



ALERT

Issue 6 • June 2015

601 PENNSYLVANIA AVENUE, NW, SUITE 600, SOUTH BUILDING • WASHINGTON, D.C. 20004-2601 • (202) 638-3950 • WWW.DCUC.ORG

VIEW FROM THE BOARD

Military Saves— The Results

Michael Kloiber, President/CEO, Tinker FCU; DCUC Board Secretary

My fellow board member, Craig Chamberlin, stated in his February article, “Defense Credit Unions, and credit unions located in and around military communities, have been very active in supporting and participating in *Military Saves Week* in years past. I am confident this year will be no different.” I am happy to report that per the last quarterly report out of *Military Saves* (received in May), defense credit unions once again led the charge to a successful campaign.

This year’s campaign was, in fact, the most successful ever with over 34,000 pledges and re-pledges as of the beginning of May, an over 10,000 pledge increase over 2014! Driving this number was an increase in participating financial institutions. Ninety financial institutions were involved in *Military Saves Week*, and 68 (76%) of those institutions were you, the on-base credit unions. Your hard work hosting tables at financial fairs to handing out information, holding financial education classes and seminars, setting up special products and giveaways, and putting together marketing emails, pamphlets, and posters to promote the *Military Saves Campaign* certainly paid off in a big way—again!

My purpose in sharing some of these results is not just to give well-deserved
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CEO UPDATE

Back to Back Victories!

Roland “Arty” Arteaga, President/CEO, DCUC

Last month I reported on the success of our 42nd Annual Overseas Subcouncil meeting and this month, thanks to the extraordinary efforts of R.I.A. Federal Credit Union, I am proud to say that DCUC’s Midwest Subcouncil conference held earlier this month—was just as successful!

Larry Coverstone (President & CEO, R.I.A. FCU), Jake Ward (VP Marketing), and the entire R.I.A. staff did a stupendous job planning and hosting this year’s annual meeting—44 years and still going strong—in Davenport, Iowa...and an equally terrific job producing this year’s agenda! Their objective from the start was to provide attendees an educational experience that first focused on key issues at the National level and to reduce the discussion thereafter to topics of organizational importance to each of the Sub-council members, their respective Boards and Staffs.

A familiar face to DCUC, John McKechnie (Partner, Total Spectrum) kicked-off this year’s meeting, addressing issues from both NCUA and the Hill, focusing in great part on the agency’s proposed Risk Based Capital rule. NCUA’s comment period concluded in April and according to John, nearly 2400 comments were received—a solid indicator that the RBC2 proposal needs to be further reviewed and studied by NCUA from a legal and authoritative perspective. But that said, unless Congress intervenes in some fashion, McKechnie suggested a final vote by the NCUA Board could take place in the Fall.

Aside from RBC2, John also highlighted the climate on the Hill—present and future; the NCUA Board post January 2017; the status of the Department of Defense’s proposed rules implementing the Military Lending Act—to include Congressional efforts to ensure the Department’s data base is both credible and dependable; and CFPB’s study of overdraft fees and programs, and their on-going efforts to issue new overdraft rules in the foreseeable future.

Brigadier General (R) Roger Scarce (USA), Senior Partner at Vanguard Advisors, followed John with a superb update on DOD—budget trends and the current downward funding cycle; the challenges of sequestration and the consequences thereof to the warfighter; the immediate security challenges (not only in Europe and the Pacific, but also in the cyber domain); strategic guidance (smaller/leaner force...and the rebalancing to the Pacific rim); Base Realignment and Closure (the frequent discussions/debates...and the likelihood of not occurring due to no appetite in Congress); the Department’s struggle with achieving a clean audit opinion; and the bottom line: the need to maintain readiness and operations...reshape and recapitalize...and take care of people! For notwithstanding the myriad challenges facing DOD, at the end of the day, it is all about the warfighter—our troops. Ensuring they are trained, equipped, organized, and ready to achieve their mission.

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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CMSgt (Ret.) Bobby Jacques, David Sprague and Paul Marotta presented a fire hydrant filled with candy the 319th Recruiting Squadron. The squadron was the winner of the Top Dog Award, given presented at the quarterly Team Hanscom Awards Ceremony to the unit with the most team spirit. Photo courtesy Hanscom FCU

Hanscom FCU Sponsors Top Dog Spirit Award

Patricia Warden Conty, Marketing Communications Manager

Hanscom FCU provided a sweet surprise at the recent Team Hanscom quarterly awards ceremony. Officials from the credit union brought a candy-filled fire hydrant to recognize the 319th Recruiting Squadron, winner of the Top Dog award for the most team spirit.

“Teamwork is something we celebrate at Hanscom FCU as well,” noted Hanscom FCU Chairman of the Board Paul Marotta. “So it’s fitting that we are here honoring the Recruiting Squadron and Team Hanscom.”

The hydrant will be displayed by the Recruiting Squadron until the next quarterly winner is selected.

The 319th Recruiting Squadron covers a 3,907,135 square-mile area that includes Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont and Europe. Its mission is to inspire, engage and recruit future Airmen to deliver airpower for America.

Chamberlin Hosts Last Charity Golf Tournament As Marine FCU President/CEO

Ceci Markwick, Asst. Vice President, Marketing

President/CEO Craig Chamberlin is retiring after 30 years at Marine FCU, making this his last year at the helm of their charity golf tournament. The tournament has been hosted by Marine FCU for 21 years, with Chamberlin involved since the beginning.

