



# ALERT

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## VIEW FROM THE BOARD

### Armed Forces Day

*Gordon A. Simmons, DCUC 2nd Vice Chairman; President/CEO, Service Credit Union*

Many Americans celebrate Armed Forces Day annually on the third Saturday of May. It is a day to pay tribute to men and women who serve the United States' armed forces. Armed Forces Day is also part of Armed Forces Week, which begins on the second Saturday of May. On August 31, 1949, Louis Johnson, who was the United States' Secretary of Defense, announced the creation of an Armed Forces Day to replace separate Army, Navy and Air Force Days. The event stemmed from the armed forces' unification under one department—the Department of Defense. The Army, Navy and Air Force leagues adopted the newly formed day. The Marine Corps League declined to drop support for Marine Corps Day but supports Armed Forces Day too.

The first Armed Forces Day was celebrated on Saturday, May 20, 1950. The theme for that day was "Teamed for Defense," which expressed the unification of all military forces under one government department. According to the U.S. Department of Defense, the day was designed to expand public understanding of what type of job was performed and the role of the military in civilian life.

Armed Forces Day was a day for the military to show "state-of-the-art" equipment to Americans. It was also a day to honor and acknowledge Americans in the

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## CU 4 REALITY FAIR

### Middle School Financial Education

*Gordon A. Simmons, DCUC 2nd Vice Chairman; President/CEO, Service Credit Union*

It is truly unfortunate that such a large number of our junior enlisted military personnel, their spouses and middle school student children lack personal financial management skills. This deficiency is probably through no fault of their own. Many adults were never introduced to basic budgeting nor taught how to maintain and balance their checkbook. For some reason, this training was overlooked or neglected at home and through our educational system leaving these men and women in a precarious situation. But there is hope—at least for their children.

Defense Credit Unions should step up to the plate and take the initiative to assist the youth of the military and do so before it is too late. After all, the youth of today are our leaders of tomorrow and we should equip them with the best financial training possible.

When first published, the Defense Council provided all member credit unions with a free, comprehensive, "hands-on" youth financial education training package called "CU 4 Reality." This financial education approach centers on interaction between students, educators, parents, credit unions and business volunteers in the communities served by defense credit unions. The in-school curriculum, provided with the "CU 4 Reality" financial education package, is written by educators for educators and updated annually. Students are provided the basics of financial management in their school classroom, but they also learn from the "hands on practical application" they receive thereafter during the "CU 4 Reality Fair" they attend. The Fair component provides students with the challenge of making the same personal financial decisions their parents cope with in their day-to-day lives. Not only do the students benefit, but defense credit unions also benefit by forging relationships with schools, businesses and the Department of Defense through a common, important cause raising credit union visibility.

The Department of Defense (DOD) is actively looking for credit unions that are willing to involve themselves in a formal, youth financial education program. And, military regulations and directives encourage credit unions on domestic and overseas installations to provide complete financial services to include, without charge, basic financial education and counseling services. In fact, the DOD's financial education policy, while originally focused on our troops, now also applies to military families, including military youth.

As noted in DOD Instruction 1342.22 (Military Family Readiness), Personal Financial Management (PFM) services shall provide "training on basic PFM skills...to include outreach to children, youth, and families." These basic skills can be taught via the "CU 4 Reality" program. The DOD and departments are extremely interested in financial institutions on their military installations living up to the spirit of these

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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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Left to right: Hanscom FCU Chairman Paul Marotta; now-Staff Sgt. Francisco Aguilar and his fiancée Jennifer Fick, Hanscom FCU Loan File Document Specialist; and Hanscom FCU President/CEO David Sprague. Photo courtesy Hanscom FCU

## Hanscom FCU Celebrates with Newest Class of Future Leaders

*Patricia Warden-Conty, Hanscom FCU*

**H**anscom FCU is proud to have supported another graduating class of the Airman Leadership School, a group that included one member with special ties to the credit union.

Airmen must complete the five-week ALS course before attaining the rank of staff sergeant, which begins their journey to a career as a military supervisor, and Hanscom FCU has a now long-standing practice of sponsoring the graduates' celebratory dinner. The ALS at Hanscom Air Force Base is unique because it offers the course to multiple services, with the Air Force joined by the Air National Guard and Coast Guard. This year's class includes 11 Air Force and two Coast Guard members.

Senior Airman Francisco Aguilar was winner of the John L. Levitow Award as the most distinguished graduate of class 13A, and also happens to be the fiancée of the very proud Jennifer Fick, Hanscom FCU Loan File Document Specialist. Named after the lowest ranked person ever to receive the Medal of Honor, the Levitow Award is the highest honor bestowed on enlisted ranks for professional military education. Aguilar was promoted to Staff Sergeant immediately after graduation.

"Helping each group of ALS graduates celebrate the launching of their leadership career has become one of our favorite traditions," said Hanscom FCU Chairman of the Board Paul Marotta. "It's particularly special when one of them is about to start a life with a Hanscom FCU colleague. We're proud to welcome Staff Sgt. Aguilar to our credit union family, and congratulate him and all his fellow graduates on their accomplishments."



## DCUC's 50th Annual Conference

August 12-15, 2013 • Greenbrier Hotel  
White Sulphur Springs, WV

The 50th Annual Conference Preliminary Program is now available. Go to [www.dcuc.org](http://www.dcuc.org) to see more information on guest packages, tours and the Golf Tournament.

## VIEW FROM THE BOARD

*continued from page 1*

armed forces. Parades, open houses, receptions and air shows were held at the inaugural Armed Forces Day. Armed Forces Day is still celebrated nationwide today and is part of Armed Forces Week.

Many events across the United States take place on Armed Forces Day to honor Americans in uniform who served their country in times of war and peace. Those who are honored on this day include people who serve the Army, Navy, Marines, Air Force and Coast Guard. National Guard and Reserve units may celebrate Armed Forces Day/Week over any period in May because of their unique training schedules. Events and activities may include:

- Multi-service military displays in areas open for the public.
- Various educational activities that teach children about the armed forces.
- “Support the Troops” themed motorcycle rides.
- Large parades and other local celebrations.

Certain types of music are also played at Armed Forces Day events, including at memorials and at cemeteries, as a way to respect those in the armed forces who died for their country. For example, buglers have played a bugle call, known simply as *Taps*, on Armed Forces Day in recent years. *Taps* is usually sounded by the United States military at events such as flag ceremonies, memorial services and funerals.

So, be a proud American and join in the celebration of Armed Forces Day 2013. You will be proud that you did.  
*(Contributor: Timeanddate.com)*

## DOD You Should Know...

...that the month of May is National Military Appreciation Month, and in addition to Armed Forces Week and Armed Forces Day, it includes Loyalty Day (Wednesday, May 1), which is a day set aside for reaffirming loyalty to the United States; Silver Star Service Banner Day (Wednesday, May 1), a day earmarked by Congress to support and pay tribute to wounded and injured veterans of the Armed Forces; VE Day (Wednesday,



*Armed Forces Day stemmed from the unification of the military services under one department, the Department of Defense.*

May 8), which commemorates Victory in Europe day; Military Spouse Appreciation Day (Friday, May 10), a special day set aside to recognize the contributions of military spouses worldwide... and the key role they play in supporting their loved ones and out troops; and Memorial Day (Monday, May 27), a day established to honor our fallen heroes! If ever there was a month for defense credit unions to show their pride in “Serving Those Who Serve Our Country,” the month of May it is!

