



ALERT

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VIEW FROM THE BOARD

Armed Forces Financial Network

*Frank Padak, President/CEO, Scott CU;
2nd Vice Chair, DCUC Board*

I am taking this opportunity as a DCUC Board Member and current AFFN Chairman to first thank everyone that is an AFFN Participant and secondly remind everyone of the numerous benefits beyond the upfront pricing that AFFN brings not only the DCUC family, but our military families.

As you probably know, DCUC is co-owner of AFFN and as a result we hold three Board seats as well as an Ex Officio position and an Associate Director position. AFFN remains one of the financial services industry's independently owned EFT Networks, which is Member-Governed, and has a dedicated team of professionals with a deep knowledge and industry expertise ready, willing, and able to assist DCUC Credit Unions. This AFFN Team is small enough to be nimble and able to react to our DCUC Credit Union Participants' needs, as well as, responding to the marketplace.

AFFN is celebrating its 30-year anniversary this year and has been an integral part of the DCUC family for the past three decades.

AFFN offers ATM and Point-of-Sale (POS) access at home and worldwide for 92M cardholders at over 500K ATMs and over 2.3M retail locations. AFFN has remained true to its mission in support of DCUC Credit Unions....Serving our

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CEO UPDATE

Another First!

Roland "Arty" Arteaga, President/CEO, DCUC

Another first! Our 52nd Annual Conference and Showcase was held last month at the Bellagio and from every aspect, it was a major success! Our general session speakers were incredible; the Showcase (With a Purpose) was productive; educational breakouts were meaningful; and our Department of Defense sessions were exceedingly beneficial. Add to that equation the Military Departments' Credit Unions of the Year, the Consumer Federation of America's 2015 Military Saves Week Financial Institution Awards, and our very own Hall of Honor gala, and suffice to say, this year's conference was a hit... with our attendees, guests, and corporate partners!

Special thanks to our host of speakers, including Elizabeth Whitehead (Director of NCUA Region 5); Pete Leyden ("The Reinvention of America"); Admiral Eric T. Olson (Retired and Former Commander U.S. Special Operations Command); Jim Nussle (CUNA); Dan Berger (NAFCU); Lucy Ito (NASCUS); Steve Rick (Chief Economist, CUNA Mutual Group); Dave Hilton (D. Hilton Associates); Todd Hassler (Member Wealth Management); Dwain Alexander, II, Esq. (Department of the Navy Mid Atlantic Legal Center); Sarah Canepa Bang (CO-OP Shared Branching); Jason O'Brien (SWBC); Navy SEAL LT (Ret) Jason Redman ("The Trident"); Walter Bond (Former NBA Player)...and to our DoD participants, especially Ms. Caral Spangler (Principal Deputy Assistant Secretary of the Army Financial Management & Comptroller); Ms. Karen Fenstermacher (Deputy Assistant Secretary of the Navy for Financial Operations); and Mr. Stephen Herrera (Associate Deputy Assistant Secretary of the Air Force for Financial Operations), who made a concerted effort to be with us to recognize the Departments of the Army, Navy, and Air Force Credit Unions of the Year. Plus, our DoD program managers, Bill Hawbecker (Director of Banks and Credit Union Programs at DoD); Elise Newton (Director of Military Programs at the Office of the Deputy Assistant Secretary of the Navy Financial Ops); Juan DeJesus (Director, Army E-Commerce, USAFMCOM); Major Brian Stanley (Department of the Army Banking Officer); and Colonel Anthony "Money" Hernandez (Commander, 319th Mission Support Group, Grand Forks AFB), who along with Steve Herrera did a terrific job filling-in for Jim Sisson (Director, Air Force Banking Division), whose flight was cancelled as a result of the Air Traffic Controller glitch in DC. A gold medal line-up if ever there was, in every instance, these individuals delivered! Whether addressing the revolution of America (as driven by the massive changes in technology) or the challenges we face (in terms of national security)...whether speaking of adversity and what it takes to "live greatly and overcome all" or learning to sell "dreams and hopes" not "products and services," every speaker was informative and their respective messages were timely!

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Hanscom FCU Director John Delcore; Chairman of the Board Paul Marotta; Dr. Susan G. Myers, Ph.D., Gen. Greene's wife; and Hanscom FCU President/CEO David Sprague at the memorial dedication ceremony. Photo courtesy Hanscom FCU

Hanscom FCU Honors Commander Killed in Afghanistan with Memorial

Patricia Warden County, Marketing Communications Manager

Several hundred people gathered in Natick, MA, to dedicate a street to US Army Major General Harold J Greene. Newly renamed General Greene Avenue, formerly Kansas Street, leads to the Natick Soldiers Systems Center (NSSC), a US Army installation once commanded by Gen. Greene.

Immediately following the dedication, Hanscom FCU unveiled a memorial near the entrance to NSSC. "I am honored to count myself among those who knew General Greene," said Hanscom FCU Chairman of the Board Paul Marotta. "With this memorial, we hope to preserve the memory of this great soldier and leader."

The memorial is a traditional battlefield cross set in front of a landscaped rock retaining wall, flanked by stone benches donated by the Natick Veterans Relief Fund. The base of the cross is inscribed with Gen. Greene's name, years of birth and death, his title and years served at NSSC, and the description "A Soldier's Soldier Who Truly Served His Nation With Honor."

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

Baseball Fans Hope for More than a Home Run at the Security Service Used Car Giveaway

Amy Matisek, Branch Marketing & Community Relations Manager

When the Colorado Springs Sky Sox baseball team squared off in a battle for the win, they weren't the only ones in competition. Fans hoped to hit a grand slam in the chance to win a total of 10 used cars during Security Service FCU's Used Car Giveaway, Saturday, July 11. The cars ranged in value from \$7,500 to \$9,000 each.

"Used Car Giveaway is a way for Security Service FCU to give back to fans at the Colorado Springs Sky Sox baseball game," said Mark Wild, senior vice president of indirect lending for the Mountain Regions. "It's fun to work with the various car dealers in Southern Colorado to make this possible, and seeing the look on a fan's face when they are chosen is priceless."