All funds raised from the 2015 tournament were donated to the Jacksonville USO and Hope for the Warriors®. Eight years ago Marine FCU chose to support these two organizations that reach out to members of the military.

“It is particularly important, as long as our Marines and Sailors are serving in harm’s way, that we give money to help them and their families,” Chamberlin said.

The very first tournament raised \$5,500 with 18 teams. Twenty-one years later Marine FCU and the community came up with \$124,000 and 44 teams. Over the years, funds from the event have added up to “well over a million dollars.”

Chamberlin said he is very pleased with what the charity golf tournament has become. While this is his last year running the event, he will surely be one of the first to tee off on April 22, 2016.

Southeastern CU Awards \$7,000 in Student Scholarships

Courtney Gooding, Marketing Manager

Southeastern CU completed its fifth high school student advisory board in mid-May. Each student who fulfilled their board term received a \$500 scholarship to the college of their choosing, totaling \$7,000 in student scholarships given by Southeastern for the 2014-2015 school year.

The fourteen students on this year's board represented eight schools from across Southeastern's ten county field of membership. During their term, students met once a month to hear from personal finance experts and discuss financial decisions that will impact their future. New to this year's curriculum was a tour of the Southeastern FCU Financial Trading Center at Valdosta State University, where students heard from VSU Investment Club members and professors on investing in stocks, bonds, and mutual funds.

Since the Credit Union's high school student advisory board began in 2010, more than \$33,000 in scholarships have been given to local high school seniors. Scholarships are applied to tuition, books, and fees at the college of the student's choosing.

Students are selected for the board based on several criteria, including an overall grade point average of at least 3.0 and formal application with essay questions. Board members for the upcoming 2015-2016 student advisory board have already been selected.



Left to right: Judy MacDonald (Dir. of Branch Operations), Laurin McCord (Vice President of BESC), Michelle Bayless, Robin Goff, Rachel Marston, Regina Hendricks, Sharon Leake (Installation Liaison and Membership Dev. Officer), Jason Lindstrom (Chief Marketing Officer). Photo courtesy Belvoir FCU

BESC Receives \$3,000 from Belvoir FCU and AFFN

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU awarded the Fort Belvoir Enlisted Spouses Club (BESC) with a matching grant check for \$3,000 on behalf of the credit union and the Armed Forces Financial Network (AFFN).

Over the past two decades, AFFN has proudly supported AFFN participating Association of Military Banks of America (AMBA) Banks and Defense Credit Union Council (DCUC) Credit Unions in their mission to support the troops, their families, and the U.S. Military and Defense Communities worldwide.

While being presented with the check, Laurin McCord, BESC's Vice President, stated, "The Belvoir Enlisted Spouses' Club would like to extend our sincerest gratitude to AFFN and the Belvoir Federal Credit Union. With the continued support of your organizations, the Belvoir Enlisted Spouses' Club has been able to provide a multitude of community outreach programs and to support military dependents seeking to further their education. We cannot thank you enough."

Langley FCU Announces Board of Directors

Sue Thrash, Public Relations Director

Langley FCU is pleased to announce the election of Debra A. Flores and Peter A. Morley, CMSgt. USAF-Ret. to the Board of Directors. The election was held during Langley's 79th Annual Meeting in April.

In addition, Joyce Wright retires from the Board after a remarkable 37 years of volunteer service. Wright has been a Langley volunteer since 1978 and has previously served as Chairman of the Board and the Policy and Governance Committee for many years.

"After 37 years of service, I am proud to say that through the leadership of dedicated volunteers such as Joyce, Langley continues to remain committed to our members," stated Langley Board Member and Chairman Gene Griffith. "Since my election to the Board in 2008, Joyce has been a mentor to me. I congratulate Joyce on her retirement from the Board. She will always be a part of the Langley family."

The remaining Board members include: Richard A. Biege—Director, William E. Griffith, Jr.—Director, Edward G. Henifin—Secretary, Bruce R. Hoogstraten—Vice Chairman, and R. Lester Wingrove, Jr.—Chairman.

Three DCUC Board Directors to be Elected

Three seats on the DCUC Board of Directors 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 re-election for their respective positions. Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *ALERT*.

The balance of the conference included presentations from yours truly, further elaborating on such issues as the Department's declining budgets (the impact on sponsorships and MWR activities); BRAC (the resiliency of the Administration and Secretary of Defense to reduce/eliminate excess infrastructure); the shifting landscape overseas (in particular Europe); DOD's proposed rules to enforce the Military Lending Act (go/no go); the effects of this year's changes to the Discretionary Allotment and Base Access policies...and forthcoming changes to the Personal Commercial Solicitation rules and DOD Financial Management Regulation Volume 5, Chapter 34; and the no cost land lease policy (the ill perceptions by the banks).

Subsequent presentations also included essential information and superb advice from Colleen Mott and Kim Sands (Greenpath), regarding financial counseling, coaching, and assistance; Dr. John Byrne's, Marketing Department Chair at St. Ambrose University, who provided a motivational presentation on the challenges associated with preparing and running the legendary "Race Across The Sky" (the Leadville Trail 100 Run); Sid Hass, VP, Business Development, LKCS, who focused his remarks on responsive web designing via Content Management Systems; Bob Larson, Financial Support Consultant at CUNA Mutual Group, who offered an overview of the economy and the current financial status/performance of credit unions; Jason Gordon, VP Public Affairs, Quad Cities Chamber; and last, but certainly not least, Chad Bennett

and Ann Morsch (AFFN), whose update on AFFN—both from an operational and philanthropic perspective—and in depth discussion on EMV (the challenges that lie ahead) were highly beneficial and welcomed by attendees.