...the Department’s furlough clock keeps ticking, and unless a resolution to sequestration is reached by the Administration and Congress between now and June (which is unlikely), we expect the 14 day furlough to begin mid to late June. More than 700,000 DOD civilian will be required to take one furlough day per week from mid-June through end of September to help offset some of the \$41 billion budget reduction imposed by Sequestration. Thus far, more than fifty DCUC member credit unions have advised of their intent to provide assistance to their members, if needed...and we are confident all of DCUC’s members will come to the aid of their respective members, as the 2013 furlough unfolds.

...the Secretary of Defense released the 2014 DOD budget earlier this

month, which includes a request for a new round of Base Realignment and Closure (BRAC) effective 2015. Last year’s budget request included two rounds of BRAC (2013 and 2015), but was basically DOA when it reached Congress. Given the potential reductions in Force Structure (military personnel) and aircraft since the last round of BRAC in 2005, the argument for another round of BRAC again appears sound. Whether Congress will have the appetite to approve another round of BRAC is a subject in and of itself; however, with additional budget cuts looming (the Department will face another \$52 billion in cuts in 2014, if the sequester continues), the likelihood of another BRAC round is near certain.

...that given the major DOD budget reductions of present and future, the Secretary of Defense has asked the UnderSecretary of Defense and Chairman of the Joint Chiefs of Staff to conduct a Strategic Choices and Management Review of the entire Department! This review will focus on major cost drivers, such as personnel and the size of organizations/agencies supporting the warfighter...and will “challenge all past assumptions” and will “put everything on the table. The review is scheduled to conclude at the end of next month (May) and any proposed changes will likely be incorporated in the Department’s 2015 Budget request.

## 20th Annual VADM Vincent Lascara Golf Tournament

Janet Sked, DCUC Conference Manager

Throughout the years, The Greenbrier’s golf courses have hosted some of the most famous players in the game, including Ben Hogan, Sam Snead, Jack Nicklaus and Tom Watson. In 1910, Scottish golf professional Alex Findlay created the original course, named Lakeside as a sporty nine-hole layout.

In 1962, the course was redesigned and expanded to 18 holes. Much of the base material came from the excavation materials removed during construction of the top secret, Cold War era Government facility built into the mountain under The Greenbrier’s West Virginia Wing.

Finally, in 1998, Golf Architect, Bob Cupp updated and modernized the Meadows Course, named after the former horse farm, “The Meadows” which is now part of the course. Most guests agree that The Meadows offers the best photographic opportunities of the three courses with its panoramic views of the surrounding mountains.

This very special course is a fitting place to partake in DCUC’s 20th Annual Vice Admiral Vincent Lascara Golf Tournament, sponsored by CUNA Mutual Group! You can be sure that this year will be no different than past years, as we combine our tradition of good times and an enjoyable round of golf, plus a chance to help support our annual Fundraiser to support our wounded troops—the Intrepid Fallen Heroes Fund.

We hope you will join us in August to play The Meadows Course, one of three distinguished and popular golf courses (The Greenbrier Course and The Old White TPC fill out the three) on the Greenbrier Property. “Walk in the footsteps of legends and play where the pros play” at The Greenbrier! Register today to reserve your foursome.



The Meadows Course at The Greenbrier

20th Annual VADM  
Vincent Lascara  
Golf Tournament

Sunday, August 11, 2013

Visit [www.d cuc.org](http://www.d cuc.org) for  
more details.

## Moments in Greenbrier History No. 6

Janet Sked, DCUC Conference Manager

### Our historical journey continues...

In October of 1946, the widely known and admired interior decorator, Dorothy Draper, arrived from New York for her first inspection of The Greenbrier, and what would evolve into a comprehensive redecoration project. Draper’s trademark use of striking colors combined with bold floral patterns and oversized black and white marble floors transformed The Greenbrier’s look and set the standard for interior hotel decorating for many years. This glamorous, “new” Greenbrier opened in April 1948 with a party and attendees included Dorothy Draper, Sam Snead and the Duke and Duchess of Windsor.



“The Dorothy Draper Look” is a work in progress, constantly updated.

In the late 1950s, construction began on a major new wing adjacent to the hotel, causing intense speculation for decades. The new West Virginia Wing created 85 spacious guest rooms, a floor for the highly successful Greenbrier Clinic and another section with enlarged meeting spaces for the growing meeting and conference trade. But even before work was completed in 1962, rumors circulated of a secret government bomb shelter under the new wing. These rumors were vigorously denied and the new wing became an integral part of the Greenbrier’s operation. More about this secret project next month!



The Duke and Duchess of Windsor (left) added a touch of international glamour in the 1950s.

## The Shift Towards Self Service: What Does This Mean to Credit Unions?

Nina Kopp, CO-OP

Consumers have become acquainted with conducting many day-to-day tasks using a self-service channel, whether opting for the self-check-out line at the grocery store, renting a movie through a Redbox kiosk, or checking into a flight at an airlines' self-check-in kiosk. The adoption of self-service tools in the financial services industry is no different, especially with the availability of video-enabled ATM machines and other ATM innovations.

While self-service is not always faster, consumers are drawn to it due to habit, choice or conditioned behavior. Not surprisingly, Gen Y is responsible, in part, for these changes as they demand speed and efficiency. In 2017, Gen Y will outspend Baby Boomers for the first time, which means that businesses have to understand and anticipate how this demographic perceives and interacts with varied service models.

Despite comprising just nine percent of total transactions today, in three years Gen Y will represent 40 percent of total banking transactions and have the most spending power of any demographic. This group, born between 1983 and 1999, is 15 percent more likely to deposit checks at an ATM and 29 percent more likely to try new technology-enabled payment tools.

With this market shift, progressive credit unions are transforming branch operations opting for interactive automated kiosks, which has multiple advantages. Members conducting simple transactions such as deposits or withdrawals can save time by using a next generation ATM to quickly handle their transaction, freeing up branch employees to assist members looking to make a more complex transaction or open an account.

Video-enabled ATM machines are also a great addition to a credit union's branch offering, especially for after-hours and weekend support. With 24/7 availability, members can count on their credit union to be available when a transaction needs to be made, no matter what time or day it is. The comfort of speaking to and seeing the representative conduct their transaction offers peace of mind to the member, deepening the relationship between the credit union and member.

As the adoption of the self-service channel continues to evolve throughout the financial services industry and beyond, CO-OP makes it possible to easily and affordably offer these innovative services to members. For more information, please visit [www.co-opfs.org](http://www.co-opfs.org) or contact Nina Kopp at [nina.kopp@co-opfs.org](mailto:nina.kopp@co-opfs.org) or (888) 372-2669, extension 1230.

