



ALERT

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DoD ISSUES

DoD Update

Roland "Arty" Arteaga, President/CEO, DCUC

At the close of last year, we were focused on two major developments at DoD—the Department's change in policy regarding the use of Discretionary Allotments and the proposed changes to the rules implementing the Military Lending Act (MLA). Given the start of the New Year, I wanted to briefly update you on both issues.

Although the change in the Discretionary Allotment policy has yet to be incorporated in the DoD Financial Management Regulation, as a reminder, it did become effective January 1. As we advised in December, the policy prohibits active duty service members from establishing *new* allotments for the purchase, lease or rental of personal property...including allotments for the purchase or financing of automobiles, motorcycles, and boats. Though questions remain unanswered regarding allotments to savings accounts and the use of bill pay services—which we are pursuing—our understanding thus far is that allotments to savings or other deposit accounts and the use of internal bill pay services are permissible, provided the savings allotment was not solely established for a prohibited purpose (the purchase, lease or rental of personal property), i.e., the loan was not conditioned on starting an allotment. Service members must certify to the same on the revised allotment form (DD 2558), which is now available on line at DFAS.

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CEO UPDATE

A Final Salute

Roland "Arty" Arteaga, President/CEO, DCUC

For nearly eighteen years, Bob Morgan served as a volunteer Board member on the Defense Credit Union Council's Board of Directors and for forty-five years, he proudly served and supported the credit union movement and his credit union family. From his early days at St. Matthews Federal Credit Union to his rise as the President/CEO of ABNB Federal Credit Union, Bob literally lived and breathed credit unions...and was a huge supporter of volunteer boards. Last month the good Lord asked Bob to sit on His Board, and given Bob's esprit de service, he quietly and peacefully accepted!

On the morning of December 25, 2014, our dear friend (and a personal mentor of mine), Robert Eugene Morgan passed through the gates above, taking his rightful place in the heavenly boardroom...and on Saturday, January 3, Bob's family, friends, and colleagues joined together to celebrate his life and recount some special and valued moments in Bob's lifetime!

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Bob Morgan



Bob Morgan stands with the ABNB FCU Board after being inducted into the DCUC Hall of Honor in 2013. Photo courtesy Jennifer Hernandez for DCUC

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Pen Air FCU reps proudly display over \$1,000 worth of toys collected for Toys for Tots and needy children this holiday season. Photo courtesy Pen Air FCU

Pen Air FCU Responds to Marine Corps Toys for Tots Drive

Patricia Veal, CME, Director of Public Relations

Many children who would otherwise not have presents on Christmas morning were happily surprised thanks to efforts of the U.S. Marine Corps Reserve Toys for Tots drive and the helping hand of Pen Air FCU. Pen Air FCU was able to collect an estimated value of over \$1,000.00 in new toys for children ranging in age from infant to teens to be distributed in the weeks leading up to Christmas Day by various non-profit agencies that look to Toys for Tots to assist many families in need.

Toys for Tots began in 1947 when Major Bill Hendricks, United States Marine Corps Reserve, and a group of Marine Reservists in Los Angeles collected and distributed 5,000 toys to needy children. The idea came from Bill's wife, Diane. In the fall of 1947, Diane hand-crafted a Raggedy Ann doll and asked Bill to deliver the doll to an organization which would give it to a needy child at Christmas. When Bill determined that no agency existed, Diane told Bill that he should start one. He did just that! The 1947 pilot project was so successful that the Marine Corps adopted Toys for Tots in 1948 and expanded it into a nationwide campaign. That year, Marine Corps Reserve units across the nation conducted Toys for Tots campaigns in each community in which a Marine Reserve Center was located. Marines have conducted successful nationwide campaigns at Christmas each year since 1948.

Over the last 67 years of the Marine Corps Reserve Toys for Tots Program, Marines have distributed more than 416 million toys for 195 million needy children. This charitable endeavor has made U.S. Marines the unchallenged leaders in looking after needy children at Christmas. The mission of the Marine Corps Toys for Tots Foundation program is to collect new, unwrapped toys for needy children in the community during October, November, and December each year. However, local Toys for Tots Campaign Coordinators conduct activities which include golf tournaments, foot races, and bicycle races and other voluntary events designed to increase interest in Toys for Tots.

The local Marine Corps unit also spends many hours setting up drop box sites at various locations throughout the local community such as the Pen Air FCU offices in an effort to collect as many toys as possible. "We are happy to use our offices as convenient drop-off sites for people of the community," explains Patty Veal, Director of Public Relations at Pen Air FCU. "The generosity of our staff, members, and local community never fails to amaze me as I witness the amount of new toys that come into our offices for those less fortunate."

The Salvation Army partners with Toys for Tots to assist as one of the distribution centers and will spend much of the days prior to Christmas sorting and packaging up toys for families in our local community.

Fort Sill FCU Wins 2014 Edward A. Dinges Award

Leandra Smith, Business Development

Fort Sill FCU was awarded the 2014 Major General Edward A. Dinges Award in November from the Lawton Fort Sill Chamber of Commerce Co-Op Committee. Along with their partners 2nd Battalion, 4th Field Artillery, this is their 2nd Dinges Award since 2008. The Major General Edward A. Dinges Award is presented annually to the civilian-military partnership that best exemplifies the spirit of cooperation between the city of Lawton and Fort Sill, a key component of total community excellence. It was named in honor of Major General Edward Dinges a former commander of Fort Sill, and established for the purpose of encouraging and fostering the spirit of friendship, mutual cooperation and understanding between the civilian and military in the area. ‘We are a community that supports our soldiers,’ said Madonna Attocknie, Marketing Manager for FSFCU.

