



ALERT

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VIEW FROM THE BOARD

Financial Readiness Services

Barb Geraghty, ABNB FCU Board Member; DCUC Board Member

I recently attended a conference at which several speakers expressed gratitude for the financial readiness training provided to military service members by defense credit unions. The products, services, and financial readiness education you offer not only strengthen individual family financial security, but contribute to military readiness by giving Soldiers, Sailors, Airmen, Marines, and Coast Guardsmen the tools to be financially ready.

The conference speakers cited two significant recommendations from the Military Compensation and Retirement Modernization Commission (MCRMC) that were enacted with the annual defense authorization and asked that defense credit unions address them in future financial readiness education. The first change, which begins in 2018, is that “the new retirement plan provides an automatic one percent government contribution to TSP accounts, with an additional match of up to four percent of a service member’s contribution” (<http://www.moaa.org/Content/Take-Action/Top-Issues>).

At present, active duty personnel may contribute to TSP, but there is no government (employer) match for those contributions. Members who separate before the 20-year retirement milestone retain their TSP and any earnings. The new provision to match TSP contributions for

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CEO UPDATE

The Medal of Honor Bowl Challenge

Roland “Arty” Arteaga, President/CEO, DCUC

Earlier this year we were contacted by Roy Hamlin, National Sales Director for The Medal of Honor Bowl, seeking our support for The Medal of Honor Bowl 2016 Youth Essay Challenge. The Challenge is a collaboration between The Medal of Honor Bowl 2016, A Backpack Journalist, and STEAM/Ed Publishing...and given the role of our on-base credit unions and the support we collectively provide our troops and their families, Roy asked us to sponsor the Challenge. We did; we are.

This past week, Linda Evans, Program Manager for A Backpack Journalist, provided me an update on the Challenge. I wanted to share this information with you, as I believe you can greatly assist in promoting this significant endeavor on your respective installations, DoD schools, and in your communities.

As noted in last week’s press release, the Essay Challenge will add a national component to the Medal of Honor (MOH) Bowl next year. The Bowl will likely take place in Charleston, South Carolina at the Citadel in December 2016 (discussions are on-going between the Chairman for the MOH Bowl and NCAA on date/time); however, the Youth Essay Challenge launched officially last month and all submissions must be received by January 30, 2016.

As noted by Linda Evans, “The CHALLENGE allows students to choose a Medal of Honor recipient, conduct research, and write/report the details surrounding the event(s) that led to receipt of the Medal of Honor. The essay may also reflect the students personal opinion on “why the individual” was selected and how it relates to our freedom as Americans, during the period of time of the award. The essay format may also include a “mock” interview that the student might have had with the Medal of Honor recipient.” The press release announcing the Youth Essay Challenge has been distributed across the United States, via the Youth Challenge Foundation, as well as to the Department of Defense Educational Activity (DoDEA) Schools on military installations. A Backpack Journalist has also connected with the U.S. Department of Education and various organizations, such as the Blue Star Families and the National Guard Youth Challenge Foundation...and plans on connecting with each of the Military Department’s public affairs offices, the Pentagon Channel and DINFOS (Defense Information School).

While the purpose of the MOH Bowl Youth Essay Challenge is to inspire today’s youth (grades 3-12) to write about Medal of Honor recipients and to enhance their research and writing skills, as noted by Thomas McQueeney, Chairman of the Medal of Honor Bowl, Inc, “Another intrinsic value of this ESSAY CHALLENGE is to increase awareness of the sacrifices of our military—the defenders of our way of life. The Medal of Honor Bowl organization is enthusiastic in its support of this nuance and encourages parents,

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

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More than a Half Million Dollars Raised to Support Troops and Veterans

T.V. Johnson, PenFed

The PenFed Foundation teamed up with nearly 100 corporate and community partners to raise over \$570,000 in support of programs for troops, veterans and their families with its Military Heroes Golf Classic at Bethesda, MD's storied Congressional Country Club.

"This event is a wonderful way to support our nation's defenders—past and present, who at one time or another took an oath to support and defend the Constitution of the United States of America, which guarantees the freedoms we enjoy today. We simply cannot thank our troops, veterans and their families enough," said PenFed Foundation President and CEO, James Schenck.

The Foundation's Vice President and Executive Director, Tammy Darvish, spearheaded the sponsorship drive. "The teamwork between the PenFed Foundation and the senior executives from PenFed Credit Union helped trigger an outpouring of corporate giving," she said. "We've all developed some great business relationships over the years, and when we called on them to support the troops, they answered with amazing generosity."

Darvish noted that among the many active duty and veteran participants there were dozens of wounded warriors. "The tournament is a great way to honor, support and celebrate our nation's defenders through a day of fun and friendly competition. Our corporate partners also got the opportunity to connect directly with wounded troops and other members of the military community which our Foundation serves," she said.

