



ALERT

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VIEW FROM A MEMBER

A Most Patriotic Service

*R. Scott Woods, President & CEO,
South Carolina FCU*

In the credit union world, we are privileged to be a piece of many life events. The sliding doors to our South Carolina Federal financial centers welcome eager first home buyers, key-jingling new drivers and savings accounts for the next generation of Kids Club daily.

In anticipation of Independence Day, however, we are reminded of the day, that our Naval Weapons Station financial center welcomed a familiar face with a treasure beyond that of bills or coins. Mr. William Talk, a 14-year Army veteran and 20-year credit union member, brought, tucked in his arms, a firmly-folded American flag.

Mr. Talk offered our team the flag, flown over Camp Leatherneck, Afghanistan during Operation Enduring Freedom, in appreciation for the service and kindness he had received at the credit union.

As an institution birthed in 1936 by fourteen Naval Shipyard employees, we have always held the military at our core. It has been our honor to serve those who serve our nation, and their families, for nearly 80 years.

Yet it is steadfast gestures like this that remind us that our military members are willing to give on so many fronts, going above and beyond without request nor question.

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CEO UPDATE

Change of Control Policy

Roland "Arty" Arteaga, President/CEO, DCUC

Over the past month, I received a number of inquiries on several policies associated with the Department of Defense Financial Management Regulation (DoDFMR). While I am confident our Military Program Managers and Representatives will address these topics and many more at our annual conference next month, I wanted to highlight and briefly elaborate on one in particular—the rules pertaining to novation/termination, i.e., change of control.

Novation is a legal term which has numerous interpretations; one such definition is the "substitution of an original party to a contract with a new party" (Businessdictionary.com). In the case of the DoDFMR and Operating Agreements, a novation refers to a change of control of the on-base credit union or bank. According to the FMR, if an "...acquisition, change of control or other action *does not result* (emphasis added) in violation of the terms and conditions of the *existing* (emphasis added) operating agreement, the Secretary of the Military Department or designee shall initiate a novation action of the operating agreement identifying the change in control." In other words, if you are considering a merger, in lieu of terminating the existing operating agreement, the DoDFMR allows you the opportunity to amend the existing operating agreement with the name of the acquiring credit union. Before doing so, however, the acquiring credit union must agree to all the terms and provisions of the *existing* operating agreement, and the Secretary of the Military Department or his designee must approve the novation action. A request for novation is typically initiated by the Installation Credit Union Liaison Officer (LO). The LO will coordinate the action (from the DoDFMR perspective), secure Command approval, and forward the request to either the Army, Department of Navy (including the Marine Corps) or Air Force Banking Officers. Once approved by the Secretary or his/her designee, the acquiring credit union officially becomes the credit union on base.

With that said, if the acquiring credit union *does not agree* to the terms of the existing Operating Agreement (OA), the Commander will terminate the existing operating agreement. If the Commander determines that a need for a credit union exists, a *formal solicitation* vice novation action will take place in accordance with the DoDFMR.

Speaking of terminations, aside for the reason cited above, according to the DoDFMR, and notwithstanding the rumors du jour, your operating agreement and lease can only be terminated: 1) For Cause—if the actions and policies of your credit union are inconsistent with the DoDFMR and/or your operating agreement...and 2) In the Interest of National Defense—in the event of a national emergency (such as 9-11) or as a result of base closure/base deactivation or other disposal action. You also have the option to

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

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Left to right: Greg Reed, vice president, operations-Mountain West Region, SSFCU; Jim Laffoon, president and CEO, SSFCU; Gen. Dallen S. Attack, Utah National Guard; Sterling Poulson, Utah National Guard Charitable Trustee and KUTV chief meteorologist. Photo courtesy SSFCU

Security Service FCU Honors Service Members with Donation to Utah National Guard Charitable Trust

Ryan Loyd, Senior Media Specialist

A longtime supporter of military members and their families, Security Service FCU is once again stepping up to help those who serve our country. The Security Service Charitable Foundation has awarded the Utah National Guard Charitable Trust with a \$5,000 contribution to support service men and women in need of financial assistance.

“We are honored to support the Utah National Guard in this way,” said Jim Laffoon, president and chief executive officer of Security Service FCU. “We never underestimate the sacrifice a military member makes for our country. Our donation is just one small way we can thank them and their families for their service.”

The purpose of the Utah National Guard Charitable Trust is to assist with financial hardships encountered from medical, home or property emergencies. The Utah National Guard trust was formed to close the gap.

The trust helps cover costs of transportation and lodging for a spouse or parent to travel to the treatment facility where a National Guard member is being cared for. It also helps cover basic needs for families while a military member is deployed, to include home repair emergencies that may happen while they are away.

R.I.A. FCU Awards Annual Scholarships

Jake Ward, VP Marketing

R.I.A. FCU staff and Board of Directors would like to congratulate the winners of their Annual Scholarship Awards. Pleasant Valley High School senior, Aravindakumar Sundaramraj, and Moline High School senior, Brett Lohmann, were each awarded \$1,000 for the 2015-2016 school year. Neko Beserra, who attends Western Illinois University, was awarded the \$1,000 R.H. Mayers Scholarship Award. These three young people along with other applicants have achieved outstanding success in school while also volunteering endless time and effort in their communities. Over the past 18 years, a total of over \$45,000 has been given to exceptional student members. R.I.A. FCU would like to wish Aravindakumar, Brett, Neko and all of the 2015 Graduates the best of luck in all their future endeavors.

Army Aviation Center FCU Donates \$15,000 to Fort Rucker's Army Emergency Relief Fund

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) presented a donation of \$15,000 to Fort Rucker's Army Emergency Relief (AER) Fund at the 2015 AER Campaign Closing Ceremony on June 8. Funds were primarily raised from AACFCU's Annual Golf Tournament held each year at Silver Wings Golf Course at Fort Rucker. All proceeds from the golf tournament were donated to AER.

AER is the Army's own emergency financial assistance program dedicated to helping active and retired soldiers when there is a vital need. Fort Rucker's AER campaign raised \$138,786 and will provide loans and grants to soldiers, retirees, family members and survivors.

The \$15,000 donation included a matching grant of \$1,500 from the Armed Forces Financial Network (AFFN). AACFCU has been fortunate to receive matching grants from AFFN for the past seven years.



Left to right: Russell Hall, Fort Rucker Deputy to the Commanding General; COL Stuart J. McRae, Fort Rucker Garrison Commander; Bobby Michael, AACFCU president/CEO. Photo courtesy AACFCU

Tower Classic Golf Tournament Raises \$30,000 to Benefit the Johns Hopkins Children's Center

Carla Burger, Marketing Communications

Tower FCU's 33rd Annual Tower Classic Golf Tournament raised \$30,000 to benefit the Johns Hopkins Children's Center in Baltimore, MD. The tournament took place on June 5, 2015 at Renditions Golf Club in Davidsonville, MD.