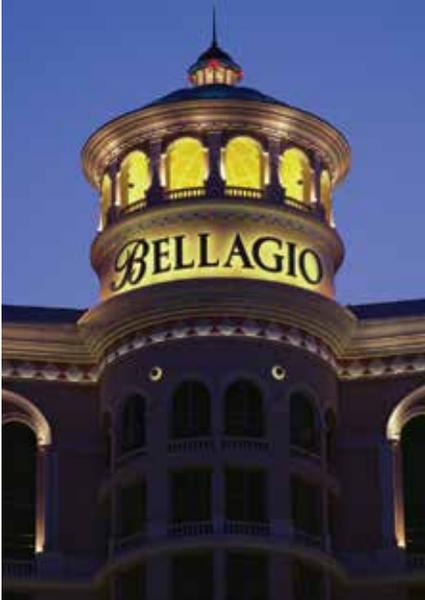
Special kudos to AFFN for their annual sponsorship of this DCUC Midwest event...and to DCUC's Board of Directors, led by Chairman Denise Floyd (President/CEO, Fort Sill FCU), for their continued strong sponsorship and support of the Midwest Subcouncil.

Onto the Bellagio and Las Vegas, where we will gather August 16–19 for DCUC's 52nd Annual Conference & Showcase—**Defense Credit Unions: Winning the Present...Shaping the Future!** The agenda is set, so register today (www.d cuc.org) for what is sure to be the best small conference of the year!

DCUC CONFERENCE UPDATE

2015 Hot Market Issues

Each year at the Defense Credit Union Council Annual Conference, two of our Corporate Partners are selected to provide the coveted Hot Market Issue presentations. These topics are important and impact all credit unions. Come to Las Vegas in August to hear two excellent speakers as they share the following presentations:



Life Stage Behavioral Strategies

SPEAKER: Todd Hassler, Member Wealth Management

How are credit unions going to stand out from the competition? Before we begin understanding the competitive landscape, we need to better understand the current environment. One of the nation's largest banks recently quoted they have a penetration of over six products per customer. Through the last 25 years, our experience shows that credit unions continue to have an average of two products per member. How can credit unions grow both vertically (adding new members) and horizontally (add more products per member)?

Let's begin to understand life stages of your membership. Today, membership is VERY diverse with very diverse needs and expectations. Do you treat members who are 25 differently than members who are 75? We think you should, why? Expectations, needs and wants are different. Who is going to be the future of your credit union? What happens when the 20% of your members die with 80% of your assets? Who are your long-term borrowers? Who are your long-term savers? Come to this session to learn the answers to your questions!

Planning for Your Succession, Now

SPEAKER: David M. Hilton, Ph.D., President, D. Hilton Associates

The best succession plans are not created the year before your CEO retires: they are put in place long before the executive moves on and they ensure a seamless transition. Retirement of a long-time CEO presents many challenges and boards can prevent an interruption in the credit union's success by creating a succession plan that utilizes current C-suite executives, addresses internal planning and training needs, and provides outgoing executives with effective incentives. As the US moves towards a demographic transformation never before seen in our nation's history, all industries face the same challenge: finding and keeping executive talent with the experience and knowledge to lead. The credit union industry is no different and can already feel the talent crunch as more executives move towards retirement and credit unions are left without talent to move into these vacancies. The industry has already seen a 32% turnover rate among credit unions over \$500 million due to retirement. A strong succession plan can help keep internal talent as increasing demand for qualified executives force credit unions to compete against an active job market.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

TAMPA, FL—NAFCU announced that **Robert Fisher**, president and CEO of Grow Financial, has secured an at-large seat on the association's Board of Directors for a three-year term. JACKSONVILLE, AR—Arkansas FCU (AFCU) has promoted **Eric Mangham** to the role of SVP/CFO. "Eric has a unique background that makes him perfect for the role of CFO," AFCU CEO Rodney Showmar said. "Since coming to AFCU, Eric has made improvements to efficiency and balance sheet management. We look forward to his continued success in his new role." Prior to joining AFCU, Mangham was a credit union examiner with the NCUA. AFCU also announced the hiring of **Alan Harrison** as VP of member business services and **Valerie Erkman** as VP of marketing. Harrison will play a role in developing lending products and services. Erkman will help develop and execute marketing across all channels and communication platforms. INDIANAPOLIS, IN—Financial Center First CU's Director of Community Relations, **Marco Dominguez**, was honored with the Governor's Sagamore of the Wabash Award at the Association of Venezuelans in Indiana fundraising gala. According to Diego Morales, Special Assistant to Governor Pence, Dominguez was presented the prestigious award due to his leadership and hard work promoting the Latino community in Indianapolis since his arrival to the Hoosier state from Venezuela in 1992.

Army Aviation Center FCU Employees Volunteer Nearly 600 Hours at Community Organizations

Lisa Hales, AACFCU VP of Marketing

In the spring of 2015, Army Aviation Center FCU (AACFCU) employees and their family members volunteered 600 hours in their communities at many different events.

