



ALERT

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CEO UPDATE

The Gift that Keeps Giving

Roland "Arty" Arteaga, President/CEO, DCUC

Last week the CFPB released a tool for educators and financial counselors to assess the financial well-being of their clients...your members. The announcement and release of this "first-of-its-kind-tool" could not have come at a better time, as over the next two weeks, millions of adults will be formulating their New Year's resolutions.

As noted in a *Newsday* article written by Amy Onorato last December, an estimated 44 percent of adults across the United States planned on at least one resolution for 2015. And according to a Nielsen poll reported in January of this year, spending less and saving more (getting fiscally fit) was one such resolution—ranking fourth behind staying fit, losing weight (aka physical fitness) and living life to its fullest.

Based on past trends, I am confident physical and financial fitness will again dominate the top ten resolution list for 2016...and given your financial education/counseling role (on base), I believe CFPB's Financial Well-Being Tool can be used as a means to achieve an end! An end that according to research at the University of Scranton (January 2015) reveals that only eight percent of those who make a New Year's resolutions actually succeed in keeping them.

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VIEW FROM THE BOARD

The Season to Give

Denise Floyd, President/CEO, Fort Sill FCU; DCUC Board Chair

With the holiday season fast approaching, there are many lights to be hung, trees to be decorated, and many gifts to be bought. We can easily get wrapped up in the commercial aspect of Christmas, but we also strive to energize our efforts in generously helping others. I recall the sayings " 'tis the season to give" and "the joy of holiday giving." During the holiday season, we are inspired to help those less fortunate within our communities. The holidays always tend to bring out the jolly in us and put us in the spirit of giving. I have often wondered why it is only one time out of the year people are more inclined to give. Shouldn't we be willing to help others all year round?

I believe this holds true in business as well. Who has the best deal? Best sales? Best service? We should not just seek to offer our members great service during the holiday season but show them our best year-round. We have the opportunity to know our members and reach out to them within the community and show them a caring heart. Here at Fort Sill Federal Credit Union we do just that. We reach out to the community by providing several financial workshops and seminars throughout the year to help, educate, and advise many youth, military, and many families on their financial needs.

Getting to know the community personally and already knowing the intricacies of particular products or programs that we already offer, we can better advise our members on what could be more beneficial to them, sometimes even on things that they are not personally aware of. When we take that extra step to create relationships and gain knowledge of our members and their needs, this helps us develop new products to better serve them personally. These members trust us with their finances and this is our way of saying "Thank you." We strive to uphold the credit union motto of *People Helping People!*

Throughout the year, FSFCU plays a supporting role in our efforts to give back by assisting nonprofit organizations such as the March of Dimes, Fort Sill's Family and Morale, Welfare, and Recreation events, and Lawton-Southwest Oklahoma Homeless Veterans Stand Down. The Homeless Veterans Stand Down provides free food, clothing, boots, showers, haircuts, dental exams, medical screening, legal advice, housing and work options, and so much more. This takes serving those who serve our country to a whole different level and opens our hearts to give all that we can to those who were willing to make the ultimate sacrifice for our country. FSFCU is filled with pride to know what an impact we have created within the community and the ability to make people's lives brighter through each of these events because we know the value of giving our time can mean the world to our members.

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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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PenFed President and CEO James Schenck (left) and U. S. Military Academy at West Point Superintendent LT GEN Robert Caslen pose shortly after the Veterans Day closing bell ceremony at the NASDAQ. Photo courtesy PenFed

PenFed CEO Joins Fellow West Point Alumni at NASDAQ

Sixty CEOs Who Graduated West Point Attend NASDAQ Closing Bell Ceremony

T. V. Johnson, VP, Corporate Communications

Sixty CEOs who are alumni of the U. S. Military Academy at West Point converged on Wall Street for the closing bell ceremony at the NASDAQ in honor of Veterans Day. PenFed President and CEO James Schenck said that the gathering was indicative of the key role that veteran hiring plays in corporate America. “The former Army officers attending the closing bell ceremony are a small representation of the former service members who hold key leadership positions in many businesses,” said Schenck.

The Veterans Day NASDAQ closing bell ceremony serves to spotlight the benefits of hiring veterans while bringing attention to needs of those who have served the nation. PenFed approaches veterans’ initiatives holistically. The credit union seeks out opportunities to hire veterans, and through its charitable arm, the PenFed Foundation, it focuses on assisting veterans, active/reserve personnel and their families. The foundation uses a range of financial programs designed to provide relief from financial hardship and follow up with educational and advisory tools to promote financial readiness.