### CU 4 REALITY FAIR *continued from page 1*

regulations. Now is the time for your credit union to put into use the free, "CU 4 Reality Fair" youth financial education materials provided by your Council, if you have not done so to date, to demonstrate to the DOD that you care and to help the leaders of tomorrow be financially sound. You can make a huge difference and now have an opportunity to shine by becoming involved.

Help your credit union by helping your military members' middle school age children through "CU 4 Reality Fair" education. You will not be sorry you did.

For more free information on the "CU 4 Reality Fair" financial education program, please refer to the materials provided by DCUC or contact Peggy Powell, America's Credit Union Museum at 1-603-629-1553 or [ppowell@acumuseum.org](mailto:ppowell@acumuseum.org).

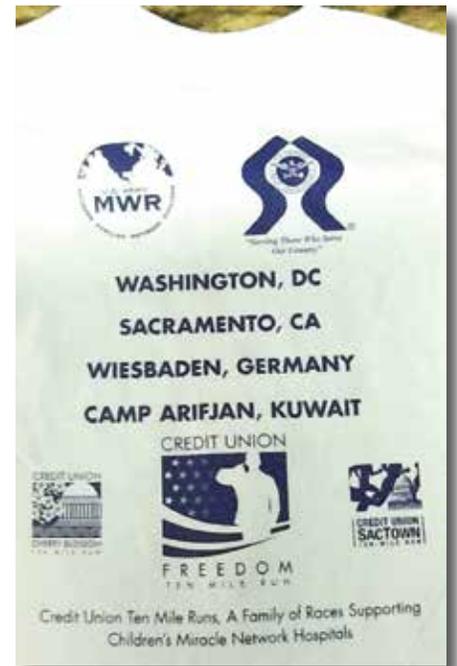


Photo courtesy PA Credit Union Association

## PA Credit Union Member Does Cherry Blossom Freedom Run in Kuwait

Janet Johnson, Communications  
Specialist

CW2 Louise C. Lingenfelser, daughter of Louise P. Lingenfelser, CEO of ClearChoice FCU and PA Credit Union Association Board member, ran in the 10-mile Cherry Blossom Freedom Run on Sunday, April 7, at Camp Arifjan, Kuwait. This race coincided with the national Credit Union Cherry Blossom Ten-Mile Run in Washington, D.C., as well as events in Sacramento, CA, and Wiesbaden, Germany.

The younger Louise is a Chief Warrant Officer in the Army National Guard and is stationed in Kuwait for one year. As a lifelong member of a credit union, she wanted to show her appreciation for credit unions and support of the Children's Miracle Network Hospitals. The Kuwait Freedom Run was sponsored by the Defense Credit Union Council.

PORTSMOUTH, NH—**Service CU** members in the United States can now take advantage of an exclusive service, Euro Bill Pay, which automatically converts from Euro to U.S. dollars. This online-only feature enables members to initiate transfers from their Service CU checking account to European banks in Euro currency across more than 30 countries. Euro Bill Pay is available through Service CU's online banking site and through its mobile website. Members can use it to pay their bills, a vendor or send money to a family member living overseas. "Our members in Germany have been using the Euro Bill Pay service for years and they find it safe, fast and simple to use," says Gordon Simmons, President/CEO of Service CU. "We are confident that our members here in the United States will find this exclusive service as convenient, cost-effective and easy to use as our members overseas"...

SAN ANTONIO, TX—**Security Service FCU** (SSFCU) officials announced the credit union has reached \$7 billion in assets. SSFCU officials attribute the credit union's success to its conservative business principles, sound lending and controlled growth over the last several years, its quality service to members along with competitive products and services, and its convenient service delivery channels...

WOODBIDGE, VA—**Belvoir FCU** surpassed more than \$300 million in asset size at the end of Q1 in 2013. Belvoir FCU was granted a charter by NCUA in 1946 and has been serving the Fort Belvoir Installation and surrounding communities for the past 67 years. Currently, the credit union has five branches in Virginia, four of which are on located on Fort Belvoir, including National Geo-Spatial Agency Campus East, Mark Center, and the McNamara Facility. Patricia Kimmel, CEO/President of Belvoir Federal, stated "Belvoir Federal is proud to have reached this significant milestone. With our continued growth, both in members and asset size, we look forward to helping our members achieve their financial fitness goals for many years to come"...

EDWARDSVILLE, IL—A crowd of about 50 was on hand to see representatives from **Scott CU** cut the ribbon to officially open its new full-service branch in Wood River. The location, which features a 2,550-square-foot lobby, a drive-up ATM and three drive through lanes, is the local credit union's 15th branch and located near the Wal-Mart Supercenter. "We are very excited about continuing our service to residents of the Riverbend area," said Scott CU President & CEO Frank Padak. "The building turned out great and we can now offer area residents full service with this new facility." During the ceremony, Scott CU also displayed its commitment to the community with a \$2,500 donation to Operation Blessing. Operation Blessing is a food pantry that serves residents of the Wood River area...

OKLAHOMA CITY, OK—**Tinker FCU** (TFCU) recently opened its newest branch at Tinker Air Force Base. Located in the Tinker Aerospace Complex, this branch expands service to the large number of employees in that facility. Over 2,600 people attended the open house event TFCU held on March 8, 2013. Visitors enjoyed donuts and juice in the morning and cookies and soft drinks in the afternoon, while registering to win a 55" flat screen television with BluRay player. The winner of the set was TFCU member Kathy Hubbard. TFCU President/CEO Mike Kloiber and other senior management came out for a ribbon cutting ceremony...

ABERDEEN, MD—On Friday, March 15, 2013, executives from **APGFCU** met with Harford County officials and local dignitaries at 210 Mountain Road in Fallston, MD, for a ribbon cutting ceremony to celebrate the opening of its eleventh branch. In attendance were Mary Chance, Director of Administration, Harford County; Jim Richardson, Director, Harford County Office of Economic Development; Jackie Euler, owner of Aumar Village, LLC; Jeanette Lucas, Director, Aberdeen Chamber of Commerce; Christine Sullivan, Director, Administration and Finance, Harford County Chamber of Commerce; David Gilbert, APGFCU Chairman; William Schultheis, APGFCU Executive Vice President; and representatives of Frederick Ward Associates, Paul Risk Associates, and local business owners. Located in the Aumar Village Shopping Center, APGFCU's Fallston branch offers a full range of financial products and services, lobby tellers, member service representatives, and is equipped with safe deposit boxes, a 24-hour drive-up ATM and a night deposit drop.

## **Hanscom FCU Supports Families of Veterans**

*Patricia Warden-Conty, Hanscom FCU*

**A** collection of Hanscom FCU staff, family and members made their quarterly visit to Fisher House Boston this month, preparing a meal for families of veterans being treated in the Veterans Affairs Boston Healthcare System.

Fisher House is a nonprofit program providing free lodging to the loved ones of veterans receiving care from VA facilities across the country. It has provided more than four million days of lodging since its inception in 1990, and now serves over 17,000 families per year.

In the past few years Hanscom FCU has made Fisher House Boston—located on the campus of the West Roxbury Veteran Affairs Medical Center—a favorite charitable partner, recently adding hands-on volunteer efforts to its material support.