Corporate volunteer projects included: Empty Bowls project with Pike County Salvation Army, AL; Alaqua Animal Refuge, FL; Tri Christian Camp, FL; SOS Animal Shelter, AL; Aide for Animals, AL; Steak and Burger dinner with Ozark Boys and Club, AL; Houston County Spirit of Service Day, AL; Empty Bowls project with Wiregrass Area United Way Food Bank, AL. In 2014, AACFCU employees volunteered over 630 hours in their communities.

Service CU and Armed Forces Financial Network Contribute \$3,000 to Military Families

Lori Holmes, Assistant Vice President of Marketing

Service CU, along with the Armed Forces Financial Network, recently presented a total contribution of \$3,000 to help military families with their stay at the Landstuhl Fisher House in Landstuhl, Germany. Service CU President/CEO Gordon Simmons and Vice President of Overseas Operations Thomas F. Joyce were both on hand to give the donation to Vivian Wilson, Manager of the Landstuhl Fisher House.

"Service Credit Union and AFFN are extremely proud to contribute to an organization that so directly impacts the families of our wounded warriors. Landstuhl Fisher House is truly a safe haven for so many families, whose sons and daughters are receiving the care after sacrificing to make our country great," said Simmons. "This donation is one of the most important ways you can support our military and their families."

The \$3,000 donation will go toward daily living expenses of the military members' family while staying at the Fisher House during the critical period of their emergency treatment at the hospital. The contribution consisted of \$1,500 from Service CU as well as a \$1,500 matching donation from the Armed Forces Financial Network (AFFN).

Langley FCU Awards \$20,000 in College Scholarships

Sue Thrash, Public Relations Director

Langley FCU presented four deserving young members with the Jean M. Yokum \$5,000 College Scholarship award for academic achievement. The four winners are Joshua Curtis, Kiera Holt, Ann May and Romina Muzafarova.

Curtis plans to attend Eastern Mennonite University in Harrisonburg, VA, where he is pursuing a career in Sustainable Development. Holt plans to pursue a career as a research scientist—specifically finding cures to help those afflicted by hereditary diseases. Kiera will attend the University of Virginia. May is pursuing a degree in chemistry before going on to her teaching certification. She will attend Virginia Tech. Muzafarova graduates from Warwick High School. She will pursue a degree in business administration. Romina will attend J. Sargent Reynolds Community College.

The Jean M. Yokum College Scholarships are awarded to successful applicants who are members of Langley's Constellation Club. The club is designed for children up to age of 18 and provides a tool for parents to teach their children the importance of financial responsibility.



Service CU President/CEO Gordon Simmons and Vice President of Overseas Operations Thomas F. Joyce were both on hand to give the donation to Vivian Wilson, Manager of the Landstuhl Fisher House. Photo courtesy Service CU



Left to right: Paul W. Muse, President/CEO of 1st Advantage FCU; Selina Judge; Brenda Dawson, Secretary, Board of Directors; Taylor Johnson, and Claire Dowling. Photo courtesy 1st Advantage FCU

1st Advantage Awards \$10,000 in Scholarships

Jessica Dawson, Marketing Supervisor

1st Advantage awarded a total of \$10,000 in scholarships to well deserving Greater Peninsula high school students. The recipients of the 2015 Directors' Scholarships are: Steven Arnold, Gloucester High School; Claire Dowling, Appomattox Regional Governor's School for the Arts & Technology; Taylor Johnson, Warwick High School; and Selina Judge, Woodside High School. The recipient for the Anne Watt Scholarship is Kaela Frazier, Bruton High School. In honor of their academic achievements, each scholarship winner received \$2,000 to help fund their continued education.

APG FCU Awards \$15,000 in Scholarships to 15 Local Teens

Gayle Stark, APG FCU

Aberdeen Proving Ground FCU (APGFCU) is proud to announce the winners of its Annual College Scholarship Competition awarding \$15,000 to fifteen local teens.

A reception honoring the student-members was held on Wednesday, May 6, 2014, at APGFCU's Operations Center in Edgewood. The scholarships were awarded to the following students:

Jonathan Baldauf – Aberdeen High School; Savannah Jane Dawson – Patterson Mill High School; Jason Dinsmore – Bel Air High School; Olivia Victoria Dumer – Eastern Technical High School; Lauren Elizabeth Dyke – Patterson Mill High School; Laura Fielder – North Harford High School; Adrienne Harris – Havre de Grace High School; Maria Hoppel – Churchville Christian High School; Wyatt Steelman Jordan – Aberdeen, SMA High School; Stephen Christopher Link – Havre de Grace High School; Jennifer Nance – Kennard Dale High School; Brittany Packard – Bel Air High School; Alex Michael Poniatowski – Edgewood High School; Erika Claire Slotnick – C. Milton Wright High School; Gannon Webb – Rising Sun High School

Each year, APGFCU awards scholarships to exemplary graduating high school students based on a written essay, academic achievement and community involvement. APGFCU is a leader in financial literacy programs designed to help young members develop successful money management skills.

Belvoir Federal Donates \$2,200 to WOCU Relief Fund for Victims in Nepal Earthquake

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU donated \$2,200 to the World Council of Credit Union Relief Fund for the victims of the Nepal Earthquake.

Belvoir Federal employees donated \$1,100 and the credit union matched their donations. The credit union also offered an outlet for members to donate funds by placing a linkable banner on their website which went directly to the World Council of Credit Union's relief fund site.