Schenck says that those in the defense community, veterans and their families will remain a strategic focus of the foundation. “Anyone who has worn the uniform has paid their citizenship dues in full,” he said. “When those heroes need heroes, it is the mission of the PenFed Foundation to be there to answer the call.”

VIEW FROM THE BOARD continued from page 1

Most importantly we need to remember those serving and making the sacrifice to ensure us of our freedom. There are many families out there that will feel incomplete this holiday season because their loved ones are deployed and serving overseas. We often thank those who serve in our military, but are we truly thanking their families because they are making a sacrifice as well by not having their loved ones home for the holidays? Our credit union employees are generous and have a passion to touch the lives of our military community and make their holiday season full of joy.

May your holiday season be filled with love, laughter, family, and joy and remember to keep your Christmas heart open all year round.

DEFENSE CREDIT UNIONS IN THE NEWS

DALEVILLE, AL—**Army Aviation Center FCU (AACFCU)** now offers shared branching services at its Ozark South branch. Shared branching allows AACFCU to conduct deposits and withdrawals, cash checks, transfer funds and make loan payments along with other services as if the member were at his own credit union. “We are excited to offer shared branching as it allows us to be more accessible to our neighbors and help those from outside of our local area,” said Paulette Green, AACFCU Ozark South branch manager. AACFCU also offers shared branching services at four other locations... LIVE OAK, TX—**Randolph-Brooks FCU (RBFCU)** has exceeded \$5 billion in total lending for the first time in the credit union’s 63-year history. RBFCU has experienced unprecedented success in all facets of lending, including mortgage loans, auto loans, small business loans and credit cards. The financial institution attributes its continuing lending success to responsible financial practices, competitive low rates and convenient service designed to make the loan process easy for members. “As a credit union, we are able to invest any money we make back into providing free and streamlined services, adding new benefits and consistently offering low interest rates to our members,” Sonya McDonald, chief lending officer for RBFCU, said. RBFCU led the market in lowering auto loan rates in 2009, and continues to be among the most competitive lenders in the region.



Left to right: Bettie Campbell, Dover Federal Business Dev., members of the DAFB First Sergeants' Council, and David Clendaniel, Dover Federal CEO. Photo courtesy Dover FCU

Local Airmen Recognized with Generous Holiday Donation

Kyle Merritt, Marketing Communications Specialist

One hundred local military airmen and their families were able to enjoy a traditional Thanksgiving Day meal, thanks to a generous \$3,000 donation on behalf of Dover FCU. This program, provided by the First Sergeants' Council, is designed to help provide military families with a traditional holiday meal that they would not be able to afford on their own. Dover FCU has been an avid supporter of this program and is pleased to continue the tradition with this annual donation as a means of honoring the service and sacrifices of airmen and their family.

Dover Federal CEO, David Clendaniel stated “During the Thanksgiving Holiday, Dover Federal would like to thank our military for their service, sacrifice, and dedication. America would not be the great country that we are without you! We know that it is not only the military members that sacrifice, so we want to take this time to also thank your families as well for their support and all that they do in order for airmen to do their job.”

Service CU Supports Greenlight A Vet

Lori Holmes, Service CU

With Veterans Day arrival, Service CU was ready to champion Greenlight A Vet, a national initiative. The campaign encourages individuals to change one light to green in a visible location and keep it glowing every day as a symbol of appreciation and support for this country’s Veterans.

Service CU offered green light bulbs to members and non-members free of charge at its branch locations. The light bulbs were available on a first come, first serve basis, which began November 7. The credit union corporate headquarters was lit green beginning the evening of November 10 in support of this Veterans appreciation campaign.

“Service Credit Union’s support for Greenlight A Vet is another way for us to show our gratitude for all that the military has done to defend our great nation,” said Gordon Simmons, President/CEO of Service CU. “It seems especially fitting with Service Credit Union’s strong connection to the military and veterans that we are involved in a big way and help our communities participate as well.”

Security Service Charitable Foundation Donates \$2,500 to Buy Socks

Jon Coker, SSFCU

While it may seem like a simple gift, a pair of socks can make a big difference to someone less fortunate in the winter. Thanks to a \$2,500 donation from the Security Service Charitable Foundation, the Pueblo Cooperative Care Center can provide a new socks to the thousands of men, women and children it serves.

“Socks are such a small thing—yet so essential—especially as the weather turns cold,” said Jim Laffoon, president and CEO of Security Service. “The Cooperative Care Center has a tremendous, 33-year track record in Pueblo, and it’s our honor to be able to provide extra support to relieve some of the burden on the local churches.”