"We obviously believe strongly in providing nonprofits with financial support, but getting involved on an individual, personal basis gives us the best possible understanding of the work they do," said Hanscom FCU Chairman of the Board Paul Marotta. "Doing so in the military community is particularly important to us, of course, and Fisher House Boston does as much valuable work there as any institution you can find."

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## DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

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ABERDEEN, MD—In February, APG FCU honored **Louise Oldland**, operations analyst, with an award presentation for 25 years of dedicated service to the credit union. In 1987, Oldland was hired as a teller at APGFCU's Aberdeen Proving Ground Branch and was later promoted to support services representative. Since then, Oldland has held positions as member service representative and administrative assistant. In her current role as operations analyst, Information Technology, Oldland is responsible for identifying, prioritizing and resolving issues within APGFCU's technological infrastructure...

SAN ANTONIO, TX—**Charles Goss** has been named senior vice president/chief lending officer for Security Service FCU (SSFCU), responsible for indirect lending, direct lending, mortgage and asset recovery. He served 13 years working through the ranks at SSFCU, eventually rising to vice president of Texas lending. SSFCU also announced that **Mike Martinez** has been promoted to senior vice president of military affairs for SSFCU. A Marine Corps veteran who served during the Vietnam War, Martinez will serve as the primary liaison with military installation commands and will be responsible for building financial literacy programs and expanding and improving all of the credit union's services to active duty service men, women and their families in ways that meet the unique circumstances military members encounter...

YORKTOWN, VA—1st Advantage FCU is pleased to announce that **Todd Goodson** has joined the credit union as the newest Relationship Manager for their Williamsburg Commons Branch. Goodson comes to 1st Advantage with 6 years of experience in the financial industry. As Relationship Manager, Goodson will help oversee branch operations as well as focus on developing, growing and retaining member and business partner relationships.

Get the latest credit  
union news at

[www.dcuc.org](http://www.dcuc.org)

## Security Service FCU Helping Military Personnel Strengthen Their Financial Futures

*Jessica Lopez, Corporate Communications*

**S**ecurity Service FCU joined the U.S. Department of Defense (DoD) for its 6th annual *Military Saves* campaign to help military personnel alleviate debt, encourage better savings habits and establish solid financial goals. This year, Security Service enrolled more than 2,000 military men and women throughout the month of March. Credit Union employees helped promote *Military Saves* by creating special displays for each branch and assisting with a variety of financial workshops.

"Military members that enrolled in the *Military Saves* program learn the ability to establish financial security and ways to build a better financial future," says Mike Martinez, SSFCU senior vice president of military affairs. "Security Service is committed to serving our military members by providing them with the tools they need to garner strong money management skills that will help them achieve financial success."

The *Military Saves* campaign educates military service members on how to build savings, rather than debt through a variety of financial workshops and activities. Security Service has been a forerunner in the *Military Saves* program since it was established by DoD in 2007.

"The dedication of our employees to this program made this year's *Military Saves* campaign a wonderful success for us," Martinez added. "Our employees were the key to helping us reach out to our military members and helping them take the first steps toward becoming better savers."

Security Service ran the *Military Saves* campaign at all of its 70 branches in Texas, Colorado and Utah.

## Andrews Federal Mortgage Lending Among the Best

*Scott Bolden, Marketing  
Communications Officer*

**T**he American Credit Union Mortgage Association (ACUMA) has named Andrews Federal as one of the Top 300 First Mortgage Granting Credit Unions in the country.

Andrews Federal ranked first in the state and 174th nationally among mortgage granting credit unions as of Sept. 30, 2012, according to the annual ACUMA ranking.

ACUMA's data shows that Andrews Federal originated nearly \$98 million in 312 fixed and adjustable first mortgages through the third quarter of 2012. Andrews Federal also sold \$9.1 million in first mortgages during the same period. Outstanding fixed and adjustable first mortgages totaled \$114.9 million, while real estate loans sold but serviced by Andrews Federal was nearly \$28.2 million.

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## Belvoir Federal Volunteers in 41st Credit Union Cherry Blossom Ten Mile Run

*Amy McConnell, MBA, Digital Marketing  
and Public Relations Manager*

**O**n Sunday, April 7, 2013, Belvoir FCU took part in the 41st Annual Cherry Blossom Walk/Run in Washington, D.C. With over 15,000 runners in attendance, 48 Belvoir Federal employees volunteered to assist with the race and 44 employees, employees spouse, board members, and members who ran/walked in the race.

Belvoir FCU prides itself in taking an active role in the community and was honored to contribute to the races title sponsor, the Children's Miracle Network (CMN). Among other credit unions, Belvoir Federal contributed to this year's \$483,000 in total donations, which brings the overall amount of funds raised to more than \$6 million since the inception of CMN title sponsorship in 2002.

## Tower FCU Employees and Members Raise \$32,000 to Benefit the Johns Hopkins Children's Center in Baltimore, MD

Natasha Henry, Communications Writer

**T**ower FCU employees and members raised \$32,000 to help critically-ill children receiving treatment at the Johns Hopkins Children's Center in Baltimore, MD, during the credit union's annual "Have A Heart" fundraiser in February.

For a donation of \$1 or more, Tower members and employees wrote their name or the name of a family member on a colorful paper heart. The hearts were displayed in the credit union's 16 branches and the Member Service Center at Tower Headquarters in Laurel, Md. In addition to the Have A Heart fundraiser, Tower employees and members entered raffles to win Super Bowl paraphernalia signed by NFL players, an overnight stay at a Baltimore hotel, a pair of tickets to the Baltimore Orioles' opening day, and a bundle of gift cards for a variety of retail stores and restaurants. Tower employees sold books, baked goods, jewelry and other gift items. Proceeds from the raffles and sales were contributed to the credit union's Have A Heart funds.

"The employees really made a difference in the amount of funds we raised this year," said Lisa Vollmerhausen, a representative from Tower's Branch Administration. "Because of their efforts and everyone's generosity, we were able to make a sizeable contribution to help care for children at the Johns Hopkins Children's Center and their families."

Since 1998, Tower has raised over \$475,000 to help critically-ill children at the Johns Hopkins Children's Center. The Children's Center is a member hospital of the Children's Miracle Network, an organization dedicated to helping raise funds for 170 children's hospitals throughout North America.



Fort Lee presents \$1,000 in gift cards to the Richmond Fisher House. Photo courtesy Fort Lee FCU

## Fort Lee FCU and AFFN Team Up to Help Fisher House

Sarah Marks, VP, Marketing & Advertising

**F**ort Lee FCU, in partnership with Armed Forces Financial Network (AFFN), was honored and delighted to donate \$1,000 in gift cards to the Richmond Fisher House.

The credit union and AFFN proudly support the Richmond Fisher House, a "comfort home" for families to stay free of charge while veterans receive care at the Richmond Veterans Administration Medical Center (RVAMC). This home enables family members to be close to their loved one at the most stressful times—during the hospitalization for an unexpected illness, disease, or injury.

## Free Community Shred Day Sponsored by Fort Bragg FCU

Vanessa Pillmore, Marketing Assistant

**F**ort Bragg FCU hosted a free Community Shred event for members and the community on Saturday, April 13, 2013 from 9:00 am until 1:00 pm. The event took place in the Fort Bragg FCU parking lot. This was a free event and the public was invited.