Thousands of lives were impacted by the devastating 7.9 magnitude earthquake near Nepal's capital, Kathmandu, on Saturday, April 25, 2015.

Financial Center FCU Named 'Top Workplace' in Indianapolis

Annette Roy, Vice President of Membership Development

Financial Center First CU was named a Top Workplace in Central Indiana among midsize companies by the *Indianapolis Star*. The Star contracts with Workplace Dynamics to conduct an annual survey of more than 800 Central Indiana companies to measure satisfaction among workers. Financial Center has been named a Top Workplace for four consecutive years.

Financial Center has worked to build its culture and employee benefits around programs and ideas that create a work/family balance, an open-door policy that facilitates idea sharing, and opportunities for professional growth.

"Being recognized as a Top Workplace is a testament to the culture we're continuously building at Financial Center," said Jo Kiel, Financial Center's Chief Human Resource Officer. "Recognition at this level helps us retain quality employees and ensure that our members receive the highest level of service and care that any Central Indiana financial institution has to offer."

PenFed Hosts Radio Star, Delilah

T.V. Johnson, VP, Corporate Communications

PenFed CU recently played host to radio personality, author, and songwriter, Delilah, who is known as the most listened to woman in North America. Her radio song request and dedication program is broadcast across all fifty states, with an estimated nine million listeners. As part of an iHeartMedia promotion, Delilah visited PenFed's headquarters in Alexandria, VA on a Friday afternoon to meet/greet employees, take photos and sign autographs.

"I found Delilah to be inspirational, and genuine," said James Schenck, president and CEO of PenFed. "I love the energy that she brought into the room and how she seemed to immediately connect with the members of the PenFed team who were there. The amount of time and resources she devotes to helping others is impressive, and she's a strong supporter of our troops."

PenFed employees turned out to meet Delilah, and after many handshakes, hugs and photos, she treated them to a few stories behind the stories, eliciting raucous laughter with each account. In addition to humor, she included personal stories of overcoming the odds that seemed to captivate the audience.

Delilah found particular common ground with the audience when she spoke of the importance of giving back to the community and supporting the military, both of which align with PenFed's corporate values. "Before the wars in Iraq and Afghanistan, we only got a few military callers, Delilah said. When 9/11 happened, I was in Boston and our phone lines in the Prudential Building literally melted. Now about 40 percent of our callers have a military connection. We love our military, and thank you for all you do at PenFed to support them" she said.



Delilah shares a moment with James Schenck, president and CEO of PenFed CU. Photo courtesy PenFed CU

Pen Air FCU Awards Six College Grants

Patricia Veal, CME, Director of Public Relations

Pen Air FCU has awarded \$6,000.00 in College Grants to six deserving graduating high school seniors as part of Pen Air FCU's 2015 College Grant Program.

Pen Air FCU's annual College Grant Program has been in place for over five years and has awarded over \$25,000.00 in grants. Each grant awarded is \$1,000.00 and funds are mailed directly to the college of the students' choice to help start out their freshman year.

The announcement for the winners takes place at each High School's Senior Award Ceremony where the recipient also receives a framed Pen Air FCU College Grant Certificate of Achievement Award. Pen Air FCU works directly with each high school's guidance office to coordinate a surprise announcement to the winning senior.

"We received many applicants with exceptional academic records which is a good indication of great future leaders. The winners were selected based on GPA, ACT/SAT test scores, community involvement, personal essays, and extra-curricular activities," said Stu Ramsey, president/CEO of Pen Air FCU.

This year's group of award recipients included Class Officers, National Honor Society members, and AP Scholars with a wide range of interests from sports to robotics. The grants can be used to pay for tuition, books, lab fees, and other related educational expenses.

Travis CU and NorthBay Healthcare Fund Scholarships for Nursing Students

Sherry Cordonnier, Travis CU

Travis CU, in collaboration with NorthBay Healthcare, is pleased to create a partnership to award six individual \$5,000 scholarships to deserving nurses attending Touro University California's (TUC) School of Nursing. The alliance aims to advance the clinical expertise and economic security of registered nurses living and working in Solano County. Scholarships will enable some of the county's best and brightest RNs to continue their education as they serve their community and healthcare employer.

"Travis Credit Union is built on the principle of 'People Helping People,'" said Barry Nelson, President and CEO of Travis CU. "We exist to create value for our stakeholders: our members and the communities we do business within. Supporting nurses dedicated to our community is essential for the growth and financial health of our county and Travis Credit Union applauds these future leaders for their commitment."

Touro University California opened its School of Nursing in August 2014, and provides an Associate's Degree in Nursing to a Master's of Science in Nursing program for local registered nurses to advance their level of professional education. The program began with 32 students, 18 of which are registered nurses with NorthBay Healthcare.

"At a time when the state's need for highly educated nurses is growing, we are excited that Travis Credit Union and NorthBay Healthcare are able to support nursing students who will bring valuable support to the community and become vastly skilled proficient nurses," said Dr. Marilyn Hopkins, Provost and COO of Touro University California.

"Financial aid sometimes is the difference," said Kathy Richerson, Vice President and Chief Nursing Officer at NorthBay Healthcare. "This scholarship program could propel the careers of gifted nurses who otherwise could not take the next step in their professional development."