Hanscom FCU employees and veterans Burke Wallace, Carol Bergeron, Lola Johnson and Kim Johnson receive medals from CMSgt. David Anthony in honor of their US military service. Photo courtesy Hanscom FCU

Hanscom FCU Staff Service Veterans Honored by Hanscom AFB

Patricia Warden-Conty, Marketing Communications Manager

Four Hanscom FCU employees were honored as US military veterans. Chief Master Sergeant David Anthony visited the Hanscom FCU headquarters, gave each person a medal to commemorate their service.

“We serve veterans who are members every day, and we support veterans’ organizations through our charitable foundation,” noted Hanscom FCU Chairman of the Board Paul Marotta. “To have veterans among our employees as well provides a perspective we could not get anywhere else. I commend each of them for their service to our country.”

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

RBFCU Spreads Holiday Cheer to Members with Big Cash Back Rewards

Inez Maldonado, Marketing Communication Specialist

‘T is the season for giving back and one credit union is already joining in the spirit by gifting its members a little extra room in their holiday spending budget this year. Thanks to credit card rewards from Randolph-Brooks FCU (RBFCU), the credit union recently returned more than \$2.9 million in cash to its members.

All year long members have been earning cash back rewards on purchases made using their Gold CashBack or Platinum CashBack Rewards MasterCard® credit cards, and now those large and everyday purchases are finally paying off. Since the reward cards’ inception in 1994, RBFCU has given more than \$40 million back to members in cash back rebates.

“Our card program gives us the opportunity to reward our members for their loyalty while helping them to save money and earn money,” said Mary O’Rourke, chief of staff for RBFCU. “Members benefit from low interest rate payments, while earning cash back on the purchases they make. We’re happy to make this disbursement to our members for the upcoming holiday season, so they can also give back to their families and the community.”

Belvoir Federal Shares the Love with St. Jude Children’s Research Hospital

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU participates in the Share the Love Campaign, hosted by CU Solutions Group. The credit union submitted a video that showcases how Belvoir Federal helps the community in an effort to gain votes to win \$10,000 for St. Jude Children’s Research Hospital.

The nationwide campaign allows credit unions to produce videos of their random acts of kindness performed in the communities they serve while attaining votes in an effort to win thousands of dollars for a charity of choice.

Belvoir Federal selected St. Jude Children’s Research Hospital as their charity of choice. The families at St. Jude never receive a bill. Those who seek out this organization are looking for hope and that is exactly what St. Jude offers—a ray of sunshine as “No child should die in the dawn of life,” stated Danny Thomas, the founder of St. Jude Children’s Research Hospital.

CU Solutions Group will award \$105,000 to charities of the credit unions’ choosing and \$15,000 to participants who vote. At the beginning of November 2015, nearly 150,000 votes had been cast.



Mark Your Calendars!

DCUC 53rd
Annual Conference
Boston, MA
August 14–17, 2016

NHHS Marching Band Appears in Macy's Day Parade in New York

Michael Bateman, Fort Knox FCU

From Columbus Circle to Herald Square, the North Hardin High School Marching Trojan Band displayed their musical talents and showmanship as participants in the 89th Annual Macy's Thanksgiving Day Parade in New York City.

Once again, the Macy's Day Parade was a huge success with its collection of performers, floats, and of course, the famous big balloons that are the signature of this iconic holiday event. "To be in the Macy's Parade is an exciting and a once in a lifetime experience for our kids," said Brian Froedge, North Hardin High School Band Director. "We are extremely proud of this group of students and proud to represent our home community," he added.

The Thanksgiving Day appearance was the culmination of more than 18 months of preparation and fund raising to get the 215-member band, staff and chaperones to New York. Helping to finance the trip was Fort Knox FCU, which was among the first contributors with a keystone donation of \$10,000 to defray the band's travel expenses. Fort Knox Federal also participated in other fund raising activities starting with a gala kick off dinner on November 8, 2014 at the school.

"When we first heard that North Hardin High's band had been invited to march in the Macy's Parade, we immediately wanted to help these deserving students realize their once in a lifetime opportunity. Along with being the keystone corporate contributor, Fort Knox Federal staff members have worked alongside school officials and band boosters to raise the money for this trip," said Ray Springsteen, President and CEO of Fort Knox FCU.

Scott CU Gives Over \$1.3 Million Back to Members

Adam J. Koishor, Chief Marketing Officer

Just in time for the holidays, area residents who have savings accounts or loans with Scott CU are putting extra money in their pockets. Scott CU declared a bonus dividend and loan interest rebate in November, giving over \$1.3 million back to members. The money was directly deposited into Scott CU members' accounts.

In addition to paying higher-than-market rates on its members' accounts, Scott CU has given active members an additional 3.00% Annual Percentage Yield bonus dividend on their deposits and a rebate of 3.00% of the interest they paid this year on any loan or credit card to thank them for their loyalty.

