



ALERT

Issue 11 • December 2013

601 PENNSYLVANIA AVENUE, NW, SUITE 600, SOUTH BUILDING • WASHINGTON, D.C. 20004-2601 • (202) 638-3950 • WWW.DCUC.ORG

CEO UPDATE

FINRA's Military Survey

Roland "Arty" Arteaga, President/CEO, DCUC

Earlier this month the FINRA Investor Education Foundation released their Military Survey revealing the financial capability of our troops. More than a thousand military personnel responded to questions regarding their ability to make ends meet; to plan ahead; and to manage financial products, ascertaining their financial knowledge and decision-making.

The good news: based on the survey results, our troops are generally stronger than the national norm (in three of the four areas); the not so good news: our lower enlisted personnel, specifically E-1's thru E-4's, seem to be more at risk than other pay grades. For example, according to the survey, 56% of our junior enlisted troops are having difficulty meeting their expenses and paying their bills; 35% have overdrawn their checking account; 56% participate in expensive credit card behaviors, such as paying the minimum payment; and only 49% have funds set aside for emergency purposes.

By no means are our junior enlisted personnel the only individuals having difficulty managing their finances. According to the Foundation's survey, pay grades E-7 to E-9 are also having problems...as are some in the Officer ranks, albeit not at the same levels. That said, and with the New Year literally a few days out, I would

continued on page 4

VIEW FROM THE BOARD

The Season of Giving

Denise Floyd, President/CEO, Fort Sill FCU; DCUC 1st Vice Chair

As the New Year approaches and the spirit of the season is upon us, we have an opportunity to renew our trust and relationships with each other, give thanks for how fortunate we are, and reflect on our decisions of the past year and look forward to the coming year. It also gives us a fresh perspective on how to improve our relationships with our members and improve our credit union's services and ask ourselves what we can do to enhance the lives of our military members and their families.

During the past year, we have seen contentious debates in Congress and the lack of ability to compromise result in sequestration and economic uncertainty. Sequestration has resulted in the loss of jobs, decreased incomes and great uncertainty for most government employees and their families. Recognizing the financial impact to our members, our credit union, in conjunction with many other DCUC credit unions across the country, proactively implemented furlough relief procedures and payment options. I can truly say I'm proud to be a part of DCUC, along with others that have supported those that are experiencing such challenges and that we consistently uphold DCUC's motto: "Serving Those Who Serve Our Country."

Reminiscing on the past year's events of helping our community, I am filled with pride to think of how our credit union has embraced our local service men and women and their families. Too often, we forget the sacrifices that these men and women make on a daily basis for our country; they give so much of themselves and do not expect anything in return. I challenge each of you to stop and thank a service member each and every day. You'll be surprised at the appreciative smile that you will receive and it doesn't cost a thing!

With the holidays in full swing it is easy for us to be absorbed in decorating the tree, shopping, and the overindulgences of the season. However, let's not forget those that are less fortunate, those serving overseas, and those that may not be able to spend the holidays with their loved ones. We often get a multitude of requests from the community for canned food items, coats, and monetary donations during this time of year. Sometimes it is easy to become overwhelmed with everything we need to get done in such a short amount of time but in the words of Nelson Mandela, "It always seems impossible until it is done." While we all do what we can to help, remember the giving of your time and talents is often more valuable than the giving of tangible gifts during the holidays and each one of us has the ability to help make the holidays brighter for others in our community. In my experience, credit union employees are the most generous and giving people I have ever met, not only with their time, but through their support of helping those less fortunate. While this is the season for giving, remember it can and should be done year-round, as we all strive to accomplish the credit union motto of People Helping People!

continued on page 4

DEFENSE CREDIT UNION COUNCIL, INC.

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

BOARD OF DIRECTORS

Patty Kimmel
Chairman

Denise Floyd
1st Vice Chairman

Gordon Simmons
2nd Vice Chairman

Michael Kloiber
Treasurer

Frank Padak
Secretary

Barb Geraghty
Member

Craig Chamberlin
Member

COUNCIL STAFF

Roland A. Arteaga
President/CEO

Beth Merlo
Director for Administration

Lizette Krajnak
Administrative Assistant

Jennifer Hernandez
Information Technology Specialist

Janet Sked
Conference Manager

Megan Mundt
Comptroller



is the official publication of the Council. One copy of *ALERT* is mailed first-class to each defense credit union as a membership service. Defense credit unions may order additional copies (three or more) to be mailed in bulk to one address at \$10.00 per copy per year. Individual subscriptions mailed first class to defense credit union members are \$15.00 per year; to all others \$25.00 per year. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In accepting a limited amount of advertising (two advertisements per issue), the Council as a matter of strict policy does not in any way endorse either the product or the vendor. The right to refuse advertising for any reason whatsoever is reserved. DCUC dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense. Reproduction of *ALERT* material in whole or in part is authorized for Council members only. Address all correspondence to Defense Credit Union Council, Inc., 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, D.C. 20004-2601. Telephone: 202/638-3950; FAX: 202/638-3410; e-mail: bmerlo@dcuc.org or admin@dcuc.org; www.dcuc.org.

Scott CU Gives Over \$1.3 Million Back to Members

Adam J. Koishor, Chief Marketing Officer

Just in time for the holidays, area residents who have savings accounts or loans with Scott CU are putting extra money in their pockets this month. Scott CU has declared a bonus dividend and loan interest rebate, giving over \$1.3 million back to members.

In addition to paying higher-than-market rates on its members' accounts, Scott CU has given active members an additional 3.00% Annual Percentage Yield bonus dividend on their deposits and a rebate of 3.00% of the interest they paid this year on any loan or credit card to thank them for their loyalty.