Hanscom FCU Makes Annual Contribution to Veterans Affairs

Patricia Warden Conty, Hanscom FCU

Hanscom FCU carried on one of its most meaningful annual traditions, delivering \$1,000 worth of personal items to the Veterans Affairs Boston Healthcare System. The contribution provides clothes, toiletries, games and other personal items to patients receiving care at the VA campuses in Brockton, Jamaica Plain and West Roxbury.

“The doctors, nurses and patients at our VA campuses have their hands full without having to worry about sourcing basic supplies,” said Hanscom FCU Chairman of the Board Paul Marotta. “Being able to take even one small thing off their plate or offer a simple distraction like a game is something we enjoy being able to do, and I’m proud of our Hanscom FCU staff and members for coming through every year.”

SAFE FCU Celebrates 60 Years

Cathy Wood, Marketing Specialist

In January 1955, 15 civilian employees at Shaw Air Force Base organized SAFE FCU. When SAFE, which stands for Shaw Air Force Employees, first opened, it was with \$75.00 in deposits at a borrowed desk in an office at the base civilian personnel office. More than 500 people joined the first year. Active duty military stationed at Shaw were the first additions to the credit union’s field of membership, and it remained open to only Shaw employees until the mid-1970s when Sumter governmental and school district employees were added. The credit union relocated several times at Shaw before a two-story structure was built in 1974. Still in use, the building offers full service for deposit and loan products.

SAFE’s membership has expanded with nearly 500 additional groups and eight underserved communities now included in the credit union’s field of membership. SAFE has 17 branches; five in Sumter County, three in the Columbia area, and one each in Camden, Lugoff, Bishopville, Manning, West Columbia, Lexington, Santee, Orangeburg, and Florence. The credit union has a call center in Sumter and a branch in the International Paper Mill in Eastover.

SAFE celebrated the 60th Anniversary of its federal charter signing on Wednesday, January 14 with celebrations in all branches. The branch celebrations are serving as a kick-off to a year-long celebration, according to SAFE Director of Marketing, Lynn Blizzard. “We’re inviting members to visit their local branch January 14 and share refreshments with us, pick up a gift, and register to win an iPad Air 2,” she said.

Arkansas FCU Donates Over \$50,000 to Arkansas Children’s Hospital Foundation

Denise Goforth, Arkansas FCU

Arkansas FCU President/CEO Rodney Showmar presented a \$64,904 check to Arkansas Children’s Hospital Foundation Director of Development Jennifer Selig and Senior Vice President/Chief Operation Officer of Arkansas Children’s Hospital David Berry at a press conference held in the main lobby of Arkansas Children’s Hospital, December 16.

Since 1998, Arkansas Federal has contributed over \$810,000 to Arkansas Children’s Hospital. The money donated by Arkansas Federal will help fund the NICVIEW camera system for the neonatal intensive care unit (NICU). The NICVIEW system is a safe and secure way for parents to view their hospitalized child. It will connect them, via the internet, to a live feed transmitted by a special camera attached to their child’s isolette. The donation by Arkansas Federal will purchase over 19 new NICVIEW camera systems, which covers the purchase of all hardware and software, and covers costs associated with the annual maintenance needed to keep these cameras operational.

Arkansas Federal employees and members raised \$54,904 this past year through several fundraising events, including the 9th Annual Arkansas Federal Golf Classic, Painting with a Purpose, candy and cardstock sales and several Bunko Bash events.

CO-OP, the nation’s largest credit union-owned electronic funds transfer network and processor, contributed the additional \$10,000 for Arkansas Federal’s fundraising efforts, through their Miracle Match program, which encourages credit unions across the United States to fundraise for their Children’s Miracle Network hospitals.

Arkansas FCU is part of Credit Unions for Kids, a national sponsor of Children’s Miracle Network Hospitals. Children’s Miracle Network Hospitals is a national organization dedicated to helping raise awareness and funds for its 170 member hospitals, including Arkansas Children’s Hospital.

52ND ANNUAL DCUC CONFERENCE



Las Vegas is the Place to be for the 52nd Annual DCUC Conference!

Janet Sked, DCUC Conference Manager

Inspired by the beautiful villages of Europe, AAA Five Diamond Bellagio Las Vegas overlooks an 8-acre Mediterranean-blue lake in which fountains perform a magnificent ballet choreographed to music and lights.

The lobby is, in a word, grand, both in scale and in design. Above the 18-foot ceiling is a coffer filled with the most extraordinary glass sculpture, a chandelier called Fiori di Como by glass sculptor Dale Chihuly, whose work has been exhibited in every major museum in the world. The front desk is bordered by a thriving garden filled with trees, plants, flowers and fountains.

There are many nightly entertainment options at Bellagio. Some of the most sought-after club experiences in Las Vegas, The Bank Nightclub caters to a discerning audience with higher sensibilities by offering unrivaled service and Hyde features the best sought-after views of the fountains of Bellagio. Bellagio's restaurants run the gamut from gourmet Five Diamond dining to easy informal meals.