Scott CU continues to be a sound financial institution with growth in total membership to over 131,000 people, as well as increases in deposits and loan volume.

The Scott CU Board of Directors approved the bonus dividend and the loan interest rebate as another way to share the success of the credit union in 2015 with its members.

"Since members own the credit union, this is a great way for us to thank them and share our success," said Scott CU President & CEO Frank Padak. "This is one of the benefits of being a member with accounts at Scott Credit Union. Since we are a not-for-profit cooperative, we give our earnings back to members through dividends, loan interest rebates, better rates on savings, lower rates on loans, lower fees and the most convenient services possible. Our structure is really the best for the consumer. When we do well, everyone benefits."

Over the past seven years, Scott CU has given bonus dividends and loan interest rebates back to members totaling over \$7.7 million, Padak noted.

"We have been able to issue a bonus dividend to our members for 24 consecutive years," he added. "For the past nine years we also were able to give the loan interest rebate. Our members are the reason we have been successful and it is nice to show them that active membership in our credit union is a good decision on their part."

Warm Meals Warming the Hearts of Homebound Seniors

Kyle Merritt, Marketing Communications Specialist

Every day over 4,000 homebound seniors in Delaware receive what may be their only meal of the day from Meals on Wheels. Meals on Wheels provides meal deliveries for the senior citizens of Delaware who may have trouble leaving their homes due to lack of mobility or other resources. Not only does the organization provide food for homebound seniors, but the delivery personnel are sometimes the only human interaction the clients have throughout the day. Meals on Wheels Delaware recently received a generous \$7,000 donation to benefit their organization from Dover FCU.

In addition to serving as the presenting sponsor for Sip and Savor, Dover Federal contributed an additional \$1185 on behalf of employee pledges raised from Dover Federal jeans day fundraising efforts held throughout September. To make a difference in the life of a senior visit www.mealsonwheelsde.org.

Service CU Donates to CERF

Lori Holmes, AVP of Marketing

Service CU recently presented Chaplain Steven Veinotte, of the Chaplain Emergency Relief Fund (CERF), with a generous contribution to assist military families during the holiday season.

The Chaplain Emergency Relief Fund provides timely and temporary financial assistance to military families in their time of need. The fund was established in 1990 and since that time, the fund has helped families in New Hampshire cover rent, mortgage, medical and utilities expenses. Any person who is serving in a military unit stationed in New Hampshire or with anyone with a home of record in New Hampshire is eligible for the fund.

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



Andrews FCU's Oma George (left) and Polly Quinn, Marketing Director (right), present Janet Grampp with a check for PCFC. Photo courtesy Andrews FCU

Andrews FCU Supports Parents and Children Fighting Cancer

Scott Bolden, Andrews FCU

Andrews FCU recently presented a check in the amount of \$3,085.00 to support Parents & Children Fighting Cancer (PCFC). PCFC's mission is to improve the quality of life for children with cancer and to provide support for their families. PCFC supports families who are receiving treatment, or have previously received treatment at Walter Reed National Military Medical Center.

"We are always ready to assist our service members and their families in any way we can," said Oma George, Chief Retail Officer, Andrews FCU. "However, I would be remiss if I did not give a huge shout out to the awesome members of Andrews Federal who made this contribution possible."

During the summer, Andrews Federal offered a Skip-a-Pay promotion on qualifying loans for its members. As a part of the promotion, members agreed to donate \$5 of their fee to the Fisher House Foundation in support of this worthy cause.

Security Service Charitable Foundation Makes Military Families a Priority

Jon Coker, SSFCU

Security Service FCU has deep roots in the military community. It is only fitting the credit union's charitable foundation would continue its support for the men and women who serve our country. The Security Service Charitable Foundation donated \$10,000 donation to the USO of South Texas. This branch of the USO serves to support the Naval Air Station Corpus Christi.

"I have personally seen the value this organization brings to military families in our area," said Julie Balboa, vice president for Security Service FCU's South Texas District. "We are proud to make this donation in support of our service members and their families in recognition of all they do to serve our country."

The funds will be used to buy food and baby supplies, provide free lunches and purchase a new computer for the USO computer room. USO of South Texas provides services in Nueces, Kleberg, Aransas and San Patricio counties. Last year, the organization helped more than 10,000 military members and their families.