Over 100 golfers participated in the tournament, and enjoyed 18 holes of golf, a putting contest, lunch, raffles and door prizes. Raffle items included an Amazon Kindle Fire, a Renditions foursome, an Alex & Ani bracelet, and a football signed by Trent Williams of the Washington Redskins. Major event sponsors included Lustine Chrysler Dodge Jeep Ram of Woodbridge, Va., Recall, CUNA, Digital Insight, RBC Wealth Management, Sentral Building Services and EU Services.

Proceeds from Tower Classic players, sponsors and donations from the business community totaled \$20,000. CO-OP Financial Services contributed an additional \$10,000 through its Miracle Match program, bringing the day's total to \$30,000. Miracle Match is a philanthropic matching program that encourages credit unions, chapters and leagues to create and participate in local Children's Miracle Network fundraisers that benefit 170 children's hospital nationwide.

Tower's annual golf tournament has evolved from a casual outing for Tower Board members and managers to a major fundraising event. In recent years, the tournament has raised over \$15,000 annually for Johns Hopkins Children's Center, a member hospital of the Children's Miracle Network. Since 1998, the Tower Classic has raised more than \$250,000 for Johns Hopkins.

VIEW FROM A MEMBER *continued from page 1*

We are proud to display this prized emblem of our freedom publicly at our Rivers Avenue headquarters. While a simple gesture, we offer it as a thank you, to a generous member and heroic force in appreciation of your service, kindness and a job well done.

Credit Union Members Receive Mobile Discounts through Member Loyalty Program

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU and Larky partnered to offer a loyalty program, called Belvoir Buck\$, that gives discounts from over 50 local and national merchants around metro DC to Belvoir Federal members.

Members can download the free app, available through the Apple App Store and Google Play, and automatically receive mobile alerts whenever they are located near a discount. This geotargeting technology allows members to receive instant savings from participating merchants. The app also provides users the ability to store images of store loyalty cards to track perks and benefits from over 2,000 membership organizations, such as AAA, AARP, zoos, museums, alumni associations, and others.

"Belvoir Federal is excited to offer this great benefit to members for free. By showcasing special discounts through a mobile device, our members are able to save money on the go and drive traffic into the merchant's stores. It's a win-win for everyone," stated Jason Lindstrom, Belvoir Federal's Chief Marketing Officer.



Left to right: Danny Cortes, Esperanza EVP and Chief of Staff; James Schenck, PenFed President and CEO; Rev Luis Cortes, President/CEO, Esperanza; Edward Cody, PenFed Chairman of the Board; and David Rossi, Senior Vice President and CEO for Esperanza Academy Charter Schools. Photo courtesy PenFed

PenFed Continues to Invest in Leaders of Tomorrow with Award Scholarship Funds

T. V. Johnson, VP, Corporate Communications

PenFed CU leaders recently presented \$160,000 in scholarship funds to the Esperanza Academy Charter School students with the top two grade-point averages. The presentations were made during the Academy's June 5 graduation activities held at the University of Pennsylvania. Two graduating seniors with plans to attend Drexel University and Widener University, respectively, each received PenFed scholarships of \$80,000.

PenFed's Chairman of the Board, Edward Cody, joined President and CEO, James Schenck in Philadelphia to personally congratulate the credit union's scholarship recipients. "The combination of hard work, self-discipline and self-respect is at the heart of the Esperanza Academy's program," said Cody. "It was truly heartening to see the way the members of the class cheered one another on throughout the commencement ceremonies. Even from my brief interaction with them, I can tell that these young men and women are on the right path for continued success," he said. Esperanza, a faith-based charitable organization that has launched many successful education and leadership initiatives for disadvantaged young people, boasts a 2015 Academy graduating class of which 90 percent of the seniors are college-bound. PenFed began its partnership with Esperanza in 2012, and since then has contributed \$400,000 in scholarship money.

"PenFed is a proud partner of Esperanza. Watching their Academy's class of 2015 graduate was such an inspiration. What this organization does is nothing short of miraculous," said Schenck. "They take youths who might otherwise be written off by society, show them what is possible by revealing their true potential and then help them set the conditions for their success. Education and leadership development opportunities are essential for every young American. Less affluent communities often need a helping hand, and that's where Esperanza comes in, and PenFed is absolutely thrilled to be a part of this scholarship program," said Schenck.

To address the needs of underserved, low-income and minority communities, Esperanza founded the Esperanza Academy Charter School in 2000. Since then, according to its website, Esperanza Academy has been successfully educating a student body that is 95 percent Latino and 5 percent African American as well as 80 percent low-income. 94 percent of Esperanza Academy students graduate on time and 68 percent enroll in college. The school was recognized by the White House as a best-practice model in a 2010 report produced by the President's Advisory Council on Faith-Based and Neighborhood Partnerships. In 2013, US News and World Report ranked Esperanza Academy in the top 9% of all schools at both the state and national level.

Langley FCU Donates to An Achievable Dream

Sue Thrash, Public Relations Director

Langley FCU presented a \$15,000 check to An Achievable Dream (AAD) in support of their nationally recognized educational programs. AAD offers children in kindergarten through twelfth grade a quality social, academic and value-based education, with an extended school day, Summer Intersession, enrichment activities in and outside the classroom, and assistance with continuing education.

"Langley has been and continues to be a proud supporter of An Achievable Dream," said Langley Senior Vice-President Curtis Baker. "They are a true asset to the communities they serve—their dedication to helping children learn and succeed regardless of their socioeconomic backgrounds has such a positive impact on the lives of children in Hampton Roads."

In partnership with Newport News Public Schools, AAD operates An Achievable Dream Academy (K-5th grade) and an Achievable Dream Middle and High School (6th-12th grade). AAD began operating Seatack Elementary in 2014, in partnership with Virginia Beach Public Schools, with students in kindergarten through second grade. An additional grade level will be added each school year for students to eventually attend through high school.