PenFed Credit Union's Chairman of the Board, Edward Cody, credited the Foundation and its corporate and community partners with hosting a successful fundraising event that will play a key role in meeting critical needs of those in the military community. "It's heartwarming to see this level of support for our troops, veterans and their families," he said. "The needs are great, but organizations like the PenFed Foundation work miracles every day for those who have sacrificed in the name of freedom."

PenFed Credit Union provides two million dollars annually to the PenFed Foundation. This annual disbursement covers 100% of the Foundation's personnel costs and most of its operating expenditures. As a result, the PenFed Foundation will be able to channel the majority of the golf tournament's proceeds to directly benefit the military community it serves.



36th Chief of Staff of the Army, General George W. Casey, U.S. Army (Ret.), (left) and PenFed Credit Union Chairman of the Board, Edward B. Cody (right), complete another hole at Congressional. Photo courtesy PenFed CU

DEFENSE CREDIT UNIONS IN THE NEWS

N. CHARLESTON, SC—South Carolina Financial Solutions, a part of **South Carolina FCU**, announces the acquisition of the Chastain Insurance Agency. The operation, based in Seneca, South Carolina has been meeting insurance needs in the area for 60 years. The company will operate as Chastain Insurance Agency in Seneca and under the South Carolina Financial Solutions name in other markets, as they grow additional business. Products and services offered will include all personal lines, commercial lines, flood and umbrella liability policies. Of particular interest is the ability to provide coverage for homeowners on the coast. Those who may have traditionally had difficulty attaining coverage will benefit from expanded insurance carrier options to the region.

Belvoir Federal Ranks No. 3 in the Best Credit Unions to Work for in the Nation Program

Amy McConnell, Marketing & Public Relations Manager

Belvoir FCU has been named one of the 2015 “Best Credit Unions to Work For” in the nation. *The Credit Union Journal* partnered with Best Companies Group to identify credit unions that have excelled in creating quality workplaces for employees.

The survey and award program is designed to identify, recognize, and honor the best credit unions throughout the nation. Belvoir Federal ranked number three out of the 45 credit unions that earned a spot in the second annual ranking of “Best Credit Unions to Work For” and number two in our asset category of \$200M – \$500M.

To be considered for participation, credit unions had to meet three eligibility requirements: Have at least 25 employees working in the United States, be in business at least one year, and fall into a category based upon asset size (under \$200M, \$200M–\$500M, \$500M–\$1B, or over \$1B).

In early 2015, *The Credit Union Journal* invited credit unions of all asset sizes from across the nation to participate (at no cost) in a study conducted by the Best Companies Group, which yielded the ranking of credit unions. The study reviewed employer reports on benefits, policies, practices, and demographics (which was 25% of the overall score), along with extensive employee surveys aimed at assessing the experiences and attitudes of individual employees with respect to their workplace (the remaining 75% of the score) to generate the rankings.

According to *The Credit Union Journal's* interview with Patricia (Patty) Kimmel, President/CEO of Belvoir Federal, she stated “employees are the CU’s first priority.” Patty hosts semi-annual meetings with each department throughout the credit union to increase morale, foster better communication through the sharing of information and ideas, and implement recommendations from staff to improve processes and procedures.

“It is a true honor to be acknowledged and receive the “Best Credit Unions to Work For” in the nation award. This designation serves as a reminder of our commitment to recognize our employees and provide exceptional member service. When your employees are happy, the service members receive can only be better,” stated Patty.



Northwest Federal's Neon Night Glow Run Raises Thousands for Local children's Charities

Northwest Federal held its first ever Neon Night Glow Run with over \$3,000 in proceeds benefitting the Northwest Federal Credit Union Foundation in support of local children's charities. Over 300 runners enjoyed pre-race festivities with prizes for the best costumes before taking to the racecourse. With 5K and 1-mile fun run options, the race brought out young runners and seasoned racers alike, all having fun while supporting a great cause. Photo courtesy Northwest FCU



Mark Your Calendars!

DCUC 53rd
Annual Conference

Boston, MA

August 14–17, 2016

ABNB Vice President of Risk Management Awarded with 2015 Paul Revere Award

Kelli Ragland, Vice President of Marketing

ABNB FCU is proud to announce that its Vice President of Risk Management, Chris Anuswith, was awarded with the 2015 Paul Revere Award during the National Association of Federal Credit Unions's Congressional Caucus. Anuswith was recognized as the credit union grassroots activist of the year.

Anuswith has been a part of the credit union movement for more than 20 years, and goes to great lengths in his political efforts to support the movement. He regularly attends meetings with congressional staff on behalf of ABNB to discuss critical issues that affect the credit union industry. Most recently, he urged congress to pass legislation that would provide relief for credit unions with respect to security and regulatory burdens.

This isn't the first time Anuswith has been recognized for his political efforts. He has also served on the Virginia Credit Union League's Governmental Affairs Committee and received the Outstanding Achievement Award numerous times over the years. He continues to be an active force in the credit union movement, not only legislatively but within the community, by serving on the Olde Towne Portsmouth Business Association, Portsmouth Crime Line Board of Directors, and BankOn Portsmouth.