The shred professionals from Shred-it was on site to offer free shred services. Shred-it shredded items such as old statements, receipts, credit card offers and other documents containing personal information. Shredded paper will be recycled into new consumer paper products.

According to David Elliott, President and CEO of Fort Bragg FCU, "With ID theft growing every year, this is our opportunity to help people safely dispose of sensitive documents and to educate them on minimizing their risks of becoming a victim of identity theft. By providing a free shred day event, we continue our mission of "People Helping People."

The Credit Union was also a collection site for worn and/or unserviceable United States flags. Fort Bragg FCU took the flags to be properly disposed.

## Security Service FCU Hosts Free Shred Day for Members

Jessica Leal, Sr. Communications Specialist

**S**ecurity Service FCU (SSFCU), along with Recall, recently partnered to help members securely destroy old financial documents at its free Shred Day held at its 1604/Bandera location.

Security Service Volunteer Corps team members Sonya Bonenberger, Virginia Betz, Juileta Medina and Sherry Carpenter assisted members during a full day of free document shredding. SSFCU helped more than 400 members shred over 28,000 pounds of financial documents and collected just over \$300 in donations for the San Antonio Children's Shelter.

## America's Credit Union Museum Names Conference Room after Service CU

*Peggy Powell, Executive Director, America's Credit Union Museum*

America's Credit Union Museum officially renamed its third floor conference room the Service Credit Union Conference Center at a special dedication ceremony held at the Museum on March 27. The 1,800 square foot conference room occupies much of the third floor of the Museum and serves as an important gathering place for regional and national industry meetings, credit union planning sessions, and community programs such as the Museum's middle school and high school CU4Reality financial literacy fairs.

America's Credit Union Museum is a national landmark located in the building that housed the first credit union in the United States. The Museum exhibits chronicle the history of credit unions from their inception in New Hampshire, their expansion and growth throughout the last century, and their importance to over 96 million members today.

Service CU has been a staunch supporter and one of the founding underwriters of the Museum with Service CU President and CEO Gordon Simmons serving as Chairman of the Museum Board of Directors from 2001 until 2012.

"Service CU has been an passionate, devoted and effective supporter of the America's Credit Union Museum, the site of the first credit union in America in 1908," says Gordon Simmons, President/CEO of Service CU. "This building, the first credit union in the United States, is an historical legacy that belongs to all credit unions and their members in our nation. It represents our roots, values and aspirations. It was, therefore, an honor for the Service Credit Union Board to generously support the Foundation to ensure that our legacy—yours, mine and ours—remains intact now and for future generations."

Service CU has provided invaluable financial and educational support for its members in New Hampshire and around the world. America's Credit Union Museum is preparing to launch a large capital campaign this summer. The campaign will provide funds to remodel the main museum building and renovate a second museum building. The improvements will allow for additional exhibit space and house both a physical and virtual research library focused on the credit union industry.

**GOT NEWS?**

Send your credit union news to  
Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).

## SAC FCU Invited to Present at the Mini Professional Development Institute Conference

*Jackie Boryca, V.P. Marketing*

SAC FCU, Bellevue, Nebraska was invited by the American Society of Military Comptrollers to be a presenter at the Mini Professional Development Conference held March 14, 2013. SAC FCU provided a financial information table, participated in the luncheon, and presented an hour-long financial program at the conference. The conference was held at the Bellevue University Conference Center in Bellevue, Nebraska and the overall theme of this year's conference was "Moving on with Less."

Ramona Ash-Saulter and Nancy Gilchrist, both Branch Managers from SAC FCU's Offutt Air Force Base branches, represented SAC FCU and Beverly Hobbs, LPL Financial Advisor, sac fcu wealth management, gave a financial presentation titled "Budget Your Way To Extra Savings."

At the information table, SAC FCU provided pens, financial service brochures, and promotional items. At the end of the conference, a drawing was held for a gift basket promoting savings.

## Belvoir FCU Donates \$1000 to Fisher House

*Amy McConnell, MBA, Digital Marketing and Public Relations Manager*

In partnership with the Armed Forces Financial Network (AFFN), Belvoir FCU donated twenty \$50 gift cards to the Fisher House located in Fort Belvoir, Virginia. To mark the 28th Anniversary of AFFN supporting the military and their families, Belvoir Federal has taken part in the "Thank You" Card Program. The gift cards totaling \$1,000 show appreciation for military families and their sacrifice made to protect our great Nation.

Roxannamaria Calderon, House Business Manager of Fort Belvoir's Fisher House, stated "Thank you so very much for all of your time and effort in acquiring the Gift Cards. The cards will be well used to love and support our Fisher House Families."

The gift cards were given as active cards and can be used at any of the 1.3 million retail/merchant locations worldwide, accepting AFFN for payment.

"We are honored that our sound partnership with Fort Belvoir allows for this opportunity to give back to the Fisher House," stated Patricia Kimmel, President/CEO of Belvoir FCU.

## Army Aviation Center FCU Releases New Troy Athletic Debit Card

*Emily Darnell, Marketing Specialist*

Army Aviation Center FCU (AACFCU) has partnered with the Troy University Athletic Department to offer members the new Troy Athletic Debit Card. The new AACFCU debit card is the only official debit card of Troy Athletics. AACFCU members may order their new debit card by calling or visiting any AACFCU branch. There is no charge to order the card, but current AACFCU debit card holders must note that their card number will change. Members may call the Credit Union at (800) 448-4096 or visit [www.aacfcu.com](http://www.aacfcu.com) for more information.



Fort Campbell FCU laced up to help fight heart disease at the Christian County Heart Walk. Photo courtesy Fort Campbell FCU

## Hearts, Kids and Food

*Vickilynn Van Wormer, Membership Development Specialist*

Fort Campbell FCU employees have been busy for charity! Over the past couple of weeks they donated their time and talent to help three worthy causes: the Christian County Heart Walk, Empty Bowls, and Bowl for Kids' Sake. Through some creative fundraising, they raised \$2,875.00 for the American Heart Association's Annual Heart Walk event held at Bradford Square Mall in Hopkinsville, Kentucky. On February 23, fifteen employee-walkers and their families laced up to show their support in the fight against heart disease.

In early February, employees painted 30 handcrafted bowls to be used for the 2013 Empty Bowls fundraiser. Empty Bowls is a community effort to help fight hunger in the Clarksville area, it benefits three food-based charities: Loaves and Fishes, United Methodist Urban Ministries, and Grace Assistance Food Bank. On February 26, for a \$15.00 donation, guests were given a simple meal of soup and bread and were allowed to pick a hand painted bowl to take home with them as a reminder that there are always empty bowls in the world. Fort Campbell FCU is happy to be a part of helping to end hunger in our community.

On March 5, Fort Campbell FCU joined the fun to help raise money at the Big Brothers Big Sisters of Clarksville 31st Annual Bowl for Kids' Sake. Four teams of bowlers from the Credit Union rolled their hearts out against other local financial institutions for an hour of fun competition, while making a difference for the children of Clarksville and Montgomery County. The Main Event and Bankers Challenge raised \$61,000 for Big Brothers Big Sisters.