The longest running show at the hotel is the Cirque du Soleil performance of "O". Performing twice every evening except for Monday and Tuesday. An international cast of world-class acrobats, synchronized swimmers and divers perform in, on and above water in this breathtaking production. The show is often sold out, so hotel management recommends purchasing tickets in advance of your planned stay.

Bellagio earns consistent accolades as one of the top meeting venues in the world. The exquisite beauty of the lush Conservatory & Botanical Gardens, Cirque du Soleil's stunning performance of "O," a Zen-influenced spa and salon, dynamic nightlife and an elegant casino add to the to the extraordinary Bellagio experience.

DCUC's special conference rate is \$159.00 single/double for a Deluxe Room, plus applicable state and local taxes and a reduced daily resort fee of \$20.00. This fee includes: In-room internet access, access to The Spa at Bellagio Fitness Center, Airline Boarding Pass Printing in the hotel's business services center and all local and toll-free phone calls. Upgraded rooms are also available at an increased rate. These will all be found on the DCUC website at www.dcuc.org.

Mark your calendars today for August 16-19, 2015, and look for the Preliminary Program with full registration materials to be published in late February/early March.

DoD UPDATE continued from page 1

With regard to the Military Lending Act rules, we along with our sister trades provided comments and supplementary information to DoD late last month, advising of the unintended consequences of the proposed changes. First and foremost, we reminded DoD that credit unions are not predatory lenders and have not circumvented the existing rules, and as such, should be exempt from any proposed modifications. We also alerted DoD that the proposed rules would impact NCUA's Payday Alternative Loans (PALs)...advised DoD that certain fees, such as credit insurance and credit-related ancillary products, should be excluded from the MAPR calculation...asked DoD to refrain from making changes to the current process of determining a covered borrower...and requested additional emphasis on empowering our troops through financial education. Our general comments and supplementary information (which provides specific responses to a number of DoD's questions) are available on our website. While the "final rule" is still pending, you can be assured, we remain actively engaged with key players to ensure they understand the overall impact of the Department's proposal.

SAFE Returns \$2 Million to Members

Cathy Wood, Marketing Specialist

SAFE FCU members received extra benefits December 31, 2014 when bonus dividends and loan interest rebates totaling \$2 million were posted to accounts. Deposit accounts, including certificates, received a 20% bonus based on dividends received in 2014. Loan accounts (except credit cards) received a 7% interest rebate based on total interest paid in 2014.

"The unique structure and philosophy of credit unions makes it possible for our Board of Directors to declare year-end bonus returns," according to SAFE President/CEO Beverly A. Gagne. Credit unions are not-for-profit financial cooperatives owned solely by members, so borrowers and savers alike share in the earnings, she explained.

SAFE has paid bonus dividends and loan interest rebates annually for the past 18 years.



Security Service FCU volunteers fought hunger in Southwest Texas by collecting turkeys, food and cash during the month-long Food4SA Food Drive benefitting the San Antonio Food Bank. Photo courtesy SSFCU

San Antonio Donates More Than 1.6 million Pounds of Food in November

Clarissa Rodriguez, SSFCU

Thousands of generous families across the San Antonio area helped the San Antonio Food Bank meet and exceed its million pound goal during the agency's month-long, city-wide Food4SA drive in November. Security Service FCU has been the lead sponsor for the annual drive since its beginning 12 years ago.

In all, 1,604,448 pounds of food was collected—enough to make nearly one million meals. “It was a record year for the food drive thanks to our members and the San Antonio area community,” said Brandy Ralston-Lint, vice president of public relations for Security Service. “Their generosity is so much more than just a donation of food—it’s a message of caring and hope for those in need.” Food4SA is sponsored by Security Service, H-E-B, Magic 105.3, News 4 San Antonio and the *San Antonio Express-News*.

Security Service also participated in the Food Bank's annual turkey roundup, collecting 203 frozen turkeys to give to families for Thanksgiving.

Andrews FCU Sponsors International Basketball Tournament

Scott Bolden, Andrews FCU

Andrews FCU sponsored the Annual International Basketball Tournament on S.H.A.P.E. in Mons, Belgium. This year, nine teams competed for the championship, including: Canada, USA, Lithuania, Latvia, France, Italy, Belgium, Great Britain and Kuwait. In the end, Team USA defeated returning champion Lithuania 89-82 to win the title; their first since 2010.

“Andrews Federal not only supports its members in communities stateside, but the entire international community on S.H.A.P.E. as well,” said Joshua Barrett, Chievres Branch Manager, Andrews FCU.

Service CU to Open New Branch on North Dakota Military Base

Lori Holmes, Service CU

Service CU will open up its first U.S. branch outside of New England in spring 2015. Officials at the Grand Forks Air Force Base in North Dakota recently selected Service CU to establish a credit union on its military base.

Colonel Paul R. Bauman, 319 ABW Commander, to Service CU, noted “Congratulations, Team Grand Forks is honored to have you support the Warriors of the North.” The Grand Forks Air Force Base includes the 69th Reconnaissance Group, U.S. Custom and Border Protection, 10th Space Warning Squadron and 119th Wing North Dakota Air National Guard Detachment. The credit union will serve a total base population including airmen, civilians and family members on the air base.

