



ALERT

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GEM SCHOLARSHIP

The GEM Scholarship... Still Going Strong!

Earlier this month we mailed our call for nominations for the George E. Myers (GEM) scholarship, encouraging our active members to consider the GEM grant as an alternate means of paying, in whole or in part, for a course or conference that promotes continuing education and professional development.

Since 1997, the GEM fund has awarded 38 scholarships to DCUC members—management, staff and/or volunteers—to attend a State or National level program, such as a conference or school, to further benefit their professional educational goals. When first established, the GEM fund provided a single \$500 scholarship. Today, thanks to our annual White House Christmas ornament fund raiser (*no time like the present to place an order!*) and our Board's yearly support of the GEM fund, we award three \$3500 scholarships. The scholarship can be used to offset registration/tuition, travel and lodging for an educational or training program that enriches the applicant's professional expertise and also enhances credit union's professional posture. If selected, awardees can attend their program of choice at little or no cost to the credit union. What a terrific opportunity... and one we are proud to offer!

This year's application deadline is Friday, January 22, 2016. The GEM criteria and application are available at the Member Service link on DCUC's website (www.d cuc.org). The application process is fairly straightforward and the end results could be time well spent. Go for it!

CEO UPDATE

A Year in Review

Roland "Arty" Arteaga, President/CEO, DCUC

This past week DCUC's Board of Directors held their final meeting for the calendar year and in addition to providing them an assessment of the Council's current state of affairs, we also highlighted some of DCUC's major efforts this past year. Bottom line up-front: DCUC had another banner year!

Aside from conducting three very productive meetings this year—Defense Issues 2015 (one of the best to date), DCUC's Annual Overseas Subcouncil Conference (the best to date), and our 52nd Annual Conference (equally grand)—and supporting DCUC's Midwest Subcouncil conference, I am proud to say, given our working relationships at the Pentagon, we were again at the forefront on a number of DoD policy and regulatory issues impacting you. Issues pertaining to personal commercial solicitation (on DoD installations), base access (for non-profit non-federal entities), discretionary allotments (for auto loans), land leases (the no cost provision), novation (change of control and mergers), operating agreements (between you and your respective Commanders), the Army and Air Force Exchange Service (as it relates to overseas contracts and support), the one credit union/one bank policy (efforts by off-base financial institutions to gain access on base), Morale Welfare and Recreation sponsorships and advertising (the promotion of competing products and services by off-base organizations), outsourcing of activities/functions (by your Commands), financial education and readiness (as a chartered member of the DoD Financial Readiness campaign and Financial Readiness Roundtable), solicitation (to establish a credit union on DoD installations), joint basing policy (the rules of engagement vis-à-vis combined installations), overseas reorganization (the draw-down in Europe and impact on approved geographical franchises), taxation, insurance liability, and Liaison Officer Training (With Industry)...and issues regarding the July 2015 Final Rule implementing the Military Lending Act, the 2015 Postal Inspector General Report, provisions in the 2016 National Defense Authorization Act, the DoD Budget, the Bipartisan Budget Act of 2015, and Base Realignment and Closure (the Department's efforts to explore alternatives to BRAC) were on our radar screen this past year and addressed appropriately with our program managers, directors, and liaisons at the Pentagon and beyond.

In terms of our financial posture, our bottom line remains particularly strong, thanks in great part to your support and in large part to our investment in the Armed Forces Financial Network, LLC (AFFN) in 2002. The latter has afforded us additional flexibility to further enrich our support of the Department and non-profit organizations—such as the Kuwait 10 Mile Freedom Run (a CU Cherry Blossom sister race), the Army's Financial Readiness Training seminar, Military Child Education Coalition, American Society of

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Hanscom FCU Charitable Foundation Announces Nearly \$200K in Gifts

Patricia Warden Conty, Marketing Communications Manager

At its recent annual meeting, the Hanscom FCU Charitable Foundation revealed its annual donations came to almost \$200,000 this year.

“We have made an impact on so many lives,” Foundation Chairman Alan Hart stated. He added that the Foundation distributes 100% of proceeds received, with nothing deducted for administrative expenses. “I’m proud of our accomplishments and look forward to the future,” Hart added.

Major donations included \$100,000 to the Home Base Foundation. This non-profit partnership between the Red Sox Foundation and Massachusetts General Hospital treats veterans with traumatic brain injury or post-traumatic stress disorder. The funds supported two events—the annual Run to Home Base and the Mission Gratitude concert.

The Foundation matched donations from Hanscom FCU members to contribute \$45,000 to Boston Children’s Hospital to research childhood brain diseases. “Since 1999, we have provided funds to the hospital by sponsoring runners in the Boston Marathon and holding various fundraisers at our branches,” Hart remarked.

The Massachusetts Coalition for the Homeless is a charity of choice for Massachusetts credit unions. Hart announced a \$30,000 donation from the Foundation and funds raised at Hanscom FCU. “The Coalition provides beds for homeless children, supports families trying to escape homelessness, and advocates for homeless people. These people really do need our help,” Hart said.