Bill Hauber Retires After 25 Years With Frontier Community CU

Michael J. Augustine, President, Frontier Community CU

Frontier Community CU president and CEO Bill Hauber retired in April, after 25 years with the credit union. During his tenure, Hauber ushered Frontier Community through a name change, from Fort Leavenworth CU, and into the 21st century by adding debit cards, telephone, online and mobile account access, plus an expanded network of branches and ATMs.

Hauber is proud of the progress and improvements Frontier Community CU made while he was president. “The credit union’s goal has always been to be the primary financial institution of our members,” he said. “By keeping members at the front of our minds in everything we do, we accomplish that goal.”

Hauber came to Frontier Community in April 1990 from Mainstreet CU in Lenexa, where he served as executive vice president. A University of Kansas alum with a bachelor’s degree in business ad-

ministration, Hauber has been part of the financial industry for 40 years, getting his start at Midwest Regional CU as a branch manager and then as a financial examiner for the Kansas Department of Credit Unions.

The credit union’s executive vice president, Mike Augustine, filled the president/CEO position once Hauber left in April. “Our board of directors and staff—myself especially—deeply appreciate Bill’s service to Frontier Community Credit Union and our members,” said Augustine. “He built a strong foundation, which we will use to shape Frontier Community’s future ambitions.”

A life-long supporter of the credit union movement, Hauber volunteered for more than 20 years in leadership positions with Kansas Corporate CU, Kansas Credit Union Association, Kansas Credit Union Council and the Wy-Jo Chapter of Credit Unions.



Bill Hauber

“Bill served not only the members of Frontier Community Credit Union... he volunteered his time and expertise to help other credit unions around the state of Kansas,” said Marla Marsh, president and CEO of the Kansas Credit Union Association. “He truly believed and lived the ‘people helping people’ philosophy.”

Pen Air FCU Receives Appreciation Award from Chief of Naval Reserve

Patricia Veal, CME, Director of Public Relations

The year marks the Naval Aviation Reserve’s 100 year Anniversary for which local Navy reservist gathered at the National Naval Aviation Museum for a ribbon-cutting ceremony commemorating the Reserve’s Centennial Exhibit which featured Chief of Navy Reserve Vice Admiral Robin Braun as guest speaker and presenter to Pen Air FCU with an engraved plaque in recognition and appreciation for efforts made to ensure the centennial celebration’s success.

During WWI, 80,000 sailors served in the Navy Reserve Force and by the end of the war, more than half the Navy consisted of reservists. WWII also had its share of reservists. Eighty-four percent of the Navy was made up of reservists. Presidents that were also reservists include: John F. Kennedy, Lyndon B. Johnson, Richard Nixon, Gerald Ford, and George H. W. Bush.

“Our history is a proud legacy and is forged by dedicated men and women who are willing to leave their homes, their families, and their communities to go where and when the Navy needs them,” commented Vice Admiral Robin Braun.

Upon receiving the Navy Reserve’s Centennial recognition plaque, Stu Ramsey, president/CEO of Pen Air FCU, said, “Pen Air Federal Credit Union is very proud of our military roots, and we feel very fortunate to have the military presence in our community. We are happy to support our military any way we can.”

The newly dedicated Reserve Centennial exhibit is located in the National Naval Aviation Museum’s main foyer. The exhibit features photographs and short video clips of milestone moments during the 100 years of the Naval Reserves.



Navy Reserve Vice Admiral Braun presents Stu Ramsey, president/CEO of Pen Air FCU and Patty Veal, Director of Public Relations with a special Centennial Recognition & Appreciation Plaque. Photo courtesy Pen Air FCU

Scott CU Helps Over 1,800 Students Learn to Handle Money During School Year

Adam J. Koishor, Chief Marketing Officer

More than 1,800 students from local schools faced their financial future this past school year during CU 4 Reality Financial Education Fairs aimed at helping them learn financial skills they will use the rest of their lives.

Scott CU sponsored 17 CU 4 Reality Financial Education Fairs to teach students the important skills that will equip them to handle money responsibly, set and adhere to budgets, and avoid the pitfalls of debt. During the fairs, the students had to make life-like decisions about handling the expenses of housing, utilities, transportation, clothing, food, and other necessities, according to Scott CU Community Relations Supervisor Jennifer Hess.

“Each of the students received a salary based on a career assigned to them. Then they had to complete a budget worksheet to determine how to best use their monthly earnings to cover the cost of necessities,” she said. “Putting these budgeting lessons into a realistic exercise like this really teaches them the life lessons that they will face at some point and that their parents face each day in handling a household budget.”

Students from high schools and middle schools attended fairs conducted by Scott CU representatives at their schools. Students at the Youth Center at Scott Air Force Base also participated in a financial fair.

The CU 4 Reality Financial Education Fair is an event that gave middle school and high school students a chance to see how career selection impacts their financial well-being and their life choices. Participants were challenged with creating a spending plan based on a salary. Then they had to juggle needs versus wants to make sure they were living within their means. Participants ended the fair by meeting with a credit union volunteer that helped them total their budget and make decisions about how to better handle their money.

Fort Lee FCU Announces 2015 Scholarship Winners

Sarah Marks, Fort Lee FCU

Fort Lee FCU proudly sponsors the annual Fort Lee FCU Scholarship Program, which awards scholarships to four graduating seniors within its membership. Qualified students submitted applications and were anonymously judged on academic merit, personal achievements, demonstrated leadership experience, extra-curricular involvement and/or work experience. The Credit Union is proud to announce their 2015 winners:

Jenny Baranker, \$1,000 William Zeiner Scholarship Recipient—A graduating senior of Appomattox Regional Governor’s School, Miss Baranker plans to study Physics at Virginia Commonwealth University.

Tyneshia Griffin, \$500 Scholarship Recipient—Miss Griffin is a graduating senior at Prince George High School. She plans to attend Virginia Tech and major in Biological Sciences.

Bailey Rivero, \$500 Scholarship Recipient—A graduating senior from Colonial Heights High School, Miss Rivero plans to attend James Madison University. Her major is undecided.

Christopher White, \$500 Scholarship Recipient—Mr. White is a graduating senior at Lloyd C. Bird High School. He plans to attend Virginia Tech to study Chemical Engineering.

Scholarship recipients were honored at Fort Lee FCU’s annual business meeting and dinner on April 28, 2015. The Credit Union congratulates each of them on this outstanding achievement.

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kudos but to also encourage you all to take the success of this year’s campaign and use it to fuel the rest of your year’s work. As you know so well, financial education is not a one-time or one-week event. It is something that has to be taught and shared over the course of a lifetime. *Military Saves Week 2015* may be over, but the **Military Saves Campaign** is a year-long drive. We, too, should not let up our efforts to make our service members and their families better equipped to deal with their financial futures.

One note, the *Military Saves Campaign* did a survey of the participating installations, asking them who they partnered with during the week. Of the responding installations, 70% stated that they had partnered with the local credit union. This is a great statistic, and one that I commend you for accomplishing. I challenge you to plan ahead, reach out to your on-base contacts, and get a 100% partnership rate next year!

Service CU Donates to Veterans Counts

Lori Holmes, Assistant Vice President of Marketing

Service CU Chief Administration Officer David Van Rossum presented Greg Whalen, Chairman of the Seacoast Chapter of Veterans Count with a generous donation to assist veterans in the region. The credit union is a perennial contributor to the local organization.

The contribution was made during the third annual Salute Our Soldiers Gala to benefit Veterans Count on May 16, 2015. The event was once again held at Service CU headquarters located at 3003 Lafayette Road in Portsmouth. Service CU was the event’s host and a lead sponsor of the event.

“Thank you Veterans Counts for the great work you do. We are proud that we have supported this worthwhile organization for the past three years,” said Van Rossum. “We recognize the many sacrifices made not only by our military and veterans every day, but also their families, and want to help ease any hardships they face.”



Jim Laffoon (center), president and CEO for Security Service FCU, stands with representatives of the Children's Hospital of San Antonio. Photo courtesy SSFCU

Security Service FCU Charitable Foundation Donates \$20,000

Clarissa Rodriguez, Assistant Vice President, Corporate Communications

The Security Service FCU Charitable Foundation recently donated \$20,000 to the Children's Hospital of San Antonio. The hospital used the donation to purchase six new epidural pumps for its pediatric intensive care unit (PICU).

"The pumps they were able to purchase with this donation will help hundreds of children who have undergone surgery at the hospital," said Jim Laffoon, President and CEO of Security Service FCU. "We have long supported the Children's Hospital of San Antonio and are glad to know this donation will make a difference in the care of so many children."

With these new pumps, the Children's Hospital will be able to better serve its young patients, leading to fewer complications, shorter hospital stays, better quality of life, and a less chronic pain post-surgery.

Fort Knox FCU Elects Wheatley, Tennant & Parker to Board of Directors

Michael Bateman, Fort Knox FCU

Three experienced volunteers for Fort Knox FCU were elected to the Board of Directors at the Annual Membership meeting last month. Long-time Board member Henry Wheatley, current member Otto Tennant, and associate Board member Wanda Parker were elected by the membership to a three-year term each. They will join the six returning Board Members.

In addition, new officers were elected by the Board members. Dick Ardisson was elected Chairman, J. Marvin Hawk, Vice Chairman, Reba Watson, Treasurer and Jo Exler, Secretary.

Also announced at the 64th Annual Membership Meeting held on May 12 was the appointment of Howard Williams as Director Emeritus and the retirement of Board Member Richard Brandenburg after more than 35 years of devoted volunteer service to the Credit Union.

In addition to reports from Board officers and Chairman of the Supervisory Committee, this year's meeting featured the musical group Louisville Brass & Electric. Members were also invited to a brief reception immediately following the business meeting. Other highlights included drawings for a total of \$1,500 in cash door prizes and a gift for each member attending the meeting.

Tower FCU Sponsors BWI Business Partnership Breakfast

Carla Burger, Tower FCU

Tower FCU sponsored the Baltimore Washington International Business Partnership's Signature Breakfast on April 29. The featured speaker was Dr. Freeman A. Hrabowski, III, Ph. D., President of the University of Maryland, Baltimore County.

Dr. Hrabowski spoke to over 300 business owners, military personnel, state and local government representatives and elected officials about the importance of education in Maryland, particularly in the Science, Technology, Engineering and Mathematics (STEM) disciplines. "For any region of the country, if we are to succeed, leadership and brain power will be critical," he said. "Listen first, think in layers, build partnerships."

Dr. Hrabowski acknowledged the recent unrest in Baltimore. "Life is a struggle, but the joy comes after the struggle." Despite the problems, Hrabowski says he is optimistic about the city's future. "I believe in this region. I believe in Baltimore. We are all inextricably tied together. When we talk about business development we need to talk about community development. We need to support our youth and help them succeed."