**GOT
NEWS?**

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

RADCLIFF, KY—After 37 years of service to the members of Fort Knox FCU, **Darlene Chenault** has announced her retirement as of July 10 this year. A reception was held in her honor at the Ring Road Branch on June 26 where she has served as the manager for the past eight years. Chenault started her career with Fort Knox Federal as a part-time clerk/teller in August 1977 at the Knox Branch on post. Within two years, she was promoted to the supervisor loan typist at the Main Office. She rose quickly through several member service positions and in 1992, she was promoted to assistant manager at the Dixie Branch in Elizabethtown... ABERDEEN, MD—APGFCU is proud to announce that **Christopher Mitchell**, Edgewood Branch Manager, was recognized as a graduate of the 2015 Harford Leadership Academy at an awards banquet on Friday, June 12, 2015. The Harford Leadership Academy is a community development program, co-sponsored by Harford Community College and the Harford County Chamber of Commerce and is designed to promote the development of existing and emerging leaders and to create a committed, involved and diverse network of leaders in Harford County. Also, APGFCU has hired **Kristin Doehring** as Marketing Communications Director. Doehring brings more than twenty years of strategic marketing experience to her position at the credit union. Most recently, she spent three years at Domino's Pizza, Inc. as marketing leader for Baltimore and Salisbury, Washington, D.C. and Harrisburg, PA... BILOXI, MS—Keesler Federal announced **Delma Powell** as Vice President of Consumer Lending. Powell brings over 35 years of financial service experience, specializing in Lending and Credit Risk to the position. He is past President of the MS Gulf Coast Chapter of AIB (American Institute of Banking) and former Adjunct Faculty Member at MS Gulf Coast Community College... RADCLIFF, KY—**Charlotte Masterson**, Business Development Representative with Fort Knox FCU, received the 2015 Fort Knox Gold Neighbor Award during the Community Relations Dinner held at the 19th Engineer Battalion HQ on Fort Knox. Major General Peggy C. Combs, Commanding General, U.S. Army Cadet Command and Ft. Knox, presented the award to Charlotte for making the biggest difference in Soldiers and their families lives at Ft. Knox. Charlotte is the business development representative and post liaison for Fort Knox FCU and has been instrumental in numerous support programs including free relocation services for newcomers and welcome home ceremonies for returning troops... PAPILLION, NE—**Gail DeBoer**, President of SAC FCU, was selected by the Women's Center for Advancement (WCA) to receive their Tribute to Women Award, at their annual Tribute to Women event in June. Gail was one of ten women who were chosen from a distinguished list of nominees on the basis of their impact in the community and achievements. All honorees have demonstrated a lifelong commitment to helping women and their children stay safe and grow strong. The mission of the WCA is to assist victims of domestic violence and sexual assault and their children to achieve safety and empowering them to lead self-determined lives. A Tribute to Women Award is considered to be one of the most prestigious honors one can receive in Omaha... JACKSONVILLE, AR—**Patrick McCollough**, Director of Internal Audit for Arkansas FCU (AFCU), was named the Terry McEachern Internal Auditor of the Year by the Association of Credit Union Internal Auditors (ACUIA). McCollough was presented the award on June 24 at the 2015 ACUIA annual conference in Boston, MA. According to acuia.org, the "award is presented to an internal auditor who has made a significant contribution to the internal audit profession and to the credit union industry." "There is no one more deserving of this award," AFCU President/CEO Rodney Showmar said. "He and his team have made a beneficial strategic impact on AFCU and are vital components to helping us achieve our purpose of making a difference in the lives of our employees, members, and communities." McCollough has served in several positions with ACUIA, including regional director. He has spoken around the country at credit unions and internal audit organizations. HANSCOM AFB, MA—Members of the **Houghton Mifflin Harcourt Employees FCU** approved a merger with **Hanscom FCU**, effective July 1. HMHEFCU will operate as a separate entity until integration of the systems is completed on October 1. "We are delighted to welcome over 1,000 members, as well as three staff members, to the Hanscom FCU family," said Paul Marotta, Board Chair for Hanscom FCU.

Visit
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latest credit
union news!

SAC FCU Employees Rally to End Hunger

Cynthia Buettner, SVP IT, Marketing and Sales

Employees at SAC FCU built momentum for the AAA All Star Game by teaming up to support local food bank programs. During the week of July 6th, employees collected canned food and raised money for the Omaha Food Bank. The donations were delivered during the weeklong celebration leading up to the AAA All Star Game that was played at Werner Park on July 15.

SAC FCU's President and CEO, Gail DeBoer, said, "The SAC team has always been generous to the community, and with SAC serving as the presenting sponsor of the All Star Spotlight Luncheon during All Star Week, we felt this was a great opportunity to heighten awareness of and support this critical community need."

Each day during the week leading up to the All Star Week, the SAC employees donated canned food items and money. On Friday, July 10, SAC employees used the donated canned goods to build a baseball themed can sculpture at SAC's corporate headquarters located at 7148 Towne Center Parkway in Papillion.

Additionally, employees were in baseball attire and participated in daily activities to promote hunger awareness and celebrate the All Star game that was held in the metro area. SAC FCU closed several of its branches, except the branch located in the BX on Offutt Air Force Base and the Grand Island branch, on July 8 at Noon so employees could gather to raise funds through a company baseball tournament. All funds went to the Omaha Food Bank.

Scott CU Sponsors Monroe County Fair 4-H, FFA Events

Adam J. Koishor, Chief Marketing Officer

Scott CU presented checks totaling \$1,200 to sponsor the 4-H Talent Show and an FFA Fun Night at this year's Monroe County Fair that will be held July 19-26 in Waterloo.

Scott CU Community Relations Representative Cassidy Beck presented checks to County Fair Board Secretary George Obernagel and representatives from the 4-H.

"This is another opportunity for us to support our community and the people who live here," Beck said. "Having a location in Waterloo, we feel that it is important that we do what we can to help in the community. We are very happy to be able to help local people and support this year's fair."

Scott CU donated \$700 to the Mo Co Extension & 4-H Education Foundation to fund the 4-H's Talent Show. The talent show is being added back to the schedule this year. Representatives from the local credit union will be on hand to present the awards to the winners.

Scott CU also donated \$500 to the FFA clubs for their FFA Fun Night. Several schools will be competing and representatives from the local credit union will be on hand to help the new Monroe County Fair Queen present the prizes to the winners. SCU's donation will help increase the prize amounts awarded at this year's event. Organizers estimated that 1,400 to 1,800 people attended the Fun Night last year.

SCU's donation also will help to increase the awards for the Superior Young Producer Contests for sheep, beef, swine and rabbits.

Three DCUC Board Directors to be Elected

Three seats on the DCUC Board of Director will be filled at the annual business meeting at Bellagio Las Vegas in Las Vegas, NV, Tuesday, August 18, 2015.

The regular three-year terms of the Army Representative, the Navy Coast Guard Representative, and the Air Force Representative will expire this year. Patricia Kimmel, Barbara Geraghty, and Michael Kloiber will seek reelection for their respective positions. Any party interested in serving on the DCUC Board is invited to advise the Council.

VyStar Congratulates Ralph Story for 50 Years as a Board Member



AS A VYSTAR BOARD MEMBER,
RALPH STORY MAKES MORE THAN
A COMMITMENT TO OUR MEMBERS.
HE MAKES A DIFFERENCE.

Ralph Story has truly made a difference as a member of our Board of Directors for the past 50 years. He's helped to provide a safe place to save, borrow, and improve the financial well being of hundreds of thousands of members. His sound and forward-thinking leadership has helped us to become one of the largest credit unions in the nation.