“Service Credit Union has provided sound financial services which exceed members’ expectations and boasts a tradition dating back to 1957 when it opened as Portsmouth Air Force Base Federal Credit Union,” said Gordon Simmons, President/CEO of Service CU. “We are honored with this new opportunity to expand our branch locations to better serve the military.”

Fort Lee FCU and AFFN Team Up for Richmond Fisher House

Sarah Marks, VP, Marketing & Advertising

Fort Lee FCU, in partnership with Armed Forces Financial Network (AFFN), was honored and delighted to donate \$1,000 in gift cards to the Richmond Fisher House. The credit union and AFFN proudly support the Richmond Fisher House, a “comfort home” for families to stay free of charge while veterans receive care at McGuire VA Hospital. Containing more than 20 family suites, the Fisher House enables family members to remain close to their loved ones at the most stressful times—during the hospitalization for an unexpected illness, disease, or injury.

What Credit Unions Can Learn From “Empowering People”

By Bill Prichard, CO-OP Financial Services

In May CO-OP Financial Services launched “Empowering People, Amplifying Dreams,” a national consumer campaign to promote the advantages of credit unions to Millennials. The campaign attracted nearly 900,000 users to our website (www.co-opcreditunions.org) in the first six months. As we have told the credit union story to younger consumers, we’ve learned at least 10 lessons that credit unions can apply as they also reach out to Millennials:

1) Don’t be afraid to get out of your comfort zone. Servicing our own marketing needs is a huge task, but we see that our future success lies at least partially in tackling an industry-wide issue.

2) Make it fun. We launched the campaign in New Orleans in conjunction with our annual conference. We marched to the House of Blues, where we heard a concert by our campaign spokesperson, a 23-year-old singer/songwriter named Daria Musk (<http://dariamusk.com>). Her fan-friendly concerts remain a part of our effort.

3) Be social. From our campaign website, visitors can access campaign videos and information on YouTube, Twitter and Tumblr. All three take the visitor to sites titled “Innovative Banking,” where young consumers can learn more about credit unions.

4) Speak peer-to-peer. Millennials must tell your story to Millennials. That’s why we engaged Daria as spokesperson, who has 3.4 million followers on the Google+ social network.

5) Be real. A central component of our campaign website is a section known as “People Like You.” Here we have a growing library of testimonials of real life Millennial credit union members who tell very personal stories about how their credit union has helped them.

6) Message must meet trends. Millennials as a generation have a distinctive personality—tech savvy, community-minded, suspicious of hype. Credit unions act first and only for the benefit of their members; they are smaller, community-based; and they can compete with anyone from a technology standpoint. Credit unions can easily connect their strengths to what’s trending.

7) Social good. Credit unions are dedicated to helping Millennials gain a financial foothold in life and providing a platform so that they may achieve their financial dreams. Our “People Like You” stories prove it. You can market a social good at the same time you market your credit union.

8) Lift your category to lift your credit union. Participating in the promotion of the movement is much the same as being involved in Credit Unions for Kids. It is an activity that lifts all credit unions; it’s something bigger than yourself that will return a benefit to you.

9) Be a brand builder. Credit unions offer great rates on loans and much more, but ultimately our approach with this industry campaign is to build a brand. “Empowering People. Amplifying Dreams” speaks to what credit unions can ultimately do for the member.

10) It starts with you. The credit union industry has wrestled for years with how to promote itself to Millennials. You needn’t wait for anyone to begin lifting our entire industry!

That is what the campaign is all about.

About the Author—Bill Prichard, APR, is Senior Manager, Public Relations and Corporate Communications, for CO-OP Financial Services (www.co-opfs.org), a financial technology provider to credit unions based in Rancho Cucamonga, Calif. Prichard can be reached at bill.prichard@co-opfs.org or (800) 782-9042, ext. 3450.

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

Security Service FCU Donates \$10,000 to Help Build a Fully Accessible Park for Families

Clarissa Rodriguez, SSFCU

Security Service Charitable Foundation has presented Aven’s Village at Island Grove with a \$10,000 donation that will be used to build Greeley’s first all-inclusive park specifically designed with special-needs individuals in mind. The park is a project of the City of Greeley in partnership with Shane’s Inspiration, a nonprofit focused on building inclusive playgrounds.

Security Service presented the financial support to help with the cost of replacing the outdated playground in Island Grove Regional Park. Plans for Aven’s Village include nine distinct play and sensory areas for children ages two and up, including a fort modeled after historic Colorado forts, slides that allow wheelchair-bound children to race their able-bodied friends, a high activity zone, an interactive maze and sensory gardens, among other play zones where special needs children can play alongside other children.

“This park will make a difference in the lives of thousands of people with special needs and their families. Just as importantly, it will encourage children to grow up accepting and appreciating all forms of diversity,” said Laura McFadden, Security Service’s assistant vice president for Northern Colorado. “We are honored to support Aven’s Village and the City of Greeley in such a worthwhile project.”

Defense Issues 2015

Sunday, March 8
Grant Hyatt Hotel
Washington, D.C.

Registration is still only \$100 and includes lunch. Sign up online at www.d cuc.org.