Fort Campbell FCU encourages their employees to make a difference in the community and give back to those in need. They willingly step up to the challenge every time!

## Resolutions to Be Presented at Annual Membership Meeting

If you have a resolution that you would like DCUC to adopt, here's your chance. Submit a written resolution to DCUC prior to June 3, 2013, to be acted on by the committee and included with the Call of the Annual Meeting which is issued 60 days before the annual meeting. Proposed resolutions should be forward to Beth Merlo, Director for Administration, DCUC, 601 Pennsylvania Ave., NW, South Bldg., Suite 600, Washington, D.C. 20004. You may also email proposed resolutions to [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org) or fax them to 202/638-3410. If you have any questions, please call 202/638-3950.

## Tinker FCU Announces Video Scholarship Contest Winners

*Nancy Entz, VP/Director, Marketing*

Tinker FCU (TFCU) has just wrapped up its Sixth Annual Video Scholarship Contest. This contest is part of TFCU's Buck the Norm program, which is a campaign to encourage young adults to make wise financial decisions. Students had the chance to win a \$2,000 scholarship and a MacBook laptop by making a 60 second video using the theme "What would you change? Hindsight is 20/20" to tell their story about how they would have done their financial situation differently in the past.

This year's grand prize winner was University of Oklahoma student Manuel "M.J." Casiano, who received over 1,000 votes for his video. Second place went to Anthony Harris of OSU Okmulgee, third place went to Jacquelyn Hines of the University of Central Oklahoma and the Bucky's Choice award went to Jonathan Burkhart of Choctaw High School. Contestants' videos were voted on by fans of the Buck the Norm Facebook page. TFCU received 20 entries this year. They can all still be viewed at [facebook.com/buckthenorm](http://facebook.com/buckthenorm).

"The Sixth Annual Buck The Norm Video Scholarship Contest gives students from local high schools and colleges a chance to creatively tell their story on how they make smart decisions with their money," said TFCU Marketing Programs Manager Will Fathree. "TFCU is excited to reward those students who create these videos that embody what Buck The Norm is all about."

# GOT NEWS?

Send news about your credit union to Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).



1st Advantage colleagues shaved their heads to raise money for the St. Baldrick's Foundation. Left to right: Stacy Houston, Facilities Administrative Assistant; Donna Martin, Vice President of Compliance and Facilities; John Lindstrom, Facilities Maintenance Specialist; Pam Galganski, Gloucester Relationship Manager. Photo courtesy 1st Advantage FCU

## 1st Advantage Raises Over \$41,000 to Support Childhood Cancer Research

Jessica Dawson, Marketing Supervisor

In a bold statement of solidarity with kids with cancer, more than 40 volunteers shaved their heads at a recent St. Baldrick's Foundation fundraising event at the Stonehouse Tradition Golf Club in Toano, Virginia to raise money for childhood cancer research. 1st Advantage FCU raised \$41,189.76 as part of a global effort to Conquer Childhood Cancers.

Why all the shaved heads? Worldwide a child is diagnosed with cancer every three minutes, and one in five children diagnosed in the U.S. will not survive. With only 4 percent of all federal cancer research funding dedicated to pediatric cancer research, St. Baldrick's Foundation volunteers, supporters and donors are needed to continue the battle against this devastating disease.

The event fundraising goal was set for \$10,000 but resulted in over \$41,000 raised for the cause. Over 25 James City County firefighters shaved their heads for children's cancer.

## Kids Learn About Saving Money at Science Museum Spring Break Event

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) took the SaveAbles Kids Club out to Science Museum Oklahoma for its annual spring break event. Over 2,000 children came to the SaveAbles Kids Club area, where they learned about saving money and created their own savings container with stickers and markers. SaveAbles mascot, Save-A-Tron 5000, was there, spending time with children. The SaveAbles Kids Club is a TFCU program for children ages 0 through 10. It teaches children about saving money and offers a special savings account. The TFCU SaveAbles Kids Club account is a special account for children. Any child who is a relative of a current member or of someone who qualifies to join TFCU can become a SaveAbles Kids Club member.

## Egg Hunt Surprises Children with Prizes of Savings Accounts

Nancy Entz, VP/Director, Marketing

As the premier sponsor for this year's Myriad Gardens Foundation Annual Easter Egg Hunt, Tinker FCU (TFCU) donated two special Easter eggs to the hunt. Each egg held a certificate for a \$200 SaveAbles savings account. The winners were 9-year-old Devon Gorman and 2-year-old Blythe Woodson.

This was the first year for the Myriad Gardens Foundation to have this event. The egg hunt welcomed children ages 2 through 10. Representatives from TFCU's SaveAbles Kids Club were at the event, including mascot Save-A-Tron 5000, to talk to children about saving money.

"TFCU is always excited to be active in the community but we don't want to do that in name only. We want to be present and meet people face to face," said TFCU AVP/Community Engagement Manager Denyel ReneVillia. "Sponsoring the Easter Egg Hunt at the Myriad Gardens was an excellent way to support the City of Oklahoma City and its families. Additionally, it gave us the chance to talk to parents about helping their kids save money, and we'll never pass up an opportunity to do that."

The egg hunt was held at the Myriad Gardens children's garden. Attendees enjoyed activities, crafts, special treats and a visit from the Easter Bunny.



## GOT NEWS?

Send news about your credit union to Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).

## RBFCU Included in the Top Twenty Best Companies to Work for in Texas

Natalie Tate, AVP, Public Relations

**R**andolph-Brooks FCU was recently recognized as one of the 2013 Best Companies to Work for in Texas. Companies from across the state entered the two-part survey process to determine the Best Companies to Work for in Texas. The first part consisted of evaluating each nominated company's workplace policies, systems, philosophies, practices, and demographics.

At the annual Best Companies to Work for in Texas gala, RBFCU was recognized as the 19th ranked among large companies (institutions with more than 500 employees). The credit union has been included on the Best Companies list for five consecutive years, and credits its continuing recognition to the focus on service to others, members and employees alike. "At RBFCU, every employee is a member and an owner of our financial institution," said Sonya McDonald, senior vice president of planning and market development. "They feel invested in our organization and work to provide the best service to our members. Continuing recognition as one of the Best Companies to Work for In Texas means that we are providing our employees with benefits and resources that make them loyal to our credit union and dedicated to serving our members."

The Best Companies to Work for in Texas awards program was created in 2006 and is a project of *Texas Monthly*, the Texas Association of Business (TAB), the Texas State Council of the Society for Human Resource Management (TSC- SHRM) and Best Companies Group. This statewide survey and awards program was designed to identify, recognize and honor the best places of employment in Texas, benefiting the state's economy, its workforce and businesses. The 2013 Best Companies to Work for in Texas list is made up of 100 companies. To be considered for participation, companies had to fulfill the following eligibility requirements:

- Have at least 15 employees working in Texas;
- Be a for-profit or not-for-profit business or government entity;
- Be a publicly or privately held business;
- Have a facility in the state of Texas; and
- Must be in business a minimum of 1 year.