Other notable donations included matching funds for the Hanscom FCU Relay for Life® team, which contributed \$8,000 towards the fight against cancer, and \$14,000 from a golf tournament.

The Hanscom FCU Charitable Foundation is a 501(c)3 organization chartered in 2012 to support the Hanscom FCU member community. In choosing charities, the Foundation emphasizes programs benefitting veterans and active duty military, children’s health and medical research, and families struggling with homelessness.

Financial Center Collecting Canned Goods for ‘Pack the Pantries’

Dusty Simmons, Marketing/Public Relations

Financial Center First CU is proud to be participating in Fox 59’s Pack the Pantries canned food drive this holiday season. The Credit Union is collecting canned food at its eight Indianapolis-area locations now through December 12.

At the center of Financial Center’s ‘people helping people’ mission is the credit union’s commitment to feeding the hungry in the communities it serves. The locally-owned credit union has been a major supporter of the St. Vincent de Paul Food Pantry for the past eight years donating numerous volunteer hours and over \$60,000. Since 2013, Financial Center expanded its association with local pantries to include The Cupboard of Lawrence Township, Meals on Wheels, and The Sharing Place Food Pantry.

Pack the Pantries was organized by Fox 59 and the Mayor’s Office of the Front Porch Alliance and Gleaner’s Food Bank. All canned goods collected during the donation period will be donated to Gleaner’s Food Bank, which serves as a distribution center for several of the local food banks.

Last year, the food drive collected 26,000 pounds of food and over \$21,500 in monetary donations. Those wishing to make a canned food donation can do so at any Financial Center branch as well as City Barbeque, Grifols Plasma Donation Center, Prime Car Wash or TCC Verizon Wireless locations.



Heidi West (left), Vice President of Marketing, receives the award on behalf of ACU from Barbara Mathey, Chair of the Northwest Credit Union Foundation Board of Directors. Photo courtesy ACU

ACU Wins Community Service Award

Heidi West, Vice President Marketing

America’s CU (ACU) was recognized for their contributions to their local military community and philanthropy with the Dora Maxwell Social Responsibility Community Service Award. The award was presented to ACU at the Amplify Awards hosted by the Northwest Credit Union Association in Portland, Oregon.

Dora Maxwell was a pioneer in the American credit union movement. In the 1920’s she served on the first Board of Directors at the New York State Credit Union League, and in 1931 helped to organize the Credit Union National Extension Bureau which later became the Credit Union National Association. In addition to organizing hundreds of credit unions, Maxwell developed volunteer credit union organizations to help improve the living standards of the poor and needy.

The Dora Maxwell Social Responsibility Community Service Award was established by the Credit Union National Association to encourage credit union and chapter involvement in community projects and activities. ACU won first place in their asset category at the state level and so they will be entered at the national level also.

“We’re so thrilled here at ACU to have won this award. It’s a testament to the great work our staff does and the tremendous value we place on supporting our members and our local military,” says Kenneth S. Leonard, President/CEO.



Left to right: Mark Jimenez, vice president of technology at Security Service and current board member at the shelter; Marta Pelaez, president and CEO for the Battered Women and Children's Shelter of Bexar County; and Brandy Ralston-Lint, senior vice president of corporate communications for Security Service. Photo courtesy SSFCU

Security Service Charitable Foundation Assists Victims of Family Violence

Clarissa Rodriguez, Assistant Vice President, Corporate Communications

The Security Service Federal Credit Union Charitable Foundation is helping to provide a safe haven for victims of family violence. Today, the foundation announced a \$15,000 donation to the San Antonio Battered Women and Children's Shelter.

"The shelter provides more than just a safe haven for women and children, it provides hope," said Brandy Ralston-Lint, senior vice president of corporate communications for Security Service FCU. "From counseling and medical services to transitional housing and education, the Battered Women and Children's Shelter is helping victims of abuse overcome and succeed in life and we are proud to contribute to that success."

The donation could not have come at a better time, as the South Texas heat had taken a toll on the shelter's air conditioning unit, causing it to go out and leave women, children and infants with no air.

"The shelter reached out to us, letting us know the situation and fortunately our foundation board was able to approve the funds quickly to help replace the air conditioning unit at the shelter," said Mark Jimenez, vice president of technology at Security Service and current board member at the shelter.

The San Antonio Battered Women and Children's Shelter is currently near capacity with more than 160 women and children seeking refuge. In addition to helping with the air conditioning unit, the charitable foundation's donation will help the shelter provide assistance to those women and children.

"Our vision is a San Antonio free of domestic violence," said Marta Pelaez, president and CEO for the Battered Women and Children's Shelter of Bexar County. "Helping victims see themselves as survivors and teaching children that any violence hurts all of us are tremendous tasks, but with the help of community organizations like Security Service, we are up to the challenge."

ABNB FCU Members Win—Just for Saving Money!

Kelli Ragland, VP of Marketing

On July 1, 2015, when ABNB FCU launched Save To Win, it was the first credit union in Virginia to offer this innovative new savings program. Today, ABNB is still the only credit union offering it to the Hampton Roads community.

