



ALERT

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VIEW FROM THE BOARD

DCUC's Unique Role

*Gordon A. Simmons, President/CEO,
Service CU; DCUC 1st Vice Chairman*

The niche that the Defense Credit Union Council fills in supporting the interests of Defense Credit Unions at the Pentagon is unique and one that no other trade group can wholly accomplish. With one unified voice our Council President/CEO visits and communicates with Pentagon military and civilian leaders on a regular basis addressing and collaborating on policy issues and concerns of DCUC member credit unions. Individual credit unions could never hope to be as effective on their own, as they would only be speaking for their own credit union—even if each of us were granted an appointment. Aside from supporting and successfully preserving the “one credit union, one bank” rule as codified in the Code of Federal Regulations, the Council’s President effectively relays our views on issues to include predator financial and non-financial institutions that “feed” on and take advantage of the troops.

How DCUC Membership Benefits Us

The Council keeps us abreast of changes to the Department’s policies, rules and directives, and routinely provides DoD feedback on legislative and regulatory matters impacting on-base credit union operations. This past year, DCUC has collaborated with DoD on issues such as their proposed changes to the Military Lending Act rules; changes to the Discretionary Allotment policy; no-cost land leases; concerns arising from the Commercial Solicitation procedures;

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CEO UPDATE

Another Success...DCUC's 42nd Overseas Subcouncil Meeting!

Roland “Arty” Arteaga, President/CEO, DCUC

Our 42nd Annual Overseas Subcouncil Meeting was hugely successful! Not solely because of our efforts and those of our co-host, Keesler FCU, but rather, and more importantly, as a result of the record breaking attendance, a host of outstanding speakers, and our corporate partners! The seven Overseas Subcouncil members and their leadership annually convene to receive updates on critical issues impacting their European operations and our industry as a whole. This year’s gathering was held in Dublin, Ireland at the Westbury Hotel, where over 100 conferees, speakers and guests heard from NCUA, DoD, and industry speakers alike.

This year’s welcome address was given by Brian McCrory, President of the Irish League of Credit Unions (ILCU), who along with Ed Farrell (ILCU’s CEO), provided an overview of the Irish credit union movement and the challenges and opportunities they face in the Republic of Ireland and Northern Ireland. The Honorable Debbie Matz followed and offered an update on NCUA, covering issues and initiatives being worked at the Agency. Chairman Matz discussed the post-recession recovery, both in terms of the credit union industry and DCUC’s Overseas Subcouncil members, and offered her candid views on cyber security, risk-based capital, interest rate risks, regulatory relief...and expressed her concerns with DoD’s proposed changes to the Military Lending Act rules as they relate to small dollar loan alternatives and NCUA’s PAL program. Mary Dunn further amplified on the Department’s proposed rules, outlining the collective response of the credit union industry and DCUC’s and CUNA’s collaborative efforts at DoD and the CFPB. Mary discussed the environment on the Hill and CFPB, and on-going legislative and regulatory issues, such as risk-based capital, tax exemption, data beaches, and regulatory relief.

The Honorable Robert Speer, Assistant Secretary of the Army for Financial Management & Comptroller, was our featured speaker. He did an exceptional job summarizing the financial management environment, the federal government’s and Department’s spending trends, the Army’s fiscal challenges, the shaping of the current environment, and the Army’s key initiatives to “prevent, shape, and win.” In terms of DoD speakers, Secretary Speer was joined by Bill Hawbecker (DoD’s Director for Banking and Credit Union Programs), MAJ Emma Parsons (Army’s Banking Officer), CPT Juan Pratts (US Army Europe’s Banking Officer), Keith Bucholz (Deputy Director to the US Air Forces Europe and Africa’s Comptroller), and Dr. Luigi Amato (Payroll Director and Banking Officer for the Navy Region Europe and Southwest Asia). Hawbecker discussed strategic issues such as the DoD Financial Management Regulation and the DoD Commercial Solicitation Instruction updates, Base Access policy for Nonprofit Non-Federal Entities, Discretionary Allotments, AAFES Car Sales, and

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

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DCUC Hall of Honor Member Recognized for 63 Years of Dedicated Service

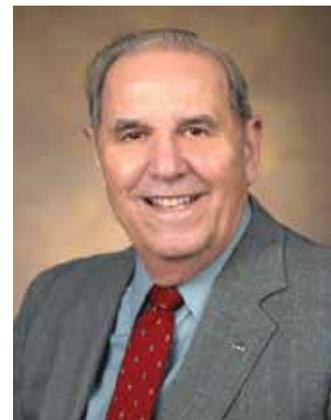
Sandy Baker, Manager Public Relations and Member

On April 29, 2015 Mr. Michael Cascone officially retired from his position on VyStar CU's Board of Directors. For the past 63 years, Mr. Cascone has celebrated VyStar's milestones, seeing firsthand the positive difference that VyStar has made in the lives of its members and their families.

In 1952, Mr. Cascone was the keyman for chartering Jax Navy FCU, helped rename Jax Navy to VyStar CU in 2002, and has played an integral role throughout VyStar's history. In his work career, Mr. Cascone was the Civilian Personnel Director for the Department of the Navy at Naval Air Station Jacksonville from 1941 to 1976. It was during that time that Mr. Cascone worked diligently to convince base leaders at NAS Jax that they needed a credit union to provide a safe place for military and civil service personnel and their families to save, borrow, and improve their financial health.