The bonus dividend and loan interest rebate for 2013 totaled over \$1.3 million that was directly deposited into Scott CU members' accounts. The Scott CU Board of Directors approved the bonus dividend and the loan interest rebate as another way to share the success of the credit union in 2013 with its members.

"Since members own the credit union, this is a great way for us to thank them and share our success," said Scott CU President & CEO Frank Padak. "This is one of the benefits of being a member with accounts at Scott CU. Since we are a not-for-profit cooperative, we give our earnings back to members through dividends, loan interest rebates, better rates on savings, lower rates on loans, lower fees and the most convenient services possible. Our structure is really the best for the consumer. When we do well, everyone benefits."

Over the past five years, Scott CU has given bonus dividends and loan interest rebates back to members totaling over \$4.6 million, Padak noted.

"We have been able to issue a bonus dividend to our members for 22 consecutive years," he added. "For the past seven years we also were able to give the loan interest rebate. Our members are the reason we have been successful and it is nice to show them that active membership in our credit union is a good decision on their part."

"We also typically have among the lowest rates in the area on auto loans and competitive mortgage rates," Padak added. "We have really concentrated on positioning Scott CU to be the best for our members and attractive for new members."

"Unlike traditional banks that try to maximize profits for a small group of shareholders, we work to provide the best value to our members," Padak said. "Our members are the reason the cooperative exists and we do everything we can to give them the best value. We have our members' best interests in mind in everything we do."

Scott CU continues to be a sound financial institution with growth in total membership over 113,000 people, as well as increases in assets, deposits and loan volume.

Tower FCU Participates in Moveable Feast Food Drive Benefiting Families in Need

Natasha Henry, Tower FCU

Tower FCU partnered with Fidelity Engineering, PW Campbell, Colliers International, Rupert Companies, Allied Barton, Sentral Services, Business Flooring and Focus 2 Design to help feed Maryland's needy over the holiday season. The companies donated \$2,300 to Baltimore's Moveable Feast, a program that prepares and delivers meals and groceries to individuals living with HIV/AIDS, breast cancer and other severe illnesses throughout the greater Baltimore area and Maryland's Eastern Shore.

In addition to the financial support, employees of the companies helped prepare and package food, decorate cookies, sort food donations and pack groceries at an event held November 16 to benefit the Moveable Feast program. The event was hosted by the International Interior Design Association (IIDA) Baltimore/Annapolis City Center and the Building Owners and Managers Association of Greater Baltimore, Inc. (BOMA).



Left to right: Terry Kyle, vice president of Children's Hospital of San Antonio Foundation; Gracie Martinez, Children's Miracle Network director at Children's Hospital of San Antonio; and Jim Laffoon, president of Security Service FCU and Security Service Charitable Foundation. Photo Courtesy SSFCU

Security Service Charitable Foundation Donates \$20,000 to the Children's Hospital of San Antonio

Clarissa Rodriguez, SSFCU

Security Service Charitable Foundation has presented the Children's Hospital of San Antonio with a \$20,000 donation. In addition to the check, Security Service FCU (SSFCU) employees collected and donated boxes of toys that will be delivered to children at the hospital over the holidays.

The Children's Hospital of San Antonio, the city's first and only freestanding children's hospital, provides access to world-class pediatric care to children and families in South Texas.

Alaska USA Celebrates 65th Anniversary

Dan McCue, Sr. Vice President of Corporate Administration

On December 6, Alaska USA marked its 65th anniversary of service to members. Alaska USA was founded in 1948 as the Alaskan Air Depot FCU on Fort Richardson, Alaska, to serve the financial needs of Department of Defense personnel. Those new to Alaska had a need for consumer credit, and local banking institutions were not meeting their needs. The founding members of Alaska USA recognized that a credit union, as a not-for-profit cooperative, could satisfy those credit needs and provide other financial benefits.

Over the past six and a half decades, Alaska USA has responded to members' ever-changing needs with a growing portfolio of financial services, always holding firm to its mission of providing members with service, value, and convenience in the credit union tradition of cooperative ownership and people helping people.

Today, Alaska USA FCU serves nearly a half million members worldwide through 67 branch locations and an extensive network of electronic services and call centers.

Belvoir Federal Named 2014 Best Places to Work in Virginia

Amy McConnell, MBA, Digital Marketing & Public Relations

Belvoir FCU was recently named one of 2014's Best Places to Work in Virginia. The annual list of the Best Places to Work in Virginia was created by Virginia Business and Best Companies Group.

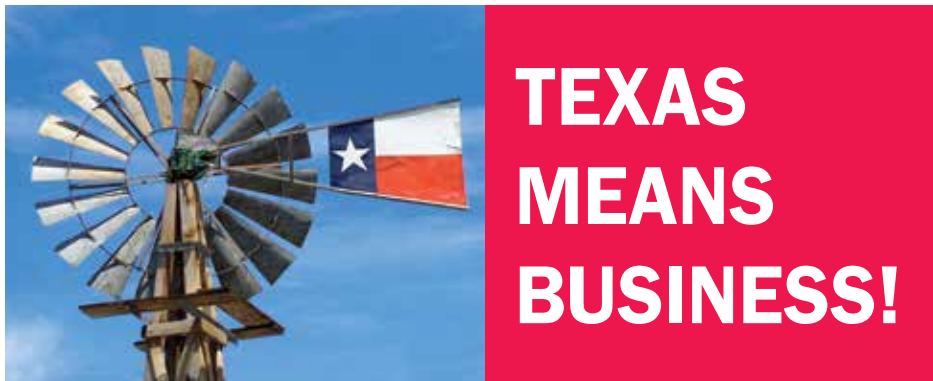
The esteemed awards program is a statewide survey designed to identify, recognize, and honor the best places of employment in Virginia. To be considered for participation, companies had to fulfill the following eligibility requirements: be a for-profit, not-for-profit business, or government entity; be a publicly or privately held business; have a facility in the state of Virginia; have at least 15 employees working in the state of Virginia; and must be in business a minimum of one year.