Within the first two months of launching ten members have already been recipients of the monthly drawings, receiving up to \$200. "Save to Win is a very simple program where you have nothing to lose and everything to gain!" said Jennifer, Save To Win winner.

More than 350 Save To Win accounts have been opened and over \$55,000 has been saved so far. "The win-win premise of Save To Win is proving to be successful among the Hampton Roads community. The chance to win is encouraging our members to grow their savings! We hope to continue seeing the community take advantage of this product that can truly better their financial positions," says Carl Ratcliff, ABNB FCU's CEO.

Save To Win reinvents the way we think about traditional saving products and offers members a new savings concept that offers multiple benefits. By making a \$25 deposit into their Save To Win account, ABNB members are entered into monthly and quarterly drawings throughout the year, earning them a chance to win up to \$5,000 in cash prizes.

SAC Participates in RAD Event at Offutt Air Force Base

Joyce Wells, Public Relations & Events Specialist

Over 2000 active duty and retired military participated in the Retiree Appreciation Day at the Base Exchange, at Offutt AFB. SAC FCU had a booth at the event. In addition to sharing information on financial literacy, checking and savings accounts, SAC also gave away tote bags, stress balls and chip clips.

1st Advantage Gives Back to the Local Community

Amber Callahan, Marketing Manager

1st Advantage FCU held its 8th Annual 1st A.I.D.E. (Assistance, Inspiration, Dedication, and Experience) Day on October 12, 2015. While most financial institutions were closed for the Columbus Day holiday, 1st Advantage colleagues were hard at work assisting local non-profit organizations.

Donations:

- Raised \$4,066 for The Foodbank of the Virginia Peninsula to provide 16,264 meals to help fight hunger in our local community
- Made 217 surgery bears for Children's Hospital of the Kings Daughters patients
- Collected and wrapped over 700 children's gifts for Operation Homefront
- Made 50 blanket wraps for New Beech Grove Homeless Ministry
- Assembled 475 fundraiser cups for the General Stafford Elementary PTA
- Assembled 120 informational packets for The Center for Sexual Assault Survivors
- Created over 600 items to benefit the residents at the Natasha House

"1st Advantage has a long tradition of building stronger communities and we are thrilled to partner with these seven deserving organizations who offer incredible support in our local community," said Paul Muse, president and CEO.

R.I.A. FCU Co-sponsors Veteran Honor Ceremony

Kaylyn Maher, R.I.A. FCU

In partnership with the Putnam Museum and Science Center, R.I.A. FCU co-sponsored a veteran honor ceremony and discounted D-Day movie as part of the museum's Arsenal of Innovation exhibit on Saturday, November 7 from noon-3 p.m.

The first 300 guests had access to the Putnam Museum and Science Center at no cost. The event included a discounted \$5 price on the movie with the ceremony.

Attendees talked to soldiers stationed in the exhibit and stopped by information booths for R.I.A. FCU, Palmer Chiropractic Clinics, and the Rock Island Chapter of Association of the United States Army.

The exhibit includes artifacts from the Rock Island Arsenal Museum collection that showcase the history of innovations made in manufacturing and weaponry through the years. Attendees also got a sense of what the Rock Island Arsenal is, its history and impact on the Quad Cities.

SAC FCU Helping Members Get Rid of Clutter and Protect Their Identity

Joyce Wells, Public Relations & Events Specialist

SAC FCU sponsored two Free Shred Day events this fall at branches in Council Bluffs, Iowa and at their headquarters in Papillion, Nebraska. Both events were free and open to the public.

At the Shred Day event at SAC headquarters, a record 16,000 pounds of paper documents were shredded and over 250 members and nonmembers attended the three hour event. SAC also offered educational information on their SAC blog on identity theft protection, and a free download of the Identity Theft Protection Manual.

Paul Marotta Receives Credit Union Hero Award

Patricia Warden Conty, Marketing Communications Manager

Paul Marotta, Hanscom FCU Chairman of the Board, was honored with a 2015 Credit Union Hero award from Banker & Tradesman. The award recognizes credit union professionals and volunteers who go above and beyond for their institutions and their communities.

Marotta is one of ten people celebrated for "giving their time freely, for dedicating their energy to others, and for providing their resources for charity," according to a statement from Banker and Tradesman. The recipients' "community spirit and service... in turn betters the industry for both professionals and non-professionals alike."

Marotta and his fellow heroes were honored at a ceremony hosted by Banker and Tradesman and publisher The Warren Group on September 29.

Financial Center Golf Outing Raises \$21,500 for Charity

Dusty Simmons, Marketing/Public Relations

Financial Center's 17th annual charity golf outing raised more than \$21,500 for charity. The outing hosted 115 Credit Union vendors, members, and employees.

Proceeds from the outing were divided among multiple organizations that meet the Credit Union's three areas of charitable focus: financial literacy, feeding the hungry, and supporting the military and their families. In addition to providing financial support, Financial Center employees also donate volunteer hours to these organizations.