For the past 63 years, Mr. Cascone has served VyStar in various roles. From 1952 to 1976 he was the NAS Jax Commanding Officer's Representative. Since 1976, he has served continually on VyStar's Board of Directors. Mr. Cascone has seen a lot of changes during that time. Since those early days when the credit union was founded by 12 members with combined assets of \$60 held in a cardboard box, VyStar has grown to become one of the largest financial institutions in Northeast Florida, now serving over 483,000 members who entrust the credit union with approximately \$5.5 billion in assets. From the original branch at NAS Jax, VyStar has expanded to 34 full-service branches, eight high school branches, two drive-thru centers, a network of 177 ATMs, and a large local call center.

Mr. Cascone has received numerous awards for his distinguished service, including: Department of the Navy Meritorious Civilian Service Award, 1976; Honorary Life Member of the Knights of Columbus 3rd and 4th Degree; Florida Credit Union League Volunteer of Year, 2000; Defense Credit Union League Hall of Honor Award, 2001; Boy Scouts of America Distinguished Citizen Award, 2004; Knight Holy Cross of the Equestrian Order of the Holy Sepulcher of Jerusalem; Chairman and Member of National Association of Credit Union Chairmen (NACUC) previously National Association of Credit Union Presidents (NACUP) for 20 years; now serving as Director Emeritus, National Association of Credit Union Chairmen; Member of Credit Union Executive Society (CUES) for nine years.



Michael Cascone

Hanscom FCU Supports Latest Airman Leadership Class of 2015

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU is proud to support the graduation celebration of the year's most recent Airman Leadership School class. Airmen are required to complete the five-week ALS course before attaining the rank of staff sergeant, the first step toward a career as a military supervisor. The ALS at Hanscom Air Force Base is unique because it offers the course to multiple services, with the Air Force joined by the Air National Guard and Coast Guard. The 12 graduates in this group represented all three. "As always we're amazed by the talent moving through the school," said Chairman of the Board Paul Marotta. "Each graduation ceremony leaves us more optimistic about the future and grateful to be able to support it."

Empowering Through Education

Janet Sked, DCUC Conference Manager

For nearly 35 years, the Warrior Foundation has ensured college scholarship funds go to the children of Army, Navy, Air Force and Marine Corps “tip of the spear” personnel killed in the line of duty; provided immediate cash stipends to seriously-wounded special operations warriors so their families can get to the hospital bedside right away; and offered educational family counseling. The Special Operations Warrior Foundation is a top-rated nonprofit organization that supports the military’s Special Operations Forces and their families through these three programs and their mission can only continue with the support of DCUC and other generous citizens through fundraisers and donations.



“The Special Operations Warrior Foundation has the heart, the soul, and the best interests of every student and child in mind.”

- Robert Chase
Robert Chase is the son of Army Master Sgt. Charles Chase, who lost his life in 2007.

Here are a few student testimonials, plus one testimonial from a Special Forces soldier to help you understand the importance of our generosity.

“To me, the Special Operations Warrior Foundation is a support system. While the financial side of

that support is invaluable, knowing that there is a group of people behind me who are invested in helping me succeed has been equally important.” —Sarah Oswald

“The Special Operations Warrior Foundation allows people to move on with their lives and push forward. Loss is hard, but the knowledge that there are people who care gives us great comfort. Thank you all.” —Adam Singleton

“My wife and I want to say ‘thank you’ to all of the wonderful people who make the Special Operations Warrior Foundation possible. The assistance given during this rough patch in our lives will never be forgotten. The check and loaded backpack were unexpected, but welcome gifts. My wife has been able to plan for a new bed that will accommodate my injuries once we transition back home.

There is not a better feeling than when a man can stand side-by-side with his brothers in combat. I have done it eight different times, and God has protected me and watched over my brothers I am thankful to have brothers like you who stand with me during times like these.” —Special Forces soldier in 2014

Join us in Las Vegas for an outstanding educational program, an enjoyable networking experience and just as importantly, a way to give back to those who need our support—the families of our fallen and wounded heroes. Register today at www.dcuc.org.

SAC FCU Celebrates National Financial Literacy Month

Joyce Wells, SACFCU

In celebration of National Financial Literacy Month, SAC introduced two contests which rewarded participation in the Financial Avenue® education program. One contest was focused on SAC members. Each member who completed three mini-modules in the Financial Avenue’s online education program received a free SAC reusable tote bag. These members were also entered into a drawing for a chance to win one of three \$100 gift cards. As a result of this contest the number of participant’s registered in the SAC’s Financial Avenues education program doubled during the month of the April. A second contest focused on SAC employees encouraging them to go online and refresh their knowledge of SACs various on-line tools to be better equipped to talk to members and non-members about them. Employees who completed at least five mini-modules were entered in a drawing for a chance to win a \$100 gift card.

Maria J. Martinez, BFCU’s President/CEO, Honored at Women of Distinction Awards Luncheon

Alida Helgerman, Border FCU

The Texas Association of Mexican American Chambers of Commerce (TAMACC) honored 12 outstanding Latina business and community leaders at the fourth annual Women of Distinction Awards luncheon Friday, May 8, 2015.

Maria J. Martinez, President/CEO of Border FCU, was one of the twelve Latinas honored at this luncheon. “TAMACC recognizes that Texas has one of the largest numbers of Hispanic women-owned businesses in the United States at approximately 140,000 and is continuing to grow,” said Roland Barrera, TAMACC’s Board Chair. “But it is important to recognize the Latinas who are making great contributions in their professions and communities.”

Under Maria’s leadership, BFCU obtained the Community Development Financial Institution (CDFI) designation; expanded its field of membership from 3 to 13 Texas counties and implemented programs that serve the underserved, the unbanked and the youth in her community. Maria is currently the Chairman and one of the founders of the Network of Latino Credit Unions & Professionals (NLCUP) Association. She is the Chairman of the Workforce Solutions Middle Rio Grande Workforce Development Board and serves as the Treasurer of the United Medical Centers Board of Directors. Maria serves on volunteer boards at the local, state and national level. She has made presentations at seminars, workshops, and conferences on financial topics, credit union issues, and on her life/career experiences.