62nd Airlift wing Command Chief, Chief Master Sargent Drake; Ken Leonard ACU CEO/President; Mary Cron, Armed Forces Community Service; David Soma PhD., Madigan Foundation; Lisa Bennett, Santa's Castle President; LT Col. Deborah Dusek, 627th Airbase group Deputy Commander; 627th Air Base Group Superintendent, chief Master Sergeant Kristen Orcutt; Amy Tiemeyer, ACU's Military Relations Liaison. Photo courtesy America's CU

Annual Tournament Raises \$36,000 for JBLM Charities

Amy Tiemeyer, Military Relations Liaison

America's CU (ACU), held its 14th annual Turkey Shoot, a golf tournament to support three local charities on JBLM, at Eagles Pride Golf Course. Many local businesses and over 170 golfers participated to help raise money for Santa's Castle, the Food Basket Program and the Madigan Foundation.

The history of the tournament has evolved throughout the years. It was originally created to help the founder of Santa's Castle get her program off the ground. Then it was expanded to help make sure our JBLM military families have enough 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 we were able to raise a record \$36,000 to donate to all three charities.

ACU thanks the following sponsors for their support of this tournament: the presenting sponsor Northwest Motorsport, Toyota of Olympia, Tacoma Dodge, Tacoma Nissan, and Fiat of Tacoma for being our Big Turkey Sponsors. We also thank Sunset Chevrolet & Hawks Prairie Rotary for being our Banquet Sponsors; the Nacho Bar was much appreciated. Our Trophy sponsor was Tags Trophies and Awards. Our Little Turkey Sponsors were; BMW-NW, Print NW, Tactical Tailor, The Fort Lewis Ranger and Airlifter, and Cascade Print Media. Hole Sponsors were Car Pros, Proforma Strategic Advantage LLC, The Madigan Foundation, Omni Financial, Cook Security Group, Albers & Company, US Family Health Plan, Sound CU, Designer Decal, CUNA Mutual, Allied Solutions, Geico, West Coast Publishing, AUSA Captain Meriwether-Lewis chapter, the Puyallup Subchapter of CML Chapter of AUSA, USO NW, Costco, CU Direct, INSI, Raddon Financial Group, The Cart Sponsors were Evergreen Home Loans, ACU Financial Services, Boom Creative, Clear Channel Outdoor, and Lakewood Ford. This year, all the military that played were sponsored by businesses including Immedia, Access Softek, Arrow Cleaning, Clear Channel Outdoor, Edward Jones, The Defense CU Council, USO NW, the Madigan Foundation, and Evergreen Home Loans. We'd like to thank Walmart Lakewood Store for donating 20 turkeys, Costco for bringing hand warmers 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, shared with everyone the meager beginnings of the tournament and the commitment he has to our military. Ken is quoted as saying, "it's a passion to grow this event each year in support of our military and all they do on a daily basis." Ken and all the sponsors are honored to contribute to the morale and welfare of our military and their families.

Hanscom FCU Charitable Foundation Contributes \$30K to Combat Homelessness

Patricia Warden Conty, Hanscom FCU

The Hanscom FCU Charitable Foundation is proud to announce a donation of \$30,375 to the Massachusetts Coalition for the Homeless, through the Credit Union Community Hope Initiative. Based on the philosophical credit union commitment to social welfare, the Community Hope Initiative works to improve the quality of life for low- and moderate-income Massachusetts families. Working with the Massachusetts Coalition for the Homeless—a Mass. Credit Union League partner of over 20 years—the Initiative focuses this work on helping families find and maintain affordable, permanent homes.

"Massachusetts credit unions and the Coalition have a shared commitment that has grown incredibly deep over the past two decades," said Hanscom FCU Chairman of the Board Paul Marotta. "Whether it's a delivery for the annual book drive or a check we hope to grow every year, we know any contribution we make is in the hands of people who know how to make the very most of it."

Pen Air FCU Earns Sustained Superiority Distinction

Patricia M. Veal, CME, Director of Public Relations

Pen Air FCU has earned BauerFinancial Inc.'s 5-Star Superior Rating for strength and security for the 96th consecutive quarter which ranks the credit union in an elite status from other financial institutions as a "Sustained Superiority Credit Union." "We are deeply honored to earn this distinction among our peers. A 5-Star Superior rating reinforces the reputation Pen Air Federal Credit Union strives for and is a tribute to our team's efforts," said Stu Ramsey, Pen Air FCU president and CEO.

**Father, colleague, mentor,
and friend, Bob's legacy will be
one of caring and serving...
caring for people and our
troops, and serving their every
financial need.**

A humble man, those of us who knew and worked with Bob could easily relate to the eulogy provided by his son (Robert Morgan, Jr.) and the light-hearted comments offered by his devoted friend (George Sauer), both reminding us of Bob's lifelong passions—work, sports, church, credit unions, and country! I must admit, my emotions emerged and I too recalled (in vivid fashion) Chairman Morgan's words of wisdom to me when I first arrived at DCUC nearly 15 years ago...his sage advice the years since...and his gracious and eloquent remarks during his induction into DCUC's Hall of Honor in August of 2013!

Father, colleague, mentor, and friend, Bob's legacy will be one of caring and serving...caring for people and our troops, and serving their every financial need. His passion and energy were his trademarks... and his values and work ethics were his calling cards for success.