THANK
YOU FOR
50
YEARS OF
SERVICE

"Ralph, congratulations on your 50 years of service as a volunteer official at our great Credit Union. You have served with distinction in every officer position and all of us in the VyStar family sincerely thank you for your half century of dedicated service to our members."

P.E. (TED) HEWITT
Chairman of the Board
VyStar Credit Union

"As a volunteer Board member, Mr. Story gives selflessly for the benefit of others. He is the epitome of the heart and soul of credit unions. Ralph, congratulations and thanks!"

TERRY WEST
President / CEO
VyStar Credit Union

ON BEHALF OF OUR MEMBERS, EMPLOYEES, VOLUNTEERS,
AND THE COMMUNITIES WE SERVE, WE WISH HIM A VERY HAPPY
50TH ANNIVERSARY AS A MEMBER OF OUR BOARD OF DIRECTORS.



JACKSONVILLE, FL—Terry R. West, President/CEO of **VyStar CU**, announced the official opening of VyStar's newest branch located at 560 Chaffee Point. VyStar officials held an official Grand Opening and ribbon cutting on June 4. Terry West says, "We're very pleased about bringing VyStar branch services closer to the growing Chaffee Point community and surrounding West Jacksonville areas. This is an ideal location for the thousands of members we have in the area and reflects our continued commitment to providing outstanding service and convenience for our members." The new branch is a full-service branch with five teller stations, four member service offices, one online banking station, one walk-up ATM and one drive-up ATM, five drive-thru lanes with one lane dedicated to business members. This is VyStar's 43rd branch opening, which includes 35 full service branches and eight high school branches... HONOLULU, HI—On April 1, 2015, the **Hickam FCU** opened its fifth branch in the Kahala Mall Shopping Center located towards East Honolulu on the island of Oahu. The new Hickam FCU Kahala Mall Kiosk Branch is the first-of-its-kind banking concept in Hawaii, and the first kiosk facility for the Hickam FCU. At this new branch, credit union members are able to conduct many of the typical credit union teller transactions themselves through several self-service touch-points including an advanced function ATM with check scanning and cashing capabilities, an in-lobby teller terminal, and a product and service browsing bar outfitted with several notebooks. However, credit union representatives are also available to provide personalized service with account transactions or information about the various products and services that Hickam FCU offers... ANCHORAGE, AK—**Alaska USA FCU** now offers its members access to Apple Pay™, a new category of service that offers an easy, secure, and private way to pay. Security and privacy is at the core of Apple Pay. When you add a credit or debit card with Apple Pay, the actual card numbers are not stored on the device nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code, instead of using the security code from the back of the card. "The goal of the credit union is to provide service, value, and convenience," said Brian E. Wolf, Executive Director of Retail Financial Services. "Apple Pay provides added convenience for Alaska USA members by allowing them to pay quickly and securely"... PAPHILLION, NE—The Greater Omaha Chamber of Commerce has named **SAC FCU** a recipient of the Business Excellence Award. The Greater Omaha Chamber of Commerce Business Excellence Award goes to companies and individuals for their outstanding community service.

Security Service Charitable Foundation Golf Classic Raises Nearly \$150,000 for Charity

Ryan Loyd, Senior Media Specialist

More than 280 golfers came together for a good cause and to give back to the community. In what has become the single largest fundraiser for the Security Service Charitable Foundation, the annual golf classic raised \$148,768.

"Every dollar we raise will go to help non-profit organizations in the states we serve: Texas, Colorado and Utah," said Steve Schott, executive vice president and chief financial officer for Security Service FCU. "We are proud to be able to do something that will have a lasting impact on several communities and help those less fortunate."

Schott and his team organize the tournament, which is now in its 29th year and has grown significantly from its humble beginnings at Kelly Air Force Base with just 40 golfers.

"This is our primary event for the Charitable Foundation and we are incredibly grateful to our partners and vendors who support us," said Jim Laffoon, president and chief executive officer for Security Service FCU. "Ultimately, the money raised will enable us to do some tremendous things for our members and our communities."

Navy Federal Recognized as Top Place to Work for IT Professionals

Jessica Jewell, Corporate Communications

Navy FCU announced it is one of Computerworld's 2015 "100 Best Places to Work in IT." The credit union ranked No. 26 among large organizations.

Computerworld's "100 Best" list is in its 22nd year of existence and has not had a credit union make the list until now. The ranking is Navy Federal first "Best Places to Work" ranking in the IT category.

"I'm thrilled that our IT employees regard Navy Federal's Information Services Department (ISD) as a best place to work in IT," said Executive Vice President and Chief Information Officer, Bill Hills. "We are fortunate to have over 1,100 highly skilled and talented IT professionals dedicated to supporting Navy Federal's mission, serving our 5.5 million members, and our 12,000 employees."

Computerworld evaluates companies based on employee survey responses, and on company benefits and other programs. Employee responses comprise half of the total scoring. Organizations given this award excel in four human resource functions: career development, retention, benefits, and training.



U.S. Coast Guard Celebrates 225 Years on August 4

The U.S. Coast Guard was formed in 1790 when the first Congress authorized the construction of ten vessels to enforce tariff and trade laws and to prevent smuggling.

Thank you to all of our Coast Guard service members and veterans, and congratulations!



52nd Annual Conference Preview

Janet Sked, DCUC Conference Manager

Everything is in place...outstanding speakers are booked...networking events are planned...and the Bellagio is ready for our 52nd Annual DCUC Conference. The question is, have you registered and booked your flights to Las Vegas?

If not, it's not too late! You can register online at www.d cuc.org or call our office at 202-638 3950. We'd love to welcome you to what promises to be one of *the* best conferences in 2015!

Here's a brief sneak peak of what's in store for Opening Day:

Our "Showcase with a Purpose" will open on Sunday afternoon, August 16, and focus on networking and raising funds for Special Operation Warrior Foundation. The Showcase opens at 12 noon with a world-class DJ (sponsored by CO-OP Shared Branching) sharing music by some of your favorite Las Vegas entertainers while we enjoy a light lunch and check out the bidding for our Silent Auction.

Following the Showcase Grand Opening, there will be a DoD Presentation and *Military Saves Awards* presentation, followed immediately by service breakout sessions with our Military Representatives. Presentations will then be provided by 12 of our Corporate Partners. This year, you will have the opportunity to learn more from AFFN, Allied Solutions, Clearpoint Credit Counseling, eZforex, Support EXP, PedFed, Burns Fazzi-Brock, La Macchia, IZALE Financial, Route 66 and several new exhibitors, OM Financial and GreenPath. Be sure to give them all a warm welcome.

Sunday concludes with DCUC's fabulous Chairman's Reception in Bellagio, sponsored by AFFN. This year, we will welcome a fabulous Las Vegas group, Nu Jazz Standard. The trio features Graham Berry on piano, trumpet, flugelhorn and trombone, Bill Berry on bass, and John Plows on drums. Rhythmically sophisticated, the group sounds like an updated Ramsey Lewis Trio and is planted in the mainstream jazz repertoire, from Stella by Starlight to Ellington's Caravan to Seven Steps to Heaven, made famous by Miles Davis. We're calling the evening, "Black and White and all that Jazz." Black and/or White attire is optional, but would be welcomed!