Maria said, “My experience and involvement in the financial industry have allowed me to reach out to the financially underserved and most especially to the Hispanic market. I’m a strong believer that by becoming financially educated we make effective contributions to real economic growth and can help reduce poverty levels. Financial education is easy to teach and attain, it is non-risky and it has enormous rewards; it’s a great investment!”



Cadets from the Lowell (MA) High School listen as Hanscom FCU Relationship Manager Cheryl Eggerts (far right) welcomes them to the CU4 Reality™ event. Photo courtesy Hanscom FCU

Hanscom FCU Helps Give Students Taste of Real Financial World

Patricia Warden-Conty, Marketing Communications Manager

Students from the Air Force JROTC programs at Lowell and Bedford (MA) High Schools attended a CU4 Reality™ fair sponsored by Hanscom FCU and staffed by volunteers from the credit union and the community.

CU4 Reality takes students through a simulated budgeting exercise. Each is assigned a monthly salary and a list of fixed, variable, and optional expenses. Some also were required to make student loan payments or carry special insurance, depending on the career they chose. The students worked most of the morning, setting up their housing, transportation, food, clothing and all the expenses that make up everyday life. Each student also took a spin at the Wheel of Reality, where a random event added to or subtracted from their funds. The goal was to visit all the stations and have spending line up with income. Students often had to adjust, cancelling vacations, returning high-end TVs and clothes, or taking on second jobs.

“Events like this are part of our mission to promote fiscally responsible choices,” said Hanscom FCU Chairman of the Board Paul Marotta. “This is the second year we’ve offered CU4 Reality, and it really is a perfect partnership. We are grateful that so many people from the Hanscom AFB community came back this year to help us bring the message home. Having Airmen and civilians from the base here helped the students see that everyone needs to watch their spending and create a savings plan.”

The program, sponsored by credit unions nationwide, was the conclusion to a complete financial management course taught by Hanscom FCU staff. Since 2002, all sophomores in Lowell High School’s Air Force JROTC program meet for six weeks, covering critical areas of personal finance such as planning, borrowing, earning capability, investing, financial services, and insurance.

Army Aviation Center FCU Donates \$1,000 to Army Aviation Association of America

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) presented a donation of \$1,000 to Army Aviation Association of America (AAAA) Scholarship Foundation at the 2015 AAAA Summit in Nashville, TN. The AAAA Scholarship Foundation benefits current AAAA members, the spouse, child, grandchild or unmarried sibling of a current or deceased AAAA member. AACFCU is proud to support this organization and their scholarship fund.

CEO UPDATE continued from page 1

the Overseas Military Banking Program... while the balance of Major Command and Military Department speakers focused on specific credit union/banking support issues, major developments at the Headquarters level, and the changing landscape in Europe, vis-à-vis the European Infrastructure Commission’s (EIC) recent recommendations and implications thereof.

Mike Schenk, CUNA’s VP for Economics and Statistics, provided an outstanding overview of the economy—the recovery and improvements to date; the favorable and positive growth of credit unions; on-going consolidation of credit unions; the competitive market; and consumer perspectives. This was Mike’s inaugural meeting with DCUC and based on the evaluations, it certainly will not be his last! Nor will it be for Nancy Langer, EVP and Chief Product Officer for FIS. Nancy’s message on market trends in digital banking and her call to adapt was the ideal endpoint to this year’s 42nd Annual Overseas Subcouncil Meeting. (All Speaker presentations are available on our website).

Kudos to John Broda (President/CEO, AFFN), Thomas Heyden (Director National Sales, CUNA Mutual Group) and Sarah Canepa-Bang (President/Chief Strategy Officer, CO-OP Shared Branching) for their continual sponsorship of DCUC’s Overseas Subcouncil Meeting... for without their financial backing and their steadfast support, this special meeting in Europe would be extremely difficult to host! Thanks as well to John and Thomas for updating our members on AFFN’s and CUNA Mutual Group’s on-going efforts; as always, outstanding! And especially to Keesler FCU—John Goff, President/CEO—for co-hosting this year’s event.

Special thanks to Denise Floyd, DCUC’s Chair and President/CEO, Fort Sill FCU, and the Council’s Board for their strong support and unceasing commitment to the Overseas Subcouncil...and in particular, to Janet Sked, our conference manager, and DCUC’s staff—Beth Merlo, Lizette Krajnak and Jen Hernandez—for once again, delivering a first class event!

The Bellagio and Las Vegas are next on the horizon—August 16-19, 2015. *Winning the Present...Shaping the Future!* Take advantage of our early bird rates and register today at www.dcuc.org!