The Used Car Giveaway began more than two decades ago and has caught on as a summer staple at Security Service Field in Colorado Springs. Security Service sponsors the event and teams up with area dealerships to provide the vehicles.

Fans registered for free at the designated entry tables at Security Service Field on game night. The drawings occurred after each inning.



Nichole Foutch shows off the earnings of Thomas Jefferson's 4th graders' lemonade stand. Photo courtesy R.I.A. FCU

R.I.A. FCU Helps with Local School's Lemonade Stand

Nichole Foutch, R.I.A. FCU

For five years, R.I.A. FCU has assisted students with a lemonade stand at Thomas Jefferson Grade School located in Milan, Illinois. In months prior to the "grand opening," students learned the basics of business and handling money. With assistance from R.I.A. FCU's Nichole Foutch, Thomas Jefferson's 4th graders developed and implemented a marketing plan, and took turns making and selling the product. A total of \$360 was raised and given to the Student Activity Fund at the end of the three-day sale. Nichole Foutch, Business Development Officer made the check presentation to the 4th grade class. The staff and students of Thomas Jefferson were excited to be a part of this learning experience and eagerly await their next venture into the business world.

Andrews FCU Sponsors Military Heroes Appreciation Night

Scott R. Bolden, Marketing Communications Officer

Andrews FCU recently partnered with the Bowie Baysox to salute our local Military Heroes. The Credit Union presented a Military Heroes Card Set to the first 1,000 fans, featuring active and retired members of the Armed Forces received through a nomination process.

"Though we set aside a night to honor our military heroes, we believe it is something we should do every day," said Jim Hayes, President & CEO. "We also wish to thank the Bowie Baysox organization for their continued support of this great cause."

Andrews FCU's own Oma George, Chief Retail Officer, was given the privilege to throw out the first pitch on the evening. She did not disappoint as she threw what appeared to be a slider over the plate well within the strike zone.

TFCU Ranked Third Nationally for Youth Financial Education

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) was recognized by the National Youth Involvement Board (NYIB) as the third ranked credit union in the nation for reaching the most students with classes in personal finance. TFCU taught 14,173 students in over 500 workshops during the 2014-15 school year. Every year, the NYIB collects data from credit unions all across the nation and highlights their commitment to youth financial education. In 2014-15, the credit unions reached a total of 366,356 students in 11,844 classrooms.

"We are proud to be recognized for all of the hard work we put into our youth education programs," said TFCU's AVP/Manager of Financial Empowerment Cody Buchholz. "TFCU is committed to empowering students through personal finance, and we are grateful for the opportunity we have to reach so many of them throughout the school year."



Left to right: Bettie Campbell—DFCU Bus. Development Dir., Frank Shade—Autism DE Development, David Woods—Autism DE Development Director, Karen King—DFCU Operations Mgr. Photo courtesy Dover FCU

Credit Union Employees Unite to Benefit Autism Delaware

Deb Jewell, Marketing Manager

According to the CDC, one in 88 children under the age of 8 are affected with autism. While the statistic is staggering, organizations such as Autism Delaware exist to support individuals and families affected by Autism to learn, grow and live productive lives. To support this association’s initiative to make a positive difference in the lives of others, Dover FCU employees and volunteers joined together in May to raise more than \$1,600 for Autism DE.

David Clendaniel, Dover Federal’s President and CEO, stated, “Supporting Autism Delaware was a perfect complement to our credit union’s philosophy of making a positive difference in one’s life. We are passionate about supporting credit union families, friends and employees who have been affected by autism. It’s obvious by the donations we received that credit union members reflect the cooperative spirit and goodwill that comes from people helping people.”

Since its inception in 1998, Autism DE operates as a non-profit, providing service and support for more than 1,500 individuals affected by Autism.

ABNB FCU’s Annual Fishing Fest Raises Over \$490,000

Kelli Ragland, VP of Marketing

ABNB FCU is excited to announce that its 12th Annual Fishing Fest, held on June 26, has raised over \$53,000 for the Children’s Hospital of the King’s Daughters (CHKD). That total is expected to increase.

Almost 100 participants attended this year’s Fishing Fest, gathering at Rudee Inlet for a half day of fishing and lunch on the Chesapeake Bay. Radio personalities from local radio stations, Z104, 94.9 The Point, 95.7 R&B, and 2WD were in attendance, including Shaggy of Z Morning Zoo and Barry McKay of 94.9 The Point.

After 12 years of putting on Fishing Fest, ABNB has raised over \$490,000 for CHKD. “CHKD makes such a profound impact on the Hampton Roads community,” said Carole Cowling, Vice President of Human Resources and 2015 Fishing Fest Chairman. “Fishing Fest has become a tradition for our members and staff here at ABNB. It’s so rewarding to give back to an organization that does so much for our community, and we can’t do that without the gracious support that we receive from our members every year.”

ARMED FORCES FINANCIAL NETWORK

Chip Card Liability Shifts 2015 & 2017

AFFN strongly supports the adoption of chip card technology by card issuers and merchants in the U.S. AFFN is aligning with recent U.S. payments industry announcements and will implement a liability shift related to card-present POS and ATM transactions.

Beginning **Oct. 1, 2015**, whenever a chip-enabled debit card is used at a POS terminal that is not chip-enabled, the liability for potential counterfeit card fraud on that transaction shifts to the merchant. Both PIN and PINless transactions routed through AFFN will be subject to this new rule.

Beginning **Oct. 1, 2017**, whenever a chip-enabled debit card is used at an ATM or automated fuel dispenser that is not chip-enabled, the liability for potential counterfeit card fraud on that transaction shifts to the ATM owner or merchant.