The first part of the survey, which consists of 25% of the assessment, evaluates each nominated company's workplace policies, practices, philosophy, systems, and demographics. The largest portion of analysis was ranked on employee feedback.

"Being named one of the best places to work in Virginia is truly an honor. We appreciate Virginia Business recognizing Belvoir Federal's ability to create an outstanding work environment for our employees," stated Patricia Kimmel, CEO of Belvoir FCU. "Our employees are the ones who make a difference at our credit union and we strive to have the very best working environment, which makes serving our members with remarkable service a way of life at Belvoir Federal."

Best Companies Group managed the overall registration and survey process as well as analyzed the data to determine the final rankings for the top 100 companies.

For the latest credit unions news, visit www.dcuc.org.



Plan to join your fellow defense credit unions as we meet for our 51st Annual Conference in the great city of Dallas, TX next August.

Important preliminary planning details:

- Saturday morning, August 23 starts with the 21st Annual VADM Vincent Lascara Golf Tournament
- Sunday, August 24 – Wednesday, August 27
- DCUC Conference takes place at the Omni Dallas Downtown Hotel
- Special DCUC Conference Room Rate is \$174 single/double

More information and registration forms will be available in the next few months. In the meantime, here are some interesting fun facts about the city we will be visiting!

Dallas Fun Facts *Compliments of the Dallas CVB*

- The frozen margarita machine was invented in Dallas.
- The integrated circuit computer chip (which became the microchip) was invented in Dallas in 1958.
- With the roof enclosed, the entire Statue of Liberty could fit into the Cowboys Stadium.
- During the winter holiday season, the Galleria Dallas is home to the country's tallest indoor Christmas tree.
- The largest permanent model train exhibit in the country is on display in the lobby of Dallas Children's Medical Center.
- The Dallas Arts District is the largest urban arts district in the United States.
- The Trinity River Corridor Project, when completed, will be more than 10 times the size of New York's Central Park.
- Highland Park Village Shopping Center, developed in 1931 has the distinction of being the first planned shopping center in America.
- The first convenience store, 7-eleven, got its start in Dallas and the corporation is headquartered there today.
- Lamar Hunt, founder of the American Football League and son of oil tycoon H.L. Hunt, was a noted Dallas resident when he coined the phrase 'Super Bowl'.
- A few celebrities from the area: Angie Harmon, Luke and Owen Wilson, Lee Trevino, Norah Jones, and Jessica Simpson
- A few of the movies/TV series filmed in the area: *Dallas*, *Silkwood*, *Places in the Heart*, *RoboCop*, *Born on the Fourth of July* and *Walker, Texas Ranger*
- Dallas is the largest metropolitan area in the nation not on a navigable body of water.
- The Dallas-Fort Worth Arlington Metroplex is the No. 1 visitor and leisure destination in Texas.
- The Dallas Public Library permanently displays one of the original copies of the Declaration of Independence, printed on July 4, 1776, and the First Folio of William Shakespeare's *Comedies, Histories & Tragedies*.
- The Dallas/Fort Worth Metroplex is home to 23 of the richest Americans.
- Dallas last hosted the DCUC Conference in 1980, 33 years ago! Were you there?

VIEW FROM THE BOARD

continued from page 1

With 2013 almost a memory, we should continue to provide passionate service to our entire membership throughout the year and let's lead by example. During this holiday season, let's stand back, relax, enjoy the season, and recognize what truly matters: our family, friends and our freedom. May the New Year bring you and yours an abundance of peace, joy, good health, and the opportunity to serve those who serve our country!

CEO UPDATE

continued from page 1

ask you to review the results of FINRA's Military Survey and resolve in the coming year to revamp your financial education and training programs and to focus your efforts on critical and vulnerable areas impacting our troops—in particular the junior ranks. I will be providing you a hard copy of the survey soon, but pending its arrival, you can also accessed the survey at <http://www.usfinancialcapability.org>.

As I noted upfront, our troops' financial capability is improving...thanks to the efforts of many people, and most notably to you and your respective installation Personal Financial Managers. But our work is far from complete! More must be done...and the FINRA Investor Education Foundation's 2012 Military Survey serves as an excellent tool for you to take your financial education and training programs to the next level! No better time than the present...no better time than the start of 2014 to make that happen—and I challenge you to do so!

Thank you for your tremendous support in 2013 and for your outstanding support of our troops, the Department's civilians, and their families. This past year has been filled with challenges, sequestrations, furloughs, government shutdowns and the likes, but through it all, you were there doing what you do best—"Serving Those Who Serve Our Country" and "People helping People!"

On behalf of our Board of Directors, management and staff, may you and yours have a safe and merry holiday season and a grand and healthy New Year!

Survey Says Consumers Likely to Increase Holiday Spending

Adam J. Koishor, Scott CU

More consumers plan to spend more than last year, and fewer consumers less than last year, according to the 14th annual holiday spending survey conducted by the Consumer Federation of America (CFA) and the Credit Union National Association (CUNA).

Since 2012, the percentage who said they would spend more than the previous year rose from 12 to 13, while the percentage who said they would spend less declined from 38 to 32. These changes continue the trend from 2011, when only 8 percent said they would spend more while 41 percent said they would spend less. (Consumers almost always spend more than they say they plan to spend, so year-to-year comparisons are most meaningful.)

The annual survey has always been developed by CFA and CUNA and administered to a representative sample of adult Americans by ORC International. This year, 1002 persons were interviewed by landline or cell phone during November 7-10. The margin of error is plus or minus three percentage points.