Dr. Hrabowski applauded Old Mill Middle School South for winning a \$10,000 donation from the non-profit Code.org in Maryland's first "Hour of Code" contest. The contest promotes computer science, technology and cybersecurity and provide hands-on experience with computer programming in the classroom.

"We are honored to sponsor events like the BWI Business Partnership breakfast," says Martin Breland, Tower's President and CEO. "Education has always been a priority for Tower, and we strive to promote financial literacy, especially to our younger members."

The breakfast concluded with a \$250 donation from the BWI Business Partnership to Old Mill Middle School South. The Partnership also announced it has established an annual Engineering Essay Contest at the school.

11th Annual Night of Heroes Gala Raises Over \$1 Million for PenFed Foundation

Amy Doane, Corporate Communication & Media Specialist

The Pentagon Federal Credit Union Foundation (PenFed Foundation) announced that it raised over \$1 million at this year's 11th Annual Night of Heroes Gala, "Building the Future. Honoring the Past," making it another record-breaking year. The event honored those who lead the way in serving our nation's defenders, including a special tribute to those who served during the Vietnam era.

"We are grateful for our generous donors and the community-at-large for making this year's gala such a huge success," said Jane Whitfield, president and CEO of the PenFed Foundation. "This kind of continued support is a real testament to the Foundation, our focus on financial literacy, and the work we do with the military community to ensure they have a strong and stable future."

At the gala, General Gordon R. Sullivan, USA (Ret), 32nd chief of staff of the U.S. Army and president and CEO of the Association of the United States Army, received the Military Hero Award. Elizabeth Dole, former senator from North Carolina and founder of the Elizabeth Dole Foundation, received the Community Hero Award. Betty Easley, the wife and caregiver of U.S. Army veteran Greg Easley, received the Hero at Home Award.

Other notable attendees included awards presenters General George W. Casey, Jr., USA (Ret), 36th chief staff of the U.S. Army, and R. James Nicholson, former secretary of veterans affairs. Jake Tapper, anchor and chief Washington correspondent for CNN, served as the master of ceremonies, and Miss D.C. Teresa Davis made a special appearance. The evening included a special message from First Lady Michelle Obama, read by Secretary of the Air Force Deborah Lee James. Secretary of Veterans Affairs Robert McDonald gave a riveting tribute to those who served during the Vietnam era, which received a standing ovation, and the evening's program also featured a congratulatory video by former Secretary of State Colin Powell.

"Our nation's defenders deserve this level of community support," added Whitfield. "We are honored to continue serving those who worked so selflessly to defend our freedom and protect our nation."

Four Military Credit Unions Selected for America Saves Designation of Excellence

Beth Merlo, DCUC

On Wednesday, May 20, CFA and *America Saves* presented the first set of Designation of Savings Excellence Awards to nine credit unions and ten banks for their outstanding participation during *America Saves Week*. The new designation recognizes financial institutions that went above and beyond to encourage people to save during *America Saves Week*.

Of those honored, four were military credit unions: Security Service, TX; Pen Air FCU, FL; Belvoir FCU, VA; and Keys FCU, FL. The awards were presented to the winners at the 2015 National Savings Forum in Washington, D.C. Each credit union received a Designation of Savings Excellence seal for their website along with a plaque. Recipients were chosen by two selection committees, one for banks and another for credit unions. The committee of credit union leaders was led by Christiane Gigi Hyland of the National Credit Union Foundation.

SAC FCU Celebrates Grand Opening of Third Branch at Offutt Air Force Base

Joyce Wells, SAC FCU

Earlier this year SAC FCU received a request from the leadership at Offutt Air Force Base, to be the primary financial institution on base and to assume banking services at the Base Exchange (BX). SAC FCU opened their new Base Exchange branch in April and celebrated with a ribbon cutting and grand opening event in May.

The ribbon cutting ceremony was located within the Base Exchange and was attended by local community and military leaders, as well as employees and members. The grand opening celebration was held outside in front of the Base Exchange, where in addition to music and refreshments, attendees had the opportunity to climb inside the inflatable Cash Money Vault for a chance to win money and prizes. SAC FCU's financial literacy mascot Dollar Dog was on hand to greet members of all ages. Announcements on the BX internal address system directed shoppers to SAC's grand opening festivities outside. In celebration of the new branch, SAC FCU created two special promotions for their military friends: one a checking offer and the other a very competitive certificate special. Both of these special promotions ran the month of May exclusively at the Offutt branch locations.



From left to right: Pat Jones, SAC FCU Board Member; Victor B. Roundtree; Gail DeBoer, CEO, SAC FCU; Patrick Alston, CSM Stratcom; Rita Sanders, Bellevue Mayor; Colonel Charles Kuhl, 55th Wing; Terri Glynn, BX Store Manager; Katherine Kelly, SAC BX Branch Manager. Photo courtesy SAC FCU

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DCUC Annual Conference Showcase with a Purpose

With the greatest thanks to Eileen Ehrsam from Pen Air FCU, DCUC will once again have an amazing handmade blanket to raffle off during our Showcase with a Purpose. Make sure to join us in Vegas at DCUC's 52nd Annual Conference to get your chance to take this beauty home! All proceeds will go to this year's fundraising beneficiary, Special Operations Warrior Foundation.