For more than 45 years Bob gave his very best to our industry and community—St Matthews FCU, ABNB Federal Credit Union, the Virginia Credit Union League and the Armed Forces Financial Network—and for 18 of those years, whether serving as our Chairman, First Vice, Second Vice, Secretary, and/or Navy/Coast Guard Board Representative, Bob gave his all to DCUC! A consummate professional and gentleman of the highest order, Bob will always be foremost in our minds; he will never be forgotten—not by his family or co-workers...not by this Council or me.

On behalf of the Defense Credit Union Council and your fellow DCUC Board members, thank you, Bob...thank you for the memories, your service to our Country, and your inspiring leadership! And thank you, sir, for "Serving Those Who Serve Our Country."



Left to right: Ramona Lewis, Fisher House Manager; Danny Sanchez, VP Marketing Air Force FCU; Terry Jo Lechner, Branch Manager Security Service FCU; Dwayne Hopkins, Executive Director Lackland Fisher House; Bob Glenn, President/CEO Air Force FCU; CMSgt Maurice James, USAF AETC 59th MDW/CCC; TSgt Leslie Hernandez, USAF AETC 59th MDW/CCCE; Brian Posten, Business Development Officer Air Force FCU. Photo courtesy Air Force FCU

Armed Forces Financial Network Donates “Thank You” Gift Cards to Lackland AFB Fisher House

Danny Sanchez, VP Marketing

The Armed Forces Financial Network (AFFN), in partnership with on-base financial institutions on Lackland AFB, presented 80 “Thank You” cards worth \$50.00 each to the Lackland Fisher House to distribute to military families this holiday season. The card is the organization's show of appreciation for the service and sacrifice made by the men and women in our military.

AFFN, along with the Association of Military Banks of America (AMBA) and the Defense Credit Union Council (DCUC), has proudly supported the Fisher House Foundation and individual Fisher Houses in Germany and the United States for the last 12 years with the community support program. It has provided over \$2,400,000.00 in direct support during that period. Every dollar distributed has assisted military service members and their family members for care, comfort, and food while staying at the Fisher House.

Air Force FCU President/CEO Bob Glenn made the presentation of the gift cards, which totaled \$4,000.00, to CMSgt Maurice James (59th Medical Wing), Dwayne Hopkins (Fisher House Executive Director), and Ramona Lewis (House Manager) on behalf of the financial institutions on Lackland AFB.

“Thank you to the staff and all the members at the Air Force Federal Credit Union,” Dwayne Hopkins said. “This is the sixth year I have enjoyed the pleasure of working with the great team at Air Force Federal Credit Union. On behalf of the Board of Directors and the military families at the Fisher Houses, thank you so much for all you do for our military families.”

The cards can be used at any of the 1.3 million locations worldwide accepting AFFN payments including DeCA and AAFES. The cards function the same as Debit or ATM cards, and will be distributed to military personnel by Fisher House management.

GOT NEWS?

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

PORTSMOUTH, NH.—The merger into **Service CU** was approved by more than 95% of the voting Guardian Angel CU members in mail ballots and at a special member meeting held on Tuesday, December 9. The merger went into effect on January 1, 2015. The merger, approved by state officials, expands Service CU's field of membership to include Coos County, so now the credit union can serve anyone living or working in the state of New Hampshire, four towns in Massachusetts and all branches of the US military and Department of Defense employees and their families... **BETTENDORE, IA—R.I.A. FCU** has opened its doors to the new corporate center located at 4343 Utica Ridge Road in Bettendorf, IA. The branch, drive thru and ATM opened for business on Thursday, December 18. Relocating all of R.I.A.'s corporate functions in one area, this new center will improve communications and overall member services. The move will bring the Training, IT, Marketing, Loan, Call Center and Accounting Departments under one roof. "Our new Corporate Center will make R.I.A. FCU stronger and more unified to better serve our members in all stages of life," explains Larry Coverstone, R.I.A. CEO. "We are committing to our communities with this investment and we will continue to grow." In the coming year, R.I.A. plans to host a variety of activities to highlight the new facility and celebrate the organization's 80th Anniversary. Events include an official ribbon cutting and community grand opening celebration, hosted civic groups as well as several volunteerism/outreach initiatives.

Howard Williams Receives His Award at CUES' Directors Conference

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CUES honored Howard Williams, former director of Fort Knox FCU, Radcliff, KY, as the 2014 CUES Distinguished Director. Upon receiving his award at CUES' Directors Conference at the JW Marriott Desert Springs Resort & Spa, Palm Desert, CA, Williams said: "Thank you to the board of directors of Fort Knox FCU who nominated me for this award. I feel so undeserving and grateful. There are many more of you in this room who are worthy of this award as well.

"In life, as well as during my tenure as a director, I've tried to create a climate in which people are set up to succeed, focus on teamwork and take well-reasoned risk. I'd like to encourage everyone in this room to follow this mantra and continue the credit union mission of people helping people."

Williams served on Fort Knox FCU Board for 26 years, acting in every capacity including as chairman from 2011 to 2013.

During his tenure, the CU's assets increased ten-fold, to more than \$1 billion, requiring the board to expand its collective knowledge in policies and procedures to properly govern a financial institution of that size. For the past 22 years, the credit union has also maintained a return on assets of over 1 percent, with its average ROA at 1.60 percent, placing Fort Knox FCU in the top 10 percent within its peer group.