The following table depicts card-present counterfeit fraud liability for transactions conducted at ATMs and automated fuel dispenser locations and routed through AFFN after **Oct. 1, 2017** and at all other merchant POS locations and routed through AFFN after **Oct. 1, 2015**: **AFFN**



Card-Present Transaction Example	Fraudulent Transaction Liability
Chip card used at chip-enabled terminal	Issuer; no change
Chip card at magnetic stripe only terminal	Liability shifts to merchant or ATM owner
Card with magnetic stripe only at any terminal	Issuer; no change

Kudos to this year's Credit Union of the Year winners: for the Department of the Army—Firstlight Federal Credit Union (Fort Bliss, Texas); for the Department of Navy in the large credit union category—Navy Federal Credit Union (Naval Station Mayport Florida), and less than a billion category—Pacific Marine Credit Union (Camp Pendleton, California); and for the Department of the Air Force, above \$1 billion category—Service Credit Union (Ramstein AFB, Germany), and below a billion in assets, 1st Liberty Federal Credit Union (Malmstrom AFB, Montana). Congratulations as well to Navy Federal Credit Union (Naval Submarine Base, New London Connecticut) and to Pacific Marine Credit Union (Twenty Nine Palms, California) for receiving this year's Military Saves Week Credit Union honors.

And speaking of honors, a major highlight of our annual conference the past 15 years has been the induction of a select few individuals, whose outstanding achievements and exceptional support of their credit unions, their members and DCUC has made a significant difference in the defense credit union space and our industry as a whole. This year's 16th annual gala paid tribute to and added three more stellar performers to the Council's Hall of Honor: Ken Leonard (President/CEO, America's Credit Union at Joint Base Lewis-McChord in Washington); Patrick Jones (1st Vice Chairman, SAC Federal Credit Union, Offutt AFB in Nebraska); and David Weber (Past President/CEO, Armed Forces Financial Network)...each of whom has made endless and noteworthy contributions to our overall community.

I would be remiss in not extending my thanks to all of our Corporate partners, whose incredible support of our convention and our Showcase with a Purpose were greatly appreciated...and to this year's sponsors—Armed Forces Financial Network, CUNA Mutual Group, Allied Solutions, CO-OP Financial Services, Route 66 Extended Warranty, Crews & Associates, Transamerica, IZALE Financial Group, Member Wealth Management, Lightbulb Press, FIS and SWBC—who went the extra mile to ensure our success! This year, thanks to the individual talents of Eileen Ersham (Pen Air FCU), Marian Feeney (Fort Sill FCU), and my better half, Carol...plus the friendly raffle rivalry of John Broda (AFFN) and Jen Hernandez (DCUC), our mulligan sales, our attendees, and the DCUC Board, we donated \$30,000 to the Special Operations Warrior Foundation (SOWF), this year's DCUC's Conference Military Charity of Choice. A special shout-out to Linda Miller, who won the 50-50 raffle and donated \$750 from her winnings to SOWF.

You have heard before, but I will say it again—it takes a village to achieve this level of conference success and aside from our fabulous speakers and corporate partners, our "village" includes you, our members; DCUC's Board of Directors, led by Denise Floyd (President/CEO, Fort Sill FCU); our tireless conference manager Janet Sked; and our small but grandiose staff—Jen Hernandez, Beth Merlo, and Lizette Krajnak. Thank you all for your exceptional support this past year, and particularly for your remarkable efforts in making our 52nd Annual Conference a first!

Andrews FCU Sponsors Base Backyard Party

Scott R. Bolden, Marketing Communications Officer

Thousands of people from JBMDL and surrounding communities attended this year's event to celebrate America's independence. Andrews FCU sponsored the first of a series of summer concerts offered by the 87th Force Support Squadron at Doughboy Field on Joint Base McGuire-Dix-Lakehurst (JBMDL).

The "Base Backyard Party" featured free live music from the Marshall Tucker Band, a Food Truck-a-Palooza and a 4th of July fireworks show. Thousands of people from JBMDL and surrounding communities attended this year's event to celebrate America's independence.

"We were happy to sponsor and attend this event as it afforded us an opportunity to give back to the Community we serve here on JBMDL," said Andrews FCU's Maree Duncker, Regional Branch Manager, JBMDL.

VIEW FROM THE BOARD

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Troops one Transaction at a Time®.

However, AFFN is much more than a switch provider for debit transactions; AFFN provides processing with a purpose. In 2004, AFFN launched the AFFN Military Community Support Program, a unique giving program that has partnered with DCUC Credit Unions in support of U.S. Service Members and their families on a local installation level and on a global scale. AFFN in partnership with DCUC Credit Unions have supported numerous charitable organizations such as the AFFN Matching Grant, The AFFN Thank You Card Program, DoD Warrior Games, and the Fisher House Organization worldwide. In fact, the AFFN Military Community Support Program has given back over \$2.4m to these great organizations, which is a result of partnering with DCUC Credit Unions.

In addition, our Council benefits greatly from the success of AFFN by virtue of our ownership and the annual profit distribution.

To all of the AFFN participants I say thank you not only on behalf of AFFN and DCUC but also on behalf of ALL of the US Service Members and their families that benefit from your patronage.

I would be remiss if I didn't take this opportunity to ask those DCUC Credit Unions who are not yet Members of AFFN to consider participation. To learn more about AFFN, visit, www.AFFN.org.



**Find photos from
DCUC's 52nd
Annual Conference
on our website at
www.d cuc.org**



APGFCU hosted its 11th annual Community Invitational tournament for local youth softball and baseball teams. Pictured is the winning softball team, Hickory Lady Hornets. Photo courtesy APG FCU.

APGFCU's 2015 Community Invitational at Ripken Stadium Winners Announced

Gayle Stark, APG FCU

APGFCU hosted its 11th annual Community Invitational tournament for local youth softball and baseball teams on Sunday, June 28, 2015, at the Ripken Youth Baseball Academy in Aberdeen.

Eight 11-under and 12-under teams from Harford and Cecil counties recreational councils participated in this grand slam tournament, allowing many of them an unprecedented opportunity for tournament play at Ripken Stadium.

Teams played in double-elimination rounds. The top two scoring teams from each sport went on to play final championship games. Trophies were awarded to all players on the first place and runner-up teams.