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



Left to right: Bettie Campbell, DFCU Business Development Officer; William Oldham, DAFB; Darren Solanki, DFCU Chief Information Officer; Holly Aragon, DFCU Human Resources Manager. Photo courtesy Dover FCU

Dover Air Force Base Holds Appreciation Day for Retirees

Kyle Merritt, Marketing Communications Specialist

Dover Air Force Base (DAFB) invited retirees to attend the Annual Retirees Appreciation Day on Saturday, October 24, 2015. The day began at 8:00 a.m. and included information sessions on military benefits and programs as well as activities, such as flu shots, ID cards and visits to the Air Force Mobility Museum. As a partner for the military and in honor of their service, Dover FCU presented a donation of \$500 to support the 2015 Retiree Appreciation Day.

Fort Knox FCU Receives Awards from KCUL

Michael Bateman, Fort Knox FCU

Once again, Fort Knox FCU received both the Louise Herring Philosophy-in-Action and the Dora Maxwell Social Responsibility Community Member Service Awards from the Kentucky Credit Union League (KCUL). This marks the fifth time in six years that Fort Knox Federal has received both state-wide awards.

The Louise Herring Award is presented in recognition of outstanding practical application of the credit union philosophy of 'People Helping People' while the Dora Maxwell Award is given to acknowledge social responsibility and charitable works of the recipient credit union. Fort Knox Federal has won both awards multiple times in the \$500 million-plus asset size category for Kentucky credit unions since 2010.

Also during KCUL's annual meeting, Jo Exler, current Board Secretary and immediate past Board Chairman, received the Stephen Brody Outstanding Volunteer Award which recognizes accomplishments, time and effort in support and promotion of the credit union ideals in the Commonwealth of Kentucky. Exler has been a Fort Knox Federal volunteer for more than 25 years holding several positions on the Board of Directors, including Chairman in 2013-2014.



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

Fort Campbell Federal Community Shred Day Secures 18,000 Pounds of Documents

Susan Dickinson, Membership Development Manager

Identity protection became a weighty topic at Fort Campbell Federal on October 17 as nearly 300 local families safely disposed of nine tons of sensitive documents. The Credit Union's free community Shred Day was conducted to reduce the risk of identity theft and fraud while furthering its Green Certification Initiative.

The Shred-it trucks were on hand at two branch locations to receive sensitive documents from local residents. Shred-it takes the shredded paper to be recycled into secondary paper products such as paper towels and tissue, which helps reduce landfill waste.

Keys FCU Welcomes New Volunteer Board of Directors

Mary Lou Carn, Keys FCU

Keys FCU is proud to present their new volunteer Board of Directors and Supervisory Committee. They welcomed Ron Demes, Jonathan Crane, Denise Rohrer, Carrie Helliessen, Denise Preuss, Greg Sullivan, and John Mumford.

Being a not-for-profit financial cooperative and having a volunteer Board of Directors are important distinctions between banks and Keys FCU. Banks are run by paid stockholders who may not even live in this community. Keys FCU's Board of Directors is comprised of volunteer Keys FCU members that live and work right here in our community.

"We are fortunate to have this diversified team of highly qualified, community minded, long-time Keys Federal Credit Union members as our Board of Directors. They completed numerous educational courses to gain an understanding of the duties and responsibilities required of credit union board members. After several years of working together, they are eager to guide Keys FCU into the future," Scott Duszynski, President & CEO, of Keys FCU, said.

Service CU Donates to New Hampshire Global War of Terror Memorial

Lori Holmes, Assistant Vice President of Marketing

Service CU is honored to be a substantial contributor to the New Hampshire Global War on Terror Memorial, donating \$20,000 toward the memorial. The monument, which will be located at the New Hampshire State Veterans Cemetery in Boscawen, New Hampshire, will serve as a great remembrance for those fallen heroes.

“We are proud to honor and memorialize those New Hampshire patriots who have made the ultimate sacrifice for their state and nation in the War on Terror,” said Gordon Simmons, President/CEO of Service CU. “Service Credit Union and its members have a long history of supporting our brave men and women who serve in the military and this contribution continues that tradition.”

The memorial was the idea of Preston Lawrance, Board Chair for Global War on Terror memorial and legislative affairs officer with the New Hampshire Wing of the Civil Air Patrol. The memorial will honor men and women of all the four major armed service branches for giving their lives while serving in Iraq, Afghanistan and elsewhere since the terrorist attacks of Sept. 11, 2001.

“This very significant donation has special meaning for the Veterans Memorial Monuments Fund. Service Credit Union has a long history of supporting men and women in active duty as well as our veterans,” said Lawrance. “All I can say is Wow! They really stepped up big time to pull us much closer to our \$80,000 goal. So many thanks are due the wonderful people of Service Credit Union!”

Congressional Medal of Honor recipient Ryan Pitts of Amherst, N.H., spoke at the conference said “for me to honor the sacrifices of the sons and daughters of New Hampshire—that they sacrificed so that we can have the privileges we do now. And their sacrifices should be honored forever.”