“The survey suggests that holiday spending will increase at least as fast as last year. It is also encouraging that fewer Americans see their economic status as worsening, despite on-going federal budget issues in Washington,” said Bill Hampel, Chief Economist for the Credit Union National Association.

The intention of consumers to increase holiday spending from last year is consistent with, and may well reflect, perceived improvement in their financial situation. The five percentage point gap between those who said their financial situation was better (24%) and those who said it was worse (29%) was the smallest since CFA and CUNA began asking the question in 2009. In 2011, this gap was 18 percentage points (19% better, 37% worse).

Federal Budget Controversies Act to Restrain Spending

Survey respondents were asked if “recent controversies over federal government spending and borrowing” had affected their holiday spending plans. About one-half (51%) said that they had, with 18 percent saying “very much,” 16 percent “somewhat,” and 16 percent “a little.” Lower-income families were more likely to be affected by federal budget problems than high-income families. Nearly three-fifths (59%) of those in households with incomes under \$50,000, but less than two-fifths (37%) of those in households with incomes above \$100,000, said they were affected.

“Lower-income households are more dependent on federal jobs and expenditures than high-income households,” noted Stephen Brobeck, CFA’s Executive Director. “While Food Stamp expenditures are being cut, stock prices have soared,” he added.

Gap Between Affluent and Poor Continues to Widen

The survey found continuing evidence of the widening gap between the affluent and the poor. Over one-third (35%) of those with household incomes under \$50,000, but less than one-fifth (17%) of those with incomes above \$100,000, said their financial position was worse than a year ago. One reason for this difference may be concern about making monthly debt payments, including mortgages. Nearly two-thirds (65%) of those with incomes under \$25,000, and over half (56%) of those with incomes between \$25,000 and \$50,000, yet less than one-quarter (23%) of those with incomes over \$100,000, said they were concerned about making these debt payments. This concern about paying down debt is reflected by responses to a question about use of a financial windfall. When asked how they would use an unexpected windfall of \$5,000, over half (51%) of those with incomes below \$25,000, but less than one-third (32%) of those with incomes above \$100,000, said they would use most of it to pay down debt.

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

Belvoir FCU Provides Thanksgiving Dinner to Soldiers on Fort Belvoir

Amy McConnell, MBA, Digital Marketing & Public Relations

On Thanksgiving Day, Belvoir FCU sponsored and provided a catered Thanksgiving dinner to 30 soldiers and 20 others who were not able to leave their post during the holiday season on Fort Belvoir. Belvoir Federal employees and their families arrived Thanksgiving evening to serve a delicious holiday dinner, including turkey, ham, mashed potatoes, traditional stuffing, vegetables, macaroni and cheese, rolls, and assorted desserts, on Thanksgiving evening.

Belvoir FCU is a financial institution of people helping people. We are an organization that participates in our community and lends a supportive hand when the opportunity arises. Belvoir Federal thanks all the men and women serving our country and appreciates all the sacrifices that each of you offer.

Hanscom FCU Makes Annual Contribution to Veterans Affairs

Patricia Warden Conty, Hanscom FCU

Continuing what has become an annual commitment, Hanscom FCU recently delivered \$1,000 worth of personal items to the Veterans Affairs Boston Healthcare System.

The credit union’s contribution provides clothes, toiletries, games and other personal items to patients receiving care at the VA campuses in Brockton, Jamaica Plain and West Roxbury.

“We’re fortunate to be able to play a part in caring for the country’s veterans,” said Hanscom FCU Chairman of the Board Paul Marotta. “Even more than dollars, providing personal items boosts morale and shows that someone cares.”



Members of the SAM FOX association collected and donated 160 items in one day to the Andrews Federal Holiday Food Drive. Photo courtesy Andrews FCU

Andrews FCU Holiday Food Drive Helps Local Charities in the U.S. and Europe

Scott Bolden, Marketing Communications Officer

Andrews FCU recently held their 2013 Holiday Food Drive at its seven stateside and five overseas locations, to assist families in need during the holidays.

“The selflessness and generosity of our members and staff make me proud to serve as CEO of this wonderful organization,” stated Jim Hayes, President & CEO. “We are dedicated to serving our members and the local community,” added Oma George, Chief Retail Officer.

Andrews FCU staff and members contributed more than 2,700 food items for this worthy cause. The items were donated to the following food banks and charitable organizations, both stateside and overseas:

- St. Ann’s Maternity Home for Displaced Mothers and Children (MD)
- Ft. Washington Food Pantry (MD)
- Joint Base Andrews Airmen’s Attic Food Pantry (MD)
- Bread for the City (DC)
- Fountain of Life Center in Burlington Township (NJ)
- Family Support Center on Joint Base and Helping Hands of Mt. Holly (NJ)
- Local chapter of ACS (Wiesbaden Army Community Service – Germany)
- Local families in need through the CSM of the 72nd ESB (Conn Barracks, Germany)
- Schinnen Base Chapel (The Netherlands)
- Local women’s shelter (Brussels, Belgium)
- SSVP Ath Pays Vert “La Providence” (Chievres, Belgium)

DEFENSE CREDIT UNIONS IN THE NEWS...

BARDSTOWN, KY—**Fort Knox FCU**’s second Bardstown branch, located in Walmart at 3795 East John Rowan Blvd., is officially open. “The Walmart location adds convenience for our many members in Bardstown, Springfield and the surrounding area,” said Bill Rissel, President and CEO of Fort Knox Federal. The new branch features mortgage and loan processing, free ATM services, and in-branch teller service along with the latest in technology including online and mobile banking. “Our new branch will accommodate members however they prefer service,” Rissel added.