Alaska USA Fairbanks Donates to Community Food Bank

Alaska USA Fairbanks employees, presents a check to Ann (far right) a representative from the Fairbanks Community Food Bank, one of 17 community food banks benefiting from the Alaska USA Cash for Cans food drive. Overall, Alaska USA members donated more than \$76,000 for food banks. Photo courtesy Alaska USA

VA and PenFed Foundation Work Together to Prevent Veteran Homelessness

T. V. Johnson, VP, Corporate Communications

The Department of Veterans Affairs (VA) is teaming up with the Pentagon FCU Foundation (PenFed Foundation) to strengthen efforts to prevent Veteran homelessness. This new partnership will expand the PenFed Foundation's existing Military Heroes Fund Emergency Assistance Program to include all Veterans. Previously, the program was available only to Veterans of the Operation Iraqi Freedom/Operation Enduring Freedom (OIF/OEF) conflicts.

Through this partnership, the PenFed Foundation and VA will work together to provide emergency financial assistance for Veterans who are experiencing unexpected financial setbacks and are at risk of becoming homeless. The foundation will be able to provide emergency financial assistance for Veterans in need of one-time payments for back utilities, creditors, security deposits, and rental deposits. To date, the PenFed Foundation's Military Heroes Fund has already provided more than \$4 million in assistance to Veterans.

As a part of the partnership, Veterans Health Administration (VHA) Homeless Program staff will connect Veterans who are facing overdue or arrearage payments to the PenFed Foundation for emergency financial assistance. This partnership and pledge embodies the mission of MyVA, launched last year to reorient VA around the needs of Veterans by collaborating with Veterans, employees, private industry, nonprofits, and other stakeholders.

"VA's new partnership with the PenFed Foundation will greatly benefit Veterans who are facing overdue bills and are at risk for homelessness," said VA Secretary Robert A. McDonald. "As we work with local communities throughout the Nation to help them end Veteran homelessness, partnerships like these are critical to ensuring we are doing everything possible to support Veterans who may be facing financial hardship and are at risk of losing their homes. Whether through their Military Heroes Fund or their support of the Defenders Lodge, the PenFed Foundation has shown they are dedicated to improving the lives of Veterans and we are proud to call them a partner."



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DCUC 53rd Annual Conference
Boston, MA • August 14-17, 2016

Belvoir Federal Serves Meals to Soldiers During the Holidays

Amy McConnell, MBA, Marketing & Public Relations Manager

On Thanksgiving, Belvoir FCU served 537 meals to soldiers and their families. Sixteen Belvoir Federal employees and their families arrived in two shifts throughout the day to help Fort Belvoir's Dining Facility (DFAC) serve a delicious Thanksgiving feast.

"Holidays are a special time to spend with loved ones and at Belvoir Federal, the base and the soldiers are a part of our family. It was a great privilege to be able to serve a holiday meal to those protecting our great nation. We are thankful to our post, our members, and the opportunity to give back to our community," stated Patricia Kimmel, CEO/President of Belvoir FCU.

Belvoir FCU is a financial institution of people helping people. We are an organization that participates in our community and lends a supportive hand when the opportunity arises. Belvoir Federal thanks all the men and women serving our country and appreciates all the sacrifices every soldier offers.



Left to right: Langley AVP Corporate Relations Gary Hunter, Red Cross Major Gifts Officer Susan Giannasi, Langley President/CEO Tom Ryan, and Red Cross Executive Director Lorri Powers. Photo courtesy Langley FCU

Langley FCU Donates \$10,000 to the Red Cross

Sue Thrash, Public Relations Director

Langley FCU presented the American Red Cross Hampton Roads Chapter with a \$10,000 check for their annual campaign. This donation allows the Red Cross to continue offering aid to those who have been displaced by natural disasters or fires in their homes in Hampton Roads.

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

As one of the nation's premier humanitarian organizations, the American Red Cross is dedicated to helping people in need throughout the United States and, in association with other Red Cross networks, throughout the world. Last year in Virginia, the Red Cross supported the community by:

- Assisting 3,862 individuals with disaster relief services
- Helping 4,385 service members and their families with emergency communications
- Installing 837 free smoke alarms in homes
- Collecting 134,203 units of blood
- Teaching 104,747 students in CPR/First Aid, water safety, and caregiving courses



Left to right: Arnold J. Norem Jr., Financial Readiness Program Manager for AFCS; Amy Tiemeyer, ACU Military Relations Liaison; Mr. Soma, President of the Madigan Foundation; Leslie M. Burger, MD, FACP; Major General, US Army (Ret), Col. Kosinski, 62nd Airlift Wing Commander; Ken Leonard, ACU President/CEO; Michelle Bourn Nisqually, Red Wind Casino Marketing Administrative Assistant; Amy Hales Luekenga, Santa's Castle President; Chief Master Sgt. Tico Mazid, 62nd Airlift Wing Command Chief; and COL Tim King, the Deputy Chief of Staff for I Corps. Photo courtesy ACU

Annual Tournament Raises \$36,000 for JBLM Charities

Amy Tiemeyer, Military Relations Liaison

America's CU (ACU) presented the funds raised from its 15th annual golf tournament to the Santa's Castle, Madigan Foundation, and the Food Basket Program on JBLM. The tournament was held on November 6th and the community once again came out to help ACU raise money to benefit local military families.