Southeastern CU and Community Successfully Fill-a-Truck for Hunger

Courtney Gooding, Marketing Manager

The communities served by Southeastern CU have done it again, successfully completing the “Fill-a-Truck” for Hunger challenge. The equivalent of nearly 25,000 pounds of food was collected in September during Southeastern’s second annual Fill-a-Truck for Hunger Food Drive, exceeding the community goal of 20,000 pounds.

With the community challenge met, Southeastern CU has matched community donations by donating a second truck full of food to local food bank Second Harvest of South Georgia. Second Harvest is the area’s largest food bank serving 30 South Georgia counties through their more than 425 partner agencies.

The food drive kicked off Labor Day weekend at Wild Adventures Theme Park where over 2,800 pounds of food was collected in just three days. Sam’s Club of Valdosta helped jumpstart the month-long campaign with a generous \$1,000 corporate donation, equivalent to 4,000 pounds of food. Non-perishable food donations were collected at all six Southeastern CU branches and four local Winn-Dixie stores throughout September. Valdosta State University accepted the “Fill-a-Truck” challenge as well, with students and faculty filling collection bins across campus.

Numerous local businesses and organizations jumped on board to help Southeastern’s efforts including Steel’s Jewelry, Citizens of Georgia Power, City of Valdosta, Saft, Crossroads Baptist Church, Georgia Christian School, Jerry Kelley GMC, and the Valdosta Rotary Club. Local radio stations 99.5 Kix Country and Star 105.3 served as media sponsors of the event.

Belvoir Federal Shreds More Than Eight Tons at Annual Shredding Event

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

On Saturday, October 17, Belvoir FCU hosted their Annual Community Shredding event in Woodbridge, VA. This free community event was open to members and non-members.

This year’s shredding event assisted hundreds of people in more than 200 cars and shred over eight tons of paper. Belvoir Federal partnered with TrueShred to have two shred trucks available for patrons who came to shred their documents securely.

Belvoir Federal strives to be environmentally friendly and a leader in innovative technologies that help members be environmentally concise. To help the ecosystem and their members to stay committed to the environment, Belvoir FCU offers an annual shredding event, electronic receipts and statements, online and mobile banking, and uses paper cups instead of Styrofoam.

Fort Lee FCU Hosts Annual Shred Day and Canned Food Drive

Sarah Marks, Fort Lee FCU

Fort Lee FCU proudly hosted a Community Shred Day and Canned Food Drive on Saturday, October 24. The Prince George County Police Department and Prince George Electric Cooperative were co-sponsors of the event.

More than 150 members of the community securely shredded documents, and over 792 pounds of food was collected and donated to the Prince George County Food Bank. In addition, cash donations to the food pantry totaled \$109.83. The credit union has hosted shred and food drive events several times in recent years with much success and community participation.



Left to right, front row: Larry Myers, VyStar Board of Directors; P. Kem Siddons, Vice Chairman, VyStar Board of Directors; Brian Roche, VyStar Board of Directors; Terry R. West, President/CEO, VyStar CU; Ralph Story, VyStar Board of Directors; P.E. (Ted) Hewitt, Chairman, VyStar Board of Directors; George R. Berry, VyStar Board of Directors; William C. Vivian, Secretary, VyStar Board of Directors; Back Row: Eric Hatfield, Treasurer, VyStar Board of Directors. Photo courtesy VyStar CU

VyStar Dedicates Building Recognizing Ralph Story

Judy Walz, SVP Marketing & Planning

Terry R. West, President/CEO of VyStar CU announced the official renaming of the building formally known as the VyStar Service Center to the Story Center in honor of Ralph Story for 50 years of service and commitment as a VyStar volunteer. The official dedication and unveiling ceremony was held Thursday, October 22 at the Story Center located at 2310 Village Square Parkway, Orange Park, FL.

Terry West says, “Ralph joined the VyStar Board (formally Jax Navy Federal) when the credit union was \$27 million in assets and 31,624 members. During Ralph’s service, we changed our name, exceeded 500,000 members and grew assets to almost \$5.6 billion. We greatly appreciate Ralph’s untiring service and the contribution he has made to VyStar’s success.”

During his service to VyStar, Ralph served as Chairman, Vice Chairman, Treasurer, Secretary, Supervisory Committee Chairman, and Policy Committee Chairman, along with Chairman, Vice Chairman and Treasure of VyStar Financial Group. Mr. Story continues to serve as VyStar’s Policy Committee Chairman and VyStar Financial Group Chairman. Mr. Story served 12 years active and reserves Navy and retired from NADEP Jacksonville after 36 years.

Mr. Story has also worked diligently on behalf of the credit union movement, earning recognition from the Florida Credit Union League (21 years of service), Credit Union National Association (15 years) and the Defense Credit Union Council (13 years) for the work he did while serving on their Boards.

The Story Center (formally VyStar Service Center) was purchased in 2007 to house VyStar’s Call Center. Today, in addition to the Call Center, the Story Center includes VyStar’s Business Services, Investment Services, Training and Technology Departments with over 200 employees utilizing the 85,000 square foot facility.

APGFCU Awards 2015 Educator Rewards Scholarship

Kristin Doehring, Marketing Communications Director

APGFCU announced the recipient for its 2015 Educator Rewards Continuing Education Scholarship. Danielle Monteleone was selected and presented with a check for \$1,000. Ms. Monteleone is a Baltimore County Public School educator. The APGFCU annual Continuing Education Scholarship is one benefit of the credit union’s Educator Rewards program. The scholarship helps local educators fund their continuing education.

Educator Rewards is an extension of APGFCU’s ongoing support of financial education. Since 1995, APGFCU has partnered with schools in Harford and Cecil counties to provide free financial literacy programs and wealth-building resources to youth and adults. In 2014, the credit union’s financial educators taught or coached 722 sessions that reached 9,631 youths and adults.

Army Aviation Center FCU Surprises Dunkin’ Donuts Customers

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) surprised customers at the Dunkin’ Donuts restaurant located near the Credit Union’s branch on Downtowner Boulevard by paying for their breakfast or coffee on Tuesday, October 6. Customers who visited the restaurant between 6:00 and 8:30 a.m. were greeted by Dunkin’ Donuts staff letting them know their order was paid for by AACFCU.

Torrian Davis, AACFCU business development officer, and Lisa Hales, AACFCU vice president of marketing, were also onsite for the event and had the opportunity to talk to many customers about the benefits of joining a credit union. Partnering with the Dunkin’ Donuts restaurant proved to be a great opportunity to advertise the Credit Union and its services as well as spread good cheer in the community.

Pen Air FCU Wins 2015 Desjardins Youth Financial Education Award

Patty Veal, Director of Public Relations

Pen Air FCU won first place in the 2015 Desjardins Youth Financial Education Award for their financial education efforts such as their student-run high school financial academies, work with Junior Achievement, and partnership with the University of West Florida Financial (UWF) Boot Camp Series.

The Credit Union National Association's Desjardins program is a Credit Union Industry award that recognizes credit union efforts that teach personal finance concepts and skills to members and nonmembers.

Pen Air FCU's entry focused on efforts implementing a financial boot camp for college students. The entire UWF Financial Boot Camp came to fruition when the UWF Dean of the College of Business contacted Pen Air FCU in regards to assisting with their University's growth and educational needs.

Pen Air FCU established a Betty M. Petree Endowment for scholarships. Mrs. Betty M. Petree has served the CU Industry and Pen Air for over 50 years in various capacities including General Manager and Board Member.

The Desjardins First Place Award was presented by Judy Scott, Member Relations Consultant for the League of Southeastern Credit Unions, to Stu



Stu Ramsey, President/CEO of Pen Air FCU and Judy Scott, Member Relations Consultant for LSCU. Photo courtesy Pen Air FCU

Ramsey, President/CEO of Pen Air FCU during the credit union's annual all-staff Columbus Day Training Day. "We are very honored to receive such recognition for our financial education efforts," commented Stu Ramsey.

"The League of Southeastern Credit Unions is proud to support credit unions like Pen Air Federal Credit Union which exemplify the ultimate mission of the industry—to serve members and educate consumers," said Judy Scott. "Pen Air lives up to their mission of enhancing lives."

SAFE FCU to Open New Branch

Lynn Blizzard, SAFE FCU

SAFE FCU held a groundbreaking ceremony for a brand new state-of-the-art facility in Northeast Columbia, SC. The new branch will be more than 4,900 square feet and feature a wide array of services for members in Richland County.

"This free standing facility will allow SAFE to offer new technology and expand our services, while continuing to provide the convenience many of our members living the area are accustomed to receiving. We are excited to share in the growth of this rapidly expanding area," said SAFE CEO Beverly Gagne.

SAFE will become the first South Carolina based credit union to offer interactive teller machines (ITM). An ITM looks like an automatic teller machine (ATM); the difference is that members will have a real time, face-to-face conversation with a SAFE Personal Experience Representative at the machine. Cameras at their centralized location will transmit the Personal Teller's image back to the member, as they are guiding them through their transaction and answering account questions. This technology will allow SAFE members to make deposits, withdrawals, transfers, loan payments, cash checks, and more without ever leaving their vehicle. During non-business hours, the ITM will work just like a regular automatic teller machine (ATM).



Keys FCU Celebrates 75 Years of Service

Mary Lou Carn, Keys FCU

Key FCU celebrated being the oldest financial institution in the Florida Keys with 75 years of service in October. They were proud to have NAS Key West Commanding Officer Capt. Steven McAlearney and Keys FCU Board of Directors Chairman Ron Demes on hand to help cut the cake. As a "Thank You" to their members, they celebrated with community networking events, birthday cake, popcorn and give-a-ways.

Keys FCU was founded on October 26, 1940 by nine civil service employees armed with a dream and \$110 in a cigar box. Their dream was to provide affordable financial services to the people who called Key West home. They have been committed to this dream and the Keys community ever since. Today Keys FCU serves over 10,000 members.

Left to right: Keys FCU President & CEO Scott Duszynski, NAS Key West Commanding Officer Capt. Steven McAlearney and Keys FCU Board of Directors Chairman Ron Demes. Photo courtesy Keys FCU



Former Secretary of State George P. Shultz, left, spends a moment with PenFed Foundation President and CEO, James Schenck. Photo courtesy PenFed

PenFed Foundation Honors Former Secretary of State George P. Shultz

T. V. Johnson, VP, Corporate Communications

In front of more than 300 guests, the Pentagon FCU Foundation (PenFed Foundation), a nonprofit organization working to meet the unmet financial needs of our military community, presented former U.S. Secretary of State George P. Shultz with the American Hero Award on Oct. 27 at the Los Altos Golf & Country Club in Los Altos, Calif., as part of its second annual Night of Heroes Dinner.

“For decades, Secretary Shultz has tirelessly served our veterans and the greater military community,” said James Schenck, president and CEO of the PenFed Foundation. “We were honored to present him with the American Hero Award for his relentless commitment and service. We thank him and our nation’s defenders thank him.”

Sloan Gibson, Deputy Secretary of Veterans Affairs, also gave remarks at the dinner about the importance of caring for our nation’s veterans. “Tonight, as they have for almost two-and-half centuries, they remain the force for good in many remote and unforgiving places in the world. Their missions are difficult and dangerous, but they perform them with the greatest dedication and without hesitation,” said Gibson.

Gibson also acknowledged the PenFed Foundation’s role in the success of the Lee and Penny Anderson Defenders Lodge in Palo Alto, Calif., emphasizing the VA’s commitment to serving those who have selflessly served our nation and embracing partnerships it has formed with devoted groups such as the PenFed Foundation.

Shultz was greeted with a standing ovation and graced the audience with his sharp wit and age-old wisdom. “When someone introduces me as a former Marine, I tell them there’s no such thing,” he quipped. As a Marine, Shultz learned lessons that kept him in good stead throughout his career. “We learned two things. One—never underestimate your adversary. Two—don’t do what they expect you to do. I learned something kind of devastating. Wonderful people get killed and injured,” he said.

Shultz emphasized the importance of setting the conditions for success in matters of national security. “When you get ready to do something, make sure it is a good mission, make sure that it is well designed, and make sure we are equipped to win.”

Schenck encouraged attendees to continue their support of the Defenders Lodge and the historical public/private partnership between the PenFed Foundation and the Department of Veterans Affairs. He also emphasized how supporting our veterans is a never-ending responsibility.

“One of the most heartwarming and gratifying parts of my job is to also be able to lead,” added Schenck. “The PenFed Foundation is a place where we are helping people every day do better and are constantly reminded that our military heroes need heroes, too.”

National and Regional Economists Present Economic Forecast at Tower FCU-sponsored Luncheon

Carla Burger, Tower FCU

Tower FCU sponsored the Baltimore Washington Corridor Chamber (BWCC) Annual Forecast Luncheon, held September 30 at the Sheraton College Park in Beltsville, MD. The luncheon featured a panel of national and regional economic experts who presented their economic forecast for the U.S., Maryland, and Washington, D.C. areas.

The panel included Dr. Martin Regalia, Chief Economist and Senior Vice President Economic and Tax Policy, U.S. Chamber of Commerce; Dr. Terry Clower, Deputy Director, Center for Regional Policy Analysis School of Public Policy, George Mason University; and Dr. Daraius Irani, Chief Economist, Regional Economic and Studies Institute, Towson University.

In general, the economists said the economy is recovering, but at a slow pace. There has been notable job growth; however, it has been mostly in low-wage jobs. Many are still unemployed or underemployed. In the middle- to high-wage sectors, the most growth in the private sector is in Professional and Business Services, followed by Education and Health Services and Retail Trade. The real estate market has recovered somewhat and median house sales price have increased in the D.C. area. Foreclosures are still high, particularly in Maryland; however, the number of people underwater on their mortgages has dropped.

“The good news is that incomes are growing, credit is more available, and consumption is up, which means consumers and small business owners have more confidence in the economy,” Dr. Regalia said.

Tower’s Manager of Business Development, Gail Sanders, attended the luncheon and said Tower was happy to once again be a major sponsor of the event.

“We feel it is important to support the local business community and participate in our regional chamber’s events and programs.”

Air Force FCU Supports San Antonio de Valero “Honor Flight” Trip

Danny Sanchez, Air Force FCU

On October 3, San Antonio welcomed home 15 WW II and one Korean war veterans on their return from Washington, D.C. from visiting the war memorials and touring the nation’s capital. The San Antonio de Valero Honor Flight is a chapter of Honor Flight set up to organize these memorial trips for veterans. Air Force FCU has sponsored the local organization since it was established in 2014.

“Air Force Federal Credit Union San Antonio has, almost from the very conception of Honor Flight San Antonio de Valero, been a great sponsor,” said SMSgt (Ret) Court van Sickler, the chapter chairman.

SMSgt (Ret) Brian Posten, Business Development Officer for Air Force FCU, is a director with the chapter and one of many “guardians,” those who assist veterans and family members during the trip.

This recent trip included Colonel (Ret.) Tom Morris, a 105-year old who fought on D-Day and at the Battle of the Bulge. On their return, Col Morris, along with the other 15 veterans were greeted by over 100 well-wishers at the San Antonio International Airport.

The local Honor Flight chapter supports 48 counties in south Texas and has placed a priority in sending WW II veterans, and any veteran with a terminal illness. In its first 13 months of existence, Honor Flight has flown 71 veterans over three trips so they can see their memorials much of it through local support.

The cost of sending one veteran is approximately \$1,500, and all money is funded completely through donations and grants. The credit union, along with contributions from the Armed Forces Financial Network (AFFN), has donated \$3,000 this year that went directly to Honor Flight’s mission.

“Without the generous support, and sponsorship of organizations like the Air Force Federal Credit Union San Antonio, and the Armed Forces Financial Network, Honor Flight San Antonio de Valero’s mission, of ensuring that every veteran has an opportunity to visit Washington, D.C. would not be possible,” said van Sickler. “We are greatly indebted to Armed Forces Financial Network and Air Force Federal Credit Union’s San Antonio team for supporting Honor Flight San Antonio de Valero.”

Akira Jacobs Named 2015 CUaware Protégé Competition Winner

Meredith Siemens, South Carolina FCU

Akira Jacobs, a benefits coordinator for South Carolina Financial Solutions, part of South Carolina FCU, was named winner of the 2015 CUaware Protégé Competition, highlighting rising industry professionals, age 35 and under. Representatives from six regional chapters of credit unions across the Carolinas were selected to compete in the competition. Chapter candidates presented five minute speeches, judged on credit union knowledge, communication skills, personality, and professional appearance. Each candidate completed a standardized exam and chose a presentation topic from a league-approved list that included credit union philosophy, economics, viability, activism, and promotion.

As winner, Jacobs earns a position on the CUaware Leadership Council and her choice of the following developmental scholarships funded by the league: Southeast CUNA Management School—One-year registration, valued at more than \$1,300 (requires commitment to three-year program); NYIB 2015 Annual Conference—Registration and lodging, valued at \$1,300; CCUL Hike the Hill (Washington, DC)—Full participation including airfare and lodging, valued at \$1,000; or Principles & Philosophy Conference Scholarship—Includes tuition, two nights lodging, and meals (valued at more than \$750).

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Military Comptrollers, the Medal of Honor Bowl Youth Essay Challenge, Home Family Finance Radio (broadcasting personal financial advice overseas via the Armed Forces Network), The Special Operations Warrior Foundation, Steak Team Mission, the USO, the War College Foundation, National Credit Union Foundation, PenFed Foundation and Credit Union Miracle Day—and to enhance internal operations, such as the George E. Myers scholarship (see accompanying article), our Hall of Honor recognition, our DCUC Conference App, our website (Media Relations link), our database as a whole, our newsletter...and more!

A busy year to say the least, but one that was immensely productive and supportive...supportive of you, and in essence, the needs of the DoD establishment, especially our troops and their families!

As the year quickly draws to an end and the Thanksgiving holiday approaches, let me take this opportunity to thank you for your dedicated support this past year and for “serving those who serve our country.” Taking care of our troops is job one, and from my perspective, no one... no one does it better than you!

May you, your Board, management and staff have a blessed and most enjoyable holiday season and may year end and the coming year bring you continued happiness, success, and good health!



Mark Your Calendars!

DCUC 53rd
Annual Conference

Boston, MA

August 14–17, 2016

Defense Credit Union Council
601 Pennsylvania Avenue, N.W.
Suite 600
Washington, D.C. 20004-2601

First Class Mail
US Postage
PAID
Annapolis, MD
Permit 163

NSWC FCU Assists in Free Concert for the Military

Randa Hayes, Marketing Clerk

In October NSWC FCU had the pleasure of title sponsoring a free concert for the NSF Dahlgren Naval Base, providing funds for labor costs, equipment rentals and other necessary fees.

The concert, hosting almost 4,000 people, featured three great acts including Grammy award winning country music artist, Trace Adkins. The Virginians, a barbershop quartet consisting mostly of veterans including a 90-year-old World War II veteran, opened the show and were followed by The Smith Auer Band, two Marines who started playing together when they shared the same duty station.

During the show the crowd waved their red and blue glow sticks that the Credit Union supplied and Adkins acknowledged their patriotic feel. Beforehand, Mr. Adkins met with groups of Sailors and Marines from NSF Dahlgren and NSF Indian Head and spoke with them about their service.

The concert featured many wonderful elements including wounded warrior advocacy groups. Many military members came out with their families to enjoy the free entertainment and it was a treat for Sailors to meet the Grammy award-winning artist as Dahlgren is their last stop before they head for their first assignment in the US Navy Fleet. NSWC FCU was proud to sponsor such an event.



Trace Adkins meets with ATRC Sailors at his recent concert at NSF Dahlgren Naval Base. Photo courtesy NSWC FCU