Williams was a key contributor to the complete revamping of Fort Knox FCU's governance model. The multi-year process completely restructured the board's policy matrix, relationship and responsibilities of the board and the CEO, and board performance expectations for the credit union.

As a member of the CUES' Center for Credit Union Board Excellence steering committee, Williams was among those who helped to shape this innovative group membership, which offers many online board resources and pre-designed learning plans.

Williams also served on the boards of the City of Radcliff Code Enforcement, the Radcliff Rotary Club, the Metro United Way, the Hardin County Red Cross, and Big Brothers/Sisters of Hardin County.

The CUES Distinguished Director award is presented to a credit union board or committee member whose achievements have strengthened their credit union.

Belvoir Federal Adopts Three Families for the Holidays

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU employees donated over \$2,600 to help others in need this holiday season. The employees of Belvoir Federal fulfilled their annual tradition of donating funds, purchasing gifts, and delivering gifts to the adopted families in need this season.

The generous donations made by credit union employees through dress down weeks and additional donations enabled Belvoir Federal to assist three military families from the Ft. Belvoir Military Installation. In all, Belvoir Federal employees provided 12 children with shoes, clothing, undergarments, and a few toys for the holidays.

One family was in need of a computer for the children to complete their school work, so Belvoir Federal's IT Department donated their time and efforts to build a computer for them from the credit union's reprocessed computer parts. The credit union was then able to present the children with a functioning computer that would assist them with their education.

Belvoir Federal showered these families and children with gifts for the season to make their holidays a little brighter. Although the giving spirit is among the credit union culture year-round, the holidays provide Belvoir Federal with the opportunity to help others during this special time of year.

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Tinker FCU Announces “Teacher of the Year” Award Recipients

Cody Buchholz, AVP Manager of Financial Empowerment

Tinker FCU (TFCU) has named the winners of its fifth annual Financial Empowerment Teacher of the Year award program. Justin Gerry, a teacher at Jones High School, earned the Award of Excellence. Dickson High School teacher Tammy Byars received the Award of Merit.

Gerry’s award included a \$1,000 prize and plaque. Jones High School also received a \$1,000 prize and plaque. Byars and Dickson High School each received a \$500 prize and plaque. Members of TFCU’s Financial Empowerment team presented the awards at each winner’s school.

“To me, one of the most important things I teach is personal financial literacy. I feel like every day I am contributing to their future directly,” Gerry said. “I was excited because I know I put a lot of effort into the class and into the lessons and it was an encouragement to know that the work pays off and was recognized.”

“At this level, kids need to know how to balance a checkbook and set financial goals,” said Byars. “It makes a big difference because we have so many kids that have parents who don’t talk to them about it.”

The contest was designed to acknowledge and reward educators who are making a difference by teaching financial education in the classroom. It was open to Oklahoma teachers who teach financial education to students in grades 7-12.

“Until recently, financial education for our youth has been overlooked by many,” said TFCU Assistant Vice President/Manager of Financial Empowerment Cody Buchholz. “Tinker Federal Credit Union’s annual Teacher of the Year Award is a way to recognize those teachers and school who have identified this gap in education and who have gone above and beyond in their efforts toward remedying the absence of financial education.”

Southeastern FCU Raises \$5,000 for Local Children’s Miracle Network Hospital

Courtney Gooding, Marketing Manager

Southeastern FCU raised \$5,000 for their local Children’s Miracle Network Hospital® through the Credit Unions for Kids® holiday campaign. To kick-off fundraising efforts, Southeastern employees donated funds to wear jeans on Fridays in December along with “Do Good, Spread Cheer” holiday shirts. All five Southeastern branches sold Children’s Miracle Network holiday icons that were displayed on lobby “Miracle” Trees. The fundraiser was a friendly competition between Southeastern’s branch offices, with the Perimeter Road location raising the most money—over \$2,000.

“I am so proud of the employees of Southeastern for their commitment to raise money for the Children’s Miracle Network,” says Southeastern’s President/CEO Michael Gudely. “While the donation does include a corporate gift from the Credit Union, the majority of funds were given by employees or raised through their efforts. It really says a lot about the people that work at our credit union.” Southeastern hosted a check presentation at their Perimeter Road branch office on January 7th. Stephanie Nichols, local Children’s Miracle Network Hospital representative, was on-hand to receive the donation from Southeastern employees.

Credit Unions for Kids (CU4Kids) is the national credit union movement’s charity of choice. While Southeastern’s donation goes directly to UF Shands, local Children’s Miracle Network Hospital, it also joins the proceeds donated from hundreds of other credit unions across the United States for this shared cause. Since the program’s inception in 1996, CU4Kids has raised over \$130 million and is the third largest corporate sponsor of CMN Hospitals. This was Southeastern’s second year participating in the CU4Kids program.

Belvoir Federal Employees Lay Wreaths for Soldiers

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU employees organized a day of dedication by laying wreaths on fallen soldiers graves at the Quantico National Cemetery.

Employees and their family members joined together for the three year annual tradition and laid over 50 wreaths. There were hundreds of patrons who attended the ceremony at the cemetery and collectively the masses laid 1500 wreaths.

“We were very proud to represent Belvoir Federal at this wonderful event. The ceremony was touching and the displayed respect from the crowd was moving. There were many silent tears for those fallen and prayers going out for those currently serving our country,” stated Tisha Wallace, Chief Operations Officer at Belvoir FCU.