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

BILOXI, MS—**Devon Ballard**, CIA, CUCE, has been promoted to Vice President Internal Audit for Keesler FCU. Ballard began her audit career with Keesler FCU as an Internal Auditor. In 2009, she was promoted to Senior Internal Auditor after obtaining the Credit Union Compliance Expert (CUCE) and Certified Internal Auditor (CIA) certifications... INDIANAPOLIS, IN—**Mark Moulton**, Administrative Director at Financial Center First CU, has been appointed to the Indiana Credit Union League's Central Chapter Board of Directors. He is a retired veteran of the U.S. Air Force. Moulton also sits on the Board of Directors for the Indiana Military Veterans Hall of Fame and is a founding member of that organization... SUMTER, SC—SAFE has recently added four Regional Branch Director positions to their organizational chart. **Jay Montgomery** has been promoted to Region One Branch Director and oversees the SAFE branch locations at McCray's Mill Road, Bishopville, Florence, as well as his own Lewis Road Branch. **Drew Huckleba** has been promoted to Region Two Branch Director and oversees the SAFE branch locations at Shaw Air Force Base, Wesmark Boulevard, Manning, as well as his own Oswego Hwy Branch. **Brandon Oliver** has been promoted to Region Three Branch Director and oversees the SAFE branch locations at Lexington, St. Andrews, Eastover Mill, as well as his own Camden Branch. **Jenny Webb** has been promoted to Region Four Branch Director and oversees the SAFE branch locations at Clemson Road, West Columbia, Garners Ferry, as well as her own Lugoff Branch... OKLAHOMA CITY—Tinker FCU AVP Manager of Community Engagement **Kristy Viravong-Portis** has been awarded the 2015 Corporate Leader of the Year Award. Viravong-Portis was one of eight civic, community and business leaders recognized during the annual Women of Color Expo & Festival held April 11. The Corporate Leader of the Year Award is given out every year to an individual who has shown tremendous leadership, hard work and dedication to the Oklahoma City community.

DEFENSE CREDIT UNIONS IN THE NEWS

LAUREL, MD—Over 360 **Tower FCU** employees gathered for the 11th Annual Employee Meeting on March 26 at the BWI Airport Hilton® in Linthicum Heights, MD. During the meeting, Tower's President and CEO, Martin Breland, along with members of Tower's management team, provided an overview of the credit union's 2014 accomplishments. They also unveiled new plans for 2015 and expressed appreciation to Tower employees for another successful year. "I am truly proud to have such a talented staff that is capable of navigating through the necessary changes at Tower that positively impact our growth as well as the financial well-being of our members," said Breland.

Security Service FCU Awards 20 Scholarships

Ryan Loyd, Security Service FCU

Security Service FCU has awarded \$50,000 in scholarships to 20 graduating high school seniors in Texas, Colorado and Utah. Each student also received an iPad Mini. "At Security Service, we are dedicated to giving back to the communities we serve, and we believe there is no better way to do that than to invest in our youth," said Jim Laffoon, Security Service president and CEO. "The students we selected this year have shown strong leadership and integrity through both their academic pursuits and personal values. We are delighted to celebrate them and help them on their way toward future success."

This year's group of award winners included AP Scholars, valedictorians, class presidents, National Merit and National Hispanic Scholars, Eagle Scouts and recipients of the Yale and Princeton Book Prizes, with a wide range of interests from band and cheerleading to robotics and Latin. The scholarships, which can be used to pay for tuition, books, lab fees and other related educational expenses, help students attain their educational objectives and professional goals.

Langley FCU Donates to JT's Camp GROM

Sue Thrash, Public Relations Director

Langley FCU presented a \$14,000 check to The Virginia Gentlemen Foundation in support of JT's Camp GROM during the April 9th Grand Opening Ceremony for their Hilltop Branch located in Virginia Beach. Langley pledged a \$100 donation to the organization for every new member who joined the Credit Union at the Hilltop Branch during the first month. The branch officially opened on March 9, 2015.

"Langley is proud to support such a great organization like The Virginia Gentlemen Foundation and their Camp GROM project," said Langley President/CEO Tom Ryan. "Our gift will have such a positive impact on the lives of veterans and families who will now have a special place to go to relax and have fun."

"The Virginia Gentlemen Foundation is honored to have received a check for \$14,000 from the opening of the Langley Federal Credit Union in Virginia Beach and from the entire Langley Federal Team," stated Virginia Gentlemen Foundation Chairman Ross D. Vierra. "Community Partners are the key to making a project like JT's Camp Grom become a reality. This 70-acre world class adventure camp facility will serve our wounded veterans, gold star families, and adults and children with special needs and disabilities. Thanks to community partners, like the Langley Federal Credit Union family, we are a step closer to opening by Summer 2016 and we thank everyone for helping to make a difference."

JT's Camp GROM is the only camp of its kind on the East Coast. The 70-acre, beach-style adventure camp is designed for wounded veterans, families of the fallen, and adults and children with disabilities or special needs. The camp will offer adventure rope courses, lakeside trails, swimming and wakeboarding, archery and miniature golf and more. To learn more or to donate, visit The Virginia Gentlemen Foundation website at www.vagentlemen.com.



Patricia Kimmel, CEO/President of Belvoir FCU, breaks ground for new Ft. Belvoir branch. Photo courtesy Belvoir FCU

Belvoir Federal Breaks Ground on New Ft. Belvoir Branch

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU breaks ground on the new Ft. Belvoir branch located in Ft. Belvoir, VA. Patricia Kimmel, CEO/President of Belvoir Federal, stated during the groundbreaking ceremony, “It has been a long time coming since we asked for land to build a new branch on Ft. Belvoir, but now we have the land and we are prepared to build a great branch filled with the latest technological advancements for our members and soldiers.”

Belvoir Federal had many supporters at the groundbreaking, inclusive of base personnel and credit union industry representatives from the Virginia Credit Union League, CUNA (Credit Union National Association) and NAFCU (National Association of Federal Credit Unions). Col. Mitchell, CSM Guillory, and Deputy Director Brooks were in attendance alongside others from the Fort Belvoir Garrison Headquarters, FMWR (Fort Belvoir Morale, Welfare and Recreation), and ACS (Army Community Services). Belvoir Federal’s executive team and board of directors were also in attendance to help ring in the celebration.

Local Cooperatives Team Up to Support the Community

Sarah Marks, VP, Marketing & Advertising

Fort Lee FCU and Prince George Electric Cooperative are proud to announce their partnership to promote the betterment of the local communities they serve through financial literacy, energy efficiency education, and charitable initiatives.