The first and second-place winners are:

Baseball:	Softball:
Hickory Hornets—Winner	Hickory Lady Hornets—Winner
Forest Hill Express—Runner up	JCM Jaguars—Runner up

Langley FCU Supports Project for Homeless Veterans Through Matching Grant

Sue Thrash, Public Relations Director

Langley FCU donated \$1,500 to Virginia Supportive Housing to provide Adopt-A-Home furnishings and services for homeless veterans at the Crescent Square housing complex in Virginia Beach. The Langley donation was matched by another \$1,500 by the Armed Forces Financial Network (AFFN) through its Military Community Support Matching Grant Program.

"This is our way of helping those who protect and serve our country," said Langley President/CEO Tom Ryan. "Their sacrifice is something that none of us should take for granted."

Slated to open in December 2015, Crescent Square is an 80 unit housing complex located at 1333 Diamond Springs Road in Virginia Beach. Langley's \$3,000 donation has been designated for the services, furniture, fixtures and equipment needed for the veterans who will reside at the complex.

\$4,000 Awarded in Scholarship Funds for Higher Education

Amy McConnell, Digital Marketing & Public Relations Manager

Belvoir FCU awarded two members a \$2,000 scholarship to help defray educational expenses for higher education.

Alexis Sneed, a senior graduating from Woodbridge High School in Woodbridge, VA, plans to attend the University of North Carolina to study Theatre Design and Production in the School of Arts. In addition to her academic success in high school, Alexis also volunteers her time at the Center for the Arts, Warehouse Art Center, and National Leukemia Society.

Nicolette Ervin-Rogers, the Continuing Education Scholarship winner, is currently attending Radford University in Radford, Virginia. Nicolette is studying Fashion Merchandising, and she hopes to pursue a career as a Visual Merchandiser. To broaden her experiences, Nicolette also spends time volunteering at homes for youth and participates in a dance academy. Nicolette currently works as a brand representative for a local company to gain industry training.

Belvoir Federal is honored to continue the annual scholarship fund with GEICO. Over the last 10 years of this partnership, they have been able to award over \$30,000 to our members by providing a great opportunity to further their education and help them make an impact in the community.

GOT NEWS?

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

Scott CU Named to Top Workplaces List for Fourth Straight Year

Adam J. Koishor, Chief Marketing Officer

Scott CU has remained committed to its strategy of being the best place to work. That commitment paid off again recently when the local credit union was named to a *St. Louis Post-Dispatch* Top Workplace for the fourth straight year. Scott CU was ranked 11th on the list of Top Workplaces for medium size businesses in the St. Louis Metropolitan Area.

In a special publication, the Post-Dispatch joined with Workplace Dynamics to spotlight local companies who treat their employees well. The 35 companies on the list of medium size businesses were named because their workers, on confidential surveys, rated their employers with high marks. The questions included everything from pay and flexible scheduling to career advancement and management's openness to new ideas, according to the *Post-Dispatch*.

"It is an honor to receive this recognition a fourth year in a row," said Scott CU President & CEO Frank Padak. "We are very pleased that the steps we have taken to make SCU the best place to work continue to make a difference with our employees."

Scott CU has continued to be successful with membership growth, asset growth and loan growth over the past few years. "We truly understand that our employees make all of the difference when it comes to consumers choosing a financial institution," Padak noted. "It is really important to us that they are satisfied and feel valued."

Scott CU also surveys its employees each year to measure satisfaction and makes improvements based on the results of the surveys. The credit union also has implemented an ideas program that allows employees to give their ideas on how to help the organization meet its mission—Banking Simplified.

"A small group of Officers cannot completely run our organization without input from our more than 200 employees," Padak said. "It really takes every employee thinking of ways to make SCU a better place to work and a better place for members to bank. The strategy is simple. We ask our employees to give us ideas and input. We listen and make changes and improvements."

Frontier Community CU Donates \$3,000 to Survivor Outreach Services

Michael J. Augustine, Frontier Community CU

For the fourth year in a row, Frontier Community CU made a \$3,000 contribution from its Surviving Spouse & Family Member program to support the Survivor Outreach Services program, which is part of Family and Morale, Welfare and Recreation at Fort Leavenworth.

The credit union donated \$1,500 and added a matching contribution of \$1,500 from the Armed Forces Financial Network for a total contribution of \$3,000. In the past four years, the organizations have partnered to award a total of \$12,000 as an expression of gratitude for the sacrifices made by soldiers and their families to defend American freedom.

"We are proud of our Surviving Spouse and Family Member program," said Frontier Community CU President Michael J. Augustine. "With the support of the Armed Forces Financial Network, everyone at the credit union is honored to have the opportunity to broaden services available to families of the fallen here in our community."

John M. Broda, President & CEO of the Armed Forces Financial Network is proud to support Frontier Community with military community outreach. "We appreciate the credit union's unwavering support of the greater Fort Leavenworth military and civilian community," said Broda.

Pen Air FCU Presents WWII Victory Commemoration Wreath at Memorial

Patty Veal, Director of Public Relations

All World War II vets were invited to an event in downtown Pensacola, August 27, 2015 at the Veteran's Memorial Park to attend a ceremony honoring them for their service to the United States.

The event was part of the nation's commemoration of the war's conclusion 70 years ago and is part of the "Heroes among Us" series. A commemorative wreath, donated by Pen Air FCU, was placed on the WWII memorial for the 70th anniversary of the victory of WWII.

"Pen Air was honored to be asked to provide the wreath for this special ceremony celebrating our nation's heroes and World War II victory," commented Patty Veal, Director of Public Relations for Pen Air FCU.

The main speaker, Col. Donald Carmichael, is an Army veteran who served in World War II, Korea and Vietnam. Carmichael, who lives in Loxley, Ala., fought from Normandy to the Elbe as part of his service in World War II. During the Korean conflict, he served in the Chorwon and Kumwah valleys and he was deputy commander of a task force in Vietnam in 1967-68. Carmichael entered the Army as a private and retired as a colonel.

The "Heroes among Us" event is free and open to the public. It's part of a monthly series that salutes Northwest Florida residents from all branches of military service. Organized by the Marine Corps League, J. R. Spears Detachment 066, it is held at Veterans Memorial Park at Ninth Avenue and Bayfront Parkway in downtown Pensacola.