Langley FCU Leads District in SBA Loan Volume

Sue Thrash, Director of Research/Communications

Langley FCU has been named the top credit union in Small Business Administration (SBA) loan production by the Richmond District Office of the SBA. The district spans from Virginia Beach/Chesapeake to the borders of Prince William County. Langley also ranked number 12 overall among all SBA Lenders in the Richmond District region. Langley has been offering SBA Loans since 2008.

“Credit unions play an important role in SBA and small business lending,” said Small Business Administration Richmond District Office Director Jayne Armstrong. “Thanks to this critical partnership small business owners have more access to a wide range of financing options than ever before.”

“The Business Lending staff worked extremely hard to increase our SBA loan volume,” said LFCU Vice President of Business Lending Natasha Merz. “It’s great to see our hard work and persistence pay off with the recognition from the Richmond District Office of the SBA. We realize the importance of small businesses and will continue our support in the upcoming year.”



GOT NEWS?

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

Travis CU Brings Holiday Joy to the Community

Sherry Cordonnier, APR, CUD – Director, Corporate Relations

This holiday season, Travis CU members and employees are reaching out to the community and people in need by taking part in the Solano and Contra Costa Food Banks annual food drive, The Festival of Trees, Christmas Wish 2013, Toys for Tots, and the 2013 Children's Miracle Network Holiday Stocking Campaign.

Each year Travis CU helps the working poor, seniors, single parents, and the homeless in Solano County through their annual food drive. Credit union employees, members and the general public are encouraged to bring non-perishable foods to all Travis CU branches in Solano, Yolo, and Contra Costa Counties Monday, November 14 through January 31, 2014. Specially printed grocery bags for the drive will be inserted in several local papers including the *Dixon Tribune*, *Fairfield Daily Republic*, *Contra Costa Times*, *East County Times* and the *Vacaville Reporter*. Donations will go directly to the Food Bank of Solano, and Contra Costa and the Yolo County Food banks where they will be distributed in the counties that they are received.

Another way Travis CU is helping others this holiday season is through the 2013 Children's Miracle Network Holiday Stocking Campaign. Travis CU employees and members can purchase and sign as many paper stockings as they want for \$1 each to support the health needs of children. The stockings are available for sale and will be displayed at Travis CU branches from November 14 through December 24, 2013. Proceeds from this year's campaign will go to UC Davis Medical Center in Sacramento and Valley Children's Hospital Central California in Madera County. Last year members and employees donated more than \$3,500.

Additionally, Travis CU has been the number one corporate sponsor for the Christmas Wish program for the past twelve years. In 2012, through chili cook-offs, an on-line auction and bake sale, employees raised more than \$10,289 and donated 357 gifts to the program. This year, employees are determined to match or beat that donation. Their generous giving ensures that less fortunate children are granted the one wish that they have made for Christmas. How does it work? Children place their wishes on ornaments so that sponsors may buy an appropriate gift for them. Sponsors may also make a cash donation that will be used to purchase gifts. This year, Travis CU will again help children on AFDC/Cal Works, which includes local children of the working poor as well as foster children.

This is the tenth year that TCU has participated in the Festival of Trees, which benefits The Opportunity House. What started out as a labor of love years ago has become a special holiday tradition in the Vacaville community, one that represents families, fun, giving, and the spirit of the holidays. Churches, businesses, organizations, and individuals, working together for a common cause, have made this all-volunteer-supported festival—the shelter's primary fund-raiser—extremely successful. Each year the festival presents a forest of beautiful Christmas trees, which are auctioned off to the highest bidder. This year will feature 95 elaborately decorated trees, each with its own unique theme. TCU donated a themed tree entitled "On Angels Wings" for auction.

Additionally, in Concord, Travis CU branches acted as a collection site for Toys for Tots. Members and non-members dropped off unwrapped toys between November 25 and December 16 to benefit children in the community.

On November 14, 2013 employees conducted their eighth annual Employee Craft Fair. The public was invited to browse through unique, handmade items crafted by talented TCU employees and to enjoy a light dinner of hamburgers and hot dogs. Many beautiful items are raffled off and proceeds benefit the Heather House directly. Last year, employees raised more than \$1,000 for the Heather House Homeless Shelter.

To show respect and appreciation, employees came together with the community to honor our fallen Veterans at the Annual Wreath Laying event in Dixon on Saturday, December 14, 2013, at the Sacramento Valley VA Cemetery in Dixon.

"Through these programs and others like them, we are reaching out to people in need," says Patsy Van Ouwerkerk, president and CEO of Travis CU. "We are proud to be helping the community and at the same time making a difference in people's lives."

Security Service FCU CEO to Step Down

John Worthington, SSFCU

The Security Service FCU (SSFCU) Board of Directors has announced David E. Reynolds will step down from his position as Chief Executive Officer, effective March 24, 2014. He will be succeeded as CEO by Security Service's current President, Jim Laffoon.

Reynolds began his credit union career in August 1974 as a Field Examiner and Auditor for the National Credit Union Administration (NCUA). After nine years with NCUA, he joined Pentagon FCU and established the credit union's first office in San Antonio. Reynolds joined Security Service in March 1986 as SVP and in August of 1986 he was promoted to EVP. On May 1997, SSFCU's Board of Directors selected him for the position of President and Chief Executive Officer.

Under Reynolds' leadership as Chief Executive, the credit union has grown from \$330 million with nine branches to an enterprise serving more than 900,000 members with \$7.5 billion in assets and 70 branches in Texas, Colorado and Utah. Security Service is now the largest credit union in Texas and San Antonio and the eighth largest in the United States.

During his tenure, the credit union has been the number one credit union indirect auto lender in the nation for over a decade, was an industry leader in adopting online delivery channels for improved member convenience, and completed numerous mergers with and acquisitions of troubled credit unions allowing SSFCU to expand service to members and to serve new markets in South Texas, El Paso, Colorado and Utah.

"Under David Reynolds' leadership, Security Service has expanded the credit union's reach to serve more members and to provide enhanced products and services to meet their financial needs," said Jim O'Farrell, SSFCU Board chair. "He has been committed to ensuring the continued safety and soundness of Security Service while also giving back to the members and the communities where we work and live."



Southside Chapter leaders present donation to CMN of Richmond. Left to right: Kristal Joyner, Chapter Secretary; Michelle Davis, Chapter Treasurer; Sarah Marks, Chapter President; Amy Dickstein, CMN Programs Coordinator; and Diane Bailey, Chapter Vice President. Photo courtesy Ft Lee FCU

Southside Chapter of VA Credit Unions' Seventh Annual Benefit Golf Tournament Raises Over \$23,000

Sarah Marks, VP, Marketing & Advertising

Southside Chapter of VA Credit Unions' Fourth Annual Golf Tournament, held on September 13, 2013, at the Cardinal Golf Course on Fort Lee, raised over \$23,074 to support the Children's Miracle Network of Richmond and VACUPAC. A regional chapter of the Virginia Credit Union League, Southside Chapter of Virginia Credit Unions includes eight credit unions in the tri-cities area including Fort Lee FCU, People's Advantage FCU, Hopewell Chemical FCU and Petersburg Federal Reformatory CU.

Credit union chapters provide a way for credit unions to come together to support local organizations as well as the credit union movement. Southside Chapter credit unions embrace their cooperative spirit, thriving on teamwork to build a better community.

Participation from the community was also an integral part of success of the tournament. "We were honored and humbled by the generous support and participation from businesses and individuals in the area. We could not have done it without their help," said Sarah Marks, Southside Chapter President. The Chapter especially thanks Event Sponsor, CUNA Mutual Group, and supporting Gold Sponsor, P.W. Campbell. Each of these companies has been a loyal sponsor, proudly participating for multiple years.

Additionally, The Southside Chapter graciously thanks COOP Miracle Match for their matching donation to support Children's Miracle Network. Their support brought the total contribution for CMN of Richmond to \$15,544.00.

Amy Dickstein, Programs Coordinator for CMN of Richmond, expressed her gratitude for the support. "Children's Miracle Network Hospitals is delighted to accept this wonderful donation from the Southside Chapter of Virginia Credit Unions. Their dedication will continue to advance pediatric healthcare at Children's Hospital of Richmond at VCU, and we are very proud to call them our partner."

Virginia Credit Union PAC was also a beneficiary of the tournament, receiving over \$7,530. A non-partisan group, VACUPAC provides a positive voice for credit unions within local and federal government with respect to legislative and regulatory affairs.

With over 120 players participating, 31 teams competed in the tournament. Style of play was Captain's Choice.

Service CU Makes a Substantial Donation to Military Families Overseas During Holiday Season

Lori Holmes, Assistant Vice President of Marketing

Service CU made a substantial donation this holiday season to military families stationed overseas throughout Germany. Communities supported were Kaiserslautern, Ansbach, Bamberg, Garmisch, Grafenwoehr, Spangdahlem, Stuttgart and Vilseck.

The majority of holiday contributions were made via Service CU Visa Gift Card donations to active duty military members and their families. Visa Gift Cards were donated during the Thanksgiving holiday by Service CU overseas branches to their respective communities; more Visa Gift Cards will be donated throughout the month of December.

The donations are distributed to various community programs with the help of local Commanders, Military Liaisons and Chaplains, ACS, and USO offices throughout the military communities.

Service CU KMCC, Ramstein Southside, Kleber, and Sembach branches along with the Contact Center on Kapaun Airbase donated gift cards and monetary funding this Thanksgiving season to approximately 600 families in the Kaiserslautern military community. Visa Gift Cards were donated to troops via partnership with the USO. Along with the Visa Gift Cards, each recipient received a turkey, donated by Service CU. Service CU's Vice Presidents were onsite to personally donate the Visa Gift Cards and turkeys to the USO.

Service CU in Baumholder donated Visa Gift Cards and monetary funding this Thanksgiving season overseas to approximately 50 families in the Baumholder military community.

"Service CU is very proud to sponsor these holiday programs directly benefiting the families of the Military Community," states Thomas F. Joyce, Vice President of Overseas Operations. "We wish everyone a very happy Holiday season, especially the military families of those serving our great nation so far away from home."



TFCU President/CEO Mike Kloiber with five of eight winners at the recent awards held in the Midwest City branch. Top row, left to right: Mikala Huneycutt, Elaina Griffin, Emily Hernandez, Save-A-Tron 5000. Bottom row, left to right: An M. Anh, TFCU President/CEO Mike Kloiber, Alexis Paxton, Ashlyn Rowell, Austin Buchanan. Photo courtesy Tinker FCU

Eight Oklahoma Students Win Scholarships

Nancy Entz, VP/Director, Marketing

Eight Oklahoma students received a little financial encouragement to help them get their dream jobs. Tinker FCU (TFCU) recently selected four first-place winners and four honorable mentions in the 2013 TFCU Financial Advisors Scholarship Contest, out of 320 entries.

The contest, sponsored by TFCU Financial Advisors and TFCU's SaveAbles Kids Club, was open to TFCU members 18 and under. Contestants submitted a drawing or photo showing what they want to be when they grow up. Entrants 12 and older also wrote a short essay on the same subject. The winners were:

Category A (ages 6 and under)

1st Place: Alexis Paxton (6), Moore, wants to be a veterinarian.
Honorable Mention: Ashlyn Rowell (5), Ramona, wants to be a toy doctor.

Category B (ages 7 to 11)

1st Place: An M. Anh (10), Midwest City, wants to be an author and illustrator.
Honorable Mention: Austin Buchanan (7), Newalla, wants to own a pet shop.