CEOs from both Cooperatives believe that this partnership will add real value to local communities by offering financial education seminars and easy, low cost home improvement suggestions that can help lower monthly energy costs. “Learning proper budgeting skills and ways to maintain good credit can make everyday household money management much less stressful for families,” said Patsy Stuard, CEO of Fort Lee FCU.

Mike Malandro, President & CEO of PGEC, reiterated the value of being financially savvy and energy conscious. “We have various messages to help member-owners cut their monthly energy bill by completing small, low cost projects that can make a difference in those monthly electric bills...every bit helps,” noted Malandro.

Cedar Point FCU Hosts Academy of Finance—Job Shadow Day

Lisa Shender, Marketing Director

On April 9, the students from the Chopticon High School Academy of Finance stepped out of their daily classroom routine to spend a day in the real world. As they have for a number of years, eighteen students spent the day visiting the Headquarters Office of Cedar Point FCU in Lexington Park, MD. The students went on an in depth tour of the credit union and then met with representatives from various departments. They learned about the many different aspects of keeping a financial institution running smoothly from what training a teller receives to the importance of keeping the technology used by a financial institution up to date.

Cindy Baden, who is The Academy of Finance teacher, accompanied the students during the tour and learning experience. “Having a chance to see what it takes to make a financial institution run smoothly behind the scenes not only increases their knowledge in this area but enlightens them as to what types of jobs are available to someone who is interested in accounting and finance. Many of them have accounts at a financial institution but had no idea the many job opportunities available.”

Cedar Point staff and management, along with the teachers and students, praised the event as a way to underscore the importance of a good education as a basis for future success. Cedar Point believes strongly that the Job Shadow experience shows students the many opportunities available within the local community, and allows them to see firsthand how the lessons taught in the classroom apply to the working world. “It was enlightening to discover the knowledge of this class when it comes to economic and financial matters. I was excited to see the students being able to apply the learned information and ask so many excellent questions,” said Barbara Horn, President/CEO of Cedar Point.



Photo courtesy Kuwait MWR

DCUC Sponsors Credit Union Ten Mile Freedom Run at Camp Arifjan Kuwait

DCUC staff

At 0600 on Sunday, April 12, 2015 at Camp Arifjan Kuwait, the Army Kuwait Morale Welfare Recreation Office hosted the Credit Union Ten Mile Freedom Run. Sponsored this year by the Defense Credit Union Council, the 10 Mile Freedom Run has taken place the past seven years (mission dependent)—in the Middle East and/or in Germany. According to Arty Arteaga, President/CEO of DCUC, “The CU Ten Mile Kuwait Freedom Run is a sister race of the Credit Union 10 Mile Cherry Blossom Run in Washington, D.C. and serves as an excellent opportunity for our troops to participate in one of the Capital Region’s major running events!” Notwithstanding the mid 80 degree temperatures early Sunday morning, a total of 521 Runners and 96 volunteers/spectators were out in force to participate in the Ten Miler. The fastest male time was Knud Hermansen, 0:58:17. The fastest female time was Shannon Baird, 1:16:22. However, as noted by Arteaga, “from my perspective, every single person who participated in the race was a winner, and we are proud and privileged to have been a part of this sister race...and are equally grateful to the Kuwait MWR Office for permitting us the opportunity!”

The Credit Union Cherry Blossom Ten Mile Run is a major fundraising event for Children’s Miracle Network Hospitals, collecting much needed donations for children’s hospitals across the U.S. that treat over 10 million children annually.

Financial Center Participates in Indiana Money Smart Week

Annette Roy, Vice President of Membership Development

Financial Center First CU and several other local financial institutions teamed up to offer free financial education classes as a part of Indiana’s Money Smart Week, April 18-25. Classes were free and covered a variety of money management topics including saving for college, buying a home, using credit wisely, managing student debt and financing retirement. In addition to offering classes at Financial Center locations, the Credit Union was a sponsor for Money Smart Week’s kick-off luncheon.

“Managing money is one of the most challenging tasks everyone faces in life—no matter how much or how little you have,” commented James Davidson, Financial Center’s Financial Literacy Program Manager. “As a financial institution, we believe it’s our responsibility to provide information, tools—and at times—advice to help people make the best financial decision they can for their situation, their budget and their family.”

The not-for-profit credit union employs two full-time people dedicated to providing free financial workshops year-round to members, business members’ employees and other community organizations.

Fort Bragg FCU Hosted Scavenger Hunt

Vanessa Pillmore, Marketing Assistant

Fort Bragg FCU hosted its first ever Scavenger Hunt on April 13–May 1. Participants had the chance to win gift cards ranging from \$25-\$100, as well as other gifts, and a grand prize of a \$500 MasterCard® gift card.

Clues were on Fort Bragg FCU’s social media networks, including Facebook, Twitter, Google+, and LinkedIn. The \$500 gift card was presented to Ebony Hines and Ginelle Hines, who were the first participants to find the last clue and upload their selfie to the credit union’s Facebook page with the hashtag #FBFCUScavengerHunt. “The Scavenger Hunt was a great success,” said Andrew Reiff, Marketing Director at Fort Bragg FCU. “We were interviewed by ABC11 Eyewitness News and got to be on the radio. We also got over 1,000 new followers on social media. It was really exciting for all of us at the Credit Union.”

Belvoir FCU Volunteers at Cherry Blossom 10 Mile Run

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU contributed to the Annual Credit Union Cherry Blossom Ten Mile Run with 50 representatives from Belvoir FCU volunteering to support the runners. Belvoir FCU also had five runners and 18 walk/runners participate.

The 10 mile run, which wrapped around the National Mall and Tidal Basin, started at 7:30 a.m. and the 5k race started at 8:40 a.m. Sunday morning. With runners from 14 different countries and all 50 states, Belvoir FCU volunteers assisted the race coordinators with course set-up and event clean-up. The 2015 Credit Union Cherry Blossom Run, which marks the 14th year credit unions have sponsored this event, donated funds to the Children’s Miracle Network Hospitals in the Washington, D.C. area. The credit union donation was a collaborative effort from over 100 credit unions, partners, and credit union service organizations.

Navy Federal Loan Paves Way for Marines to Further Commemorate Heroes

Emily Bigham, Corporate Communications

Navy FCU announced the closing of a record-breaking deal with the Marine Corps Heritage Foundation (MCHF) on a commercial construction loan to complete the National Museum of the Marine Corps in Triangle, VA. The total expansion is estimated to be \$70 million, \$20 million of which Navy Federal will lend to the Heritage Foundation. This marks the credit union's largest commercial loan to date.

"We are grateful to be the lender for this special project. The National Museum of the Marine Corps in Triangle means a lot to us and our members, many of which are Active Duty and retired Marines," said Jim Salmon, vice president of business services at Navy Federal. "It is important that we have places like the museum to keep history alive and honor our servicemembers."

The museum opened in 2006 and currently captures U.S Marine Corps history up to the end of the Vietnam War in 1975. Approximately 500,000 visitors come to the museum every year, including a yearly average of over 52,000 students. The expansion includes new exhibits and galleries to depict all the operations and campaigns that Marines have been a part of since 1975, including Beirut, Grenada, Desert Storm/Desert Shield, Somalia, Iraq and Afghanistan.

"The loan provided by Navy Federal Credit Union allows the Marine Corps Heritage Foundation to break ground on this historic expansion of the National Museum of the Marine Corps as we continue working toward our fundraising goal," said Lt. Gen. Robert R. Blackman, Jr., USMC (Ret.), president and CEO of the Foundation. "I have no doubt that grateful Americans will continue to step forward to help us complete this mission. Yet, Navy Federal's support will enable the Foundation to more quickly initiate construction of a permanent place to forever tell the stories of those Marines who served from 1976 through today."

Construction for the expansion begins in the second quarter of 2015 with completion of the construction set for 2017.

Southeastern CU Awards \$1,000 Grant to JL Lomax Elementary

Courtney Gooding, Marketing Manager

Thanks to funds provided by Southeastern CU, students at JL Lomax Elementary School have thoroughly enjoyed participating in small groups based on the WhyTry program. The WhyTry program is a research-based behavior intervention program which uses a series of visual analogies and interactive activities to engage students in learning resiliency techniques.

Grant funds provided by Southeastern CU have helped to supplement these small groups, allowing group leaders to purchase student notebooks to keep lessons and activities organized as well as supplies for the program's interactive games and activities. These funds have also been instrumental in providing incentives for students who use their skills to make positive choices in class.

"The funds provided by Southeastern CU have allowed us to fully incorporate a comprehensive WhyTry small group intervention program at JL Lomax," says Jessica LeFiles, School Counselor and WhyTry Group Leader. "This program is truly unique. Not only does the program allow students to learn techniques to help them make positive choices in life, we are also able to reward students for making those positive choices in the classroom."

The \$1,000 grant was awarded through Southeastern's Community Partners in Education (CPIE) program. Each of Southeastern's five CPIE schools submitted special projects for consideration and one project from each school was chosen to receive funding.

Langley FCU Donates \$5,000 to Support Program for Seniors

Sue Thrash, Public Relations Director

Langley FCU presented a check in the amount of \$5,000 to the Colonial Heritage Community Foundation (CHCF) for support of their Innovative Senior Champions Program (ISCP). The donation allows the CHCF to continue the adult day services program and related services for the aging population in the Greater Williamsburg area. The ISCP includes areas such as art, music therapy, therapeutic gardening and health and wellness.

"I commend the CHCF for the support and programs they offer to seniors and their caregivers," said Langley Assistant Vice President and CHCF Board Member Ann Johnson. "The Innovative Senior Champions Program provides activities for seniors to stimulate their memories, creativity and increase their social skills while providing a much needed break for their caregivers. The seniors that have worked hard all of their lives now deserve to be taken care of in their later years."

The ISCP was created after seeing the increased population of senior veterans in the area. Virginia has approximately 837,000 veterans. In Hampton Roads, every one in five persons is a veteran. Some even have served in WWII, yet are in need of programs and services to support their health and well-being. In addition, the respite provided by the program, allows the family caregiver an opportunity to preserve their health as well. The coalition of two local churches, CHCF and Langley FCU is a commitment to the Williamsburg community to enhance the quality of life for older adults, retirees and veterans. For more information on the ISCP Program, visit chcfonline.org.



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Left to right: Wendy Rodriguez, Director of Operations, Region 2; Mia Roseberry, Executive Director at Wounded Warrior Homes; and Susan Radford, Branch Manager at Fire Mountain Branch, whose branch raised the most funds. Photo courtesy Pacific Marine CU

Pacific Marine CU Helping to Build Dreams for Injured Marines

Nancy Harvey, Community Relations Officer

Pacific Marine CU (PMCU) proudly presented a \$6,029 donation to the local Wounded Warrior Homes (WWH), an organization that provides transitional housing to service members with Traumatic Brain Injury and Post Traumatic Stress.

The check presentation took place at the construction site of the new Harvest Home in Vista, CA. All monies donated will go towards the completion of Harvest Home, which will provide additional room for injured warriors. The donation was the result of a month-long campaign that took place at each of PMCU's eleven branch locations. Employees and members participated by making monetary donations and signing donation cards that were displayed throughout each branch.