The tournament was originally created to help the founder of Santa's Castle get her program off the ground. It was then expanded to ensure our JBLM military has food for the holidays by supporting the Food Basket Program. The final piece was to help pay for military families' medical costs, not covered through insurance, by donating to the Madigan Foundation. Because of the generous donations from the sponsors and the success of the Turkey Shoot golf tournament, they raised \$36,000 to donate to all three charities. An estimated \$500,000 has been donated in the fifteen years the tournament has occurred.

This year ACU was honored to include a new presenting sponsor Nisqually Red Wind Casino, graciously choosing to donate \$7,500, to this year's tournament. ACU would also like to thank the following sponsors for their support of this tournament: Our Award Sponsor: Northwest Motorsports; our Big Turkey Sponsors: Cigar Daddies, Swarner Publications, Tactical Tailor, Sunset Chevrolet, Cascade Print Media, and Fast Signs; our Little Turkey Sponsors: Little Caesars and ACU Financial; Hole in One and Hole sponsors: Proforma Strategic Advantage LLC, The Madigan Foundation, Omni Financial, Cook Security Group, US Family Health Plan, Sound CU, Boom, Verizon Wireless, Airstreams, Geico, CUNA Mutual Group, Cannon Construction, Evergreen Home Loans, the Association of the United States Army (AUSA) Captain Meriwether-Lewis Chapter, and USO NW.

This year all the military that played were sponsored by local area businesses. The salute to the troops' sponsors were: Immedia, Arrow Cleaning, Clear Channel Outdoor, The Defense CU Coalition, Albers & Company, Custom Impressions, Immedia, Allied Solutions, Cigar Daddies, and USO NW.

ACU also like to thank the Walmart Lakewood Store, Starbucks, Costco, and Dimitri's Gourmet Mixes for continuing to make the event one that helps our golfers brave the elements in the spirit of charity.

Kenneth S. Leonard, President/CEO of ACU, commented, "it's a passion to grow this event each year in support of our military and all they do on a daily basis."

Frontier Community CU Makes Award-Winning Financial Literacy Program Free for Local Classrooms

Rachel Yentes, Public Relations, Banzai

Frontier Community CU is working with Banzai, a national award-winning financial literacy program, to make curriculum available to 16 local schools free.

"Banzai is a web-based financial literacy program. Kids get their own accounts, and they work through assignments that are based on real life," Morgan Vandagriff, co-founder of Banzai, said. "But because Frontier Community CU is sponsoring it, local schools get it for free. More than ever, it's important that kids develop sound financial skills to prepare them for the real world, and Frontier Community CU realizes that and they're doing something about it."

Banzai is an interactive, online program supplemented by printed workbooks which aligns with state curriculum requirements for personal finance education. It has become the largest program of its kind, servicing more than 17,000 teachers and available in all 50 states.

Frontier Community CU has offered time, money, industry experience, and a variety of credit union resources to help local schools teach personal finance in the classroom. Students using the program are exposed to real-life scenarios where they learn to pay bills and balance a budget. Students must learn to manage unexpected expenses such as parking tickets, interest charges and overdraft fees. The educational program also introduces students to auto loans, bank statements, entertainment costs, savings and more.

"Too often students get out of school and they just aren't ready for the financial roller coasters life can give us," Vandagriff said. "Banzai teaches students to navigate those twists and turns and come out on top. We're excited to work with Frontier Community Credit Union to improve financial literacy in their local area."

Frontier Community CU, President/CEO, Michael Augustine says, "Interest in the program has taken off like wildfire. Twelve teachers from nine different schools have already taken advantage of it. We're proud to partner with Banzai and support our local teachers in this effort."

Travis CU Granted Community Development Financial Institution Designation by U.S. Treasury's CDFI Fund

Sherry Cordonnier, Director of Corporate Relations

Travis CU announces its certification by the U.S. Treasury's Community Development Financial Institutions (CDFI) Fund. Only 808 organizations in the United States are certified CDFIs, including loan funds, credit unions and community banks. To receive this certification, financing organizations must have a primary mission of promoting community development and must provide development services in conjunction with their financing activities.

CDFI certification allows Travis CU to better serve low- and moderate-income consumers and promote financial inclusion in the counties the credit union serves. The benefits of certification include access to financial grants from the CDFI Fund, partnership opportunities with financial institutions that are seeking Bank Enterprise Awards, access to New Market Tax Credits and the enhanced ability to raise funds from foundations, corporations and state and local governments.