We look forward to seeing you in Las Vegas. Wishing you safe travels until we meet again.

Travel Tips to Las Vegas

Air Service is easy with more than 900 inbound and outbound flights per day and nonstop service from more than 130 U.S. and international cities. Las Vegas is easy on your time and budget.

McCarran International Airport is conveniently located just a few miles from our conference hotel, Bellagio on Las Vegas Boulevard.

Once you've landed, there are several options to get to Bellagio:

- From the airport, taxis are readily available. Lines may be a little long during "prime" hours but the line typically moves fast. Cabs will hold up to 5 people and cost to Bellagio is about \$24.00.
- You can purchase shuttle transfers at the airport. Cost is about \$10.00 per person each way.
- You can also hire cars at the airport, but it is best to call and order in advance—cars typically run \$65.00 – \$100.00.

Here are two recommendations:

ODS (On demand Sedan)

Toll free 800.990.0417

Local 702.688.7351

<http://www.odslimo.com/index.html>

AWG

702.740.3450

<http://www.awgambassador.com/>

FYI—It is best NOT to contact Bellagio since they are not allowed to offer any car service for hire. Unfortunately in Vegas there is a law that prevents the hotels limos to be hired for "cash" runs.

Weather in Las Vegas, as you would expect, is hot and dry. By mid-August, average temperatures start to get slightly cooler, but still hover around 91 degrees. The good news is that there is a lot to do inside the hotel and the City Center Tram leaves right from Bellagio and arrives at a great shopping center in less than a minute.

Speaker Update

Admiral Eric Olson, United States Navy (Retired)

General Bryan “Doug” Brown is unable to join us in Las Vegas. However, we are honored to welcome Admiral Eric Olson, who succeeded General Brown as the Commander of US Special Operations Command, as our featured speaker on Monday morning, August 17.

Eric Olson retired from the United States Navy in 2011 after more than 38 years of military service. He served in special operations units throughout his career, was engaged in several contingency operations, commanded at

every level and was the first Navy SEAL officer to be promoted to three- and four-star ranks.

Admiral Olson’s career culminated as the head of the United States Special Operations Command, where he was responsible for the mission readiness and deployment of all Army, Navy, Air Force and Marine Corps special operations forces. In this capacity, he led over 60,000 people and managed an annual budget in excess of ten billion dollars. His duties involved much interagency and international collaboration.

Admiral Olson is now an independent national security consultant who supports a wide range of private and public sector organizations. Among his current endeavors, he is an Adjunct Profes-



Eric Olson

sor in the School of International and Public Affairs at Columbia University, a Director of Iridium Communications, Inc. and Under Armour, Inc., a senior advisor to the Department of Homeland Security, and a Director of the non-profit Special Operations Warrior Foundation and the National Navy UDT-SEAL Museum. He and his wife, Marilyn, have two grown children.

Mid Missouri CU Hosts 10th Annual Military Appreciation Day

Brittani Clabaugh, Community Outreach Coordinator

The Mid Missouri CU hosted its 10th Annual Military Appreciation Day at Hammons Field in Springfield. Prior to the event the Credit Union raised just over \$17,000 through various fundraising events and with the help of many surrounding community businesses. With the money raised, Mid Missouri CU purchased 2,000 tickets and gave them out free of charge to active duty service members, reservists, veterans, National Guard, retired military of all branches, and their dependents. Along with each ticket came a free hot dog.

During the pregame ceremonies, honorary first pitches were thrown by special guests Brigadier General Kent Savre – United States Army Maneuver Support Center of Excellence and Fort Leonard Wood Commanding General, Staff Sergeant Eric Ross – Fort Leonard Wood Advance Individual Training Platoon Sergeant of the Year, and Johnny O’Hare – MMCU CEO/President.

The Oath of Enlistment also took place, which was administered by Brigadier General Savre. Over 20 enlistees took the field and were sworn in to the United States Army. U.S. Army Staff Sergeant Michael Sidley led Soldiers, Sailors, and Airmen, onto the field for formation just before the National Anthem.

The 399th Army Band, under the direction of Warrant Officer One Richard Chapman and First Sergeant James Freeman, played the National Anthem while the Army Color Guard, led by Sergeant First Class Marcus King, presented the Nation’s colors. Shortly after, the game between the Springfield Cardinals and the Northwest Arkansas Naturals began. During the 7th inning stretch, Staff Sergeant Michael Joseph, from Fort Leonard Wood sang “God Bless America.” Staff Sergeant Joseph, who is a drummer with the 399th Army Band at Fort Leonard Wood, was voted Army Entertainment’s 2014 Rising Star.

Throughout the night Mid Missouri CU employees threw out shirts and handed out various giveaways. The night was concluded with a major fireworks display sponsored by the Credit Union. While the weather was hot, it was a great night for good ol’ American baseball and honoring our Nation’s military.



With the money raised, Mid Missouri CU purchased 2,000 tickets and gave them out free of charge to active duty service members, reservists, veterans, National Guard, retired military of all branches, and their dependents. Photo courtesy Mid Missouri CU



Left to right: Big Brothers Big Sisters CEO Ayanna King with Langley VP Natasha Merz. Photo courtesy Langley FCU

Langley FCU Donates \$10,000 to Support Big Brothers Big Sisters

Sue Thrash, Public Relations Director

Langley FCU presented a check in the amount of \$10,000 to Big Brothers Big Sisters of the Greater Virginia Peninsula for support of their mentoring program of at risk children.

“By supporting Big Brothers Big Sisters we are able to change the lives of many local children who are in need of guidance and support,” said Langley VP Commercial Lending Natasha Merz. “Kids are our future and the positive relationships nurtured by BBBS have a direct and lasting effect in helping the children to have greater confidence, avoid risky behaviors and achieve educational success.”

For more than 100 years, Big Brothers Big Sisters has matched adult volunteers and children, ages 6 through 18, in communities across the country. National research has shown that the positive relationship between a child and their mentor has a direct impact on that child’s life. They are more confident in school, able to get along better with their families, 46% less likely to begin using illegal drugs, 27% less likely to begin using alcohol and 52% less likely to skip school. In fact, 67% of former Littles surveyed agree that their Big played a role in their decision to attend college. For more information, and Real Life Stories, visit www.bigs4kids.org.

PenFed Board Member Honored at NAFCU Annual Conference

T. V. Johnson, VP, Corporate Communications

James Quinn, member of PenFed CU’s Board of Directors, was named as the Volunteer of the Year by the National Association of Federal Credit Unions. Quinn won the award for the category of “credit unions with more than \$250 million in assets.” Quinn and recipients of other awards were honored in during NAFCU’s 48th Annual Conference and Solutions Expo in Montréal, Québec, Canada in June.

“Jim Quinn is a terrific asset to PenFed. He leads from the front, and as a long-standing member of our Board of Directors, he has had a direct influence that can be attributed to the steady growth that the credit union has achieved year after year,” said James Schenck, president and CEO of PenFed.

“Jim has demonstrated true dedication to the credit union movement and he has served as an inspiration to his fellow Directors and the PenFed executive team. This award is a testament to his outstanding service on behalf of our members,” said Schenck.

NAFCU’s 2015 Annual Awards Competition winners were recognized during the conference’s general session and breakfast June 24 and will be profiled in an upcoming issue of *The Federal Credit Union* magazine.

APGFCU Honor Staff Sergeant Elizabeth Schirling in “Nominate a Member—Spotlight a Soldier” Promotion

Gayle Stark, APGFCU

APGFCU is proud to announce the selection of U.S. Air Force Staff Sergeant Elizabeth Schirling as the honoree in this year’s “Nominate a Member—Spotlight a Soldier” program. Each year, the credit union invites members to submit essay nominations of local military servicemen or servicewomen to be honored. The promotion is launched

annually in May, during the nationally celebrated Military Appreciation Month.

Schirling was chosen by a panel of APGFCU judges who reviewed this year’s submissions and selected her as the honoree. Schirling, a credit union member, was nominated by her grandfather and her fiancé. Schirling has demonstrated exceptional courage, selflessness, humility

and caring throughout her service in the Air Force. Her deployment to Germany included 20 combat missions to Afghanistan in which she served as an in-flight paramedic, caring for and transporting severely wounded soldiers back to Germany or the U.S. for treatment. She was honored with an Aerial Achievement Medal.

Edwards FCU's Employee Honored with the Volunteer Excellence Award

Laura Motes, Business Development Representative

Beth Boone an employee at Edwards FCU was awarded the prestigious Volunteer Excellence Award at the Edwards Air Force Base's Annual Volunteer Recognition Ceremony held on April 28 this year. Beth has been an employee of Edwards FCU for 30 years and a valuable member of the Edwards team.

Volunteers support as many as 33 different organizations on Edwards AFB. Each year one individual is chosen to receive the Volunteer Excellence Award for longtime volunteer contributions, which can only be awarded once in a lifetime. The contributions made by the awardees demonstrate a positive impact on the military base and surrounding community.

This year's winner Beth Boone has given 4,642 hours of service to the Edwards community. She has contributed to the Air Force Aid Society's Bundles for Babies program by knitting over 245 receiving blankets for new and expectant parents over the last 13 years. Beth has mentored new mothers, served as treasurer at her church, organized numerous clothing drives in support of the homeless and disadvantaged families. She has also volunteered to help with the Desert High Scorpion Robotics team as well as taken on numerous jobs at school such as running the snack bar at sporting events. She continually supports the success of the Edwards community and the Edwards FCU team.



This year's Volunteer Excellence Award recipient was Beth Boone, who received a certificate of appreciation from Brig. Gen. Carl Schaefer, 412th Test Wing commander. U.S. Air Force photo by Rebecca Amber

Pacific Marine CU Members Raise Over \$7,300 for Rady Children's Hospital

Nancy Harvey, Community Relations Officer

Pacific Marine CU (PMCU) raised over \$7,300.00 for Children's Miracle Network Hospitals through the "Miracle Month of May" donation campaign. All proceeds of this campaign directly benefited Rady Children's Hospital—San Diego, the largest children's hospital in California.

Through a partnership with the Children's Miracle Network Hospitals, Pacific Marine CU hosted a "Miracle Month of May" campaign. The campaign sold and displayed Miracle Balloons at each of PMCU's 11 branch locations throughout San Diego, Riverside and San Bernardino counties, as well as through accepting donations via their local call center.

This was the ninth consecutive year that PMCU employees and members came together in support of the month-long donation campaign. In total, over \$90,000 has been raised over the years for the ill and injured children receiving care at the local hospital.

"Rady Children's Hospital is an integral part of our community helping our ill and injured children through their treatments and recuperation," said Brad Smith, Interim President/CEO. "The Miracle Month of May Campaign is a way for us to give back to this important local resource. PMCU believes in the credit union philosophy of "people helping people" and what better way to do so then supporting an organization that cares for our children."



U.S. Air Force is 68 Years Old in September

The U.S. Air Force will be celebrating its 68th anniversary on September 18. Thank you to all of our Air Force service members and veterans, and congratulations!

When Operations Are Tough, Take the Easy Route

Sarah Canepa Bang. Reprinted with permission from CU Times

Let's start with an obscure cultural reference that would make even comedian Dennis Miller green with envy. To paraphrase the quickly-withdrawn Teen Talk Barbie discussing "math class" in 1992: Operations are tough. Well, this is especially true if you're a credit union in 2015.

You're racing to meet rising consumer expectations. You're working against major challenges to traditional revenue and business models. You're laboring to implement new technology. And you're struggling to find efficiency in everything you do. Meanwhile nothing is simple. Your members want to mobilize their interactions with you, but still want a robust branch presence. By the way, they want branches everywhere.

Delivering what your members want raises hard questions. But what if the answers were easy? Easy answers are not necessarily easy to come by, but a proven solution is shared branching.

The credit union movement did not build up the unique shared branching concept because branches are cheap and plentiful—it's quite the opposite! Branch transactions are declining and the cost of branches are going up. Yet they will not go away—they are changing.

It has, thus, become even more important for the branches credit unions have to be shared.

Sharing a branch will bring in more transactions—transactions that bring in revenue, unlike when your own member comes in to do a deposit or withdrawal. For credit unions reticent to close branches, opening their existing branches to shared branching is a way to bring in income and transactions. And, for credit unions considering closing branches, their solution is to join shared branching. The concept, in fact, provides a smooth transitional glide path for lowering branch count.

No matter what your branch strategy is—add branches, "transform" them, close them—the fact is your members are still going to "need" locations everywhere. You and your team could spend the next 40 years working through scenarios and never arrive at a satisfactory solution.

Or, you could participate in shared branching and solve your problem in a single decision. Your members would have access to their accounts at more than 5,000 branch locations and 2,200 self-service kiosks across the country—and you'd never have to build a single additional location.

You'd also have access to the new world of mobile banking and P2P payment technology through, in the case of CO-OP Shared Branching, the same network that enables account transactions across branches. All would be integrated to make your work simpler, easier and more powerful.

This is, in the best sense of the term, the easy way out, and here's why you should consider the easy way out. Back in the day, credit unions could spend time and brainpower thinking about what to do next. In 2015, doing things the hard way is going to drag you down. Choosing to streamline and simplify your choices, and in turn your operations, is not actually making the easy choice. It's making the necessary choice.