This is not the first time that PMCU has raised funds in support of the Wounded Warrior Home organization. In April 2014, a check for \$8,700 was gifted on behalf of the Credit Union.

Fort Sill FCU Awards \$7,500 in Scholarships

Madonna Attocknie, Marketing Officer

Fort Sill FCU awarded \$7,500 in scholarships to five graduating high school seniors for exhibiting a commitment to academics and volunteerism in their community.

The FSFCU Scholarship Committee selected this handful of students out of 27 submitted applications. All candidates revealed high levels of scholastic dedication and leadership, and demonstrated unique qualities and service.

FSFCU recognizes Walters High School senior Kaitlyn M. Metcalfe; Elgin High School senior Ty D. Erwin; Cache High School senior Britney N. Rush; MacArthur High School senior Abbie B. Wright; and Empire High School senior William C. Schoolfield. Each will receive \$1,500 towards their 2015-2016 college years.

Call for Resolutions to Be Presented at Annual Meeting

If you have a resolution that you would like DCUC to adopt, here's your chance. Submit a written resolution to DCUC prior to June 5, 2015, to be acted on by the Resolutions Committee and included with the Call of the Annual Meeting, which is issued 60 days before the DCUC Annual Meeting. Proposed resolutions should be forwarded to Beth Merlo, Director for Administration, DCUC, 601 Pennsylvania Ave., NW, South Bldg., Suite 600, Washington, D.C., 20004. You may also email proposed resolutions to bmerlo@dcuc.org or fax them to 202-638-3410. If you have questions, please call 202-638-3950.

VIEW FROM THE BOARD from page 1
 misperceptions regarding overdraft fees; DoD's financial education efforts; Base access policy for Non-profit Non-Federal Entities; sponsorships and advertising by off-base financial institutions; CULO training; and issues directly impacting overseas credit unions, such as taxation, third party auto loans, and base access. The Council ensured that overseas credit union employees located exclusively on U.S. military installations were provided the Common Access Card (CAC) for base access and logistical support when the process was changing and requirements in obtaining Individual Logistic Support (ILS) were increasingly difficult. Without the Council's work in this area, overseas credit unions would probably still be working this very important morale issue.

DCUC also stays abreast of strategic issues, such as BRAC and DoD's funding challenges and works with the DoD Credit Union Banking Officers to ensure defense credit unions retain the flexibility to provide troops needed financial products and services at the lowest costs.

The Future

More challenges...because they never completely go away. Some of the very issues that we worked as much as three decades ago keep presenting themselves today. And DCUC does a superb job managing those issues. There will always be a need for DCUC to simply represent our best interests at the Pentagon, so we can better serve and support those who serve our country—one common voice for the common good.

Armed Forces Day

On a closing note, I trust that you, like us, acknowledged Armed Forces Day, Saturday, May 16. Many events took place to honor Americans in uniform who are serving and have served their country in times of war and peace. Those men and women, and their families, who were honored have served in the Army, Navy, Marines, Air Force, Coast Guard, National Guard and Reserve units. Patriotic and other befitting music was played at Armed Forces Day events as a way to show our appreciation and respect for those who are now in the service of their country and are in harm's way. With Memorial Day soon upon us, let's pay tribute and remember those in uniform who made the ultimate sacrifice to keep us safe, as a Nation and as a people.



Maryland Comptroller, Peter Franchot presents the 2015 William Donald Schaefer Helping People Award to Tammy Darvish. Looking on from left to right are Jeffrey Slavin, Mayor of Somerset, MD, Maryland State Senator, Cheryl Kagan, Montgomery County Executive, Ike Leggett and far right, Montgomery County Sheriff, Darren Popkin. Photo courtesy PenFed

PenFed's Tammy Darvish Receives Schaefer Award

T. V. Johnson, VP, Corporate Communications

Tammy Darvish, the executive vice president of business development, marketing and government and community affairs at Pentagon FCU, received the 2015 William Donald Schaefer Helping People Award Wednesday, April 22.

Along with the President and CEO of PenFed, dignitaries from Maryland State Government and Montgomery County were on hand for the ceremony. Maryland Comptroller, Peter V.R. Franchot (D) presented the award to Darvish at the Berkshire Hathaway HomeServices PenFed Realty Office in Bethesda, MD.

"I can't think of anything that better captures the spirit of our industry than the theme of People Helping People. It is ingrained into our culture and it's what PenFed stands for as an organization," said James Schenck, president and CEO of PenFed. "The hard work in promoting financial literacy—something so key to the nation's economic success—falls upon the shoulders of dedicated volunteers like Tammy, who bring a passion for teaching and a genuine desire to see people do better."

The award was created by Franchot four years ago. It "honors the legacy of public service exemplified" by Schaefer, former governor of Maryland, comptroller and Baltimore mayor. Darvish was named Philanthropist of the Year for Montgomery County in 2014 and has been honored for her work with The Leukemia and Lymphoma Society.

Darvish has a special interest in financial literacy education and serves on Maryland Comptroller Franchot's financial literacy committee. She's supported a wide-range of causes in the community from financial education and the arts, to helping wounded warriors, and providing community resources to support the homeless.

ACU Hosting Free Shred Day

Andrea Becker, Marketing Specialist

America's CU (ACU) hosted a Shred Day at their Lakewood branch on April 18. Each person was allowed to bring up to three bags or boxes of unwanted documents to be securely shredded for free. "We offer this event in our local community to help prevent identity theft. It's one of the fastest growing crimes in the U.S. and shredding personal documents is one of the easiest ways to prevent becoming a victim," says Kenneth Leonard, ACU President/CEO. People also donated their old cell phones for recycling to the Cell Phones for Soldiers program, which connects deployed soldiers with home by providing a 60-minute international calling card for each cell phone that has been recycled.