Fort Bragg FCU & AFFN Provide ‘Thank You’ Cards to the Fort Bragg Fisher House

Vanessa Pillmore, Marketing Assistant

Fort Bragg FCU (FBFCU) and the Armed Forces Financial Network (AFFN) gave \$1,000.00 in prepaid AFFN ‘Thank You’ Cards to military families at the Fort Bragg Fisher House. These cards are in \$50.00 denominations and may be used everywhere AFFN point-of-sale is accepted worldwide. The cards will help military family members with everyday living expenses as they reside in their “home away from home” at the Fisher House. The Fisher House has all the comforts of a home including a large kitchen, living room with toys for children, dining room, and much more.

“The Fisher House is an essential part of our military culture as it accommodates those who are currently being treated at the Womack Army Medical Center and their families,” stated David Elliott, President/CEO of Fort Bragg FCU.

Scott CU Gives Over \$1.8 Million Back To Members

Adam J. Koishor, Chief Marketing Officer

In December Scott CU declared a bonus dividend and loan interest rebate, giving over \$1.8 million back to members. The money was directly deposited recently into Scott CU 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.

The credit union also added another 1.00% APY Bonus Dividend and a 1.00% Loan Interest Rebate to thank its active members for helping Scott CU continue to grow and surpass the \$1 billion in assets milestone this year.

"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 six years, Scott CU has given bonus dividends and loan interest rebates back to members totaling over \$6.4 million, Padak noted. "We have been able to issue a bonus dividend to our members for 23 consecutive years," he added. "For the past eight 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."

"We also typically have among the lowest rates in the area on auto loans and competitive mortgage rates," Padak added. "We have really concentrated on positioning Scott Credit Union to be the best for our members and attractive for new members."

Scott CU continues to be a sound financial institution with growth in total membership over 125,000 people, as well as increases in assets, deposits and loan volume.

"It is important to note that we are conservative in how we manage our business," Padak said. "This conservative approach is really the nature of credit unions and our efforts to protect our members' share in the organization. Now is a great time to belong to a credit union."

Fort Bragg FCU Raised Over \$8,000 for United Way of Cumberland County

Vanessa Pillmore, Marketing Assistant

Fort Bragg FCU (FBFCU) employees and the Board of Directors recently raised money as part of the annual United Way of Cumberland County (UWCC) campaign. FBFCU had a goal to raise \$8,000 for the organization and ended up surpassing it. With the help of employees and Board of Directors, they were able to smoothly raise funds—despite the fact there was some competition along the way!

FBFCU started off with a kick-off meeting for employees in which Robert Hines, CEO of United Way of Cumberland County and Sonny Kelly, Director of Operations and Programs at Fayetteville Urban Ministry both attended and spoke on behalf of their organizations. The information that was gained from this meeting instilled a passion in the employees to help the local community. After the meeting, several games and raffles were done throughout the credit union branches which encouraged employees to donate. From a 50/50 raffle to our highly competitive Penny Wars competition, employees had a lot of fun participating!

"We know how much United Way does for our community and we can never thank them enough for what they do," said David Elliott, President/CEO of Fort Bragg FCU. "Our employees love to give and we as a credit union are so thankful to work with such caring people."



CBC donated \$1,000 to Operation Toy Drop on base. This event brought toys to over 800 children of military families. Photo courtesy CBC FCU

CBC FCU Donates \$2,500 and Volunteers Time at Various Holiday Events at Naval Base Ventura County

Candice Cerro Aragon, Director of Marketing

CBC FCU of Ventura County, California, was busy this holiday season supporting Naval Base Ventura County. CBC's team baked over 120 cookies for "Treats for Troops" to send to Seabees overseas to help make the holidays a little sweeter. Likewise, multiple CBC team members volunteered time on their Saturdays to the Military Families Food Bank at NBVC.

Military Families Food Bank is run by a CBC member of 35 years, Miss Tillie, who is 90 years old and has lead the organization since 1982. Miss Tillie and her volunteers distributed over 700 turkeys and other foods to active duty families at NBVC. CBC was proud to give \$1,500 again this year to this very worthy cause!

Finally, CBC donated \$1,000 to Operation Toy Drop, also on base. This event brought toys to over 800 children of military families. The annual event, organized by retired U.S. Rep. Elton Gallegly, featured Santa riding in on a C-130 aircraft, taxied by "elves" from the California Air National Guard's 146th Airlift Wing.

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1st Advantage Donates \$10,000 to An Achievable Dream

Jessica Dawson, Marketing Supervisor

On December 11, 2014, 1st Advantage FCU presented a check for \$10,000 to An Achievable Dream. As a local credit union, 1st Advantage recognizes its responsibility to take an active role in supporting organizations that contribute to improving our community. An Achievable Dream is a nationally recognized K-12 program dedicated to the belief that all children can learn and succeed regardless of their socioeconomic background. 1st Advantage is proud to support such a well deserving organization.



Achievable Dream Students, Tasia Travis; Caleb Edwards, and Samayah Waller-Stith; Kathy Edwards, President and CEO of An Achievable Dream; and Paul W. Muse, President and CEO of 1st Advantage. Photo courtesy 1st Advantage



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