Category C (ages 12 to 14)

1st Place: Emily Hernandez (14), Yukon, wants to dance with a ballet company.
Honorable Mention: Elaina Griffin (13), Moore, wants to be a horse doctor.

Category D (ages 15 to 18)

1st Place: Nicole Varghese (16), Edmond, wants to be a doctor.
Honorable Mention: Mikala Huneycutt (17), Ada, wants to be an event coordinator.

TFCU President/CEO Mike Kloiber presented \$500 scholarships to the four first-place winners and \$250 scholarships to the four honorable mention winners at a pizza party hosted by TFCU Financial Advisors, located at TFCU's Midwest City branch.

Grow Financial FCU Introduces New Marketing Campaign

Adrienne Drew, Communications Specialist

Grow Financial announces a brand new marketing campaign titled "The World of More," including a new spokesman, Joe Grow, to kick off January 2, 2014

The campaign focuses heavily on the member service that Grow Financial provides and how members receive "more" from the Credit Union. Part of the new campaign launch includes a brand new microsite, www.moreinreturn.com, where members and non-members can visit to learn more about various products and services, watch fun light-hearted videos and even current member testimonial videos that showcase how Grow Financial provided "more" for them.

"When it comes to our members, we are all about providing more in return. We stand behind that promise by providing each and every member with the best experience they can have each and every time. With this being said, we decided it was time to further expand this idea of "more" into the marketplace," said Brian Holloway, Assistant Vice President of Marketing.

Joe Grow, the new spokesman for the campaign, provides a branded identity to the World of More. A late twenties, affable, sensible guy, who serves as a guide through his good life made possible by Grow Financial. Joe will be seen as straight-shooting with an authentic monologue in order to connect with the Grow Financial audience, while also providing insight into the ways in which the Credit Union gives its members more. "Everyone will start to see Joe very soon, from TV to outdoor and radio to social media, Joe will be the voice of our Credit Union," said Holloway.

GOT NEWS?

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

Service CU Begins 2013 Toys for Tots Drive Across All New Hampshire branches

Lori Holmes, Assistant Vice President of Marketing

Service CU, in conjunction with the U.S. Marine Corps, announced the launch of the 2013 Toys for Tots drive. The credit union's President/CEO, Gordon Simmons, was on hand to greet Marine Corps Representative Staff Sergeant Daniel Sierra at the credit union's corporate headquarters located at 3003 Lafayette Road in Portsmouth.

For the second consecutive year, Service CU partnered with Toys for Tots as a corporate-wide initiative and will be collecting toys in all of its New Hampshire branches. The drive ended the week of December 16 when the Marines picked up the boxes.

The Toys for Tots Foundation is the fundraising, funding and support organization for the U. S. Marine Corps Reserve Toys for Tots Program. Each year, The Marine Toys for Tots Foundation relies on the generous donations from corporate partners like Service CU to help collect and deliver gifts to children.

The primary goal of Toys for Tots is to deliver a message of hope to less fortunate youngsters that will assist them in becoming responsible, productive, patriotic citizens.

Children from across the state will benefit from the toys collected at Service CU branches. The partnership with the Marine Corps Toys for Tots expands Service CU's already strong commitment to helping the children in the communities where it does business. Service CU is also a longtime supporter for all branches of the military. Service CU's roots began more than 55 years ago at the Pease Air Force base.

Toys for Tots began in 1947, when Major Bill Hendricks, USCR and a group of Marine Reservists in Los Angeles collected and distributed 5,000 toys to needy children.

"Service CU strongly supports the mission of the Marine Toys for Tots program and looks forward to another very successful toy collection campaign in all of our New Hampshire branches for this extremely worthwhile organization," says Simmons. "We are honored to be a part of fulfilling the holiday dreams of less fortunate children, who otherwise might have been forgotten this year."

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

HANSCOM AFB, MA—Hanscom FCU has named **Mike Rzeszutek** Sales Manager for the retail team. In this newly created leadership position, Rzeszutek is responsible for evaluating, designing and developing sales and service training programs. His role is to help staff understand and convey the benefits of the Hanscom FCU's products and services. "I'm excited to be part of a team that sees financial products and services as tools for helping members improve their lives in very real ways," said Rzeszutek. "Hanscom FCU's emphasis on education was one of the major draws for me, and in my eyes this new position is about helping all of us serve our members at the highest possible level"... OKLAHOMA CITY, OK—Tinker FCU (TFCU) has announced the promotion of **Cody Buchholz** to the position of assistant vice president/manager of financial empowerment. Buchholz will oversee TFCU's nationally and locally recognized financial education program and financial empowerment team. This program is designed to provide financial education to all TFCU members through workshops, online learning modules and budgeting tools, free financial counseling and more. The Financial Empowerment team also provides financial education workshops to schools, businesses and civic groups in the community. "I am honored to have been chosen for this position. I look forward to leading the charge for Tinker FCU's Financial Empowerment program," said Buchholz.

**SAVE
THE
DATE!**

**DCUC's 51st Annual Conference
Dallas Omni Downtown
Dallas, TX
August 24-27, 2014**

FirstLight FCU Donates to the ASYMCA to Help Soldiers and Families for Thanksgiving

Natalie Flores, Marketing – Military Relations & Community Events Manager

On November 26, the El Paso Armed Services YMCA concluded its annual Thanksgiving Food Drive with the distribution of approximately 1,400 turkeys and food bags given to junior enlisted families on Fort Bliss. The event took place at the Fort Bliss Trading Post with a brief ceremony where community leaders and Fort Bliss Senior Leadership took time to thank the soldiers and military families for their service to the nation.

