hospital February 11, 2015. The monies were raised by members swiping their AFCU credit or debit card during the last two months of 2014. A portion of the proceeds from each individual swipe went toward the \$20,000.

ACH was chosen as the recipient through an online voting process that was open to the public. In November 2014 AFCU asked the public via Facebook to nominate their favorite local charity to receive up to \$20,000. After two weeks of nominating, the top five nominees went to a vote. The top five were ACH, CARTI, Habitat for Humanity of Pulaski County, Ronald McDonald House Charities, and Pathfinder, Inc.

There was then a six week voting period, where the public could vote once a day per person via Facebook for one of the top five charities. Voting was also encouraged by AFCU on Twitter and Instagram (@ArkansasFederal). There were a total of 10,495 votes and of those ACH received the most with 4,920 votes.

### VIEW FROM THE BOARD *continued from page 1*

members just never have a chance to receive this information. Build trust with your members so that they will turn to you first as the financial resource when looking to save, borrow or invest. Hold seminars that include fun, interactive games utilizing the benefit of generational knowledge for success. Clearly a Generation M does not learn like a Generation Y. Use technology to your advantage and provide examples of programs that may be used for financial literacy.

April is Financial Literacy Month, and with *Military Saves* Week having just concluded, no better time than the present to collaborate with your respective Commands and ensure financial education remains at the forefront of critical tasks.

On a closing note, remember to submit your packages for the 2015 *Military Saves* Week Financial Institution (credit union) Award. Thank you for your service to our members and your support of our troops!

Visit [www.duc.org](http://www.duc.org)  
for the latest credit  
union news!

## Service CU Introduces its Veterans Program

Lori Holmes, Service CU

Service CU launched its Veterans Program March 1 for any member who has served in the military. The program is a special collection of products and services featuring exclusive price benefits with lower rates on loans and higher rates on deposits.

As a member of the Service CU Veterans Program, qualified members will earn a .35% premium over the credit union's 1-year regular certificate rate for a 6-month term. In addition, members can save even more with an extra .35% more on savings account rates.

Veterans loan .35% discounts are offered on most consumer loans including auto, recreational and personal loans along with credit cards.

"The Veterans Program expands Service Credit Union's strong footprint of serving those who have served. We have programs with price benefits for the military including active, newly enlisted, deployed in a war zone, and retired military," said Gordon Simmons, President/CEO of Service CU. "We appreciate their sacrifice and the program clearly shows our dedication to toward those who have served for any amount of time."

To qualify for this program, members must have served in the military and have direct deposit of their entire net pay into a Service CU savings or checking account. Having direct deposit not only entitles the member to the Veterans program, but also provides a safe, convenient and automatic way to receive their pay. Members can also enjoy getting paid up to two days early, free ATMs up to \$20 a month, 10 non-Service CU ATM withdrawals, free online banking and bill pay, E-statements, mobile apps and remote check deposit.



Left to right: Julie Hederman of the American Heart Association, SCU Community Relations Supervisor Jennifer Hess, and Renee Ades of the American Heart Association. Photo courtesy Scott CU

## Scott CU Partners with Heart Association to Provide CPR Kits to Area Schools

Adam J. Koishor, Chief Marketing Officer

Several area high schools are receiving cardiopulmonary resuscitation kits to help students learn CPR thanks to a partnership between the American Heart Association and Scott CU. Scott CU signed on as a three-year sponsor of the heart association program to provide CPR kits to Triad, Collinsville, Mascoutah, Cahokia, Waterloo and Columbia high schools. The kits will help the high schools meet the new state mandate requiring that students know how to perform CPR and use a defibrillator.

Scott CU is contributing \$35,000 to help fund the program, according to SCU Community Relations Supervisor Jennifer Hess. "This is a great way for us to support our local schools in providing the students with CPR training," Hess said. "We are thankful to the American Heart Association for bringing us the opportunity to be involved."

The CPR kits that the schools are receiving include 10 inflatable mannequin torsos, the pumps to inflate them and instructional videos.

"The mannequins are designed so they make a clicking sound when the student is performing the CPR correctly," said Renee Ades of the American Heart Association. "It is really good practice for the students. They know when they are performing the CPR correctly."

Representatives from Scott CU were on hand at several schools recently with Ades to present the kits to school administrators and students.

"This is another opportunity for us to support our community and the people who live here," Hess said. "It is our way of showing our support for our area schools."

**Looking for more defense credit union news?**

**Check out DCUC's new Media Relations page!**

**Click on our Industry News link for updates on the credit union and DoD industries, and Click on Member-Current News for the latest stories from DCUC Credit Union members.**

**Have a story to share? Contact Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).**

## Local Credit Union Celebrates 80 Years; Completes 1st Power of 80 Objective

Jake Ward, VP Marketing

R.I.A. FCU celebrates 80 years in 2015 and wants to show their communities what the Power of 80 can do. During the year R.I.A. will complete a variety of community initiatives that have a positive impact in the areas their members live and work.

The first objective of R.I.A.'s campaign was to host a food drive during the month of February for River Bend Foodbank in the Quad Cities, Wilton Food Pantry, Savanna Food Pantry, and Neighbor for Neighbor Food Pantry in Tomah, Wisconsin.

"We set out to collect food and cash donations to exceed over 5,000 pounds," explains Larry Coverstone, R.I.A. CEO. "We are excited to announce that our drive brought in over 7,000 pounds of donations to our local food shelters."

R.I.A. held various department competitions, jean days, and collected food at a Quad City Mallards game to help accomplish their goal. In the coming year, R.I.A. plans to do 7 more major community initiatives leading up to their 80th Anniversary in September.

## U of A Student Wins \$5,000 in AFCU Bank Shot Competition

Denise Goforth, Arkansas FCU

Brendan Oman, a University of Arkansas senior, won \$5,000 for sinking four shots in a row, culminating with a half-court shot in Arkansas FCU's Bank Shot competition. Oman won the competition during the game against Missouri on February 18.

The Bank Shot competition happened at every Razorback men's home basketball game in January and February. Oman was awarded his winnings by AFCU President/CEO Rodney Showmar at the game against LSU on March 7.



Alaska USA honored more than 40 Alaska military members at the 20th annual Military Appreciation Breakfast in Anchorage on February 13. Pictured are 10 of the 12 recipients of the Service Person of the Year award. Photo courtesy Alaska USA FCU

## Alaska USA Honors Alaska’s Military with 20th Annual Appreciation Breakfast

*Dan McCue, Senior Vice President, Corporate Administration*

Alaska USA honored more than 40 members of Alaska’s armed forces, including 12 recipients of the Service Person of the Year award, at the 20th annual Military Appreciation Breakfast in Anchorage on Feb. 13. Attendees were treated to a full breakfast and recognition ceremony.

To be selected for the Service Person of the Year award, service members of the Active Guard and Reserve, Army, Marine Corps, Navy, Air Force, and Coast Guard are nominated by their supervisors and then undergo a panel interview.

More than 70 guests attended the event, including the command teams of the 12 honorees, as well as Lieutenant General Russell Handy, Rear Admiral Daniel Abel, Retired Sgt. Maj. and Alaska USA Chairman of the Board Bobby Alexander, and members of Alaska USA senior management. The special military guest was Admiral Bill Gortney, Commander, United States Northern Command, and Commander, North American Aerospace Defense Command. The event takes place in conjunction with the Armed Services YMCA (ASYMCA) annual Salute to the Military formal event, which is in its 38th year.

## Financial Center Contest Winners Receive Unique Experiences

*Dusty Simmons, Marketing Campaign Officer*

Financial Center First CU recently held two contests that sent members to unique concert experiences for using their debit cards. Will and Jenica Taber of Camby, IN won an overnight trip to New York City to see Sam Smith at Madison Square Garden in January. Heather Ervin of Avon, IN won an overnight VIP package that included backstage passes to meet Maroon 5 at their Indianapolis concert on February 28. The concerts were prizes for a debit card campaign intended to increase interchange income through debit card usage over the holiday spending season. The campaign gave all members who used their debit cards more than 20 times in one month an entry into the drawing.

“We saw a positive trend among debit card usage of our members that we hope leads to our card becoming ‘top of wallet’ for everyday spending,” said Annette Roy, Financial Center’s Vice President of Membership Development.

## Security Service FCU Participates in Military Saves Week

*Ryan Loyd, Senior Media Specialist*

Security Service FCU is helping those who serve our country by educating them on ways to save for the future. In conjunction with the Department of Defense and its financial readiness campaign, Security Service helped kick off *Military Saves Week*.

“Security Service Federal Credit Union is on a mission to help military members and their families save for the future and realize financial freedom,” said Mike Martinez, senior vice president of legislative and military affairs for Security Service. “Military Saves Week is the perfect chance to help them take hold of their finances early for a lifetime of success.”

*Military Saves Week* promotes the importance of setting financial goals and encourages financial readiness to reduce debt and save for the future. Military members can visit any Security Service FCU branch in Texas, Colorado and Utah through the end of March for more information and assistance with the *Military Saves* program.

“Countless numbers of families have been helped over the years with this program,” said Martinez. “*Military Saves Week* is one of the best opportunities to set our service men and women up for a bright future.”

**Save the Date!**

**DCUC’s 52nd  
Annual Conference  
Las Vegas, Nevada  
August 16–19, 2015**





Andrews FCU's Rosalind Bishop, Regional Manager DC/MD/VA, greets Mr. Major Anderson, one of the original Tuskegee Airmen. Also pictured, left to right: Dr. Ivan Ware and Mr. James Pryde. Photo courtesy Andrews FCU

## Andrews FCU Sponsors Tuskegee Airmen Youth Breakfast

Scott Bolden, Andrews FCU

Andrews FCU sponsored 20 JROTC students for the East Coast Chapter of the Tuskegee Airmen, Inc. youth breakfast held at the Clubs at Andrews. The theme for the event was "Empowering and Motivating Our Youth."

Keynote speaker Lt. Gen. Ronnie D Hawkins Jr., United States Air Force, challenged a group of young people, mostly from Junior ROTC units from high schools in Prince George's County, MD, to maintain their focus and to set goals that allow them to go further in life. In addition to Lt. Gen. Hawkins, four of the original Tuskegee Airmen—William Fautroy Jr., Dr. Ivan Ware, James "Jim" Pryde, and Major Anderson—attended.

"It was an honor and privilege to meet four original Tuskegee Airmen," said Andrews FCU's Rosalind Bishop, Regional Manager DC/MD/VA. "We are always looking for ways to support our local community, and servicemembers in particular. This event afforded us with an opportunity to do both."

## MMCU Donates to Local Charities

Brittani Clabaugh, Community Outreach Coordinator

Mid Missouri CU continues to help the communities they serve. For \$10 each month, the associates have the opportunity to wear jeans on Fridays. This money goes to a local charity at the end of each month and is presented by the MMCU Culture Committee. During 2014, the associates raised over \$7,300 for 12 different local charities. For January 2015, MMCU donated \$620 to Laclede Electric Cooperative's Operation Roundup®. The Operation Round Up® program has been helping communities and individuals since 1997. The program collects and distributes funds to local organizations and families in need throughout a six-county service area. The program also funds an annual scholarship program.

## DCUC Announces Three Winners of 2014 George E. Myers Scholarship

Beth Merlo, Defense Credit Union Council

The Defense Credit Union Council (DCUC) announced the winners of the George E. Myers Scholarship for 2014 at this year's Defense Issues. Recipients of the \$3500 scholarship were Carlo Barin, Miramar FCU, CA; Matthew Gluhosky, Sentinel FCU, SD; and Marissa Rabaja, Sea Air FCU, CA.

Carlo Barin is a 23+ year veteran of the credit union movement currently serving as Director of Regulatory Compliance/Internal Auditor at Miramar FCU. Barin plans to attend NAFCU's Management and Leadership Institute in October in order to get a better understanding of financial literacy and effective leadership skills.

Matthew Gluhosky is the EVP at Sentinel FCU in charge of all lending functions, including consumer and mortgage loans, and supervises collections and marketing. He also serves as the credit union's representative at First Shirt Luncheon to discuss current issues with Ellsworth AFB Personnel. Gluhosky hopes to attend the second year of the CUNA Management School in Madison, WI.

Marissa Rabaja has been with Sea Air FCU for 25 years, currently serving as the VP of Lending/Technology. Rabaja oversees lending, collection and information technology. Rabaja will be attending and completing her third year program with CUES' CEO Institute, which will focus on leadership development.

The George E. Myers Scholarship (GEM) was established in 1996 in honor of Col. George E. Myers, USA (Ret.), who was an Executive Director of the Council and selected to the first DCUC Hall of Honor in August 2000. The Fund's purpose is to provide scholarships for volunteers, management, and/or staff of DCUC member credit unions so they can further their professional credit union education, knowledge and leadership skills. Since 1997, DCUC has awarded 38 scholarships, providing members an opportunity to partake in educational forums and classes at little or no cost to their credit union.

## Service CU Privileged to Host Air Force Chief of Staff

Lori Holmes, Assistant Vice President of Marketing

Service CU President/CEO Gordon Simmons had the distinct pleasure of welcoming Gen. Mark A. Welsh III, Chief of Staff of the U.S. Air Force, Washington, D.C. and his wife Betty to the credit union's Corporate Offices in Portsmouth, N.H.

The special event sponsored by 157th Air Refueling Wing brought military dignitaries from Pease Air National Guard, U.S. and state political officials as well as key business leaders to the credit union.

Among the topics addressed were how the Pease Air National Guard successfully interfaces in support of the active duty Air Force, the success of bringing the KIC 146 Tanker to the Pease Air National Guard Base and thanking community leaders for their support.

As Air Force Chief of Staff, Gen. Welsh serves as the senior uniformed Air Force officer responsible for the organization, training and equipping of 690,000 active-duty, Guard, Reserve and civilian forces serving in the United States and overseas.

As a member of the Joint Chiefs of Staff, the general and other service chiefs function as military advisers to the Secretary of Defense, National Security Council and the President.

"It is an honor and a privilege to host the top general of the United States Air Force here at our Corporate Offices for this distinct event," said Gordon Simmons, President/CEO of Service CU. "We recognize the utmost importance, significant contributions and sacrifices of our military. We understand the challenges they face and the credit union stands ready to support them in all aspects."



Gen. Mark A. Welsh III, left, Chief of Staff of the U.S. Air Force, Washington, D.C. and his wife Betty, right, stand with Service CU President/CEO Gordon Simmons, center, during a recent visit. Photo courtesy Service CU



Keys FCU's President and CEO Scott Duszynski, Brian McNulty, Elise Velasquez and Sr. Chief Johnathan Hettel. Photo courtesy Keys FCU

## Keys FCU Supports Military Saves

Mary Lou Carn, Keys FCU

Keys FCU supported NAS Key West's *Military Saves* event with a chance to win \$500 in our Money Machine. Our Grand Prize winner, Elise Velasquez, won \$500 and our 2nd place winner, Brian McNulty, won a \$50 Visa Gift Card from the League of Southeastern Credit Unions (LSCU)!

*Military Saves* is designed to educate and motivate military families to save money, reduce debt, and build wealth. What better place for someone in the military to save money than a credit union?

## Hanscom FCU Supports the 66th Air Base Group

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU proudly sponsored the annual awards ceremony for the men and women of the Hanscom Air Force Base's 66th Air Base Group. The 66th ABG provides vital services to thousands of active duty, Reserve and National Guard military personnel and Department of Defense civilians who work and live at Hanscom Air Force Base, as well as more than 100,000 retired military personnel, annuitants and spouses living in the six-state New England area and New York.

The annual awards celebration is an opportunity to recognize military members and civilians who excel in their roles. As a sponsor, Hanscom FCU supports their mission and provides a boost to morale.

"It's incredibly rewarding to support our friends and neighbors at the 66th this way every year," said Marotta. "They get just one night to celebrate, but we are fortunate enough to see what they can do every single day. This is the least we can offer as a 'thank you.'"

# Grow Financial Hosted 7th Annual Junior Achievement Job Shadow Day

*Adrienne Drew, Marketing Communications Specialist*

Grow Financial hosted Junior Achievement Day on Monday, February 23. This is the 7th year Grow Financial has worked with the students from JA of Tampa Bay. The mission of Junior Achievement is to provide business, economics and life skills to enhance the learning experience of young people. Recently, students enrolled in the JA programs at Armwood, Jefferson and Brandon High Schools in the Tampa Bay area left their classrooms to spend a day in the real world of consumer financial services at a “Job Shadow Day” hosted by Grow Financial FCU.

Twenty students from JA of Tampa Bay spent the day touring the corporate office of the Credit Union, and interviewing employees representing virtually every department within Grow Financial, from accounting to store operations, marketing, collections, IT, member contact center and lending. They were also introduced to Grow Financials three senior executives, Robert L. Fisher, President and CEO, Thomas R. Feindt, Executive Vice President, and Gail Wean, CFO.

“The students have a lot of fun, while learning at the same time, and we are thrilled to be able to host this event for the 7th year in a row at our corporate headquarters,” said Bonnie Belcher, a key organizer of the event and EFT Manager for Grow Financial.

Grow Financial has long supported youth education initiatives, and has a dedicated Youth and School Committee which involves employees in such events as “Take Our Sons and Daughters to Work Day” and “The Great American Teach In.” The Credit Union also partners with the University of South Florida College Of Business for an annual networking event where USF students are introduced to the Grow Financial management team, as well as community business leaders.

Visit [www.d cuc.org](http://www.d cuc.org) for the latest credit union news!



Commanding Officer of NAS Pensacola, Keith Hoskins, signs Military Saves Week Proclamation, with Fleet & Family Services and Pen Air FCU. Photo courtesy Pen Air FCU

DCUC's 52nd  
Annual Conference  
Bellagio Las Vegas  
August 16-19, 2015

Preliminary Program  
Online Now at  
[www.d cuc.org](http://www.d cuc.org).

## Pen Air FCU Partners with Fleet & Family Services for Military Saves Week at NAS Youth Center

*Patty Veal, Director of Public Relations*

Pen Air FCU partnered with Fleet & Family Service Center to conduct several financial education events involving the NAS Youth Center during National *Military Saves Week* from February 23 – 27, 2015, featuring the annual Piggy Bank Painting Contest as the Grand Finale.

During *Military Saves Week*, credit union tours were conducted at Pen Air FCU's NAS office in which youth were escorted through the facility to learn about what happens behind the scenes as well as take part in a savings activity. About 80 children participated in the NAS Youth Center field trip tours and received information to take back home on ways to save by having a special goal in mind.

As a grand finale to *Military Saves Week*, NAS Youth Center held a piggy bank painting contest. Many colorful and creative piggy banks were displayed for the guest judges. Both Fleet & Family Support Center and Pen Air FCU representatives conducted the judging and awarded prizes to participants for their efforts and once again reinforce the importance of saving. “Every child is a winner in this event because every child has learned a little more about the importance of saving,” explains Patty Veal, Director of Public Relations at Pen Air FCU.

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## U.S. Army Warrant Officers Association Scholarship Foundation Donation

Pentagon FCU donated \$25,000 to the USAWOA Scholarship Foundation January 21 at PenFed's Alexandria, VA headquarters. The funds will be used to begin an enduring annual scholarship that will benefit the children and grandchildren of USAWOA members. Pictured left to right are PenFed President and CEO, James Schenck, USAWOASF Chairman and Executive Director, CW 5 (Ret), Gary Nisker, USAWOA Executive Director, CW 4 (Ret), Jack Du Teil, and founder and PenFed Board of Directors Member, CW 4 (Ret), Robert Scott. Photo courtesy PenFed



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