When every question of enhancement, expansion, innovation and efficiency becomes an operational difficulty, progress is impossible. Imagine trying to do your current job using only an old phone, a landline and a 120-baud-modem-equipped desktop computer. You can't.

Similarly, you can't gear up for the future without making operations easier now. Choosing the easy route, among them becoming involved in the movement's nationwide shared branching network, should absolutely be on your list of must-haves for every project you embark on in 2015. Even when operations are tough, your choice should be easy.

Sarah Canepa Bang is chief strategy officer for CO-OP Shared Branching. She can be reached at 800-782-9042, ext. 1205 or sarah.bang@co-opfs.org.

#ShowYourSalute Campaign Kicks Off to Promote Seacoast Salutes

Lori Holmes, Service CU

To promote the first-ever Seacoast Salutes event, #ShowYourSalute social media campaign encourages support of the military by saluting in front of the backdrop banners at local Service CU branches, Redhook Brewery, Portsmouth YMCA and various events across the Seacoast.

The #ShowYourSalute campaign urges members of the community to take photos including selfies in front of the banners of themselves saluting. Then they would post the photos to the Seacoast Salutes social media sites includ-

ing Facebook, Twitter and Instagram and use the hashtag #ShowYourSalute.

Seacoast Salutes is a military appreciation day on Sunday, July 26th to recognize and honor the brave men and women defending our freedom and our great country. General Stark sponsors are Service CU, Redhook Brewery and Foster's Clambake.

The event is expected to be the largest appreciation event for military personnel and their families in New England. The all-day festival, on the grounds of Redhook Brewery, will serve as a fundraiser for the New Hampshire Air National Guard's Chaplains

Emergency Relief Fund and The New Hampshire Military Assistance Foundation.

"We are proud to be a sponsor of Seacoast Salutes at Pease, where Service CU first began in 1957," said Gordon Simmons, President/CEO of Service CU. "We have a storied history of supporting the military here and overseas. We are pleased to be part of this outstanding event in support of our military."

Hosted by Greg Kretschmar from WHEB's Greg and the Morning Buzz, highlights of this inaugural event include live musical performances by various Seacoast bands, and a skateboard and BMX exhibition from Rye Airfield. Additionally, the festival will feature sports activities, children's games, raffles and an all-day barbecue hosted by Foster's Clambake and Catering.

CBC FCU Donates \$10,000 for the Rotary DreamCatcher Playground in Thousand Oaks

Candice Cerro Aragon, Director of Marketing

CBC FCU recently donated \$10,000 to Play Conejo for the Rotary DreamCatcher Playground at Old Meadows Park in Thousand Oaks. The DreamCatcher Playground project is specifically designed to be inclusive and accommodating of children with special needs and their families. Old Meadows Park houses the Therapeutic Recreation Unit of the Conejo Recreation and Park District, which provides recreation programming for Conejo Valley area residents with disabilities. Spearheaded by the Rotary Club of Newbury Park, the project aims to expand, improve and modernize the existing playground.

“Being a father of a non-verbal child with autism, I see first-hand how much a person with developmental disabilities craves a different type of play and a different type of setting for play. Some may crave movement because it helps stimulate them but they also need to be safe, and feel safe, when they are on a swing or other play equipment,” said Patrick Miller, President and CEO of CBC. “Some also may lack typical body awareness and balance; on a typical merry-go-round for example, they really can’t control themselves and enjoy the experience. This unique playground addresses those issues and provides parents and special needs kids with a place they can go to calm down, have fun and experience the joys of physical activity most of us take for granted. For many of us, this playground can turn a bad day into a fun day.” So far the project has raised just over \$300,000 of the \$500,000 and will be completed by 2016. The disability sensitive playground will have health, safety and access features, as well as sensory processing support and a calming area.

“We’re extremely grateful to CBC and all of our community partners who are helping us make the Rotary DreamCatcher Playground possible,” said Jim Friedl, General Manager of the Conejo Recreation and Park District. “We are overwhelmed by the support this project has received and know the families and children who use the playground will benefit greatly.”

“When we first developed the idea to expand and modernize the old playground built in 1999 for current and future needs in our community, we knew it was an expensive idea that would lean heavily upon the contributions of many individuals, companies and grants. It would also depend on some companies to step up and take a leadership role,” said Ron Block, Chair of the Board of Advisors for the Rotary DreamCatcher Playground. “I am happy to say CBC Federal Credit Union is one of those leaders with their second \$10,000 donation taking us over the \$300,000 mark toward our \$500,000 goal.”

Two ABNB Members Receive the 2015 Jack E. O’Connor Memorial Scholarship

Kelli Ragland, Vice President of Marketing

ABNB FCU is pleased to announce that two of its members, Casey Bowler and Octavian Mazyck, were chosen as recipients of the 2015 Jack E. O’Connor Memorial Scholarship offered by the Tidewater Chapter of Credit Unions.

Bowler attended Cox High School in Virginia Beach, VA and will be continuing on to the University of Virginia. As a student at Cox High School, Bowler has been a member of the Lacrosse Club and the National Art, English, and Math honor societies. Bowler has been an active volunteer with her church, Operation Smile, and the Virginia Beach Aquarium.

Octavian Mazyck attended Woodrow Wilson High School and will be headed to the University of Mount Olive in North Carolina to pursue a degree in Graphic Design. At Woodrow Wilson, Mazyck has been a member of the art and chess clubs, KAPPA league, and varsity baseball. Mazyck also volunteered as the little league baseball coach and was the drummer for his church youth group.

The Jack E. O’Connor Memorial Scholarship is offered by the Tidewater Chapter of Credit Unions to qualified graduating seniors who plan to attend a college or university.



Left to right: Bettie Campbell, DFCU Business Dev. Director, Colin Correia, Justin Butler, Kevin Dunkleberger, Caroline Gordon and David Clendaniel, DFCU CEO; not shown: Melissa Micek Photo courtesy Dover FCU

Outstanding Scholars Recognized

Deb Jewell, Marketing Manager

On June 30, 2015, five well-deserving students were each awarded a \$1,000 scholarship from Dover FCU, based on their outstanding achievements, community involvement, recommendations, and submitted essays. Dover Federal CEO David Clendaniel, lauded these individuals for their public service and commitment to education. “We received many qualified applications, which made it a difficult task with a lot of extremely talented individuals who are supporting their communities and making a difference in the lives of others. Our selection committee applauds the positive efforts of all our applicants. The scholarship recipients are poised to have the self-discipline and determination to have a very successful future. We’re honored to be able to contribute to the cost of their continuing education.”

voluntarily terminate your operations on base, but if you do, you must provide the Command a 180 day notice...and do so, prior to any public announcement. Your lease and operating agreement will terminate at the end of the 180 period or upon a mutually agreed to date.

I have asked our Military Program

Managers, Representatives, and Director to address novation during the course of their presentations and discussions at our 52nd Annual Conference and Showcase at the Bellagio in Las Vegas, August 16-19. If you have not made plans to join us, please do so today, as this topic coupled with a sundry of other critical issues, such as no

cost land leases, unauthorized advertising on base by off-base financial institutions, base access for non-profit/non-federal entities, personal commercial solicitation, impending administrative changes to the DoDFMR, and many more will be addressed!

DoD You Should Know...

...the Department's proposed rule changes implementing the Military Lending Act remain unpublished. While the final rule was to be published in the *Federal Register* in May, given the expressed concern from Congress regarding the reliability of the DoD data base—which must be used by financial institutions to determine the military status of potential borrowers—and the pending approval of the FY 2016 National Defense Authorization Act (which at this point contains a provision for DoD to assess the data base), the Department's proposed changes may not be published until later this year or possibly beyond.

...the no cost land lease issue, which was surfaced to DoD in late May, is still under review; however, based on the facts and clarifications we presented to DoD, we hope this matter will gain little traction. The issue: military banks have asked DoD to petition Congress and change 10 USC 2667, so they too can be issued no cost land leases. During the interim, they are asking DoD to grant them blanket approval for In Kind Consideration (IKC) payment. In their arguments, they claim a need for parity. Bottom line: banks and credit unions are not equal; our philosophy, principles and mission are significantly different. Congress and DoD recognize that fact, and as such, have enacted have separate rules and legislation regarding leases. As profit organizations, banks are issued Fair Market Value (FMV) leases under 10 USC 2667; as not-for-profit cooperatives, credit unions are issued no cost leases under 12 USC 1770 (Federal Credit Union Act). From our perspective, if a desire exists to change the law, the bank side should petition Congress, as we did—in collaboration with our sister trades—in the early 2000s; if they desire to pay their current leases via IKC, they should file for the same at the installation level...as we were advised to do pre-2006.



Frontier Community CU president Michael J. Augustine presents a check for \$9,801 to Tim Anderson, United Way of Leavenworth County's executive director. They are joined by United Way of Leavenworth County board members Rita Swann, Janette Labbee-Holde-man, Margaret Steele and Blake Waters, chairman, as well as FCCU staff members Jaylee Beauvais-Kyser and Isel Lugo. Photo courtesy Frontier CCU

Frontier Community's Skip-A-Payment Campaign Raises \$9,801 for United Way

Michael J. Augustine, Frontier Community CU

On Tuesday, May 19, Frontier Community CU President Michael J. Augustine presented a check to United Way of Leavenworth County Executive Director Tim Anderson and its board of directors for \$9,801. This may seem like an odd amount to donate, but it was all part of the credit union's Skip-A-Payment campaign.

During last year's Thanksgiving and Christmas holiday season, Frontier Community CU offered members with loans the opportunity to skip a payment in exchange for a donation to United Way. People were also able to help raise money by entering a drawing for a Sporting KC canvas autographed by the 2013 MLS Championship team.

"Our members and the community really came through," said Augustine. "We appreciated everyone getting behind this good cause."

The Skip-A-Payment campaign was part of the Frontier Community CU's 60th anniversary celebration to thank the community for 60 years of business. In 2014, the credit union also made donations to Children's Miracle Network Hospitals and the Salvation Army.



319th Air Base Wing and Service CU leadership pose for a ribbon cutting ceremony officiating the grand opening of the Service CU branch on Grand Forks Air Force Base June 24, 2015. Photo courtesy Service CU

Service CU Celebrates New Branch at Grand Forks Air Force Base

Lori Holmes, Service CU

Service CU held a ribbon cutting ceremony at its newest branch to celebrate bringing its best in class financial services to Grand Forks Air Force Base. Located at 589 Holzapple Street at Building 210, Service CU's first branch in North Dakota will serve the airmen and their families on base.

Among the dignitaries in attendance were Col. Paul Bauman, Wing Commander for the 319th ABW Grand Forks Air Force Base and Retired Col. Roland 'Arty' Artega, the President/CEO of the Defense Credit Union Council.

"This expansion would not have been possible without the support of the military leadership here at Grand Forks Air Force Base," says Gordon Simmons, President/CEO of Service CU. "Service Credit Union has always operated on the premise that is our duty to provide banking anytime, anywhere to members. It is the philosophy of going where it is more convenient for the member, rather than having them come to us.

Helping Members Succeed Leads to Sustained Superiority at 5-Star Pen Air FCU

Patricia M. Veal, CME, Director of Public Relations

Pen Air FCU, Pensacola, FL, proudly announces it has earned BAUERFINANCIAL, Inc.'s highest (5-Star) rating for strength and stability. Achievement of this coveted 5-Star Superior rating puts Pen Air FCU in an elite category as one of the strongest credit unions in the nation.

BauerFinancial has been evaluating and rating financial institutions since 1983. Earning a 5-Star Superior rating means Pen Air FCU excels in areas of capital, loan quality and profitability. By achieving this 5-Star Superior rating for the most recent 98 consecutive quarters, Pen Air FCU has earned an elite status of Sustained Superiority. Fewer than 10% of the nation's credit unions can claim this distinction.

According to Karen L. Dorway, president of BauerFinancial, "Pen Air Federal Credit Union's achievement is a result of its commitment to the community it serves. By focusing on the financial needs of members' families and businesses, Pen Air Federal Credit Union has in turn, charted its own path. It is a symbiotic relationship: the more success members have, the more success the credit union will have. It is built on a commitment to each other and is what all financial institutions should strive for."



SAC FCU's Dollar Dog mascot is enjoying the ride in the Papillion Days Parade in Papillion, Nebraska. Photo courtesy SAC FCU

SAC FCU Presenting Sponsor of the 68th Annual Papillion Days Celebration

Joyce Wells, Public Relations & Events Specialist

The Papillion Foundation has been hosting the Papillion Days celebration for 68 years. SAC FCU partnered with the foundation to be the Presenting Sponsor for this year's event which featured a carnival, parade, vendor fair, fireworks and live entertainment for the whole family. "We couldn't provide the quality events during Papillion Days without the support of sponsors like SAC Federal Credit Union," said Margaret White, Papillion Community Foundation Board President. White also noted that, "SAC has been an amazing community partner to the Foundation and we couldn't be more delighted to work with them again this year." As part of this partnership SAC FCU was featured in all banners, radio, television, outdoor and digital advertising as well as social media. The mission of the Papillion Community Foundation is to identify, develop and support community programs that enhance the quality of life in the Papillion community.

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**Show Your Support
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Our Live Auction!**

With special thanks to Marian Finney from Fort Sill FCU, we have this fantastic handmade quilt for our Live Auction.

Join us in Las Vegas for our 52nd Annual Conference and get your chance to bid on this wonderful donation.

All proceeds will benefit SOWF, this year's fundraising beneficiary.