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## Credit Union to Distribute Free Slash Pine Tree Saplings in Honor of Earth Day

Adrienne Drew, Marketing Communications Specialist

**G**row Financial announces their Earth Day celebration in collaboration with the *Tampa Bay Times* titled "Let's Grow Together."

On Monday, April 22, in honor of Earth Day, Grow Financial will be giving away free Florida Slash Pine saplings to anyone who visits any of the area's 20 branches. The trees will be limited to five per household, and people will be instructed to plant the trees in their own yards or contact the local organization, Keep Tampa Bay Beautiful, for locations on where to plant the trees.

The slash pine trees that will be given out are one of the hard yellow pines indigenous to the southeastern United States. Grow Financial and the Tampa Bay Times are encouraging the community to plant the trees as it a great way to contribute to saving our environment. It helps to lower greenhouse gas emissions, and they provide a habitat for a variety of other plants and animals.

"Grow Financial is committed to participating in activities that show our appreciation for the natural beauty of our planet and our commitment to combating environmental pollution," said Bob Fisher, President and CEO. "We look forward to making this celebration an annual event to keep our earth beautiful."

## Credit Union Sets Up Sequester Fund to Help Members

Rachel McGrath, CBC FCU

**A** Ventura County credit union is setting aside \$5 million to help any members directly affected by budget cuts and furlough days resulting from the federal government sequester. CBC FCU, based in Oxnard, has more than 20,000 members and has locations at Naval Base Ventura County Port Hueneme and Point Mugu as well as one branch in Ventura, one in Camarillo and two in Thousand Oaks.

The sequester calls for \$85 billion in cuts to federal programs in the next six months.

"We're doing this because we know a lot of our members could be affected," said Kelly Baker, CBC vice president of business development. "We think there will be budget cuts, and we just want to make ourselves available to help them."

"As people receive notices or see a change in pay or their contract gets canceled, they can come in and talk to one of our representatives," Baker said.

Those eligible for the sequester program include Defense Department personnel and contractors as well as military veterans who are directly affected financially because of sequestration. The program offers interest-free loans for up to two months of net pay or up to \$10,000 per person through the end of 2014. Allowances for delayed and partial loan payments also are part of the program.

Baker said the idea for the program came from CBC employees who talked about sequestration and the effects it might have in Ventura County. With the credit union's history of serving the Construction Battalion Center and Seabees, staff members thought they had a duty to look at ways of easing the financial burden the sequester might have on those in the military, she said.

The program will also be available to new credit union members. "We will cover their initial deposit and look at their individual situation," Baker said. "As long as they are eligible for membership, they will be eligible for the relief fund if appropriate."



Rob Albrecht, Vice President, Sales & Service for Picatinny FCU, along with Karen Morano, VP, Marketing, presents check for \$1500 to LTC Chaplain Kwon Pyo, the AER Chairperson for this year (holding check), and LTC Jason Mackay, Garrison Commander. Photo courtesy of Picatinny FCU

## ‘Chili’ Day as Picatinny FCU Supports the Army Emergency Relief Effort

Karen Morano, Picatinny FCU

Outside it was chilly, but inside it was all about the “chili” when Picatinny FCU (PFCU) and many other groups and self-proclaimed chefs participated in the Annual Chili Challenge at Picatinny Arsenal in early March.

The Credit Union has for many years supported various fundraising efforts for soldiers and families at the Arsenal and this event has arguably become the Credit Union’s most delicious fundraiser. Picatinny Arsenal’s Chili Challenge was part of the 2013 Army Emergency Relief Campaign being run throughout world.

The Picatinny FCU Chef, Ryan Felsen, didn’t hold anything back as he took his support to yet another level when he competed against many other apron-wearing “competitors” for the best tasting chili inside Picatinny Arsenal. The good natured “tasty” contest drew 16 contestants and raised nearly \$750 during an expanded “lunch hour.”

“It’s a fun event for an important cause,” said Karen Morano, VP of Marketing at Picatinny FCU. Morano presented a check for \$1500, on behalf of the Credit Union, to the cause. “What better way to raise money while dining on the best chili in New Jersey!” she said.

For the third straight year Ted Cole continued his reign as King of the Chili contest by once again winning the competition. His version of chili this year was called “Ted’s Sweet and Spicy Chicken Chili.”

The worldwide 2013 Army Emergency Relief Campaign features events from March through May, and is intended to raise money to financially assist soldiers and families that may be in need of funding for emergency needs.

Join us in wild and wonderful West Virginia for dynamic speakers, important educational sessions, and networking events.

### 50th Annual DCUC Conference

August 12–15, 2013 • Greenbrier Hotel • White Sulphur Springs, WVA

## Despite Some International Differences, Credit Union Philosophy Remains Intact

Lesley Clark, Marketing Projects Coordinator

When leaders from a small credit union in Clondalkin, Ireland, and a larger credit union in Oklahoma City, OK, got together recently, they learned that, despite their many differences, there was that one common bond all credit unions share. Both cooperatives exist to make life easier for their respective members.

Kieran Carroll, board member for Clondalkin Credit Union Ltd, visited Tinker FCU’s Moore branch while in town for his daughter’s wedding. He shared that his credit union offers share (savings) accounts and loans to its membership of 14,000+ members. Credit unions in Ireland are not allowed by regulators to offer other services, such as checking accounts and credit cards.

“There are big differences in what credit unions in the United States are allowed to offer, compared to what we are limited to by our regulators,” Carroll explained. “We’re 30 to 40 years behind the credit union industry in the U.S.” He also said credit unions in Ireland share the same regulatory body with banks. It is called Central Bank.

Like their U.S. counterparts, Carroll said credit unions in Ireland came into existence to meet the needs of the small borrowers. “Banks don’t want to give those small loans for things like car repairs or back-to-school expenses, so we help fill that need for our members,” he concluded.

The visit was eye-opening for representatives from both credit unions. It was interesting to note that, even though Irish credit unions are not where other credit unions are in scope of service today, they came into existence for the same reason as those in other parts of the world—and that is the credit union difference.



Left to right: YMCA Vice President of Finance & HR John Small, SCU Community Relations Supervisor Ashleigh Deatherage, and YMCA Vice President of Operations Ed Neill. Photo courtesy Scott CU

## Scott CU Supports YMCA of Southwest Illinois

*Adam Koishor, Chief Marketing Officer*

Scott CU recently presented a \$13,000 check to the YMCA of Southwest Illinois to sponsor the organization's Partner with Youth Campaign, Y Cup Race Series, Backpack Attack, Healthy Kids Day, annual golf tournament, Splash Aquatics Safety Day, Jefferson Street Community Center in O'Fallon and Operation Kid Comfort.

The YMCA of Southwest Illinois includes the locations in Downtown Belleville, East Belleville, O'Fallon, Maryville, Monroe County and Red Bud. Scott CU Community Relations Supervisor Ashleigh Deatherage presented the \$13,000 check to YMCA of Southwest Illinois Vice President of Finance & HR John Small and YMCA Vice President of Operations Ed Neill. The YMCA Partner with Youth Campaign allows needy and disadvantaged children an opportunity to participate in Y programs. Contributions allow children a chance to learn positive character values while experiencing a variety of sports programs and challenge-education activities.