"CDFI certification is a valuable credential that helps credit unions increase their capacity to meet the needs of low-income consumers and to develop strategic partnerships to better connect with the community," says Barry Nelson, president and CEO of Travis CU. "In addition to the wide range of products and services we offer all our members, CDFI certification allows us to expand what we can provide to the low- and moderate-income members we serve."

Currently, the credit union offers products and services at substantial savings that consumers of modest means need and use. These products and services include traditional deposit and loan accounts and special programs such as small balance savings and investment products. They also include loans so members can borrow smaller amounts at favorable rates and break the cycle of high-interest payday loans. Specialized money management programs help members manage their personal finances and provide additional flexibility and options for military members, teachers, police officers, fire fighters, health care workers and people with disabilities.

Army Aviation Center FCU Donates to Food Banks During 2015 Holiday Season

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) donated hundreds of pounds of food to local food banks following its annual food drive. Each October, AACFCU employees and members come together in a company-wide effort to collect food and supplies for local organizations. This year, they assisted nine organizations in preparing for the holiday season.

Donations were given to the following organizations:

- Light of the World Ministries in Daleville, AL
- First United Methodist Church of Daleville in Daleville, AL
- Enterprise Christian Mission in Enterprise, AL
- Wiregrass Area United Way Food Bank in Dothan, AL
- Dale County Rescue Mission in Ozark, AL
- Pike County Salvation Army in Troy, AL
- Bay Area Food Bank in Mobile, AL
- The Matrix in DeFuniak Springs, FL
- Caring and Sharing of South Walton in Santa Rosa Beach, FL

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



Adria Wilson, an employee of Fort Lee FCU, assists a student with financial decisions during the simulation. Photo courtesy Fort Lee FCU

Fort Lee FCU Hosts Money Management Simulation at Richard Bland College

Sarah Marks, Fort Lee FCU

Fort Lee FCU recently hosted a "Mad City Money" simulation at Richard Bland College of William & Mary. The simulation was a follow-up to a Money Management Seminar.

Mad City Money is a hands-on simulation that gives students a taste of real world financial situations. Students are assigned an occupation, salary, spouse, student loan debt, credit card debt, and medical insurance payments. Participants build a monthly budget based on their incomes. They visit nine merchants in Mad City to purchase housing, transportation, food, day care, and other needs. There's a mall for wants and, of course, a credit union for financial services. The Fickle Finger of Fate randomly visits each participant during the simulation and distributes unexpected windfalls and unplanned expenses. Forty-nine students participated in the simulation, as well as the nine students and staff who volunteered as merchants.

Fort Lee FCU partners with schools, colleges and businesses in the community to provide financial education through various workshops, seminars and other events. FLFCU is looking forward to partnering with Richard Bland College to host additional financial education events throughout 2016.



Front: Annette Angeles; middle, left to right: Leslie Haas, Ruth Adams, Dody Millard; back, left to right: Steve Deere, Don Slone (R-G FCU, Chairman of the Board), Shawn Beltz. Photo courtesy RG FCU

R-G FCU & AFFN Team Up at the Pump to Proudly Serve Veterans

Article provided by AFFN

For the third consecutive year, R-G FCU has honored our US Service Members on Veterans Day by giving back at the gas pump. This year, the R-G FCU Team, employees, executives, and board volunteers, each took turns serving over 130 Veterans with pride, topping off at over 1,500 gallons of petroleum!!

The R-G Team was more than happy to bear the elements of cold and wind for the simple satisfaction of saying “THANK YOU” to our Veterans.

Veterans pulled away with full tanks, smiles from ear to ear, and full hearts with the knowledge and gratitude that their service to our Nation is truly appreciated by R-G FCU.

“I know that the R-G Team looks forward to this annual event surprising our Veterans with service with a smile, not to mention a paid-in-full receipt at the end of every transaction!” said John Broda, AFFN President & CEO. “AFFN is proud to support the R-G FCU Team with the 2015 AFFN Matching Grant, allowing R-G FCU to give back to our US Service Members and their families,” he added.



1st Advantage Colleagues Adopt 50 Senior Citizens for the Holidays

For the third consecutive year, colleagues “adopted” 50 senior residents at Newport News Nursing & Rehab Center. The program provides gifts to fulfill wish lists and make the holiday brighter for their residents. Photo courtesy 1st Advantage

Financial Literacy Program Reaches 50 Organizations and 3,000 Consumers

Dusty Simmons, Marketing/PR

At the heart of Financial Center First CU’s mission is its commitment for improving the communities it serves. While the credit union has always been a financial literacy advocate for its members, its reach has expanded to include teaching workshops at not-for-profit organizations, businesses, transitional shelters for veterans, the homeless and victims of domestic violence, and schools. In 2015, the credit union taught at 50 organizations, reaching over 3,000 non-members with basic budgeting and credit improvement seminars and one-on-one credit counseling.

James Davidson, a former Indianapolis Public Schools teacher, leads Financial Center’s educational efforts. He manages the credit union’s member seminar program and hosts many of its community seminars.

“It’s no secret that communities that are more financially literate are better off,” said Davidson. “People who are more financially savvy, no matter how much money they have, are more likely to be productive members of society and less likely to live in poverty or to commit a crime.”

Marco Dominguez leads Financial Center’s Latino education initiative. His experience in business banking and public relations allows him to reach businesses and organizations who serve the Latino community.

“Credit unions are all about helping people, and of course our first goal is to help people live more financially secure,” said Dominguez. But he admits there’s another reason for the credit union’s program. “We hope to bring new members to the credit union because they find great value in not only the knowledge but also the services we can provide—most often at a better price than the bank or check cashing service they may be using.”

Financial Center has been recognized by the Indiana Credit Union League for its financial literacy program for the past several years. In March of 2015, Financial Center attended the Government Affairs Conference hosted by CUNA in Washington, D.C. and collected its first national award for adult financial literacy.



Pen Air Representatives and USO Volunteers load up turkeys for the annual USO Thanksgiving feast for troops and their families. Photo courtesy Pen Air FCU

Pen Air FCU Donates 160 Turkeys to the USO Thanksgiving Feast

Patty Veal, Director of Public Relations

Pen Air FCU stepped up to fulfill a need and donated 160 turkeys to the Naval Air Station Pensacola's United Service Organization (USO) for their annual Thanksgiving feast estimated to feed 1,200 troops unable to make it home for the holiday.

The turkeys were purchased in bulk from the Pensacola Corry Station Commissary by Pen Air FCU and loaded by Pen Air reps and USO volunteers into a mobile freezer which was driven to the USO office and other kitchen locations for cooking prior to the big day. The turkeys along with hundreds of pounds of side dishes and desserts were served to troops and their families on Thanksgiving on board NAS Pensacola by USO volunteers.

The USO began this Thanksgiving tradition eight years ago, and Pen Air FCU has supported the USO and the troops ever since. The Thanksgiving meal is expected to feed over 1,200 troops and their families. This figure continues to grow each year. "Pen Air's support and generosity helps make our Thanksgiving meal successful," commented USO Director, Heidi Blair, "We are truly thankful for all of Pen Air's support."

The USO is a non-profit organization with a mission to support the active military serving our country. The Pensacola USO has locations at the Pensacola International Airport and on board NAS Pensacola. The USO receives all its financial support from private donations. These donations help provide support for programs that assist deployed personnel and their dependents.

"Pen Air Federal Credit Union is proud to support our military, and we want to ensure they have a warm holiday meal while away from their homes," said Pen Air president/CEO, Stewart Ramsey.

Mark your calendar!

Defense Issues 2016

February 21, 2016

CEO UPDATE *continued from page 1*

This week, the Office of Servicemember Affairs (CFPB) included us in an email encouraging military leaders, educators, counselors, coaches and others to use the Bureau's tool in the coming year. The tool consists of ten questions that quantifies whether clients (your members...our troops) have control over their finances; have a financial "cushion" against unexpected expenses and emergencies; have financial goals; and have the wherewithal to make choices to enjoy life. And in essence, helps to 1) establish a financial well-being baseline and 2) track progress to improve financial well-being and financial capability.

The research is clear...next month tens of millions of adults, including our troops, will resolve (among other things) to get financially fit; unfortunately, only eight percent will achieve their goal. I believe you can make a difference this year by using the Bureau's tool, and helping your members spend less, reduce debt, and save more. In so doing, I also believe you will gain a member for life!

You can find the helpful CFPB's Financial Well-Being Tool at:

www.consumerfinance.gov/reports/financial-well-being-scale/

Take a few minutes to review the guide and questionnaire, and share this site with your staff. Encourage them to use this tool in the days ahead...and in particular, when our troops seek your assistance in fulfilling their financial goals for 2016. CFPB's Financial Well-Being Tool...the gift that will keep giving!

On behalf of DCUC, our Board of Directors and our staff, may you and your Board, management and staff have an enjoyable and safe holiday season and a healthy and happy New Year!



Visit www.dcuc.org for the latest credit union news!

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Holiday Greetings

from the Fairmont Copley Plaza,
host of the 53rd Annual
DCUC Conference

Boston, MA
August 14–17, 2016

Registration materials will be available early in 2016.