APGFCU Honors its Volunteers for Years of Service

Gayle Stark, APGFCU

Aberdeen Proving Ground FCU [APGFCU] honored its volunteers for their years of service to the credit union during an awards dinner at the Maryland Golf and Country Club in Bel Air on Saturday, April 11, 2015. Those honored include: David H. Gilbert, 46 years; Sarah E. Standiford, 41 years; Clarence A. Fry, 31 years; Charles N. Alston, Sr., 27 years; John J. Salser, 24 years; Clinton Edmonds, Jr., 15 years; Michael J. Layman, Major (Ret.), 12 years; Sandra J. Sasser, 12 years; Michael L. Dixon, LTC (Ret.), 11 years; Donald J. Burnett, COL (Ret.), 6 years.

Volunteers with APG FCU determine the strategic direction of the institution through planning, establishing policy, and acting as oversight guardians in the best interests of the entire membership.

Fort Sill FCU Hosts Financial Literacy Workshop for Youth

Leandra Smith, Fort Sill FCU

April was National Credit Union Youth Month and National Financial Literacy Month. Fort Sill FCU (FSFCU) celebrated Youth Month by hosting a financial literacy workshop, 'WILD About Saving' on April 18. Thirty children between the ages of 5 to 14 attended the workshop at Laugh Out Loud (LOL), the Family Fun Place, in Lawton, OK. Participants were split into three age groups and learned the difference between needs and wants, saving money, and budgeting. Each attendee earned prizes for participating in the workshop, which included a game card allowing the children to play arcade games at LOL. Throughout April, other contests were held at FSFCU such as a coloring contest for 10 years of age and younger, and counting the 'Monkeys in a Jar' for ages 11-17. A special prize of an iPad Mini was also awarded to a child who completed one of FSFCU's free online Financial Literacy programs, Money\$land™ and Banzai™.



Left to right: Larry Coverstone, R.I.A. CEO, and Bill Shore, one of the founding members of the Honor Flight of the Quad Cities. Photo courtesy R.I.A. FCU

R.I.A. Continues Power of 80 Campaign; Announces \$5,000 Winner

Jake Ward, VP Marketing

R.I.A. FCU celebrates 80 years in 2015 and wants to show their communities what the Power of 80 can do. During the year R.I.A. will complete a variety of community initiatives that have a positive impact in the areas their members live and work.

To continue their campaign R.I.A. FCU hosted a non-profit competition with Junior Achievement of the Quad Cities, Honor Flight of the Quad Cities, and the River Bend Foodbank in conjunction with their Bettendorf Branch and Corporate Center Grand Opening April 6-11.

After a week of voting, Honor Flight of the Quad Cities took home the \$5,000 grand prize from R.I.A. FCU. Junior Achievement of the Heartland and River Bend Foodbank were each awarded \$250 for participating in the week long festivities.

“We are excited that more than 2,000 people from our community came in to cast their vote for the three organizations,” explains Larry Coverstone, R.I.A. CEO. “At the end of the day Honor Flight collected the most votes but we felt River Bend and Junior Achievement were just as deserving for the difference they make.”

Three Directors of the DCUC Board to be Elected at Annual Meeting

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. At this writing, 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*.

Service CU Shows Support for Military Children During Purple Up!

Lori Holmes, Service CU

For the fifth annual Purple Up!, Service CU will recognize the many sacrifices of military children, joining the New Hampshire Military Youth and Family Program on April 15.

Purple Up! takes place in the middle of the Month of the Military Child during April, to show support and thank military youth for their sacrifice and strength as their parents serve in the Armed Forces, many deployed away from home.

In 2011, the University of New Hampshire Cooperative Extension Military Youth and Family Program started the initiative “Purple Up! For Military Kids” that quickly gained momentum and is now celebrated nationwide. Wearing the color purple is a visible way to thank military youth for their strength and sacrifices. Purple is the color that symbolizes all branches of the military, as it is a combination of Army green, Coast Guard blue, Air Force blue, Marine red, and Navy blue.

Service CU staff wore purple shirts and purple ribbons to visibly show their support and celebrate military youth.

“Service Credit Union is proud of its long tradition of supporting our military youth as they often struggle with an absence of a parent. We all owe a debt of gratitude to the children of our military service members,” says Gordon Simmons, President/CEO of Service CU. “We honor their sacrifices, and we are committed to supporting them now and in the future.”

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Dover FCU Members Recognize Senator Carper

Deb Jewell, Marketing Manager

Senator Tom Carper was honored by local financial cooperative, Dover FCU on behalf of his effort to protect the data security of taxpayers. During a visit to Dover Federal, CEO David Clendaniel thanked Senator Carper for his sponsorship of the Cyber Threat Sharing Act of 2015, ensuring there's a solid process in place to disclose lawfully obtained cyber threat indicators to a federal entity for investigative purposes. Clendaniel realizes first-hand the impact of protecting and securing proprietary data, which puts members as the top priority in the decision making process.

During Carper's visit, he met staff, reviewed the credit union's movement to serve its members, and discussed issues affecting the credit union industry. Clendaniel stated, "The credit union industry is in a critical time of regulatory challenges. Having Senator Carper realize the work we do to provide financial stability and security as well as empower the economic well-being of those within our communities, helps our voice be heard when regulatory changes are being reviewed, which can directly influence the future of our industry."



Left to right: Dover Federal CEO David Clendaniel, VP Business Services Lynn Shaefer, Senator Tom Carper, VP of Human Resources Heather Shupe, SVP and Chief Financial Officer Belinda Burke, VP of Member Services Chaz Rzewnicki. Photo courtesy Dover FCU



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