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latest credit
union news!**

Military Departments Select Their 2014 Credit Unions of the Year

Five Defense Credit Unions were recognized with Distinguished Service Awards by their respective branches of the armed services during the Defense Credit Union Council's 52nd Annual Conference, August 18, 2015. The awards were presented by each respective department at the Military Awards Luncheon during DCUC's Annual meeting.

FirstLight FCU, Fort Bliss, TX, was recognized by the Department of the Army for their outstanding commitment to Fort Bliss and the surrounding community sponsoring over 100 events annually. Highlighted was FirstLight's support of on-base growth by opening another full-service branch on base that also included space for one of the military's largest USO Centers, the second USO location the credit union has made possible with their support. In addition, Firstlight was commended for their steadfast support of financial education holding more than 50 classes for more than 700 service members and their families.

The Department of the Navy presented their distinguished award to two worthy credit unions. Winning for the \$1B and above category was Navy FCU at Naval Station Mayport, FL. The branch was recognized for their staunch support of on-base financial education to include giving 51 presentations to over 3200 Sailors and their families, DoD personnel, and contractors. Navy FCU, NS Mayport, was also noted for their heavy focus on predatory lending prevention pairing with the Navy Marine Corps Relief Society to provide financial counseling.

Pacific Marine CU, Camp Pendleton, CA, was awarded the Navy Credit Union of the Year award for under \$1B. The credit union was honored for their continuous efforts to reach out to the community, either voluntarily or monetarily, routinely or in times of need. Pacific Marine was specifically noted for their full-service Mobile Branch that travels an average of 140 miles per week, including weekends, to remote and isolated locations on Camp Pendleton ensuring that Marines and their families have ready access to financial services.

The Department of the Air Force also awarded their prestigious honor to two credit unions. 1st Liberty FCU, Malmstrom AFB, MT, was awarded for the under \$1 Billion category. The credit union was noted for their "car buying made easy" pamphlet, their predatory loan alternative, and providing free CarFax reports to military members and their dependents regardless of the origin of their auto loan. 1st Liberty FCU was also commended for their efforts during sequestration in 2014 offering loan payment deferral, loan payment reductions, and consumer credit counseling to Air Force civilian personnel and Airmen.

Service CU at Ramstein Air Base, Germany, was named the Air Force's top credit union in the above \$1 Billion category. The credit union was selected for their tireless commitment to financial education, providing free interactive webinars as well as a free financial education and counseling program. Additionally, they were cited for their incomparable financial warrior and veteran products such as their 10% APY Warrior Savings Program for troops deployed to designated combat zones and their Warrior Rewards Program, which offers members a 1% bonus to CD dividend rate for deployed members, members with 20 years of service, and decorated veterans.

Although the criteria for these awards is structured differently by each of the Military Departments, common areas of consideration are: a) the delivery of financial service "above and beyond normal requirements;" b) special services provided at the command's request; c) financial education and training; d) action taken to combat predatory lending; e) community support; and f) professional attitude and financial leadership.

Without question these DCUC member credit unions went above and beyond to provide exemplary service to their service members and their families, and for that, the Military Departments were most impressed and equally grateful.



FirstLight FCU stands with Caral Spangler, Principal DAS of the Army FM&C.



Navy FCU stands with Karen Fenstermacher, DAS of the Navy for Financial Operations.



Pacific Marine CU stands with Karen Fenstermacher, DAS of the Navy for Financial Operations.



First Liberty FCU stands with Stephen Herrera, ADAS of the Air Force for Financial Operations.



Service CU stands with Stephen Herrera, ADAS of the Air Force for Financial Operations.

Defense Credit Unions Induct Three into Their Hall of Honor

On August 18, DCUC's 52nd Annual Conference attendees stepped out in their finest to celebrate the induction of three very special individuals to the DCUC Hall of Honor. This year's 16th annual gala event featured Navy SEAL LT (R) Jason Redman, author of *The Trident*, whose uplifting message set the stage for the balance of the evening's activities. Afterwards, Arty Arteaga, President/CEO of the Defense Credit Union Council, introduced the recipients of this coveted honor. Denise Floyd, DCUC's Chair and President/CEO of Fort Sill FCU, and LT Redman presented the honorees their bronzed Great American Eagles and Hall of Honor medallions. The three honorees this year were: Kenneth Leonard (America's CU), Patrick Jones (SAC FCU), and David Weber (Armed Forces Financial Network).

The Council's Recognition Task Force, led by Jean Stultz, President/CEO, Bragg Mutual FCU, selected Kenneth Leonard, President/CEO, America's CU, for his shrewd, steady leadership and foresight and his exceptional organizational and management skills that contributed immeasurably to the exponential growth of America's Credit Union. Becoming CEO/President at 30, Leonard has made innovation a priority at America's CU, ensuring that his credit union is able to serve the unique needs of military members and DoD employees to the fullest. Leonard was also noted for his deep commitment to serving the local military community, starting an annual charity golf tournament that has raised more than a quarter-million dollars in the last 14 years as well as leading the credit union to donate more than \$1.5 million to support military families during his tenure.

The Defense Council's second inductee, Patrick Jones, Board of Directors 1st Vice Chair, SAC FCU, was selected for his 23 years of volunteer service with SAC FCU. A retired United States Air Force Lt Col, Jones has focused on investing in new technology and on credit union employee development, serving on the New Products and Services Committee as well as Chairman of the Personnel Committee. Under his guidance, SAC FCU members have increased security for their data and a stronger infrastructure that will enable the credit union to move into the future with confidence. Jones is the Co-commander of the Offutt Advisory Council, which works with the base liaison to support education and social welfare programs that benefit Offutt military members and their families.

Last, but certainly not least, David Weber, Armed Forces Financial Network's (AFFN) Past President/CEO and current Board Member Emeritus, was honored for his tireless work and exceptional vision in leading AFFN. His meticulously crafted, well-structured corporate reorganization plan driven by his passion for credit unions that brought DCUC to the table as a co-owner of AFFN. As a co-owner, DCUC's assets have grown nearly 700% which has allowed for DCUC's support of major projects and programs, such as DoD's Financial Readiness campaign, America's Credit Union Museum, Military Child Education Coalition, BBB Military Line, the Home & Family Finance Radio Show, the Kiplinger + BBB's *Financial Field Manual*, Lightbulb Press + DCUC's *Veteran's Handbook*, and a host of military charitable organizations. Under Weber's 25 years of leadership, and in particular his 11 years as AFFN's President/CEO, AFFN and DCUC have made giving back to the military and the military community a priority. AFFN's Thank You Card program for every Fisher House in the world and its Matching Grant program for DCUC-AFFN members are without equal, giving out almost \$3 million.

Since August 2000, 54 individuals have been selected for this coveted award, including those inducted Tuesday evening.



Ken Leonard, President/CEO, America's CU (center) with LT (Ret) Jason Redman and DCUC Board Chair Denise Floyd



Patrick Jones, 1st Vice Chair, SAC FCU (center) with LT (Ret) Jason Redman and DCUC Board Chair Denise Floyd



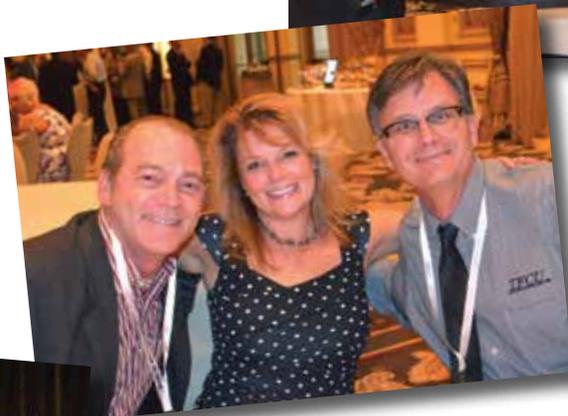
David Weber, Former President/CEO, Armed Forces Financial Network (center) with LT (Ret) Jason Redman and DCUC Board Chair Denise Floyd

Military Saves Honors Two Defense Credit Unions

James Lander, Director of Military Saves, paid tribute to two defense credit unions for their outstanding efforts during Military Saves Week 2015. Left: Navy FCU at Naval Submarine Base New London, CT, won the \$1bn and above category. Below: Pacific Marine CU, Twentynine Palms, CA, won for under \$1 bn. The credit unions were awarded at DCUC's Annual Conference in Las Vegas in August.



DCUC ANNUAL CONFERENCE



All photos courtesy Jennifer Hernandez, DCUC



Left to right: 1st Vice Chairman of the Board Willie M. Dickens, Dr. Kamal M. Bakri, Renee Elliott, Credit Union CEO David G. Elliott, and Marketing Director Andrew Reiff. Photo courtesy Fort Bragg FCU

Fort Bragg FCU Donates \$7,000 to Friends of the Cancer Center

Dani Mitchell, Marketing Graphics Specialist

Fort Bragg FCU donated \$7,000 to the Friends of the Cancer Center at Cape Fear Valley Medical Center. Fort Bragg FCU CEO/President, David G. Elliott, presented the check to the Cancer Center with his wife, Renee, Willie M. Dickens, 1st Vice Chairman of the Board, and Andrew Reiff, Marketing Director.

The Cancer Center of Cape Fear Valley Medical Center provides comprehensive treatment options for cancer patients. The donation by Fort Bragg FCU is specifically earmarked for early detection screening and treatment of breast cancer. These funds were raised as part of the Credit Union's 21st Annual Charity Golf Tournament which took place in May of this year. The tournament raised a total of \$14,000, of which \$7,000 was also given to the Victory Junction Gang Camp in Randleman, North Carolina.

South Carolina FCU Donates to Mother Emanuel Hope Fund

Meredith Siemens, Executive Director of PR & Communications

South Carolina FCU announced a \$10,000 gift to the Mother Emanuel Hope Fund. These funds will be donated directly to the Emanuel AME Church in ways best determined to benefit the surviving families and the Church.

South Carolina Federal employees and leadership were able to raise the gift through an employee drive and corporate match.

"It is with great sorrow that we recognize the events of June 17th and pay tribute to the precious lives taken in this tragedy, said Scott Woods, President and CEO of South Carolina Federal. If any good can stem from this heartbreak, it is the unity and strength built and demonstrated within our Charleston community."

NSWC FCU Helps Local Children Prepare to Return to School with Confidence

Randa Hayes, Marketing Clerk

In August NSWC FCU supported the King George Family YMCA as a title sponsor for their Bright Beginnings program. The program provides underprivileged civilian and military children in the area the opportunity to shop for new school clothes, shoes, socks, underwear and a new jacket with a volunteer "shopping buddy." Volunteer "shopping buddies" met with their designated child, had dinner with them at the Subway in Walmart and had the opportunity to converse with the child and get to know them, then took their photo with the child and set out to shop with a \$100 budget. "Shopping buddies" were required to find clothing for the children and at the end of the night stuffed book bags were provided for each child. NSWC FCU had over twenty volunteers participate, some of whom participated both nights.

Service CU Donates to National Guard Enlisted Association

Lori Holmes, Assistant Vice President of Marketing

Service CU recently presented a \$1,000 contribution to the New Hampshire National Guard Enlisted Association. The donation will be used to purchase state specific enlisted association pins for members who attend the national conference in August and trade these pins with other state organizations. Service CU sponsored shirts to be used at association events and fundraising opportunities and will sponsor a pizza and movie event.

"We are extremely proud to support the New Hampshire National Guard Enlisted Association," said Gordon Simmons, President/CEO of Service CU. "We never underestimate the sacrifices our military members make for our great country. Our donation is just one small way we can thank them and their families for their selfless service."

DEFENSE CREDIT UNIONS IN THE NEWS

WAIPAHU, HI—On July 1, 2015, **Pearl Harbor FCU (PHFCU)** changed its name to **Pearl Hawaii FCU**. “We are very excited about our new name and the future of our credit union,” PHFCU President and CEO Neal S. Takase said. “We’ve served the island of Oahu for almost 80 years, and we’re tremendously proud of our history and heritage. This change is one of many steps we are taking to positively position the credit union for continued, strong growth for the next 80 years”... PORTSMOUTH, NH—**Service CU** has recently been approved to add all former military veterans and Department of Defense civilian employees, regardless of their length of government service, and their families to its field of membership. “This is a significant milestone for Service Credit Union,” said Gordon Simmons, President/CEO of Service CU. “This expansion will pave the way for the millions of veterans to take advantage of our Veterans Program which offers price benefits on deposits and loans. With our state-of-the-art technology, these members can bank anytime, anywhere.” Service CU also recently opened its 50th branch worldwide, 20th in New Hampshire and 2nd on a stateside military installation. The branch is located at 153 Newmarket Street in Portsmouth, N.H. and is open to all military ID cardholders, active and retired. “Service Credit Union is honored to return to the place where it began more than 55 years ago. Our roots are deep at the site of Pease Air National Guard Base,” said Simmons... Jacksonville, FL—Terry R. West, President/CEO of **VyStar CU**, announced the official opening of VyStar’s newest branch at 1768 Blanding Boulevard in Middleburg at the Plantation Crossing Shopping Center. VyStar officials held a Grand Opening and ribbon cutting on Wednesday, August 7th at 10:00 a.m. at the new location. Terry West says, “Branan Field is VyStar’s sixth branch location in Clay County and well positioned to respond to the tremendous growth the area is experiencing. VyStar is privileged to be a part of the Branan Field community and we look forward to serving their financial needs.”

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

JOINT BASE LEWIS-MCCHORD, WA—America’s CU’s (ACU) Military Relations Liaison, **Amy Tiemeyer**, was recognized with the Joint Base Lewis-McChord (JBLM) Hall of Fame Lt. Gen. William H. Harrison Service Award. Established in 2003, the JBLM Hall of Fame program recognizes one community member annually who has contributed to the community as a civilian for three or more years, and who through his or her efforts, made an exceptional impact on our service members, military families, or the JBLM community. Since starting her career at ACU in 2012, Tiemeyer has taken on several key volunteer duties to include being the President of the Captain Meriwether-Lewis Chapter of the Association of the United States Army, President of the McChord Field Chapter of the Air Force Association, and a member of the Navy League Executive Council. Tiemeyer supports the JBLM Better Opportunities for Single Service Members program, the Base Service Member Leadership Graduations, the monthly JBLM Newcomer Orientations, the Lewis Community Spouses Club, the Army and Air Force balls and individual unit balls, the JBLM elementary schools, and the Boys and Girls Club of America. Additionally, she also promotes new leaders through support of the Junior ROTC Programs in the area high schools. Tiemeyer exemplifies the spirit of the Lt. Gen. William H. Harrison Service Award as a person who has made a positive impact on our service members, our military families, and the JBLM community... OCEANSIDE, CA—The Board of Directors of Pacific Marine CU (PMCU) announces the selection of **Bill Birnie** as the Credit Union’s new President and CEO. “We are pleased Bill will be returning to Pacific Marine Credit Union,” said Richard B. Rothwell, Chairman of PMCU’s Board of Directors. “His honorable military career coupled with 26 years of credit union leadership experience makes Bill the ideal individual to maintain Pacific Marine’s rich heritage and guide our Credit Union into the future.” Bill is a 25-year veteran of the United States Marine Corps, retiring as a Sergeant Major in 1997. His previous service to PMCU includes eight years as a volunteer on the Supervisory Committee and Board of Directors as well as his roles as the Internal Auditor and the Vice President Finance and Risk Management.

AFCU Donates Computers to Jacksonville Lighthouse Charter School Flightline

Mary DeLoney, Arkansas FCU

Arkansas FCU donated eight computers to Jacksonville Lighthouse Charter School Flightline Upper Academy on August 5, 2015. The donation allows each content teacher to have a classroom computer for scholars to use throughout the day. The computers will be used for student incentive time, research, projects, and additional academic support to individual scholars.

“The credit union has continued to be one of our most dedicated partners in education,” Principal Evan McGrew said. “[AFCU has] supported our mission from day one and are truly invested in helping the children of Jacksonville obtain the highest level of education possible. Partnerships like these are critical to the work we do to make those educational opportunities possible.”

Jacksonville Lighthouse Charter School Flightline Upper Academy is a middle school located on the Little Rock Air Force Base. The school serves 200 scholars grades fifth through eighth from the Jacksonville community; 48% of scholars are from military families. Flightline was recognized as a top performing school and also earned an “A” rating for school performance from the Arkansas Department of Education for the 2014/15 school year.



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PenFed Foundation Board of Directors Taps James Schenck for Dual Role

T. V. Johnson, VP, Corporate Communications

The PenFed Foundation Board of Directors recently voted James Schenck, CEO of PenFed CU, to lead the Foundation as its President.

“Placing James in the dual role of heading both the \$18.6 billion in assets Credit Union and the Foundation speaks volumes about the level of trust and confidence we have in him as our leader,” said the Foundation’s Chairman, Fred Pang. “The Foundation was organized by PenFed to advance its fundamental core value of Members helping Members. Unifying the leadership at the very top of both institutions will bring synergy to both and benefit all those we serve,” he said.

Pang noted, “As a Veteran, West Point graduate and former Blackhawk helicopter pilot, James brings a special understanding of the unique needs facing our nation’s defenders. He also has a big heart and an unmatched spirit of giving back to a community he loves—his desire to serve as the Foundation’s President without compensation speaks to the values of selfless service ingrained in him during his time in the service. At the end of the day, that’s what the Foundation is all about—helping service members, veterans and their families do better,” he said.

The Foundation has four core programs designed to serve those who have served and sacrificed for the nation:

- The Military Heroes Fund offers financial assistance for wounded, ill and injured veterans of Operations Iraqi Freedom and Enduring Freedom and their families and caregivers
- The Defenders Lodge provides free accommodations for veterans undergoing outpatient treatment at the VA Hospital in Palo Alto, California.
- The Asset Recovery Kit offers interest-free, short-term microloans and financial counseling to assist active duty service members facing immediate financial challenges.
- The Dream Makers program offers matching down-payment and closing costs assistance grants to qualifying low-to-moderate income service members and veterans who are buying their first home.

Schenck’s first official act as President of the Foundation was to name Tammy Darvish, PenFed’s Executive Vice President for Business Development, Marketing, Government and Business Affairs, as Vice President, Executive Director of the Foundation, resulting in a dual role for her as well. Darvish will focus on fundraising efforts and oversee the implementation and growth of the Foundation’s programs.

“Tammy is a proven leader, dedicated philanthropist and champion of financial readiness,” said Schenck. “In 2014, Tammy was named the Montgomery County Philanthropist of the Year and then in 2015, Maryland Comptroller, Peter V.R. Franchot presented Tammy with the William Donald Schaefer Helping People Award for her role in helping others do better in the area of financial readiness.”

“I’m excited about my new role with the Foundation,” said Darvish. “Having the opportunity to give back to our nation’s defenders every day is purpose driven leadership at its best. Together, we are committed to helping people in need find financial relief, financial education and recovery and eventually financial self-sufficiency. It is crucial that we remain engaged at every step of the process for each program that we operate, and that takes endurance,” she said.

“It is not enough to simply provide temporary relief,” she said. “But it is absolutely critical that we continue to invest the time and resources necessary to help those we serve—in a manner that has long term sustainability. Financial readiness is everything readiness. It is life readiness.”

ACU & AFFN Donate \$3,000 to AUSA Zombie Run

Amy Tiemeyer, Military Relations Liaison

America’s CU (ACU) was awarded a \$1,500 Armed Forces Financial Network (AFFN) matching grant for 2015 as part of AFFN’s Military Community Support Program. The combined contribution of \$3,000 was donated to the Captain Meriwether-Lewis chapter of AUSA, for the second annual Zombie 5K Run.

ACU has participated in the AFFN Matching Grant Program for the past four consecutive years, and collectively their organizations have contributed \$15,000 to our US Service Members and their families through this unique partnership in giving. Ken Leonard, ACU President/CEO, said “our young soldiers and the growing veteran community need ways to have fun and engage with each other in a less serious manner, as well as learn about the unique programs AUSA has to offer.”



U.S. Navy Celebrates 240 Years in October

The years marks the 240th anniversary of the United States Navy. Over the last 200+ years, the United States Navy has been a cornerstone of America’s freedom, military power, and service to other nations. The Defense Council is proud to send congratulations and Happy Birthday to our Navy!



Winning designer Kate Walz stands with a model wearing her Money Dress. Photo courtesy SAC FCU.

SAC FCU and Omaha Fashion Week Host Preview Party and Unveil SAC Money Dress

Joyce Wells, Public Relations & Events Specialist

SAC FCU and Omaha Fashion week hosted the OFW Preview Party Thursday, July 30 at SAC's headquarters. This event offered insiders a preview to the designs that will be come in August to the OFW runway.

SAC unveiled the new SAC Money Dress, designed by local designer Kate Walz at the Preview Night event. Each fashion week season a dress is designed made out of money. This past Spring Kate entered her proposed design in SAC's Money Dress design contest and was selected from over a dozen designs submitted by local designers. When asked what the inspiration was for her dress, Kate replied "I really admire the modern architecture of the SAC headquarters, and I wanted to mimic that with the clean lines and structured silhouette. I chose to add the origami rosettes to make it more on trend for the spring season."

Walz spent over 40 hours building the dress from hundreds of one dollar bills. Walz says her biggest challenge in designing the dress was "trying to construct the dress and making sure that a dress made out of money could be done properly."

The SAC Money Dress was featured nightly at Omaha Fashion Week. The amount of money Kate used in creating the SAC Money Dress was kept a secret until after fashion week. A contest was held during OFW to see who could come closest to guessing the exact amount of money used in creating the dress. After OFW the Money Dress will be touring several SAC branch locations after its run at Fashion Week. The SAC Money Dress design program is just one of several programs SAC FCU has initiated in partnering with Omaha Fashion Week to benefit the design community in Omaha.

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Keesler FCU Awards Winners of the 2015 Lisa J. Stubbs Memorial Scholarship Essay Contest

Nell Schmidt, Business Development Officer

Keesler FCU cares about helping students achieve their dreams of higher education. Since 1987 over \$100,000 in scholarships has been awarded to its college bound members. In 1992, the scholarship essay was dedicated to Lisa J. Stubbs, a KFCU employee of over eight years. While employed full time at the credit union, Lisa attended night classes, working toward her degree. After a lifelong struggle with cystic fibrosis, Lisa lost her battle at the young age of 25. Her courage and determination was an inspiration to all who knew her. In the hopes that her spirit of achievement would inspire others to reach new heights the scholarship program was renamed in her honor.

There were forty dependent entries, fifteen adult entries and six employee dependent entries. The 2015 winners of the Essay Contest were each awarded a \$1000 scholarship: Jonathan Barrientos attends Mississippi Gulf Coast Community College and will transfer to Mississippi State University to pursue a degree in chemical engineering. Mallorie Herrin will attend William Carey University where she will begin her studies in English Education with a goal of obtaining a Masters. Shelby Tapper will attend Mississippi Gulf Coast Community College majoring in physical therapy.

The 2015 independent adult student \$1000 scholarship recipients are: Mark Chase will be pursuing a Bachelor of Science degree in history at the University of Southern Mississippi and Tonya Johnson who will attend the University of Maryland.

An additional essay contest is available to Keesler Federal employees' dependent students. The 2015 scholarships were awarded to Hunter Cooper, who will begin at Millsap's College majoring in political science, and Keonna Laphand, a second time recipient, will attend the University of Southern Mississippi studying Nursing.

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Fort Knox Sponsors USA Cares Benefit Concert

The Monarchs and Ladies for Liberty appeared on stage together at the conclusion of the USA Cares Benefit Concert sponsored by Fort Knox FCU at the Iroquois Amphitheater in Louisville. The proceeds from the concert went to USA Cares to support its mission of assisting members of the U.S. military and their families in times of crisis. Photo courtesy Fort Knox FCU