"This is another great opportunity for us to support our community and the people who live here," Deatherage said. "It is our way of showing our support to the YMCA and the great programs that they provide." "Credit unions are really about helping people and this is a perfect way for us to take that even a step further," she added.

## Service CU Introduces Select Employer Group Program

*Lori Holmes, Assistant Vice President of Marketing*

Service CU launched its Select Employer Group (SEG) Program recently for participating organizations. The program is a special collection of products and services for employees featuring exclusive price benefits with lower rates on loans and higher rates on deposits. With a Service CU SEG account, qualified members will earn a .35% premium over the credit union's 1-year regular certificate for a 6-month term. Members can add funds to the certificate at any time and there is no maximum contribution. Members can save even more with an extra .35% more on savings account rates. SEG loan .35% discounts are offered on most consumer loans including auto, recreational and personal loans along with credit cards. Members must be an employee of a participating organization and have direct deposit of their entire net pay into a Service CU savings or checking account. Members can also enjoy getting paid up to two days early, free ATMs up to \$20 a month, 10 non-Service CU ATM withdrawals, free online banking and bill pay, E-statements, mobile banking and remote deposit.

## Hanscom FCU Delivers Gift Cards to Injured Vets, Families

*Patricia Warden-Conty, Hanscom FCU*

Hanscom FCU made its latest visit to support wounded veterans and their families at Fisher House Boston, this time partnering with the Armed Forces Financial Network to bring a little financial relief in a difficult time.

Fisher House Boston is a 20-unit facility that provides free accommodation for families of veterans receiving medical treatment at a VA Boston Healthcare System facility. Hanscom FCU delivered 20 pre-paid debit cards worth \$50 each to Fisher House guests to help pay for food, gas, personal items and other expenses.

The cards were supplied by the Armed Forces Financial Network (AFFN) Thank You Card program. Starting in 2005, AFFN has given out roughly \$390,000 to assist military service members and family with care, comfort, and food while staying at a Fisher House.

"Continuing our partnership with the AFFN Thank You Card program is the perfect accompaniment to our personal quarterly Fisher House trips," said Hanscom FCU Chairman of the Board Paul Marotta. "We visited earlier this winter to prepare a meals for guests. Being there gave us a better understanding of just how much \$50 can mean when you're away from home, focused on helping a loved one get better."

Since 1991, the Fisher House Foundation has donated 60 "comfort homes," built on the grounds of major military and VA medical centers located in the United States and Germany.



## Travis CU's Biz Kid\$ to Teach Financial Literacy Skills to Solano Middle and High School Students

*Sherry Cordonnier, CUDE, Director, Corporate Relations*

Travis CU, the Fairfield-Suisun Chamber of Commerce, Solano County Office of Education (SCOE), and the Fairfield-Suisun Unified School District have teamed up to develop an exciting Work-Ready Certification (WRC) Program for students in the Fairfield-Suisun Unified School District.

The WRC program is designed to validate that students have the entry-level skills, as identified by local business and industry community, which are needed to be successful in the workplace and to be contributing citizens of our community, both locally and globally.

"Work-Ready Certification makes a practical connection between the education and experience students learn in high school and the essential requirements of the world of work," said Jay Speck, Solano County Superintendent of Schools. "When students are knowledgeable about the skills necessary for success in the workplace, they will have the confidence and knowledge to apply and successfully obtain employment."

A key component of the Work-Ready Certification is Travis CU's Biz Kid\$, a financial literacy curriculum being rolled out to all middle and high schools in Solano County. Students will learn how to make and manage their money, learn entrepreneurial skills, and how to be successful at financial planning.

"As a stakeholder in our community, Travis CU strives to empower our members and communities with information and knowledge that helps them understand their options, make smart choices, and take charge of their financial lives," stated Patsy Van Ouwkerk, President and CEO of Travis CU. "We recognize the importance of financial literacy in helping our students be successful in the workplace, and we are pleased to partner with Solano County of Education to offer the BizKid\$ program."

During the last week of January, a survey was sent to Fairfield-Suisun Chamber of Commerce members asking them to rank entry-level skills needed to be successful in the workforce, as defined by a subcommittee of the Chamber. These skills are closely aligned with those identified in numerous articles focusing on preparing students for the 21st century workforce.

"Employer involvement is key to the success of the Work-Ready Certification," noted Speck. "We look forward to the Work-Ready Certification Program expanding to include additional school districts and chambers, and becoming a best practice throughout Solano County. It is important that our young people know that there may be a successful future for them right here in the Solano County workforce!"

## Belvoir Federal Executives Elected as Officers to the Northern Virginia Chapter of Credit Unions

*Amy McConnell, MBA, Digital Marketing and Public Relations Manager*

Two executives on Belvoir Federal's Management team were elected to serve as officers on the Northern Virginia (NoVA) Chapter of Credit Unions for a one year term.

Belvoir Federal's Chief Financial Officer (CFO), Mike Ligon, was re-elected as the Chapter's Treasurer, after serving the past 5 years as Treasurer. "I am passionate about Credit Unions so to have the opportunity to continue serving on the NOVA Chapter is a great honor," stated Ligon.

Belvoir Federal's Chief Marketing Officer (CMO), Jason Lindstrom, was elected Chapter President. Although this is Lindstrom's first officer position with the NoVA Chapter, he also served as Chapter President for the Orange County Chapter of the California Credit Union League. "Making a difference in the Credit Union Movement will always be a goal of mine. As Chapter President, I am eager to build a rapport with local credit unions and expand the awareness of credit unions throughout Northern Virginia," stated Lindstrom.

Patricia Kimmel, President/CEO of Belvoir FCU, was elated to learn of the opportunity for two members of her Executive team. "This is an excellent opportunity for not only our team members but for Belvoir Federal as well since we can continue to support credit unions and their endeavors," stated Kimmel.

The NoVA Chapter of Credit Union is a group of 15 participating credit unions, who belong to the Virginia Credit Union League, and is overseen by 5 chapter officers. The Chapter holds monthly membership meetings where topics of pertinent Credit Union Movement issues are discussed.

**Join Us for Our 50th Annual Conference!**  
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## Security Service FCU Employees Kick Off Heart Walk Fundraising

*Jessica Leal, Sr. Communications Specialist*

The Security Service Charitable Foundation recently helped kick off the American Heart Association's (AHA) Heart Walk fundraising with a \$15,000 donation, all thanks to the fundraising efforts of Security Service FCU (SSFCU) employees during Heart Month in February. Jay Winslow, SSFCU executive vice president and American Heart Association board member (pictured at right), presented the check on behalf of the Foundation to Cynthia Beverly, corporate market director for the AHA Heart Walk (left). The donation, which was raised in just one month, is the largest contribution made to the American Heart Association by SSFCU employees in a single year and is nearly double the contribution made in 2012. The Security Service Charitable Foundation helps to further Security Service FCU's corporate goal of community service by contributing to deserving organizations and causes in the credit union's market areas.



For the latest credit union news, visit [www.d cuc.org](http://www.d cuc.org) or scan the QR code below:

