



ALERT

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VIEW OF THE BOARD

The Promise of Change

Dave Davis, President/CEO, Pacific Marine CU; DCUC Board Treasurer

I recently bought a new computer and as I began setting it up, I found that there were a great many things that had changed from the old system. Things looked a little different, items were located in different places and some programs functioned differently. Because this machine was not configured the same as my old machine, my first response was that of frustration. Why did they have to go and change things? The old system wasn't perfect by any means, but I knew all the idiosyncrasies and how to deal with them. These changes made me begin thinking about "change" and what it really means.

I suppose that Greek philosopher was right when he said nothing endures but change. However, knowing that doesn't really help us deal with change, which can elicit a great many emotions, fear, frustration, pain, irritation, anger, confusion... and the list goes on. I guess what really matters is how we think about change. Change requires us to learn how to deal with new and different tasks or situations. Learning requires us to explore the boundaries of our comfort zone. While learning, we will most likely make some mistakes. Most folks become uncomfortable when they make mistakes, so it's safe to say that learning happens when you are out of your comfort zone. However, without change we would never have progress. Consistency is great, but doing the same

continued on page 4

CEO UPDATE

Fine Tune Your Plans... Be Creative; Be Bold!

Roland "Arty" Arteaga, President/CEO, DCUC

As we go to press with this month's issue of the *Alert*, Congress and the Administration are working from both ends to address the subject of Sequestration. Although Congress is on recess until late February, you can be assured, this issue is being worked long and hard by a number of key individuals on the Hill and in the White House.

With that said, two things remain uncertain: 1) will a solution be forthcoming before the March 1 deadline; in other words, will the law be amended to avert sequestration? And 2) if action is taken prior to March 1 will the solution be a temporary or permanent one? While it is difficult to predict the outcome of this important issue, suffice to say, come March 1, if a solution is not produced, the Pentagon will begin absorbing and taking their "fair share of cuts." In addition to hiring freezes, DoD civilians would be furloughed intermittently for 22 days (one or two days per pay period thru the end of the fiscal year), travel will be limited to mission essential only, DoD contracts will be held in abeyance, quality of life programs will be decremented, and BRAC most likely will become a reality.

In regards to the latter, for a second consecutive year, BRAC is being included in the Department's budget...and the discussions and dialogue on BRAC are getting louder and louder in the hallways of the Pentagon! This year, however, I suspect Congress will take serious note, as the military's strength is drawing down and excess infrastructure will exist—stateside and overseas.

Since last year, the Secretary of Defense, the Chairman of the Joint Chiefs of Staff (CJCS) and the Service Chiefs have been advising Congress of the impacts of sequestration, but most recently, the CJCS and the Military Service Chiefs addressed members of Congress and candidly outlined their respective concerns. The bottom line, and from we know, if the Department takes another \$40 plus billion hit this fiscal year, it will impact force structure (reduce military and civilian end-strength); seriously effect readiness and the Department's ability to execute Defense Strategy; slow modernization; and cause major ripples in the industrial base and our economy.

While the future shape and readiness of our Force lies in the hands of the Administration and Congress, as I expressed to you in my email of last month and in

continued on page 10

Let your members and Commands know what you are doing (and are willing to do) to ease the financial hardship of furloughed personnel and lessen the impact of budget cuts on troop and family programs.

DEFENSE CREDIT UNION COUNCIL, INC.

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

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MMCUCall Center Representative, Rhonda Johnson helps a student purchase clothing and add it to her budget. Photo courtesy Mid Missouri CU

Mid Missouri CU Presents Mad City Money to High School Freshman

Brittani Clabaugh, Marketing Representative

The Waynesville High School class of 2016 had a chance to visit Mad City Money during their Life Skills class. For the third year in a row, representatives from Mid Missouri CU presented a simulation of what the real world would be like after high school and college. Each student received an occupation and salary. Some received credit card and student loan debt, medical insurance, spouses and children.

Students built a monthly budget based on their incomes. They visited nine merchants in Mad City who were employees of Mid Missouri CU where the students purchased housing, transportation, food, day care, and other needs. There was a mall for wants and, of course, a credit union for financial services. The Fickle Finger of Fate randomly visited each participant during the simulation and distributed unexpected windfalls and unplanned expenses. Students wrote checks for their purchases and had to balance both their checkbooks and their budgets.

This was such an eye opening experience for most of the students and they truly understood what their parents or guardians go through on a daily basis. One student said, "When I have a career and steady income, I will make sure I use what I learned here and also to understand that needs are more important than wants." Mid Missouri CU also held a random drawing where three students won an iPod Nano and accessory kit. This was a very rewarding experience and the credit union looks forward to taking this program into other school districts in their field of membership.

Andrews FCU Opens 2013 Scholarship Program

Scott Bolden, Andrews FCU

Andrews FCU announced the opening of its 2013 Scholarship Program. Eight \$1,500 non-renewable college scholarships are available to students who are Andrews Federal members or dependents of members in good standing as of February 1, 2013.

Applicants must be accepted to or enrolled in an accredited college or university. In addition to the application, applicants must write an essay on either the necessity of gaining and maintaining financial security or on their plans to reach their short-, medium-, and long-term goals. The deadline for receipt of applications is April 26, 2013.

"Andrews Federal offers these scholarships every year to help our members with the cost of higher education," said Jim Hayes, Andrews Federal Interim CEO. "We also include a financial literacy component in the essay portion, because our members' financial health is important to us."

Scholarship applications and instructions are available in Andrews Federal branches or can be downloaded at andrewsfcu.org/scholarship2013.

Tower FCU Pumped Up for Super Bowl, Holds Purple Casual Day Fundraisers to Benefit Sick Children

Natasha Henry, Communications Writer

Gearing up for Super Bowl XLVII, Tower FCU held a series of employee “Purple Casual for Kids Day” fundraisers on Christmas Eve, New Year’s Eve, and Fridays from January 11 through February 1. Employees who donated \$5 to the fundraiser could dress down in jeans, sneakers, and their favorite sports team shirt or jersey on those days. The casual days raised over \$3,700 for the Children’s Miracle Network and the Johns Hopkins Children’s Center in Baltimore, MD.

Because Tower’s headquarters and several of its branches are in close proximity to Baltimore, many employees sported the Baltimore Ravens’ iconic team colors—purple, black, metallic gold, and white.

“I am glad to see so many employees participating in the Purple Casual Day events, which turned out to be a great success,” says Peggy Stavelly, Tower’s Vice President of Branch Administration. “Aside from the fun aspect of the events, I feel good knowing that the money we raised will help defray the cost of medical care for children who are seriously ill.”

In addition to the Purple Casual Day fundraisers, Tower employees and members participated in raffles during football season for a chance to win football paraphernalia signed by Ravens football players Ray Lewis, Torrey Smith and Chykie Brown. Other raffle items included a Ravens blanket, teddy bears, and a basket filled with party food items just in time for the Super Bowl. Proceeds from the raffle sales are still being tabulated and will be added to the credit union’s annual Have A Heart fundraiser that began on February 1.

Tower’s Have A Heart campaign is held every year throughout the month of February. For a donation of \$1 or more, Tower members and employees can write the name of a loved one on a colorful paper heart. The hearts are displayed in the credit union’s 16 branches, and the Member Service Center at Tower Headquarters in Laurel, MD. Proceeds benefit the Johns Hopkins Children’s Center.

1st Advantage Donates \$10,000 to The Foodbank of the Virginia Peninsula

Jessica Dawson, Marketing Supervisor

On January 15, 2013, 1st Advantage FCU presented a check for \$10,000 to The Foodbank of the Virginia Peninsula. As a local business, 1st Advantage recognizes its responsibility to take an active role in supporting organizations that contribute to improving their community. With the holidays past and The Foodbank shelves empty, 1st Advantage is proud to step up and help replenish those shelves at a time of great need. “Hunger does not take a vacation,” said Donna Tighe, Food Drive Coordinator at The Foodbank of the Virginia Peninsula. 1st Advantage believes that organizations such as The Foodbank of the Virginia Peninsula contribute significantly toward improving our community. 1st Advantage is proud to support such a well deserving organization.



Left to right: Regina Nelson, Business Development Officer at 1st Advantage; Donna Tighe, Food Drive Coordinator at The Foodbank of the Virginia Peninsula; Paul W. Muse, President and CEO of 1st Advantage; Veronica Deans, Member Accounting Manager at 1st Advantage. Photo courtesy 1st Advantage FCU

Navy FCU Selected for 2013 List of “100 Best Companies to Work For”

Michele Townes, Corporate Communications

FORTUNE Magazine announced that Navy FCU has been named to its 2013 list of “100 Best Companies to Work For.” This marks Navy Federal’s third appearance on the list, having first been recognized in 2008 and again in 2012. Navy Federal remains the only credit union ever selected for the list.

“This is an important honor for us. I believe it recognizes the enthusiasm and dedication our employees have for our mission to serve the men and women of the Department of Defense and their families,” said Cutler Dawson, President/CEO, Navy FCU. “2012 was a record year for us—record growth in new members, loans, deposits and all our member success measures. But the real story is that we couldn’t have done this without the commitment of our employees. I am so very proud of the entire Navy Federal team.”

Scott CU Sponsors Special Olympics

Adam J. Koishor, Chief Marketing Officer

Scott CU presented a \$3,500 check to representatives from Special Olympics Illinois to sponsor the Law Enforcement Torch Run Polar Plunge, the Special Olympics Illinois Southwestern Area Spring Games and the Cool School Challenge. Scott CU Community Relations Supervisor Ashleigh Deatherage presented the check to Special Olympics Area 12 Director Peggy Knebel. The Law Enforcement Torch Run Polar Plunge will be held Feb. 23 and the Special Olympics Illinois Southwestern Area Spring Games will be held April 27 at Southern Illinois University Edwardsville.

Special Olympics Illinois’ mission is to provide year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities.

Moments in Greenbrier History No. 4

Janet Sked, DCUC Conference Manager

Our historical journey continues...

With the enhancements to The Greenbrier throughout the early 1900s, the hotel continued its development as a major destination along the rail line. The resort was perfectly positioned to cater to the expansive economy of the 1920s, and further aided by the explosion of interest in golf. In 1924, The Greenbrier Course (one of three golf courses at The Greenbrier) designed by Seth Raynor debuted, making The Greenbrier an important American golf destination. Six years later, the additions of the Virginia Wing and the North Wing doubled the size of the original Greenbrier Hotel.

Despite the onset of the Great Depression, The Greenbrier remained a robust destination resort because it was owned by a profitable railroad during the heyday of rail passenger service in America. The business community soon discovered the resort's benefits as a conference site, often congregating via chartered trains or traveling on private rail cars.

A new, young golf star also kept the resort's name in the public eye; Sam Snead launched his impressive career at The Greenbrier in 1936 and quickly became a favorite on the PGA Tour.

A few personal notes about Sam Snead: He was born in Ashwood, VA near Hot Springs. At the age of seven, he began caddying at The Homestead nearby. He worked as an assistant pro at The Homestead at 19 and turned professional in 1934. Snead was self-taught. In 1944 he became head pro at The Greenbrier and proudly served in the U.S. Navy during World War II from 1942 to 1945. Sam Snead was the first golf professional emeritus at the hotel and remained closely connected to The Greenbrier until his death in 2002.

When the attack on Pearl Harbor drew the United States into World War II, The Greenbrier found itself in government service. The U.S. State Department used the resort as an internment center for German, Japanese and Italian diplomats who required temporary housing as they awaited exchange for American diplomats interned overseas.

The diplomats and their families were treated as regular Greenbrier guests for seven months until they departed for Red Cross-arranged exchange points across the globe.

Be sure to read the *Alert* in March to see what events unfold!



The Greenbrier Hotel After the 1928-1931 Expansion



Two of the greatest in the history of the game of golf, Sam Snead (left) and Ben Hogan in later years (1957)

VIEW FROM THE BOARD from page 1

thing over and over again will never expand your knowledge base. I think it was Einstein that said the definition of insanity is doing the same thing over and over and expecting different results. Sometimes the pace of change can seem overwhelming, but that doesn't mean we shouldn't learn to adapt to the changing world. Adaptability to change has been integral to the survival of our species. The sooner we adapt to the new normal, the sooner we will find comfort.

Every year it seems like it gets mentally and physically harder to adapt to change. We may be reluctant to welcome the prospect of change, but we will find that when the initial suffering fades, the things that come with change are worth the pains that lead us down the inevitable path of progress.

Yes, change brings us challenges, problems, heartache, and pain. But it also breeds opportunities, knowledge, growth and most importantly...Hope. Hope that change will bring an even better and brighter future for our family, friends, industry, and our Country.

GOT NEWS?

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

Getting to The Greenbrier

Janet Sked, DCUC Conference Manager

While it is true that there is *not* a large international airport within a 15-minute cab ride to The Greenbrier, we know that once you arrive, it will be completely worth the trip! As noted by Randy Smith, recently retired President of Randolph-Brooks FCU, during a visit to the Greenbrier last December, “Elaine and I have enjoyed two great days here and it is the best resort we have ever visited.” So, with some creative solutions, we think we can make this experience very successful for everyone!

The Greenbrier is centrally located to many of the major cities on the East Coast, which makes it possible for quite a few of us to drive from either Washington, D.C., Pennsylvania, Ohio, Virginia, North Carolina, Kentucky, Maryland or Tennessee.

If driving is not your preferred option, there are flights!

There are currently only two airports that have direct flights into the Greenbrier Airport (LWB). United offers daily morning, nonstop flight from **Washington, D.C.** (Dulles International Airport, IAD). And for your convenience, this flight allows easy daytime connection for guests from across the country. I have found that is it easiest to book this flight on Expedia, rather than United directly. For those in some western states, you may have to arrive into Dulles the day before and then fly out the next morning.

Island Air (operated by Silver Airways) offers a daily, nonstop flight from **Atlanta, GA** (Hartsfield-Jackson International Airport, ATL).

Roanoke Regional Airport (ROA) in Roanoke, VA is just 75 minutes away from The Greenbrier. Roanoke has multiple flights per day to and from Chicago, New York, Charlotte, Philadelphia, Detroit and other key cities. Roanoke is an easy drive with no traffic through some beautiful countryside.

The Greenbrier offers van or coach bus transfers from Roanoke Airport to ensure that you can start your ‘Green-

brier Experience’ at the airport. If you would rather not rent a car at the Roanoke Airport, this might be a great solution for you!

Reservations and number of guests are required in advance. You may call The Greenbrier at 304-536-1110, extension 7259, or email transportation@greenbrier.com as they do offer private transfers from each airport as follows:

Greenbrier Valley Airport (LWB)

Shuttle service is available for \$28 per person and **reservations are required.**

Private Transportation Costs

1-3 pax Sedan	\$ 94
1-5 pax SUV	\$ 120
5+ pax (Van or Bus)	\$ 33 pp

Roanoke, VA Airport (ROA)

Private Transportation Costs

1-3 pax Sedan	\$ 198
1-5 pax SUV	\$ 295
5+ pax (Van or Bus)	\$ 53 pp
	(\$443 minimum)

While we suggest that the majority of you should consider utilizing Greenbrier Valley Airport or Roanoke Regional Airport, additional airports to consider are Beckley, WV (BKW) which is 50 minutes away, and Charleston Yeager Airport (CRW), which is one hour 45 minutes from the hotel. The most important thing will be to plan early!

If you have any questions or concerns, please call Janet Sked, DCUC Conference Manager at 314-802-8808 (janetsked@dcuc.org).



America's CU— Your 5-Star Credit Union

Heidi West, VP of Marketing
and Business Development

BAUERFINANCIAL, Inc., the nation's leading credit union rating and research firm, is honored to recognize America's CU, JBLM, Washington with its highest 5-Star rating. To earn this Superior 5-Star rating, America's CU excels in areas of capital, asset quality, profitability and much more.

Karen L. Dorway, president of the rating firm, has a rare vantage point, having monitored the industry for more than two decades. “It isn't surprising to those of us who watch the industry that ‘plain vanilla’ institutions, those that didn't get into risky investments or lending, are the ones that are still standing strong today. America's CU has stayed true to its purpose of serving its members in a prudent and responsible manner.”

Alaska USA Members Raise Nearly \$50,000 in Annual Food Drive

Dan McCue, Senior Vice President,
Corporate Administration

Alaska USA FCU members contributed nearly \$50,000 to support their community food banks during the annual Cash for Cans food drive. The credit union and the Alaska USA Foundation teamed up for the fundraiser, collecting cash donations at Alaska USA branches in three states.

The credit union's 64 branches collected the funds, which were donated to 16 food banks in Alaska, Washington, and the High Desert region of California.

“The Cash for Cans drive makes it easy for members to donate when they come into a branch,” said Janell Adams, Senior Vice President, Branch Administration. “We're proud that members stepped up again this year and exceeded last year's amount. With this year's funds, the food banks will provide even more for local families in need.”

Military Saves Week 2013 Has Begun!

Andia Dinesen, AFC®, Military Saves Coordinator

Can you believe that it is already February? *Military Saves Week 2013* is here. This year more credit unions than ever before are participating. If you have not signed-up your credit union yet, there is still time, sign-up today! Here are 3 easy things you can do between now and *Military Saves Week*:

1. Sign-up to participate in the Week
2. Use the Digital Communications Resource Kit:
 - Include a blurb about the Week from our kit in your newsletter or blog and send an email to your members announcing the Week
 - Tweet and post the social media messages to Facebook and Twitter
3. Post information about the Week on your website and include our logo or banner

The 2013 *Military Saves Campaign* gives us all another reason to come together to help servicemembers and their families assess their savings and take action. There has also never been a better time to participate in the campaign. Here at the Consumer Federation of America, we are working hard to provide all the materials, information and resources that credit unions need to participate in a successful *Military Saves Week* campaign.

As a Defense Credit Union, we know the importance of the role you play in financial well-being of servicemembers and their families. We know you work tirelessly to support your members and provide them with the best savings products by promoting the year-round *Military Saves Campaign* as well as *Military Saves Week*. We appreciate all the incentives, promotions, and specials you run during *Military Saves Week* to encourage new savings opportunities and increase contributions among those who are already saving. We know from our *Military Saves Week 2012* report that these savings incentives and specials are increasing saving account activity.

In a first-time endeavor, this year *Military Saves* will be awarding two Defense Credit Unions at the DCUC 50th Annual Conference this summer at the Greenbrier in West Virginia. We are looking forward to recognizing two outstanding branch locations that were able to go above and beyond during their promotion of *Military Saves Week 2013*. Go to the *Military Saves* website for information about the nomination process for your branch location.

Happy *Military Saves Week* and we look forward to hearing about your events and activities! Look for an email from *Military Saves* and/or from DCUC with the reporting survey link (will be accessed via surveymonkey.com) the week of 4 March. The survey will be open for approximately six weeks; if your promotion for *Military Saves Week 2013* extends past 2 March, please report it once your promotion is finished.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

HANSCOM AFB, MA—Hanscom FCU welcomes **Diane Stevens** to its leadership team as Reverse Mortgage Loan Officer at the Burlington, MA branch's mortgage department. Hanscom FCU also welcomes **Maria Porto** to its leadership team as Business Development Manager. Porto will expand membership and promote Hanscom FCU products and services, with a focus on recruiting new employer groups and acting as liaison... COLLINSVILLE, IL—Scott CU President & CEO **Frank Padak** will serve a three-year term on the Federal Reserve Bank of St. Louis's Community Depository Institutions Advisory Council. Padak will be a member of the group that advises St. Louis Federal Reserve President James Bullard on the credit, banking and economic conditions facing the Fed's Eighth District... VACAVILLE, CA—**Patsy Van Ouwerkerk**, president and CEO of Travis CU, has been named chairman of the Solano Economic Development Corporation board of directors. Van Ouwerkerk will serve as the 2013 chairman for the economic development organization which is currently celebrating its 30th year anniversary.

APGFCU Celebrates 75th Anniversary; Reflects on Past and Focuses on Future

Janice Setlock, APGFCU

On January 13, APG FCU celebrated 75 years of continued growth, and service to its members and communities.

Overseen by a volunteer, member-elected board of directors, APGFCU's growth is attributed to one primary philosophy, "People Helping People." David H. Gilbert, current chairman of APGFCU's board of directors, and credit union volunteer for over 40 years, has been instrumental in the credit union expansion while providing his vision and leadership. Don Lewis, employee for 32 years and president/CEO for 18 years, has been a driving force in APGFCU's active community involvement, and a visionary, continually guiding APGFCU into new areas of opportunity.

APG FCU's roots go back to 1938 when a small group of APG employees was inspired to improve the financial well-being of the military and civilian families at Aberdeen Proving Ground (APG). They saw the need to provide a safe haven for soldiers to grow their savings and a source of credit that was both available and affordable.

These employee volunteers began business out of a single cash drawer in a small office at APG. Over the years, APGFCU has grown into a \$935 million, not-for-profit financial service cooperative, with eleven branches. With 97,000 members and counting, APGFCU continues to operate solely for its members' benefit.

APGFCU attributes its success to its long-term, loyal members, talented employees, and dedicated volunteers. Financial literacy education, wealth management counseling, special events, and a wide range of informative seminars are the cornerstones that have allowed APGFCU to thrive in its first 75 years and will continue to form the foundation for its future and bring long-term value to its members and communities.

The Credit Union Connection to Long-Term Care Insurance

Jane Chesbr, Vice President of Specialty Distribution and Operations, CUNA Mutual Group

Long-term medical conditions that require daily assistance are major destroyers of wealth, so it seems natural for credit unions to help inform members about options for long-term care (LTC) insurance.

But it's not just about money.

LTC insurance can also give members more freedom to choose how and where they'll receive care, and relieve some of the day-in, day-out burden on family members.

Think of LTC insurance as a product that protects savings, investments, and other assets from catastrophic loss in the same way that auto and home insurance protect against losses to property and losses from liability claims. A key difference is that most members deal with auto and home insurance regularly, but they'll probably need more guidance to compare LTC insurance coverage options.

By associating your trusted credit union brand with a reliable LTC insurance provider, you help members navigate the many protection options. You also create another potential bond that strengthens a member's ties to your credit union.

Doesn't Medicare Pay for That?

LTC insurance generally covers assistance people need when they lose the ability to perform three or more "activities of daily living" (ADLs) for an expected period of at least 90 days. ADLs are essential daily functions such as dressing, eating, and bathing.

Medicare, contrary to popular belief, generally doesn't pay for these services other than for limited periods following a hospital stay. Medicare Supplement policies also don't pay for LTC services. Medicaid does, but only after you've exhausted most personal assets—which usually doesn't take long, given the steadily increasing LTC costs.

According to the MetLife Mature Market Institute's 2012 survey¹ of LTC costs:

- The national average rate for a private room in a nursing home increased by 3.8%, from \$239 daily and \$87,235 annually in 2011, to \$248 daily and \$90,520 annually in 2012. This is a 14.5% increase over the average rates in the 2008 survey.
- For assisted living facilities, the national average base rate increased by 2.1%, from \$3,477 monthly and \$41,724 annually in 2011, to \$3,550 monthly and \$42,600 annually in 2012, which is 9.5% higher than the 2008 survey's average rate.
- Average costs in 2012 adult day services stayed the same as 2011 at \$70 per day, but this is 8.6% above the average from the 2008 survey.

Help Educate Members About LTC Options

According to the National Clearinghouse for Long-Term Care Information website from the Department of Health and Human Services, it is estimated that almost 70% of those who reach age 65 will need LTC at some point in their lives. LTC insurance policies include options that provide for in-home care, and offer some respite for family members who become caregivers.

Consider allying with an LTC provider that will conduct in-branch seminars and offer collateral print materials and online education for members.

As the huge baby boomer generation reaches retirement age, more and more member families probably will be affected by long-term medical conditions. Help raise awareness about LTC insurance that can provide better care options while protecting a family's long-term financial well-being.

¹"Market Survey of Long-Term Care Costs," MetLife Mature Market Institute, © 2012 Metropolitan Life Insurance Company

Randolph-Brooks FCU Recognized as Top National Workplace

Natalie Tate, AVP, Public Relations

Randolph-Brooks FCU can add national recognition to its list of Top Workplace accolades. The credit union was ranked 31st nationwide among almost 900 organizations with more than 1,000 employees in the Top Workplaces program and was the top ranked financial institution headquartered in Texas.

The National Top Workplaces list was determined solely by feedback gathered through an objective employee survey. The survey was conducted by Workplace-Dynamics, LLP, the leading on-demand employee survey provider, in conjunction with 30 leading regional newspapers. RBFCU was honored as a Top Workplace in both the *San Antonio Express-News* and the *Austin American-Statesman's* Top Workplaces 2012 program.

According to Christopher W. O'Connor, RBFCU's President/CEO, the credit union's success with both employees and members comes from its philosophy of service. "Our dedication to providing true service and helping our members save time, save money and earn money is evident in the accolades we receive from our employees and from members throughout our service area," O'Connor said.

19+ Volunteers Shave Their Heads to Support Childhood Cancer Research

Jessica Dawson, Marketing Supervisor

The St. Baldrick's Foundation along with 1st Advantage FCU will host one of its signature head-shaving events to raise funds and awareness for lifesaving childhood cancer research at the Stonehouse Golf Club, on Sunday, March 17, 2013. St. Baldrick's is a volunteer-driven children's cancer charity that raises funds by hosting head-shaving events worldwide where volunteers collect pledges to shave their heads in solidarity with children with cancer.



Fort Campbell FCU, represented by Tom Denny, Chairman of the Board of Directors; Alicia Edwards, Branch Manager on post; and Tom Kane, President/CEO, presents a check to Betty Geren, AER Officer, during the 2013 Army Emergency Relief Kick-Off. Photo courtesy Fort Campbell FCU

Army Emergency Relief Fund Receives Support from Fort Campbell FCU

Susan Dickinson, Membership Development Director

Fort Campbell FCU continues to support soldiers and their families with a contribution of \$1,101 during the Army Emergency Relief Kick-Off on January 14, 2013 at the Fort Campbell Division Headquarters Atrium.

Army Emergency Relief (AER), a private, non-profit organization, was established to assist soldiers and their family members in emergency financial situations due to no fault of their own. This assistance is provided in the form of an interest-free loan, grant, or combination of the two. In 2012, AER helped more than 3,000 soldiers and their families in the Fort Campbell area with more than \$3.5 million in interest free loans and grants.

The 2013 AER Campaign runs from January 15 through May 15, 2013. During this time AER is hoping to receive \$250,000 in unsolicited, voluntary contributions from Fort Campbell soldiers and the local community. Fort Campbell FCU has helped support this worthy organization for many years.

Military Mom Wins \$1,000 in the Military Saves Challenge!

Susan Dickinson, Membership Development Director

During *Military Saves Week 2012*, Fort Campbell FCU challenged active duty and retired military personnel to open a special *Military Saves Challenge Share Certificate* and save \$1,000 between February 29, 2012 and November 29, 2012. Those who met the challenge were entered into a drawing to win a \$1,000 matched by the Credit Union. *Military Saves Week* is part of the Department of Defense's Financial Readiness Campaign.

This year's winner was Starr Irvine Beach, a military wife and mother. Starr is a full-time stay-at-home mom of four, ages 5, 6, 8, and 17. Her husband is currently deployed, and she said the money really came in handy, especially this time of year. "It's very exciting! You enter things thinking you are never going win, then you win! It's just so exciting!" When asked how she managed to save the \$1,000, she said her husband is the budget-maker and she just followed his plan. They previously had a CD and some experience with a regular savings routine, so it made it easier.

Fort Campbell FCU supports our troops and will be participating in *Military Saves Week*, February 25 – March 2, 2013.

FirstLight FCU Partners with Adventure Zone to Sponsor Home Town Heroes Program

Natalia Flores, Marketing Military Relations Manager

In 2008, a Fort Bliss Army Unit called Adventure Zone to say they would not be able to have the Christmas Party they had planned because the soldiers simply couldn't afford it. Adventure Zone agreed to cover the cost and the unit had an outstanding event.

Other units heard about this and asked whether they could do something similar. Adventure Zone agreed and made a commitment to help these soldiers. Soon after, The Fort Bliss Morale, Welfare, and Recreation (MWR) began to spread the word that this program was available and more and more units booked.

As this program continued to grow, it became too big for Adventure Zone to do alone, and when FirstLight FCU heard about the program, they stepped up as the sponsor and underwriter of these events, allowing the program to continue to grow so that soldiers could spend quality time with their families at no charge to them.

Now, for the fourth year, FirstLight FCU, along with Adventure Zone, continues to offer this wonderful program for soldiers and their families. The Home Town Heroes program has provided over 100,000 free attractions including mini golf, go kart rides, and bumper boat rides for both soldiers and family members.

"It is a special company with special people that step up, year after year, to support this wonderful part of our community who give so much for us," says J.R. Phillips, owner of Adventure Zone. "That special company is FirstLight FCU, and we could not offer this program, at this magnitude, without their help. It's as simple as that. I have seen the faces of thousands and thousands of soldiers, through the past four years, along with their wives, husbands, and children, enjoying great times together here at Adventure Zone. It does your heart good to see this, time after time, and we look forward to continuing this outstanding program."

The Home Town Heroes program includes unlimited mini golf, go kart and bumper boat rides.

2013 AFFN Matching Grant Program Announced

John Broda, Executive Vice President & COO, AFFN

AFFN is proud to support AFFN Participating DCUC Credit Unions in their mission to provide support to the troops, their families, and the U.S. Military and Defense Communities worldwide. For the 10th consecutive year, the AFFN Board of Directors has authorized a Matching Grant Program.

The AFFN Matching Grant Program provides direct support to AFFN Participating DCUC Credit Unions, who determine the local need supporting troops and their families in U.S. Military communities worldwide. This program will allow a maximum matching grant up to \$1,500.00 per Participant. Funds for this program are limited.

AFFN requests only one application per AFFN Participant. Funds will be awarded (once qualified and approved) on a first come, first served basis. The 2013 AFFN Matching Grant Application is available on-line, so please visit <http://www.affn.org/matching-grant-program.html> to apply today.

Should you have any questions or concerns regarding this program, please contact John Broda, 973-257-1216, or John.Broda@AFFN.org

AFFN Announces New Program, DOLLARSTOP



Chad Bennett, AFFN Vice President

AFFN in partnership with NYCE is proud to announce the launch of its newest innovative program, DOLLAR\$TOP™. DOLLAR\$TOP is a limited surcharge program, which gives issuing AFFN Participating Credit Unions the ability to offer their Members the benefit of ATM cash at thousands of convenient locations around the U.S. at a fixed surcharge fee of just \$1.00.

DOLLAR\$TOP program fees are principally based on cardholder usage. There are no card royalty fees, no monthly assessments based on the EFT Card Portfolio, and no transaction minimums.

AFFN Participating DCUC Credit Unions that opt-in to this program will only enroll the card issuing side of their EFT program. AFFN Participating DCUC Credit Union deployed ATMs will not be permitted to be enrolled in the DOLLAR\$TOP program, since DOLLAR\$TOP ATMs will be deployed by Payment Alliance International, Inc. ("PAI"), an ATM deployer with over 60,000 ATMs throughout the U.S. ATMs will be activated starting early March 2013, with over 25,000 DOLLAR\$TOP ATMs within 90 days of program launch.

AFFN & NYCE are making DOLLAR\$TOP available to AFFN Participating DCUC Credit Unions now, in anticipation of the full program roll-out. Discounted program fees are available to all financial institutions that become members of the DOLLAR\$TOP program prior to March 31, 2013.

A comprehensive, complimentary DOLLAR\$TOP tool kit is available, complete with Web banners, statement inserts, advertising copy, social media messaging and more—all ready to customize with the credit union name and logo.

For more information contact Chad Bennett at Chad.Bennett@AFFN.org or 201-605-4812 for more information.

Belvoir Federal Stands Ready to Serve as Sequestration Looms

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU prepares for the possibility of a 2013 sequestration by informing employees of their response, developing emergency loan products, and forming services to support members. The sequestration refers to the \$1.2 trillion in automatic spending reductions that are set to take effect March 1, 2013 and be phased in over the next decade. Congress is being urged to reconsider the massive spending cutbacks. With both sides convinced the opposing solution to sequestration would result in further economic anguish, a resolution appears further away.

"We truly hope a sequestration is averted and Congress comes to an agreement. However, if a concession is not attained, Belvoir Federal stands ready to serve our members by providing financial options and supportive services during this strenuous time," stated Patricia Kimmel, Belvoir FCU's President/CEO.

In the event a sequestration occurs, Belvoir Federal is ready to serve their members with an emergency loan option which allows members to borrow funds at a 0% APR for the initial 60 days. Additionally, they will facilitate loan workouts and skip-a-pay options so members do not default on their loans. Belvoir Federal will provide Financial Coaching to members in need of guidance during this economic circumstance.

Hanscom FCU Rewards Members with Loyalty Dividend

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU member-owners received a 1% bonus on dividends earned and most consumer loan finance charges paid in 2012. This loyalty dividend is over and above regular dividends earned throughout the year. This is the 16th consecutive year Hanscom FCU has paid dividends on member earnings and consumer loan interest payments.

Get the latest credit union news at

www.dcuc.org

New England Military Families Connect with Operation Best Wishes

Patricia Warden-Conty, Hanscom FCU

On a cold day in December, hearts were warmed in a mobile video production studio at Hanscom FCU's main office on Hanscom AFB. Dozens of people had an opportunity to send greetings to deployed loved ones, thanks to the credit union's sponsorship of Operation Best Wishes.

Operation Best Wishes is a free service providing a unique opportunity to connect with a deployed military member by creating a personally recorded video greeting card. The national program is sponsored by the Defense

Credit Union Council and supported by military-affiliated credit unions. Since 2004, the organization had put thousands of families, friends and coworkers in front of the camera to support military members far from home.

This year's participants at Hanscom FCU included a work group of 17 who sang personalized songs and sent heartfelt messages to their coworker deployed to the Middle East. There were plenty of laughs and encouraging words. Underneath, their concern for a fellow warfighter shone through.

The Cerezo family came in the early evening to send greetings to father and husband Fernando. The two boys recounted their good grades and sports triumphs, while Diana Cerezo spoke lovingly and assured her spouse that they were doing fine at home. Afterward, the family got to see themselves on the production equipment. The boys, fascinated with the instrument panel, declared the event a success.

Unlike a typical voice or video call, these greetings were professionally recorded and presented as a special message with a customized background. The military member can now view the archived video at any time through the Operation Best Wishes web site, and a CD of the recording is given to each family.

Hanscom FCU Chairman of the Board expressed enthusiasm for the event. "I know it's difficult when a loved one is far away, especially at the holidays," he said. "We are happy to support our military families and workers who face the danger and loneliness of deployment. It's just one small thing we can do to show our respect and gratitude."

CEO UPDATE continued from page 1

our newsletter of January, as trusted agents of the Department of Defense, you need to be prepared to do your part. From a quality of life perspective, if sequestration takes hold, extend a helping hand to the Department's civilian workforce and your respective Commands...and don't forget about our troops and their families (though our military is exempt from sequestration, you can be assured, morale and welfare programs will be impacted). As you consider how best to support the Force, be creative; be bold; be proactive! Let your members and Commands know what you are doing (and are willing to do) to ease the financial hardship of furloughed personnel and lessen the impact of budget cuts on troop and family programs. That's our mission...that's our role. And frankly, no one—absolutely no one—does it better than you! Let's go!



The Cerezo family, with Hanscom FCU President/CEO David Sprague, reviews their Operation Best Wishes video for husband and father Fernando Cerezo. Jim Keller of Operation Best Wishes is seated at the controls. Photo courtesy Hanscom FCU

Service CU Donates to American Heart Association Through Wear Red Day and Fitness Challenge

Lori Holmes, Assistant Vice President of Marketing

Service CU employees once again joined forces with "New Hampshire Goes Red For Women Day" as part of National Wear Red Day on Friday, February 1 to show their support for women's heart disease awareness. This year, Service CU will give additional support to the American Heart Association by celebrating a month-long Service CU Fitness Challenge. Cindy Ryczyk of the New Hampshire American Heart Association came out to address the Service CU employees taking part in the day's event.

National Wear Red Day is a national awareness campaign for women about heart disease sponsored by the American Heart Association. The organization created and introduced the Red Dress as the national symbol for women and heart disease awareness in 2002. This observance promotes the Red Dress symbol and provides an opportunity for everyone to unite in this life-saving awareness movement by showing off a favorite red dress, shirt, tie, or Red Dress Pin.

For the fifth straight year, Service CU employees donated \$5 a piece toward the cause and participated in a dress down day at the credit union. Service CU matched employee donations for a contribution to the American Heart Association.

"National Wear Red Day is a great opportunity to reach out to women in our community and alert them to their personal risk factors for heart disease," says Gordon Simmons, President/CEO of Service CU. "By wearing red and participating on February 1, we showed our support for heart disease awareness."

National Wear Red Day is an annual event held on the first Friday in February. The first observance, in February 2004, was announced at the White House. On National Wear Red Day, women and men across the country wear red to unite in the national movement to give women a personal and urgent wakeup call about their risk of heart disease.

Don't Miss DCUC's 50th Annual Conference!

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



Arkansas Children's Hospital Foundation President Fred Scarborough (2nd from left) accepts Arkansas Federal's donation from AFCU President/CEO Larry Biernacki (left) and board members Garold White (2nd from right) and Phillip Boudreaux (right). Photo courtesy The Nicholson Agency

Arkansas FCU Donates Over \$80,000 to Arkansas Children's Hospital Foundation

Lexie Mitchell, *The Nicholson Agency on behalf of Arkansas FCU*

Arkansas FCU President/CEO Larry Biernacki presented an \$80,560 check to Arkansas Children's Hospital Foundation President Fred Scarborough at a press conference held at Arkansas Children's Hospital, February 6. Since 1998, Arkansas Federal has contributed over \$680,000 to Arkansas Children's Hospital. The money donated by Arkansas Federal has helped fund the ENT Clinic Waiting Room, located in the new ACH South Wing.

Arkansas Federal employees and members raised \$70,560 this past year through several fundraising events, including the 7th Annual Arkansas Federal Golf Classic, Painting with a Purpose, candy and cardstock sales and several Bunko Bash events.

CO-OP, the nation's largest credit union-owned electronic funds transfer network and processor, contributed the additional \$10,000 for Arkansas Federal's fundraising efforts, through their Miracle Match program, which encourages credit unions across the United States to fundraise for their Children's Miracle Network hospitals.

Metro East Walk to Stop Diabetes Raises Over \$100,000 with Help of Scott CU

Adam J. Koishor, *Chief Marketing Officer*

Thanks to the Sponsorship support and effort of Scott CU employees, this year's Metro East Diabetes fund raiser, STEP OUT: Walk to Stop Diabetes, raised over \$100,000. Scott CU Community Relations Representative Lauren Hoefert recently presented ADA Metro East Area Manager Rawnie Berry with a check for \$455 raised by employees through a 'Denim for Diabetes' fundraising effort. This donation was in addition to Scott CU's \$500 sponsorship of the walk.

"With the support of Scott Credit Union, this year's Metro East 'Step Out: Walk to Stop Diabetes' was able to raise over \$100,000 for the American Diabetes Association," Berry noted. "Never before in the history of the event has this much been raised."

The event achieved a fundraising goal of 135 percent, ranking it fourth highest in the nation among ADA events that surpassed their fundraising goals. All of the funds raised stay in the Metro area and help the Association fulfill its mission to prevent and cure diabetes and to improve the lives of all people affected by diabetes, she said.

Berry recognized Scott CU's continued support by presenting Hoefert with a certificate of recognition for their Sponsorship commitment and fundraising efforts.

Travis CU Offers Scholarship Program

Sherry Cordonnier, *Director of Corporate Relations*

Great news for college bound seniors! Travis CU has announced that it will award twenty, \$1,500 scholarships. Travis CU encourages all graduating seniors to apply. Each applicant must be a high school senior with a minimum GPA of 3.0 on a 4.0 scale, bound for a two- or four-year college or university and a member of Travis CU in good standing. Students who live in Travis CU's twelve-county service region and are not yet members may join the credit union and apply for a scholarship at the same time.

"In the last nine years, we have received a tremendous response from young members who have exhibited a commitment to academic excellence and community service. We look forward to recognizing even more of our deserving young members this year," says Patsy Van Ouwerkerk, Travis CU President and CEO.

The Travis CU Board of Directors established the scholarship program in 2004 and named it the Mary Keith Duff Memorial Scholarship Fund in honor of a long-time board member, who passed away in December 2004.

Scholarship applications are available at any branch location or students may apply online at Travis CU's website at www.traviscu.org. In addition to a completed application other requirements include: a 250-word essay, a certified high school transcript and a letter of recommendation from a teacher.

Completed applications must be received no later than the close of business Monday, March 11, 2013.

"As a credit union, we are founded on the philosophy of 'people helping people,' and we stand behind the principles that promote human development and social responsibility," adds Van Ouwerkerk. "Offering these scholarships is just one way Travis CU is assisting young members with the increasing cost of higher education and reinforcing its commitment to the financial success of our country's future leaders."