Soldiers and families received turkeys, canned food items, stuffing and other items to help them have a Thanksgiving meal. The items distributed were received through donations from the El Paso community, Fort Bliss and other organizations. FirstLight FCU has donated \$5,000 for this worthy cause for the past 10 years.

Karl Murphy, President and CEO of FirstLight FCU, prides himself in leading an organization that puts the community first. "FirstLight FCU's mission is to give back to the communities in which we serve," said Karl Murphy. "FirstLight gladly donates a significant amount of money every year to Fort Bliss, El Paso and Las Cruces communities. After serving all of us, it's our turn to serve the men and women of the US Army."

Hoy Fox also contributed \$5,000 to support our troops. John Heaton, General Sales Manager for Hoy Fox Automotive said, "As a veteran I know firsthand how tough raising a family can be for soldiers. We are humbled and honored to be able to continue to support the soldiers and families on Ft. Bliss and in the El Paso community."

Other than FirstLight FCU and Hoy Fox, there were other great organizations that donated to this year's event, which include Sierra Providence Health Network, Whataburger, Fort Bliss Chaplains Office and *Women's Day Magazine*.



Left to right: Riverside Academy in Hampton was one of 40 local schools awarded \$500 for financial literacy. Pictured are Riverside Academy Principal Stella Quinn, Teacher Donna Williams and LFCU Director of Member Education Kitty Simon. Photo courtesy Langley FCU

Langley FCU Awards 40 Grants to Schools

Sue Thrash, Director of Research/Communications

Langley FCU awarded \$20,000, 40 grants of \$500 each, for local schools to teach financial literacy in the classroom. The grants will be used for a multitude of projects related to financial literacy education, such as purchasing supplies for a student-run store or designing and creating piggy banks. A complete list of winners is available at www.langleyfcu.org.

Forty winners were selected from the 102 applications submitted. Langley has been awarding the mini grants for eight years. LFCU is dedicated to educating the community on financial matters and considers financial education a part of its mission.

Security Service Charitable Foundation Presents \$5K Donation to Consumer Credit Counseling Services of Greater SA

Lynn Gonzales, Senior Communications Specialist

The Security Service Charitable Foundation recently selected Consumer Credit Counseling Services of Greater San Antonio (CCCSA) as the recipient of a \$5,000 donation. Security Service FCU (SSFCU) representatives, Jim Laffoon, president, and Letha Harrelson, manager of business development, presented the check on behalf of the Foundation to Gloria Delgado, president and CEO of CCCSA.

The funds will be used to provide financial education classes to help low- and moderate-income families create budgets, manage their debt and help resolve other financial issues. The Security Service Charitable Foundation helps to further SSFCU's corporate goal of community service by contributing to deserving organizations and causes in the credit union's market areas.

FirstLight FCU and Dick Poe Dealerships Select 12 Finalists for a Chance to Win a 2014 Jeep Patriot

Natalie Flores, Marketing – Military Relations & Community Events Manager

On Tuesday, December 17, 2013, FirstLight FCU and Dick Poe Dealerships hosted an event where a winner for a 2014 Jeep Patriot was selected. The event took place at Dick Poe Chrysler Jeep at 6501 Montana at 6:00 p.m. Twelve finalists had already been contacted for the "Jump on the Jeep" give-a-way, and drew a key for a chance to win a 2014 Jeep Patriot just in time for Christmas at this event.

FirstLight FCU supports the El Paso and Las Cruces communities significantly throughout the year by sponsoring and donating to help the communities we serve. FirstLight and Dick Poe developed the "Jump on the Jeep" give-a-way, to recognize the people in the El Paso and Las Cruces communities and their tremendous support by providing this chance to win a 2014 Jeep Patriot. The 12 finalists were selected through a random drawing placed at each FirstLight and Dick Poe locations and events within the community including the recent FirstLight FCU Sun Bowl Parade.

They anticipated all 12 finalists would attend this event, where they selected a key and were given a chance to turn the Jeep on. Although there were consolation prizes for everyone, only one Grand Prize winner was selected. The 2014 Jeep Patriot is valued at approximately \$20,000.

Karl Murphy, President and CEO of FirstLight FCU, takes prides in leading an organization that puts the community first. "FirstLight FCU's mission is to give back to the communities in which we serve," said Karl Murphy. "FirstLight gladly donates a significant amount of money every year to Fort Bliss, El Paso and Las Cruces communities. This is a great opportunity to give someone a chance to win a vehicle, just in time for Christmas."

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

First Class Mail
US Postage
PAID
Annapolis, MD
Permit 163

RBFCU Selected as One of *The Austin American Statesman* Top Workplaces

Lois Coker, Communications Specialist

Randolph-Brooks FCU is pleased to announce that it has been selected as one of *The Austin American Statesman* Top Workplaces.

The Top Workplaces are determined based solely on employee feedback. The employee survey is conducted by WorkplaceDynamics, LLP, a leading research firm on organizational health and employee engagement. WorkplaceDynamics conducts regional Top Workplaces programs with 37 major publishing partners and recognizes a list of 150 National Top Workplaces. Over the past year, more than 5,000 organizations and 1 in every 88 employees in the U.S. have turned to WorkplaceDynamics to better understand what's on the minds of their employees.

RBFCU has earned members' trust in the communities it serves, something that is evidenced both by these recognitions and by the institution's rapid growth. RBFCU recently surpassed \$5.5 billion in assets and ranks among the top 20 largest credit unions in the nation.

"By providing a positive environment for our employees, we ensure that they're able to provide the best possible service to our members," said Christopher O'Connor, president and CEO of RBFCU. "We're committed to making RBFCU the best financial institution in Texas as well as making it a great place to build a career."

The Austin American-Statesman published the complete list of Top Workplaces on November 17.



For the latest credit
union news, visit
www.dcuc.org
or scan the
QR code below:

