



ALERT

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MILITARY APPRECIATION MONTH

The Month Ahead...

Roland "Arty" Arteaga, President/CEO, DCUC

The month of May is quickly approaching and in addition to honoring and remembering our troops and their families during Military Appreciation Month, on the business side of the house, we are also anticipating the final action on DoD's proposed rule changes as they apply to the Military Lending Act (MLA). While I am confident you will be collaborating with your commands and respective communities on how best to celebrate and recognize the various military holidays in the month ahead—VE Day, Armed Forces Day, Military Spouse Appreciation Day and Memorial Day—in addition to us celebrating and recognizing the sacrifices and selfless service of our military personnel and their families, we will also be at our OP (outpost) awaiting DoD's publication.

According to the Unified Agenda of Federal Regulatory and Deregulatory Actions timetable, the Department of Defense should publish its final rule in May 2015. Whether they are on track to release their ruling next month is another question, as DoD granted a 30 day extension to the Final Comment period back in November of 2014. That extension could possibly delay the May 2015 target date; however, to ensure we review, address, and share the Department's the final ruling with you ASAP, as we have the past

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CEO UPDATE

Financial Coaching for Vets

Roland "Arty" Arteaga, President/CEO, DCUC

Two years ago the Consumer Financial Protection Bureau (CFPB) embarked on a new initiative to provide financial coaching services to transitioning veterans and economically vulnerable consumers. The program, "Integrating Financial Coaching into Service Delivery for Transitioning Veterans and Economically Vulnerable Consumers," is being funded by the Civil Penalty Fund and, as proposed, will offer consumer education and financial literacy programs to both our veterans and low income consumers.

With regard to our veterans, the Bureau's draft solicitation of 2013 notes that our troops will face a number of challenges as they transition from military to civilian life. Some of the challenges highlighted by the CFPB in their solicitation include "adapting to the financial aspects of civilian life, e.g., taxes, insurance, retirement plans; needing assistance with the use of benefit monies resulting from service-related conditions; not having a trusted source for financial information who can 'speak military' and understand the unique needs of military families; lacking experience in money management as they transition from service; needing advice to alter or adjust transition plans and adapt the transition budget after discharge." The CFPB project will aid in addressing these challenges and a year ago this month, the CFPB contracted with the Armed Forces Services Corporation (AFSC) to recruit and train financial coaches for this program, and to manage and execute the program for three years.

This past month, AFSC held a five-day orientation and training session for newly hired financial coaches. In addition to the formal training, AFSC hosted a "Resource Exhibition," where representatives from variety of organizations discussed their respective programs and services with the coaches. We attended this Resource Exhibition and had the opportunity to engage with a number of financial coaches, advising them of you (our members) and your financial education mission on-base. Additionally, we discussed your role, as it pertains to promoting the morale and welfare and financial quality of life of our troops...and your efforts regarding financial readiness. We encouraged each of the financial coaches to reach out to you as a trusted financial service/education resource and emphasized that as on-base financial institutions, you are vetted by the Department of Defense and that many veterans would already be a member of a defense credit union.

We also provided each of the coaches an updated copy of the *Veterans Handbook—Tactics for Civilian Life*, which was published by Lightbulb Press in collaboration with DCUC; the *Kiplinger/BBB Financial Field Manual (Personal Financial Guide for Military Families)*, for which we were the major sponsor; and DCUC brochures/literature highlighting the Council's membership and the installations served.

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Financial Center Representatives William Hord, Vice President of Enterprise Risk Management; J. Kevin Ryan, President/CEO; and Marco Dominguez, Director of Community Relations accept the Desjardin Award from John Graham, Chair of the CUNA Awards Committee and President/CEO of the Kentucky Employees CU. Photo courtesy Financial Center FCU

Financial Center Wins Best in Nation Award for Financial Literacy Programs

Annette Roy, Vice President of Membership Development

Financial Center First CU has been awarded the 2014 National Desjardins Adult Financial Education Award (asset category \$150 million-\$500 million) from the Credit Union National Administration (CUNA). The award was presented at CUNA's Government Affairs Conference in Washington, D.C. on March 11 to J. Kevin Ryan, Financial Center's President and CEO, William Hord, Vice President of Enterprise Risk Management, and Marco Dominquez, Director of Community Relations.

The Desjardins Adult Financial Education Award recognizes outstanding leadership of a credit union for personal finance education programs for members and the community through face-to-face teaching, publicity and organizational collaboration. Financial Center has won the state Desjardins Adult Education Award for the past seven years, but this is its first national prize.

"Managing your finances can be complicated," commented J. Kevin Ryan, Financial Center President and CEO. "Financial Center is passionate about filling the education gap both for our members and the community—knowing the profound impact knowledge can have on making informed decisions that improve your quality of life."

Financial Center's strategy to provide financial education is multi-pronged. Utilizing its 21 Certified Credit Union Financial Counselors, Financial Center hosted 15 member seminars, over 40 lunchtime workshops for employees of its business members, weekly seminars at the Mexican Consulate's office, and two brewery start-up workshops. The credit union also partnered with other not-for-profits to provide budgeting and credit workshops and one-on-one counseling services. Appointments generated from workshops provided an opportunity for one-on-one financial counseling. The credit union also used its digital channels to send monthly newsletters that focused on relevant and timely financial news, investment strategies, and discounted/free services provided through the credit union.



Pen Air FCU President/CEO Stu Ramsey holds CUNA Louise Herring Award with fellow Pen Air FCU representatives during CUNA GAC Awards Reception. Photo courtesy Pen Air FCU

Pen Air FCU Earns CUNA Award

Patricia Veal, CME, Director of Public Relations

Pen Air FCU earned the Credit Union National Association’s (CUNA) Louise Herring Award for “Philosophy-in-Action” for its efforts to assist the community and members in need in the aftermath of the April 2014 Flash Flood that swept through Pensacola, Florida and outlying areas.

The Louise Herring Award, named for one of the original signers of the 1934 constitution that created CUNA, recognizes credit unions that do an extraordinary job incorporating the credit union philosophy of “People Helping People” into daily operations. Louise Herring started numerous credit unions and believed strongly in applying philosophy into action.

On April 30, 2014, a flash flood wiped out many homes, businesses, and roads throughout Pensacola, Florida and outlying areas. In response, Pen Air FCU initiated an American Red Cross fund raising account, a short-term, interest-free loans to members to assist with emergency repairs and necessities, and an internal employee assistance plan. Plus, Pen Air FCU staff offered to volunteer to help with cleanup projects and fundraise to help replace needed supplies at area schools.

These efforts were first recognized by the League of Southeastern Credit Unions with a First Place Louise Herring Award on a regional level. The entry was so exceptional that it went on to the National level with the Credit Union National Association and was proudly awarded second place for credit union over one billion dollars in assets. This award was presented during the CUNA Awards Winners’ Reception in Washington, D.C. as part of the CUNA Governmental Affairs Conference.

“Pen Air Federal Credit Union believes in giving back to the community we serve. We were all affected by the flash flood in some way, and we all pulled together to make a difference in the community and our members’ lives,” said Stu Ramsey, president/CEO of Pen Air FCU.

Visit www.d cuc.org for the latest credit union news!

SAFE FCU Employees Honored

Cathy Wood, Marketing Specialist

Seventeen SAFE FCU employees were recognized with awards during the annual Staff Training and Recognition day in February. The credit union recognizes “the best of the best” in different job categories, along with awards for sales, volunteerism, service, and leadership.

Amanda Ayers of the Wesmark branch was named Teller of the Year. Sandy Horner of the Lugoff Branch was selected Member Service Employee of the Year. Christine Osborne of Accounts Control and Justin Felder, Compliance Assistant, were both selected as Support Employee of the Year. Volunteer of the Year was Samantha Damon from the Camden Branch. Teresa Johnson of Human Resources was named Extra Mile Employee of the Year. Regional Branch Manager Drew Huckeba received the Leadership Award, and Data Processing Supervisor Daniel Rowe took the President’s Award.

Key sales awards went to Jay Montgomery (Lewis Road), Gretchen Johnston (Wesmark), Sherice Pinkney (Clemson Road), Van Smith (Bishopville), Shannon Shirley (Loan Service Center), Vanessa Reynolds (Consumer Loan Manager), Ashley Gee (Lexington), and Drew Huckeba (Regional Branch Manager). Lewis Road Branch received Outstanding Sales Branch.

SAVE THE DATE!

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



PMCU Volunteer Team (from left to right, back row): Kendra Buksas, Miriam DeLeon, Lisa Noriega, Kate Baker, Randi Brooke, Sandra Spendlove, Christina-Marie Albertson, and Sonia Donald. (From left to right, front row): Nancy Harvey, Meghan Roberts, and Cher'Nea Green. Photo courtesy Pacific Marine CU

Serving it Up to Those Who Serve

PMCU Hosts Dinner for the Military

Nancy Harvey, Community Relations Officer

Pacific Marine CU (PMCU) proudly sponsored the USO San Diego Tuesday Night Dinner on March 3, 2015. Ten PMCU employees volunteered their time to serve food to our military men and women and their families.

“We were so happy to sponsor the Tuesday Night Dinner and give not only funds, but our time to thank our military members and their families for their service,” said Nancy Harvey, Community Relations Officer at Pacific Marine CU.

Military families enjoyed a delicious dinner of rotisserie chicken, salad, vegetables and cake catered by GR Catering. Every Tuesday the USO San Diego hosts a dinner at their downtown San Diego center. There are about 200 military families that come out each week for the dinner.

USO San Diego was established in 1941 and serves active-duty military, military families, Healing Heroes and Families of the Fallen. The mission of the USO is to improve the quality of life for U.S. Armed Forces personnel and their families worldwide and to create a cooperative relationship between U.S. Military communities and involved or supporting civilian communities.

Call for Resolutions to Be Presented at Annual 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 5, 2015, to be acted on by the Resolutions Committee and included with the Call of the Annual Meeting, which is issued 60 days before the DCUC 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, call 202-638-3950.

SAC FCU Announces New Branch at Offutt Air Force Base

Joyce Wells, SAC FCU

SAC FCU has announced they have added a third retail branch located on Offutt Air Force Base. This branch is SAC FCU's 24th branch in the Omaha metro area. The branch opened in early April.

SAC FCU has a long history of working with Offutt Air Force Base in meeting the financial needs of its civilian and military personnel. Earlier this year SAC received a request from Offutt leadership, to be the primary financial institution on base and to assume banking services at the Base Exchange (BX). To avoid an interruption in banking services at the BX, in just two months' time, SAC readied the new branch and it opened for business April 1. In the new location, SAC will be serving base personnel and the businesses that operate on base. A grand opening is planned for mid-May. With the opening of this new branch, SAC is continuing their commitment to Offutt Air Force Base and to the communities around the base as well. SAC FCU serves the financial needs of thousands of military, retired military and civilian members throughout the world. Many retired military members serve on the Credit Union's Board of Directors and many military spouses and veterans are employed by SAC FCU.



GOT NEWS?

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

INDIANAPOLIS, IN—Financial Center First CU recently promoted **Jo Kiel** to Chief Human Resource Officer. She previously served as the Senior Vice President of Human Resources. In her role, she oversees human resources, enterprise project management, operational support, facilities and logistics. Additionally, Financial Center has hired **Staci Bourff** as its new Employee Payroll and Benefits Administrator. Bourff joins the credit union with over eight years of experience in the human resource area having most recently worked for Key Benefits Administration... DUPONT, WA—America's CU has hired **Robert Goebel** as its new Vice President of Lending. Robert has more than 25 years of experience in financial services. Robert joined the credit union movement as SVP of Lending at a credit union in West Palm Beach, FL before moving to California as SVP Chief Lending Officer of CoastHills FCU, where he launched a Business Services Department and built the largest credit union indirect lending program based in Southern California... SAN ANTONIO, TX—**Michael Cubeta**, vice president of legal services at Security Service FCU, has been elected to membership in the Fellows of the Texas Bar Foundation. Fellows of the Foundation are selected for their outstanding contributions to the legal profession and demonstrated commitment to community throughout the State of Texas. Selection as a Fellow of the Texas Bar Foundation is restricted to members of the State Bar of Texas. Each year, one-third of one percent of State Bar members are invited to become Fellows. Once nominees are selected, they must then be elected by the Texas Bar Foundation Board of Trustees. Cubeta joined Security Service in 2006 after serving as assistant attorney general of Texas... PORTSMOUTH, NH—Service CU President/CEO Gordon Simmons announced the recent appointment of **David Van Rossum** as Chief Administration Officer. As CAO, Van Rossum will cultivate community, business and political relationships in the communities that we serve as the credit union's primary representative ensuring that the position of the credit union and its members is enhanced in accordance with the objectives of the organization. "Mr. Van Rossum joins Service Credit Union's executive leadership team with an impressive resume and extensive experience," said Simmons. "He will offer invaluable expertise and insight as he represents the credit union in various capacities." Van Rossum joined the Service CU Board of Directors in 1990 and has served, with distinction, in the various Board officer positions and as a Board member, over his 24-year volunteer career with Service CU... ANCHORAGE, AK—Alaska USA is pleased to announce **Geoff Lundfelt** has been promoted to Executive Vice President, Chief Operations Officer. Lundfelt has held a variety of increasingly responsible positions during his 17 years with Alaska USA, most recently serving as Chief Operations Officer. Lundfelt will be filling the position previously held by **Robert Rylander** who recently retired after a 40-year career with Alaska USA.

Keesler Federal Announces 2015-2016 Board of Directors

Nell Schmidt, Director Business Development

At Keesler FCU's 2015 Annual Membership Meeting the following were re-elected to the 2015-2016 credit union Board of Directors, Mr. Gerald Caldwell, Mrs. Jamie Perrone and Mrs. Cynthia Payne Childers. The credit union's dedicated Board of Directors serves as volunteers.

The 2015-2016 Board of Directors are as follows: The Officers are, James Hollingsworth, Chairman; Gerald Caldwell, Vice Chairma; Richard Moss, Treasurer; and Jamie Perronne, Secretary. Board members are Cynthia Payne Childers, Jon Rivera, and Josie King.

The Board also appointed the Supervisory Committee, Bobby Landry as Chairman with Committee members Mike Ladner, Allan L. Micksch and Gregory Todd.

Belvoir Federal Awards \$1,000 to Five CUXcel Contest Winners

Laura Briggs, MA, Marketing & Communications Specialist

Belvoir FCU awarded five members \$1,000 for their participation in the 2014 CUXcel Contest: Hannah Bapple of Fredricksburg, VA; Leo Zerhusen of Fredericksburg, VA; William Harris of Alexandria, VA; Stacey Bell of Alexandria, VA; and Jonathan Reyes of Silver Spring, MD.

In 2014, Belvoir FCU ran a contest tied to their high dividend earning checking account known as CUXcel, where five members with this checking account, who qualified for a minimum of two times within the six month contest, would be automatically entered to win \$1,000 each.

CUXcel Checking is a rewards checking account that pays members a higher than average annual percentage yield on all balances up to \$15,000 and rebates unlimited ATM surcharge fees when the member qualifies for the rewards on a monthly basis. The four qualifications on a monthly basis for members to receive rewards are as follows: receive eStatements, login to online or mobile banking, have a direct deposit (\$500 minimum), and complete 15 debit card purchases and/or electronic bill payments.

CEO UPDATE continued from page 1

In the near future, a number of these newly trained financial coaches will be deployed to areas heavily populated with Veterans (<http://financialcoachingcareers.com/locations.html>). They will likely be at VA Vet Centers and/or Department of Labor American Job Centers across the United States...and for certain, they will be well-qualified to take on their financial coaching mission of assisting Vets, their spouses and families transition to civilian life. Should any of these financial coaches seek you out in the months ahead, I would ask that you accommodate them—especially, if they need access to safe, quality financial products and services.



Chairman of the Pentagon FCU Board of Directors, Edward B. Cody, presents a \$25,000 donation to NVTC President and CEO Bobbie Kilberg and NVTC Veterans Employment Initiative Co-Chair, David Lucien, of DCL Associates. Photo courtesy PenFed

Pentagon FCU Donation to the Northern Virginia Technology Council Supports Veterans' Employment Initiative

TV Johnson, PenFed

Despite the growing pool of human capital in the form of recently-separated veterans, local technology employers say that finding qualified workers is a key, long-term business challenge. Pairing skilled veterans with technology companies in need of their experience is an important endeavor. Pentagon FCU recently donated \$25,000 to the Northern Virginia Technology Council in support of an initiative to employ veterans

"The men and women who have returned to civilian life after service to our nation have earned our admiration, but admiration only goes so far," said President and CEO of PenFed, James Schenck. "Programs like the NVTC Veterans Employment Initiative go a long way in creating employment opportunities that enable these heroes to stand tall with pride and dignity as members of the American workforce. PenFed believes in helping people to do better. It's thrilling to be part of such a wonderful initiative."

The Veterans Employment Initiative, first launched by NVTC in August 2013, is designed to accelerate veterans' transition to civilian life by providing greater employment opportunities in Virginia. The program matches veterans with jobs, internships, mentorships, and certifications while providing support to NVTC member companies as they recruit, hire, train, and retain qualified veteran employees. NVTC is also working with the region's colleges and universities to address the skills gap faced by many veterans as they leave military service. NVTC seeks to match veteran training and certification to the workforce needs of Virginia's technology sector, and to facilitate internships and on-the-job training opportunities within the region's technology business community. NVTC is also collaborating with state and federal policymakers to expedite legislative and regulatory action that enhances a company's ability to recruit, hire, train and retain veterans.

"The NVTC Veterans Employment Initiative assists both veterans and employers, while also strengthening our regional economy and easing the transition to civilian life for those who have served our country," said NVTC President and CEO Bobbie Kilberg. "We are delighted to partner with PenFed on this important effort, and look forward to expanding our efforts through this generous donation."

Security Service FCU Donates \$5,000 to Salt Lake City's Good Samaritan House

Clarissa Rodriguez, Assistant Vice President

The Good Samaritan House of The Cathedral De Madeline believes in meeting the simplest of basic human needs—like socks during cold winter months or a sack lunch. To help, Security Service Charitable Foundation recently donated \$5,000.

"They help people of all ages and any background," said Delma Quick, manager for Security Service's Westwood branch. "I've volunteered to help hand out sack lunches and was struck by the way they provide all kinds of assistance. It's not just food—they provide emergency shelter, bus tokens and referrals."

The funds, according to Darren Williams, program manager for Good Samaritan, will be used to augment donations as well as make updates and equipment purchases to better serve those visiting the house. Open for business 365 days a year, the program is kept running by 120 volunteers who contribute more than 7,500 hours a year, helping some 300 people every week.

The Security Service Charitable Foundation helps further SSFCU's corporate goal of community service by contributing to deserving organizations and causes in the credit union's market areas.



GOT NEWS?

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



The dedicated staff of CHKD's Child Abuse Program pose with Langley Senior Vice President and CHKD Developmental Advisory Board Member Deb Vollmer (shown on right in red vest). Photo courtesy Langley FCU

Langley FCU Supports Child Abuse Program

Sue Thrash, Public Relations Director

Langley FCU presented a \$7,500 check to Children's Hospital of the King's Daughters (CHKD) for their Child Abuse Program. The program provides assessment and treatment services for children throughout greater Hampton Roads and outlying areas who are suspected of being abused and/or neglected. The main program in Norfolk is supported by satellite offices in Newport News and Virginia Beach.

CHKD's Child Abuse Program is nationally-respected in the field of child abuse identification and treatment, and is one of the first child abuse programs in the nation accredited to train pediatricians to specialize in child abuse. The program cares for approximately 1,000 children each year through medical, mental health, and forensic services.

"This team does such amazing work in our community and I am proud to be a part of their support network," stated Langley Senior Vice President and CHKD Developmental Advisory Board Member Deb Vollmer. "There is such a critical need for child abuse services in our region. With this latest donation, Langley will help to continue their work serving abused or neglected children in Hampton Roads."

In addition to supporting the Child Abuse Program, a portion of Langley's most recent gift—\$2,500—will help purchase approximately 180 sleep sacks for babies who are discharged from the Neonatal Intensive Care Unit. The sleep sacks are wearable blankets that replace loose blankets in the crib that can cover a baby's face and interfere with breathing.

#IKnowACU \$300

Odis Crosby, Jr., Media Marketing Specialist

America's CU (ACU) is sponsoring a Retweet to Win Twitter contest that started on April 1, 2015 and will end on June 26, 2015. ACU will tweet two (2) statements about our credit union each week using the hashtag #IKnowACU. Contestants will decide if the statement is "Fact" or "Fiction" and then retweet the "Fact." The Follower that retweets the most "Facts" about ACU with the hashtag #IKnowACU will receive a \$300 Visa gift card.

"This contest is a great way to prompt a proactive engagement with our members and twitter followers. Members are encouraged to seek information about ACU through staff, social media and the ACU web site. 'Fact or Fiction' tweets are a popular type of engagement that could educate a member and dispel myths about ACU and credit unions in general," said Odis Crosby, ACU's Media Marketing Specialist.

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union news!

Golf Classic Held at Topgolf Tampa on March 20

Adrienne Drew, Marketing Communications Specialist

Grow Financial participated in the 22nd Annual Golf Classic at Topgolf Tampa. This is the first time the Classic was held at a venue other than a typical golf course and the first charity golf tournament that an outside group has hosted at the new Topgolf venue in Tampa.

The proceeds for this year's golf outing benefit the National Credit Union Foundation and the Florida Credit Union Political Action Committee. Both help to ensure that the benefits of credit unions continue to help consumers throughout the Tampa Bay area.

"We decided to try something a little different this year by holding the Classic at Topgolf," said Allen Milliron, Director of Corporate Sponsorships for Grow Financial. "Comments from both the golfers and sponsors were very positive with everyone expressing they had a great time."

This year a total of 60 golfers participated in the Classic. Other credit unions besides Grow Financial included: Suncoast CU, San Antonio Citizens CU, Florida Central CU, Railroad & Industrial CU, USF Federal CU, Tampa Bay Federal CU, PowerNet CU, GTE Financial and American Eagle CU.

Industry vendors included PSCU, CSCU, Leverage/CUNA Mutual, Augeo, Allied Solutions, AXIS Data Solutions, Corporate One FCU, Corporate America CU, Shared Services for Credit Unions, Geiger, AaSys, Equifax and CU 24.

Alison Martin, Event Sales Manager at Topgolf Tampa said, "I truly enjoyed working with the folks at Grow Financial to host the Tampa Chapter of Credit Unions annual golf tournament. It was a gorgeous day, and we had a great turnout. I look forward to making it a tradition!"



Back row (from left to right): Chandler Gray, Nicolas Threatt, Ishmael Henry, D'quondre' Gadson, Brittany Turner, Ryan Lindler, Parker Robinson, Cameron Menser, Braxton McIntosh, Carlie Klein, Darius Brown Front Row (from left to right): Wayne Russ II, Sarah Brandt, Sara Jackson, Courtney Simpson, Cydney Welch, Keri Gates, Autashea Williams, Brianna Allen, Breana Brown. Photo courtesy SAFE FCU

60th Annual Membership Meeting Features High School Senior Scholarship Awards Presentation

Cathy Wood, Marketing Specialist

SAFE's 60th Annual Membership Meeting was held March 16 at the Sumter County Civic Center, where board and supervisory committee members, along with senior management talked to more than 1,200 SAFE members about the credit union's 2014 success.

The results of the board election for 2015-2016 were announced. Vern Disney and Helga Hamlin were re-elected for 3-year terms. Former employee, Paul Hilton, will be replacing James King on the Board; he will also serve a 3-year term. Employees Kathy Comer, Kim Tedder, and Mary Anderson were named to the National Association of Federal Credit Unions (NAFCU) Quarter Century Honor Roll. NAFCU recognizes employees and volunteers of credit unions around the country for 25 years of service.

The 2015 SAFE Scholarship Recipients were also recognized. Students will receive a \$1,000 scholarship towards the in-state college/university of their choice.

They are as follows: Clarendon District 1: Breana Brown, Clarendon District 2: Darius Brown, Clarendon District 3: Cydney Welch, Florence District 1: Brittany Turner, Florence District 4: Denetrice Epps, Kershaw County School: Parker Robinson, Lee County School District: Ishmael Henry, Lexington District 1: Ryan Lindler, Lexington District 2: Carlie Klein, Lexington District 3: Keri Gates, Lexington District 4: April Smith, Lexington-Richland District 5: Joshua Imholte, Orangeburg Consolidated District 3: D'quondre' Gadson, Richland District 1: Brianna Allen, Richland District 2: Nicolas Threatt, Sumter School District Wayne Russ II, Williamsburg School District: Braxton McIntosh, SCISA: Clarendon County: Cameron Menser & John Roveri II, Orangeburg County: Chandler Gray & Isaiah Sigmon, Sumter County: Sarah Brandt, Sara Jackson, & Courtney Simpson.

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.

Scott CU Continues Sponsorship of Area American Cancer Society Events

Adam Koishor, Chief Marketing Officer

Scott CU has continued its partnership with the American Cancer Society, presenting the organization with \$20,000 to sponsor the annual ACS Mardi Gras Ball fund raiser, 15 Relay for Life events and the Making Strides Against Breast Cancer walk this year.

Scott CU was also presented recently with the American Cancer Society's inaugural Mission Partnership Award. The award recognized Scott CU for sponsoring multiple ACS events, chairing an ACS event, exceeding donations of \$50,000 and assisting with raising at least \$50,000 for ACS by recruiting other companies to support the organization.

The award was presented by ACS representative Brett Schuette to SCU Community Relations Supervisor Jennifer Hess at the ACS Mardi Gras Ball fund raiser held last month.

"We are extremely honored to have been presented with an award for our support of ACS," Hess said. "ACS does great work in the effort to save lives against this disease that has already taken so many. We are proud to play a small part in that effort."

Scott CU also will support this year's Relay for Life events held throughout Clinton, Madison, Marion, Monroe and St. Clair counties. In addition to the Relay For Life events, Scott CU also will sponsor American Cancer Society's Making Strides Against Breast Cancer walk that will be held in O'Fallon in October, Hess noted.

"We are happy to again help ACS by participating with this year's events," she said. "The Relay for Life events really bring the fight against cancer into the local communities and give people a chance to support the effort. We had such a great experience with our volunteers being involved with the events last year, so we felt very strongly about continuing our sponsorship."

Scott CU will be recognized during opening ceremonies and will host bank nights for some of the Relays for Life, where team captains come into the Scott CU branches to cash in currency and have checks made payable to the ACS.

PenFed Marks the Passing of Bob Scott

TV Johnson, PenFed

“We are saddened by the March 22, 2015 passing of our friend, colleague and American patriot, Robert D. Scott,” said Pentagon FCU President and CEO, James Schenck. “Bob dedicated his life to serving others. His sterling example and the wisdom with which he blessed all of us will be terribly missed. As our longest-serving member of the Pentagon FCU Board of Directors, Bob was a storied PenFed teammate who spent more than 30 years on our board. He served as a Director, for both the credit union and its charitable arm, the PenFed Foundation, where he spent ten years as the Chairman of the Board. Throughout his tenure, Bob was looked to on many occasions to provide sage counsel and advice to help guide the credit union and its Foundation forward.”

Bob is survived by his wife Rose M. Scott; his four children: James Andrew Scott, of Colorado Springs, CO; Cheryl Ann Scott Cullivan, of Lakeland, FL; Katherine Ann Scott Magee, of Alexandria, VA, and Steven Anthony Scott, Sr., of Lakeland, FL. He is also survived by 10 grandchildren and seven great-grandchildren. He served as a member of the US Army for over 24 years and then continued working with the Department of the Army for over 20 years. He was a lifetime member and President, Emeritus, of United States of America Warrant Officers Association, to which he dedicated more than 40 years of service. Bob Scott was inducted into the Defense Credit Union Council Hall of Honor in 2014.



Bob Scott dining with his wife, Rose, at the 2015 PenFed Planning Conference. Photo courtesy PenFed

ACU Makes an Impact on Youth Savings

Amber Young, Community Relations Representative

America's CU (ACU) has been providing local school children a way to learn, save and have a blast doing it. Since 2007, ACU has been working closely with community schools and the PTA to bring financial awareness to students through their school savings program, The Tree Fort Club.

The Tree Fort Club provides children with the opportunity to set up a savings account with ACU. Prizes for contributing to their savings account are given based on the level of savings they reach. ACU attends regularly scheduled “banking days.” This is when children can bring their deposits and any questions to the ACU representative present. Children receive monthly statements and can access their account information online.

ACU appreciates the participation of schools such as Chloe Clark Elementary in DuPont, where over 100 children currently participate in this program, saving over \$50,000.

Since the inception of the Tree Fort Club, ACU has supported local schools through scholarships, donations, and sponsorship of PTA events.

Gary L. Yoho, Principal for Chloe Clark Elementary said, “We believe that teaching children about the importance of saving is wonderful. Even better, we believe in providing the real-life experience of banking that the Tree Fort Club affords them. It's been a wonderful addition to our school.”

MILITARY APPRECIATION MONTH

continued from page 1

few weeks, we will continue to monitor the Register and GPO daily.

As you know, DoD is proposing to amend its existing regulation by significantly broadening the current MLA protections to both closed-end and open-end credit products, including credit cards. Additionally, they are recommending a change in determining the status of a “covered borrower” and are altering the required disclosures provided to a covered borrower. We, along with our sister trades, provided an industry response to DoD last December, expressing our concerns with the Department's proposal; outlining the consequences, if the amended rules are put in place; and strongly urging DoD to exempt credit unions from the final rule, if approved. The proverbial jury is still out, but that said, rest assured, we will be poised and ready to respond, as needed, when the rule becomes final and is published in the Federal Register—either in May or shortly thereafter. Until then, I would ask that you focus on Military Appreciation Month and on honoring the service and sacrifice of our troops and families—past and present!

Save the Date!

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





Service CU President/CEO Gordon Simmons, far left, stands with New Hampshire Banking Commissioner Glenn Perlow, Deputy Adjutant General of the Air National Guard Brig. Gen. Carolyn Protzmann and Col. Shawn Burrus, the Commander of the 157th Air Refueling Wing, NH Pease Air National Guard, Portsmouth. Photo courtesy Service CU

Service CU Announces Member Numbers and Assets at Outstanding Levels for 2014

Lori Holmes, Service CU

Service CU once again reported outstanding results for another year of exceptional growth during its 58th Annual Meeting Thursday, March 26 at the Frank Jones Center in Portsmouth.

Service CU's exemplary 24/7 Live Person Service, state-of-the-art technology delivery, philosophy of exceeding members' service expectations, vision and sound management are among the top reasons for consistent record-breaking growth year after year.

Speakers Deputy Adjutant General of the Air National Guard Brig. Gen. Carolyn Protzmann and New Hampshire Banking Commissioner Glenn Perlow spoke to the nearly 300 members attending the Annual Meeting, applauding Service CU for their enormous support to their communities.

Col. Shawn Burrus, the Commander of the 157th Air Refueling Wing, NH Pease Air National Guard, Portsmouth Mayor Robert Lister, and Senior Vice President and General Counsel of the Credit Union Cooperative Association Mary Ann Clancy were also in attendance.

Service CU's assets and member numbers reached unprecedented levels in 2014, and the credit union paid out \$12.9 million in dividends to its members. Its loan portfolio reached \$1.8 billion with a significant increase of \$241.6 million from the prior year.

Service CU won the Army Credit Union of the Year award for the second consecutive year. It also received two Diamond Awards for community/public relations and digital marketing categories as well as a Credit Union National Association technology excellence award. Service CU was the recipient of several Reader's Choice awards in New England and Germany.

"In 2014, we realized record numbers once again which allowed us to deliver to our members what they want when they want it, as quickly and efficiently as possible with little effort expected of them," says Gordon Simmons, President/CEO of Service CU. "This growth in numbers gives us the important opportunity to invest in convenience services and additional access points for our members. Our goal is to give back to our loyal, valued members."

New Program to Assist Local Designers

Joyce Wells, SAC FCU

Omaha Fashion Week (OFW) is excited to announce a special partnership with SAC FCU to assist the local designer community. Omaha Fashion Week has helped designers get started by providing critical exposure during biannual fashion shows. The majority of designers have gained sales over the years, with some bringing in up to \$50,000 in revenue. OFW founder and producer, Nick Hudson, is excited about the future. "We have proven that there is a talented community here. The next big stage is to support growth of these small businesses and that takes some different resources," he said. "That is why we were excited when SAC FCU decided to increase their involvement." SAC has been an OFW sponsor for three years and is expanding its involvement to nurture individual designers into sustainable businesses.

"Our goal is to help small business owners and entrepreneurs by partnering with them to meet their business' financial needs," SAC FCU CEO, Gail DeBoer said. "SAC's partnership with Omaha Fashion Week, and the designers and business owners, who support the event, is a way for us to extend our services to the design community. There is high potential to create jobs and expand businesses through OFW and SAC is proud to be a part of the movement."

The SAC partnership with OFW has a number of facets:

- An expanded package of prizes has been announced, giving more opportunities to the designers, hairstylists and models involved in OFW productions.
- A program of business and financial advice is being provided through the partnership that will support designers by helping them develop business plans, and enhance how they manage their business growth.
- Credit products are being tailored specifically for designers that will dovetail with the business and financial advising program.



DCUC's 22nd Annual VADM Vincent Lascara Golf Tournament

Janet Sked, DCUC Conference Manager

They say, "A classic never goes out of style," and that's just the case with Spanish Trail Country Club. Opening in 1984, the Club then and now is proud to offer one of the Southwest's finest golf courses, a 27-hole-championship course designed by the pre-eminent, Robert Trent Jones, Jr. The course, which has been home to the PGA Tour's Las Vegas Invitational, sits among undulating hills with tree-lined fairways, over 120 bunkers, and fifteen lakes bearing streams and waterfalls. Three distinctive nine-hole-layouts encircle the Club—the Sunrise, Lakes and Canyon nines.

When you drive through the Spanish Trail gates, you feel as though you are in another world. The setting of manicured emerald-green lawns, dotted by Pine and Palm trees, invites you to feel as though you are in a tropical oasis, not in the middle of a large desert. The Club is nestled in a 640-acre residential enclave, and conveniently sits just four miles west of the Las Vegas Strip.

Join us at this spectacular course for this year's golf tournament. Register online today at www.d cuc.org. If you have already registered for the conference, but would like to add golf to your plans, call Lizette Krajnak at 202-638-3950 and she will help you!

Many thanks to CUNA Mutual Group for their continued support and sponsorship of the Golf Tournament, the Awards and Luncheon!

Hanscom FCU Presents Matching Grant for Board Memorial Award

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU recently presented a \$1,500 donation to the Natick Soldiers Systems Center Civilian Welfare Fund. The funds, provided by the Armed Forces Financial Network, match the Board Memorial Award presented to the group by the credit union last fall.

The Civilian Welfare Fund organizes a variety of activities for both military and civilian personnel at the U.S. Army Natick Soldier Systems Center, boosting morale through social events it is committed to holding on at least a monthly basis.

"We are proud of our association with AFFN," said Chairman of the Board Paul Marotta. "They have been stalwart in their support of our work in providing our members with cost-effective and convenient access to their money. The Civilian Welfare Fund provides a vital service, and we are grateful to AFFN for allowing our gift to multiply."



*Matthew Stratton receives his award.
Photo courtesy Tinker FCU*

TFCU SVP/Director of Marketing Matthew Stratton Honored for "Tireless" Advocacy of Credit Union Rights

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) Senior Vice President/Director of Marketing Matthew Stratton was honored as the recipient of the 2014 Troy Higgins Political Activist of the Year Award, presented to him recently by the Oklahoma Credit Union Political Action Committee. This award recognizes his achievements in advocating for credit unions and their members at the capitols in both Oklahoma City and Washington, D.C.

"Matt has served as TFCU's governmental affairs liaison for well over a decade," said TFCU President/Chief Executive Officer Michael D. Kloiber, "and he is very deserving of this award for his tireless efforts. He spends many hours reviewing new bills that could affect credit unions and actively pursuing an outcome that will benefit the credit union movement and protect the rights of credit union members."

Stratton serves on the governmental affairs committee of the Oklahoma Credit Union Association, which is the Oklahoma arm of the tri-state Cornerstone Credit Union League. He works closely with governmental affairs staff at the Credit Union National Association and the National Association of Federal Credit Unions.

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The Alaska USA Foundation has donated \$15,000 to support Big Brothers Big Sisters of Alaska's Operation Bigs program. Pictured (from left) are Dan McCue, Alaska USA Senior Vice President Corporate Administration, Gracia O'Connell, Big Brothers Big Sisters of Alaska board member and Alaska USA Documentation and Compliance Officer, Rachael McPhearson, Development Director of Big Brothers Big Sisters of Alaska, and Chris Wilder, Alaska USA Vice President of Branch Administration for Alaska. Big Brothers Big Sisters in Alaska received \$15,000 for their Operation Bigs program, which seeks to provide mentors for children of military families. The Alaska USA Foundation also donated \$10,000 to The Greater Hope Foundation in Southern California to assist with the launch of the Parent Child Interaction Therapy Program. The program focuses on counseling support for families with children aged two to seven with extreme disruptive behaviors. Photo courtesy Alaska USA FCU



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