SAC FCU Sponsors Color Explosion Run

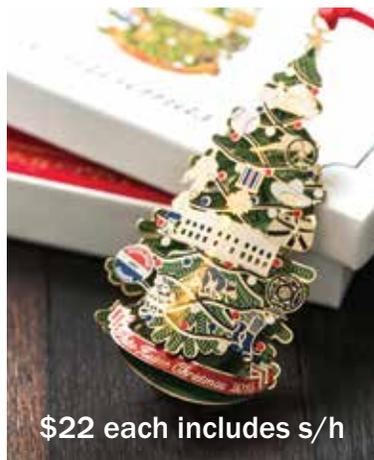
SAC FCU sponsored the Color Explosion Run at Offutt Air Force Base. Over 250 runners, walkers and their families participated in the color explosion event held at Offutt Base Lake. In addition to the run there was a rock climbing wall, bounce house and a Boot Camp for kids. SAC employees participated in the 5K run/walk and had a booth at the event. SAC employees also volunteered to work the event and toss color. Photo courtesy SAC FCU

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

SAN ANTONIO, TX— Security Service FCU is proud to announce that **Yvonne Fernandez**, vice president of commercial operations, has been named Alumnae of the Year by The University of Texas at San Antonio (UTSA). Fernandez, who holds a bachelor's degree in business administration—finance, is a member of the UTSA College of Business' Real Estate Finance and Development Founders Council and the Internal Audit Committee. She also serves as an advisory board member for the university's Small Business Development Center and was past president of the UTSA Alumni Association where she helped raise in excess of \$1M to the Endowment Fund in support of scholarships for high school and graduate students. In 2008, she was named Financial Services Champion of the Year by the Small Business Administration... LAUREL, MD—Tower FCU has hired **Marc Wilensky** as the new Vice President of Communications and Brand Marketing. In his new position, Wilensky is responsible for the planning, directing and managing of Tower's Communications and Brand Marketing department. Wilensky has 25 years retail marketing experience. Prior to joining Tower, he was Vice President of Marketing for Mid-Atlantic FCU, Account Director for Williams Whittle advertising agency, and Director of Marketing for the Wolf Trap Foundation for the Performing Arts. He recently joined the Board of the Marketing Association of Credit Unions.

2015 White House Christmas Ornaments Now On Sale

All proceeds go to the George E. Myers Scholarship Fund which has given out almost \$100,000 to volunteers, management and/or staff of DCUC member credit unions to further their professional credit union education. For more information, visit www.dcuc.org.



\$22 each includes s/h

Pen Air FCU Earns Bauer's Elite 5-Star Superior Rating

Patricia M. Veal, Director of Public Relations

Pen Air FCU, Pensacola, Florida proudly announces it has earned BauerFinancial, Inc.'s highest (5-Star) rating for strength and stability for 99 consecutive quarters. Achievement of this coveted 5-Star Superior rating puts Pen Air FCU in an elite category as one of the strongest credit unions in the nation.

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

Karen L. Dorway, president of BauerFinancial, remarks, "We don't have to tell you how difficult it has been for financial industries this past few years, but Pen Air FCU has not only survived, it has thrived. Being able to maintain the highest level of financial performance, even in the most difficult of environments, Pen Air FCU was able to keep its focus on its members while others were trying to stay afloat. Pen Air FCU deserves this commendation."



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AFCU Donates Computers to Ronald McDonald House Charities of Arkansas

Mary DeLoney, Arkansas FCU

Arkansas FCU (AFCU) donated three computers to Ronald McDonald House Charities of Arkansas (RMHCA) on September 17, 2015. “Donations from the community help us continue our mission of keeping families close while their child is hospitalized nearby,” RMHCA Executive Director Katie Kirkpatrick Choate said. “There is a lot that goes into running the house while also making sure the community is engaged. We are happy to have the extra equipment to help accomplish our goals.”

RMHCA plans to use the computers for staff and volunteers. “This is just one of the many ways Arkansas FCU is working toward accomplishing our dream of making a difference in the community,” AFCU President/CEO Rodney Showmar said. Along with equipment to run the organization, RMHCA is currently in need of household items such as paper towels, hand soap, individually wrapped snacks, laundry detergent, dryer sheets, and dish soap. The organization is also seeking volunteers for their nightly Supper Club.

Ronald McDonald House Charities of Arkansas (RMHCA) has been a partner in enabling family-centered care for over 35 years and is a vital part of the health care continuum. Through improved access to medical care, RMHCA services enhance a family’s hospital experience, as well as give families a place to rest and recharge so they can focus on their child’s wellbeing while staying together.

VIEW FROM THE BOARD *continued from page 1*

active duty personnel recognizes the dedication of the all-volunteer force and the fact that approximately 80 percent of the force will separate before retirement eligibility. Providing an employer match ensures that separating service members have a 401K like vestment plan regardless of how long they serve. While it is important for service members to build their emergency fund and get a handle on the monthly budget, the opportunity to receive matching funds from the government makes TSP even more valuable for long-term savings. As we prepare our members for their best financial future, emphasizing the importance of not leaving the government match on the table is essential.

Of course, nothing is free and this government match for TSP is being funded by the second recommendation from the MCRMC. Again, beginning in 2018, military retirement benefits will be reduced by 20 percent in order to provide the government match. Current service members are grandfathered under today’s retirement pay scheme, but members with less than 12 years of service in 2018 may choose to opt-in to the new retirement plan. Another provision of the defense authorization includes the option for members to take a lump sum at the time of retirement. Even though it will be many years before the service members affected by this new retirement plan face these choices, the financial education they receive today sets the foundation for good decision making in the future.

We’ve been asked, as defense credit unions, to make sure we continue to provide financial education on budgeting, buying a home or car, emergency savings, paying oneself first and many other important topics. As you continue to develop or refine your education modules, I encourage you to address these changes to the military retirement plan. This is a great opportunity for those defense credit unions that also offer investment and retirement products and services. Members who have been educated on the impact of a 20 percent reduction in military retirement (for those entering in 2018) will benefit from investment and retirement services from your credit union.

Each of the speakers at the defense issues portion of this conference had nothing but praise and gratitude for the manner in which defense credit unions serve our military and their families. As we approach Veteran’s Day and Thanksgiving, I would like to thank you for all that you do as well. Every one of the Defense Credit Union Council board directors and the Council staff consider it an honor and privilege to represent you and the fantastic service that you provide. We are a team and a family, and on behalf of the DCUC Board and Staff, thank you for all that you do!



Andrews FCU’s Ruth Harris, MSR, flashes the “thumbs up” sign with a SHAPE Fest attendee. Photo courtesy Andrews FCU

Andrews FCU Sponsors 17th Annual S.H.A.P.E. Fest

Scott Bolden, Andrews FCU

Andrews FCU participated in the 17th Annual SHAPE Fest, held on S.H.A.P.E., located outside of Mons, Belgium. SHAPE Fest is an annual event, designed to support the orientation of newcomers, augment installation command and community information programs, and generate camaraderie among staff and family members.

“It is a pleasure to be able to participate in such a great event that is fun for individuals or families,” said Andrews FCU’s Joshua Barrett, Chievres Branch Manager. “There were fun games, food from various countries, music, and great company for all to enjoy.”

It is the largest international event of the year, and provides the community a chance to come together to discover what SHAPE has to offer. It also gives community members an opportunity to experience the culture of those with whom they work and live.



Service CU President/CEO Gordon Simmons, right, presents the Veterans Program Affinity Credit Card donation to Veterans Count Seacoast Chair Greg Whalen. Photo courtesy Service CU

Service CU Veterans Program Members Donate to Veterans Count

Lori Holmes, Service CU

Service CU President/CEO Gordon Simmons recently presented a monetary donation to Veterans Count on behalf of the credit union members who have the Veterans Program Affinity Credit Card. Veterans Count Seacoast Chairman Greg Whalen accepted the check for the organization.

As part of Service CU's Veterans Program, 2% of the interest paid on the Affinity Credit Card is donated to the Veterans Count organization. Veterans Count provides critical and timely financial assistance and services when no other resource is available to veterans, service members and their families. This organization focuses on ensuring their dignity, health and overall well-being.

"As part of Service Credit Union's focus of supporting military and Veterans, a continuing charitable donation to Veterans Count was a natural fit," said Simmons. "We are proud that our members have supported this worthwhile organization."

Alaska USA Foundation Gives \$5,000 in Support of Camp Fire of Alaska

Dan McCue, Senior Vice President, Corporate Administration

Camp Fire of Alaska received a donation of \$5,000 from the Alaska USA Foundation. These funds will help to support their Youth Development Programs, which serve more than 5,000 youth annually within the state of Alaska. Barbara Dubovich, Camp Fire Alaska CEO said, "Camp Fire deeply appreciates this generous contribution from the Alaska USA Foundation. This support helps keep programs affordable for all families, and enables Camp Fire to provide specialty programs such as Operation Purple Camp for military youth." The funds will primarily go towards licensed before and after-school programs, community center programs, summer camps, and rural Alaska program support.

Andrews FCU Sponsors 2015 Joint Base Andrews Air Show

Scott Bolden, Andrews FCU

Andrews FCU served as the Premier Sponsor for the 2015 Joint Base Andrews Air Show, including the AirFest Party. The Show commemorated the U.S. Air Force's 68th birthday and the 100th anniversary of the Naval Reserves.

More than 30 current and vintage aircraft from a variety of military services and organizations were on display including the F-35 Lightning, the U-2 Dragonlady, the CV-22 Osprey and NASA's Super Guppy.

"It was an honor to sponsor this amazing event," said Oma George, Chief Retail Officer. "There is no better way to celebrate 68 years of Air Force history than with a dazzling display of aerial maneuvers, static displays of former war planes, missiles and more."

The airshow returned to Joint Base Andrews after a three year hiatus. Tens of thousands attended the event.

AFCU Named in Arkansas Business' Best Places to Work

Mary DeLoney, Arkansas FCU

Arkansas FCU (AFCU) was named one of Arkansas Business' 2015 Best Places to Work. AFCU was honored at an awards luncheon in September, hosted by DataPath Administrative Services.

"One of our missions is to make a difference in the lives of our team by providing a challenging and rewarding work experience that serves a greater purpose," AFCU President/CEO Rodney Showmar said. "That purpose is to be the difference in the world and we do that by focusing on taking care of our team so they in turn can take care of our members. Being named one of the best places to work recognizes and reinforces our commitment to fulfill that mission."

Fort Knox Federal, WKU Honors Hardin Co. Area Top Students

Michael Bateman, Fort Knox FCU

Western Kentucky University honored top scholars from Hardin County area high schools for their academic achievements at a luncheon on Thursday, October 15, at Hardin County Schools Early College and Career Center. Fort Knox FCU was the sponsor for the luncheon that recognized about 100 students.

WKU President Gary Ransdell was the keynote speaker and joining him was Honors College Executive Director Dr. Craig Cobane.

The luncheon was in conjunction with the Honors College at WKU which provides a rigorous learning environment for gifted and high-achieving students to develop the skills to prepare them for success in the nation's most competitive academic and career opportunities. The Honors College at WKU was established in 2007 as the Commonwealth of Kentucky's first fully independent Honors College.

Each year, WKU along with local corporate sponsors recognize top high school seniors during a series of luncheons across the Commonwealth. Invited to the October 15 luncheon were students representing all Hardin and Meade County high schools. A diverse representation of students who meet the Honors College upper-level scholarship criteria are nominated by their respective guidance counselors for recognition at these luncheons.

CEO UPDATE *continued from page 1*

teachers, and students to embrace this fun and educational opportunity.”

A worthwhile endeavor if ever there was, I am proud of our sponsorship of the Medal of Honor Bowl Youth Essay Challenge and encourage you to promote and learn more of this Challenge and events leading up to the MOH Bowl at: www.mohbowl.com/challenge. As summarized by McQueeney, “The Medal of Honor Bowl Essay Challenge” concept was inspired by our recognition of the need to educate our nation's youth on defining what it takes to be a hero. We have been fortunate to partner with the Defense Credit Union Council to make this facet of our community outreach a reality.”

DoD You Should Know...

...as previously advised by our Department of Defense Program Managers and Liaisons, Department of Defense Financial Management Regulation (DoDFMR), Volume 5, Chapter 34, “Procedures Governing Banks, Credit Unions and Other Financial Institutions on DoD Installations,” has been archived and replaced by the new Volume 12, Chapter 33, “Financial Institutions on DoD Installations.” This regulation is key to credit unions operating on DoD installations, as it outlines guidance, policy and procedures not only to credit unions, but also to Commanders, MWR organizations, Military Exchanges, and Reserve Components, regarding credit union and bank operations on Army, Marine Corps, Navy, and Air Force installations, both active and reserve. A PDF copy of the newly minted DoD FMR, Volume 12 Chapter 33, is available on our website at www.dccu.org at the DoD Information link, “Regs, Policies, and Memos.” Though the numbering of the Volume and Chapter of this key regulation was changed, there were no discretionary changes made to the rules. All current policies and procedures remain in effect.

...that we are still awaiting the final changes to DoD Instruction 1344.07, “Personal Commercial Solicitation on DoD Installations,” which establishes the policy safeguarding and promoting the welfare of DoD personnel as consumers by setting a uniform approach to the conduct of all personal commercial solicitation on base, and in particular insurance and security agents. This Instruction also contains policy and procedure on financial education, which in part have been integrated in DoDI 1342.22, “Military Family Readiness” and guidance on the distribution of competing financial services literature.

Belvoir Federal Wins Desjardins Adult Financial Education Award

Amy McConnell, Marketing & Public Relations Manager

Belvoir FCU won second place in the Desjardins Adult Financial Education award from the Virginia Credit Union League for their Lunch & Learn Series, which began in 2015.

CUNA (Credit Union National Association) created the Desjardins program to recognize model credit union efforts that teach personal finance concepts and skills to members and non-members. This award looks to honor those within the credit union movement who provide financial literacy for all ages. The judges award credit unions that institute financial education programs that are compelling, appropriate, relevant, focused, innovative, proven, and organized.

With the intent of reaching a broader audience and incorporating members and non-members into an educational experience, Belvoir Federal decided to take a unique approach to their Financial Education Program, whereby bringing seminars to the workplace.

Once a month, a seminar is held at a secure facility where a branch is located or at office buildings on Fort Belvoir (such as the Firehouse). The seminars are typically presented during a lunch hour to allow maximum attendance and the credit union provides lunch.

The program series is based on each seminar building off the previous seminar so at the end of the year, the attendees will have a wide array of financial knowledge and tools to help them become financially savvy consumers.

“By bringing the Lunch & Learn series to the front door of members and non-members, we have created a highly successful program, which allows financial education to reach numerous people,” stated Shannon Lindstrom, Belvoir Federal's Financial Counselor. “Our educational series go beyond the typical home buying seminar to include meaningful and impactful topics relevant to all adults.”



Left to right: Mary Sullivan, Development Manager, Bean's Café, Dan McCue, Executive Director, Alaska USA Foundation, Randi Binion-Olsen, Program Manager of The Children's Lunchbox, Carl Snyder Weekend Food Coordinator for The Children's Lunchbox, Leroy Grant, Elementary Principal, Muldoon Elementary School. Photo courtesy Alaska USA

ALASKA USA Foundation Donates \$20,000 to Children's Lunchbox Program

Dan McCue, SVP, Corporate Administration

The Alaska USA Foundation has donated \$20,000 to Children's Lunchbox, a program of Bean's Café. With these funds, they will be able to serve more than 300,000 meals in 2016 thanks in part to support from the Alaska USA Foundation's donation of \$20,000. The donation will be used for the weekend food program, which provides three meals to hungry children at Title 1 elementary schools each Friday. Development Manager Mary Sullivan said, "We are so grateful to the Alaska USA Foundation for their ongoing support and commitment to help feed hungry kids in Anchorage. This donation will help us make sure that children come to school on Monday with full bellies and minds prepared to learn."

Hanscom FCU Invites Members for Lunch and a Thank You

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU recently celebrated another great year of serving their membership with a collective "thank you," hosting a Member Appreciation Day. At the main branch, visitors were treated to grilled hot dogs, chips, soda, and ice cream treats. Branch offices greeted members with fresh fruit and snacks.

Meagan Fuller, Miss Massachusetts 2015, and a member since childhood, was on hand at the main branch to meet attendees. Ms. Fuller spoke about the convenience and friendliness of banking with the credit union. "Hanscom FCU was my first credit union experience," Fuller explained. "My dad works at Hanscom Air Force Base. It's been an honor to have more personal experience through the credit union."

"Hanscom FCU exists because we fill a need for our members," said Chairman of the Board Paul Marotta. "We are excited to help all types of people reach their financial and life goals. Sometimes it's nice to make a special point of letting our members know our relationship is worth celebrating."

DOD Employee Receives Award

Wanda Rutledge, Community Relations Vice President

The Department of Defense will be recognizing Ms. Mamie Rush of Loyd Elementary School, Fort Benning, Georgia on October 29, 2015. Ms. Rush has a hearing disability, but has gone above and beyond in developing music appreciation with the students of Loyd. Ms. Rush works tirelessly with the children and has an outstanding children's choir that is constantly being requested to perform at different events. She teaches from the heart.

Ms. Rush will be traveling to The Pentagon in Washington D.C. on October 29 to receive this award.

As Loyd Elementary's Partner in Education, Kinetic CU of Columbus and Fort Benning, Georgia is proud of Ms. Rush. We salute her and her accomplishment.



U. S. Marine Corps Celebrates Birthday in November

As set by Marine Corps Order No. 47, Series 1921 issued by General Lejeune, November 10 marks the formal commemoration of the birthday of the United States Marine Corps. The Defense Council is proud to send congratulations and Happy Birthday to our Marine Corps!



Fort Lee FCU's Financial Literacy Specialist, Jimia Jones, speaks to the faculty of Sunnyside Elementary School in Dinwiddie County. Photo courtesy Fort Lee FCU

Fort Lee FCU Donates 1,200 Supply Bags to Area Elementary School Teachers

Sarah Marks, Fort Lee FCU

While educational expenses can be a financial burden for parents and students, school faculty members often feel the pinch as well. Teachers frequently spend their own funds to purchase additional office and classroom supplies in preparation for the start of school each year.

To help answer this need, Fort Lee FCU donated \$5,000 in office and school supplies to approximately 1,200 elementary school teachers across the area. Twenty elementary schools in Colonial Heights, Dinwiddie, Hopewell, Petersburg and Prince George were recipients of mini teacher supply bags containing a variety of items including: pens, pencils, dry erase markers, tape, glue sticks, sticky notes, rulers and more. Bags were delivered to schools in late August, prior to the start of the school year.

Fort Lee FCU CEO, Patsy Stuard, explained, "This effort was two-fold: we wanted to provide a few items to help complete their supply list, but we also wanted to express our appreciation for all that teachers do. They are, in fact, the guides that help direct tomorrow's leaders." The credit union is an avid supporter of education, and provides financial literacy training upon request.

NCUA Returns Control of Keys FCU to Members

Reprinted with permission from NCUA

Keys FCU, of Key West, Florida, is once again under the control of its members, the National Credit Union Administration announced. "Although a long time in coming, the recovery of Keys FCU is a great success story," NCUA Board Chairman Debbie Matz said. "This remarkable recovery was made possible through the collaborative efforts of Keys' management team and staff, its advisory board, NCUA staff, and the loyal members who stuck with their credit union through turbulent times."

NCUA placed Keys into conservatorship in September 2009. In the first year, the credit union's net worth ratio fell to 2.37 percent. Since then, the credit union has continued to make operating changes resulting in a reported net worth ratio of 5.75 percent as of June 30, 2015. Keys posted income of more than \$1.2 million in 2014 and continues to show strong earnings. Keys is the first credit union since 2013 to emerge from NCUA conservatorship.

Chartered in 1940, Keys FCU is the oldest financial institution in the Florida Keys and next month will celebrate 75 years of offering affordable financial services. Keys serves 10,624 members and has assets of \$121.1 million. Headquartered in Key West, Keys operates three branches. Membership at Keys is open to individuals and their family members, who live, work, worship or attend school in Monroe County, Florida.

Financial Center Employees Recognized by Indiana Credit Union League

Annette Roy, VP, Membership Development

Financial Center First CU is proud to announce that several of its employees have recently received recognition from the Indiana Credit Union League.

Amanda Middleton, Managing Director Member Experience, is a 2015 recipient of the Emerging Leadership Award, created to recognize the next generation of credit union leaders in Indiana for their accomplishments in their field and their vision for the future of credit unions.

Dusty Simmons, Marketing Campaign Development Officer, and Ed Valasek, Vice President of Information Technology, have been accepted into the League's Ignite program. Ignite is for individuals in management roles involved with innovation at Indiana credit unions who are especially interested in exploring and implementing new ideas to enhance credit union success.

Middleton and Simmons, along with Julie Kroening, Accounting Program Administrator, and Katie Parker, Personal Banker, have been selected to participate in CRASH—a program for up-and-coming credit union employees to join the ICUL's annual convention in mid-October. CRASH helps selected participants network with other young professionals and peer mentors while they further develop their interest in and excitement for the credit union business.

GOT NEWS?

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



GeoVista CU breaks ground on new main office scheduled to be open by end of year. Photo courtesy GeoVista CU

GeoVista CU Breaks Ground on New Main Office

Mary Hancock, GeoVista CU

Local and state officials joined credit union officials to celebrate the ground breaking of GeoVista CU's new main office in Hinesville, Georgia, at the intersection of West Oglethorpe Highway and Link Street, adjacent to their existing temporary facilities.

"We are extremely excited to move forward with this project," said Elaine Tuten, CEO of GeoVista CU. "With this new office, we will be able to expand our service capabilities and offer a better experience to credit union members and employees in the Hinesville area."

The new 3,400 square-foot office will feature three lobby teller stations, a coin-counting machine, private lending center access, children's area, waiting area with coffee bar, two full-service drive-up teller lanes. A 24-hour ATM is located on the site for added member convenience.

"It's a great feeling to watch the Credit Union grow," adds Tuten. "It is the ultimate goal of GeoVista Credit Union to make sure our members get the highest quality service and facilities possible."

PenFed Supports Navy and Air Force Half Marathon

T.V. Johnson, PenFed

Shortly after 7 a.m. under gray skies on a crisp Sunday morning that gave a hint of the approaching fall season, Navy and Air Force Half Marathon participants took their places at the starting line. At the sound of the gun, they took to the streets surrounding the National Mall in Washington, D.C. on what many would describe as a perfect day for a race.

PenFed CU President and CEO James Schenck said, "Sponsoring fitness-oriented events like the Navy and Air Force Half Marathon and Navy Five-Miler sends a positive message to PenFed CU team members. It's also a wonderful event with which we are proud to be associated."

Schenck said, "I'm always looking for opportunities to encourage our employees to live healthy lifestyles. We promoted the half marathon and the five-miler internally with an offer to pay the entrance fees for any of our employees who wanted to participate."

Tammy Darvish, PenFed EVP for business development and government affairs, joined the PenFed employees who participated. Darvish, who ran the half, described the event as a win-win. She said, "When we sponsor and are actively involved in something like this event, not only do we highlight the PenFed brand and make it more visible, we actually get the chance to meet and connect with people in the communities that we serve."

VyStar Opens Newest High School Branch at West Nassau

Judy Walz, SVP Marketing & Planning

Terry R. West, President/CEO of VyStar CU, announced the official opening of VyStar's 9th High School Branch at West Nassau High located at 1 Warrior Drive in Callahan, Florida. VyStar Officials and West Nassau High School held a Grand Opening and ribbon cutting on Friday, September 25, 2015.

Terry West says, "It is a privilege for VyStar to play a role in educating our young people in Northeast Florida on financial matters that could affect them over their entire life. We are proud to be a part of the VyStar Academy of Business and Finance at West Nassau High School."

The West Nassau Branch will be staffed entirely by West Nassau High School students and under the direction of two talented Career Academy Instructors, Mrs. Joyce Finley and Mrs. Tammy Roberts. VyStar accepted applications from students within the Academy of Business and Finance at West Nassau and twelve students were selected through an interview process by school personnel and VyStar management. The selected students went through an extensive 10 week paid training program at VyStar over the summer.

"This partnership provides our West Nassau students with hands-on, real-world experience that cannot be taught in a classroom," says Mrs. Tammy Roberts, Career Academy Instructor for West Nassau High School. "West Nassau's partnership with VyStar is truly making a difference in the students' education and their future."

The credit union will be located adjacent the school cafeteria and will be a limited service branch offering savings accounts, checking and certificates of deposit. The West Nassau Student Managers will refer all lending inquiries to VyStar's Callahan branch.



Miramar FCU recently partnered with USO San Diego to serve over 200 local military families during a weekly Tuesday night dinner. Photo courtesy Miramar FCU

Miramar FCU Supports Local Military Families at Hosted USO Dinner

Kevin S. Cortes, Business Development Officer

Miramar FCU recently partnered with USO San Diego to serve over 200 local military families during a weekly Tuesday night dinner in the Downtown Center. As part of the event, the credit union provided volunteers to distribute food as well as helpful information on the importance of budgeting, saving and establishing strong financial security.

“The weekly USO dinners are a great opportunity for Miramar FCU to help serve the military community that serves our nation every day,” said Paul Socia, president and CEO of Miramar FCU. “We were honored to be able to provide these military families with the educational tools to make informed financial decisions at the event. We want to be a resource for the military members and assist them with making the best decisions for their families.”

Miramar FCU is proud to support the local events that honor our military families and recognize their ongoing needs and service. The Tuesday night dinners assist these families in getting back on their feet and give them the opportunity for a night out free of cooking and cleaning.

South Carolina Federal Hosts Food Drive for Flood Relief

Meredith Siemens, Executive Director of PR & Communications

South Carolina FCU will be hosting a food drive to benefit those impacted by the recent South Carolina flooding. All financial centers will be outfitted with bins for community donations between October 19 and November 20, 2015.

The non-perishable food items will be distributed to those in need by Lowcountry Food Bank in the Charleston and Georgetown areas and Harvest Hope in the Columbia region. The organizations are specifically requesting rice, tuna, grits, cereal, oatmeal, peanut butter, dried or canned beans, canned fruits and vegetables, pet food, diapers and personal hygiene items.

“We are thankful for the opportunity to assist the many families in South Carolina devastated by the recent flooding,” said Scott Woods, President & CEO of South Carolina Federal. “Food is a fundamental need we can meet through our combined efforts.”

Security Service FCU Celebrates Opening of Payson Branch with Donation to Veterans Home

Jenn Earles, Branch Marketing and Community Relations Manager

Security Service FCU marked the opening of its new branch in Payson, Utah, with a \$3,000 donation to the Central Utah Veterans Home. “We have a strong military foundation,” said Mike Chapman, executive vice president and COO. “It seemed only fitting when dedicating this new branch that we honor the men and women who have dedicated their lives to our country.”

Security Service has been a part of the Payson community for several years, and decided to relocate the branch to a freestanding location to better serve its members. The credit union strives to help make a difference not only in the lives of its members, but also in the communities it serves.

Community leaders were on hand for the official ribbon cutting ceremony. The new freestanding branch will provide members easier access to service with two drive through lanes and 2,200 square feet of interior space, including private member service offices.

“Our members appreciate having a private office to go to and discuss their personal financial information,” said Greg Reed, vice president of the mountain west region. “On the other hand, they love the convenience of keeping the family in the car and using the drive through for their transactions.”

In addition to the ribbon cutting ceremony, members were treated to an appreciation event.

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Army Aviation Center FCU Donates \$8,000 to Special Operations Warrior Foundation

Emily Darnell, Marketing Manager

A rmy Aviation Center FCU (AACFCU) donated \$8,000 to the Special Operations Warrior Foundation in memory of the soldiers and marines who died in a helicopter crash in the Santa Rosa Sound earlier this year. The Special Operations Warrior Foundation benefits the surviving family members of fallen Special Operations Forces through college scholarships, family and educational counseling as well as financial grants.

“We’re proud to honor the memory of the men who were lost, and our thoughts and prayers continue to be with their families,” said AACFCU President/CEO Bobby Michael.



Left to right: Col. (ret.) Kim Wintner, Alliance Association Management Company owner; Chief Master Sgt. (Ret) Wayne Norrad, Special Operations Warrior Foundation board of directors member; Karen McCarthy, AACFCU assistant vice president of Walton County operations; Col. (ret.) George Ferkes, Special Operations Warrior Foundation board of directors member; Charlie Mingus, AACFCU board of directors chairman; Bobby Michael, AACFCU CEO/president. Photo courtesy AACFCU