



# THE DEFENSE CREDIT UNION COUNCIL

# ALERT

Issue 1 • January 2013

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

---

## VIEW OF THE BOARD

---

### Your DCUC 2013 Board of Directors

*Roland "Arty" Arteaga,  
President/CEO, DCUC*

I would like to take this opportunity to introduce this year's Defense Credit Union Council's Board of Directors and thank each of them for giving freely of their time in support of the Council's activities, its members, and our troops and their families.

Leading the Council in 2013 is DCUC's Board Chairman Patricia Kimmel, the President and CEO of Belvoir Federal Credit Union (Woodbridge, Virginia). Patty has served and been actively engaged in the credit union movement for thirty years and has been the Army Representative on the Defense Credit Union Council Board since late 2008. In addition to serving on the DCUC Board, Patty also serves as a Director on the Armed Forces Financial Network (AFFN) Board, an ATM/Point of Sale network co-owned by the Defense Credit Union Council.

Our Immediate Past Chair and current Secretary is Frank Padak, the President/CEO of Scott Credit Union (Edwardsville, Illinois). Frank began his outstanding career with credit unions in 1994 and was elected to the DCUC Board as a Member-at-Large in 2005. In addition to fulfilling his role as DCUC's Secretary, Frank also serves on the Board of Directors of the Armed Forces Financial Network and is an active member of DCUC's Midwest Subcouncil.

This year's First-Vice Chair and current Board Member-at-Large is Denise Floyd,

*continued on page 4*

---

## CEO UPDATE

---

### Happy New Year!

*Roland "Arty" Arteaga, President/CEO, DCUC*

Notwithstanding the pomp and circumstance surrounding the 57th Presidential Inauguration, our national debt remains the clear topic du jour! In my opinion, Federal agencies and departments are more concerned about current year funding levels than they are about the inauguration...and rightly so. For looming on the horizon (yet again) is the "S" word. Not the sun, but sequestration! This time, however, the Office of Management and Budget has issued planning guidance to Department Heads, advising of the uncertainties that lie ahead. Simply said, if the Administration and Congress do not reach a compromise and/or amend current law over the next few weeks, come March 1 approximately \$85 billion in additional cuts will be sought across the federal sector—and DOD will be the major billpayer (about \$43 billion)! Aside from the negative impact on mission readiness, these additional cuts will severely hamper military family programs; they will furlough DOD civilians; they will hold in abeyance defense contracts; and they will greatly affect our troops' quality of life!

Add to that dismal outlook the fact that DOD is currently operating under a "Continuing Resolution" (operating at fiscal year 2012 funding levels) and the CR expires on March 27...what if Congress does not authorize another CR? Can you imagine the turmoil that would exist? VUCA lives! The "year of the snake" is surrounded by volatility, uncertainty, complexity, and ambiguity. Happy New Year!

Amongst all the pessimism, however, lies a ray of hope, and as such, we must focus our energies accordingly. Rest assured, as always, DCUC will be atop its game over the course of the coming year supporting you and maintaining a close liaison with the Department (to ensure the morale and welfare, financial readiness, and delivery of quality financial products and services to our troops and their families). But aside from accomplishing our primary mission, we will also be preparing for the celebration of the year—our Golden Anniversary!

Though military credit unions have been supporting the Department of Defense since 1929, the Defense Credit Union Council was not established until February 8, 1963—fifty years ago this coming month! According to the Council's history, as written by the late Colonel (R) George E. Myers and further researched and documented by Robert R. Morris, a number defense credit union leaders approached the Credit Union National Association (CUNA) in 1957 and asked their assistance in addressing issues of particular interests to military credit unions. CUNA obliged...and over the next few years, critical issues such as, "serving the needs of a highly mobile membership; developing a uniform set of policies and procedures in dealing with the Department of Defense; establishing equitable and permanent standards for space tenancy on government properties; coordinating communications among military credit unions; and examining the specialized equipment and publication needs of defense credit union operations" were addressed at various CUNA supported meetings and

*continued on page 11*

## 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*

**David Davis**  
*Treasurer*

**Frank Padak**  
*Secretary*

**Barb Geraghty**  
*Member*

**Michael Kloiber**  
*Member*

### COUNCIL STAFF

**Roland A. Arteaga**  
*President/CEO*

**Beth Merlo**  
*Director for Administration*

**Jen Kenney**  
*Executive 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.



*1st Advantage colleagues dedicated their Columbus Day holiday to volunteering at local non-profits. Photo courtesy 1st Advantage FCU*

## 1st Advantage FCU Gives Back to the Local Community

*Jessica Dawson, Marketing Supervisor*

**1**st Advantage FCU held its 5th Annual 1st A.I.D.E. Day on October 8, 2012. While most financial institutions were closed for the Columbus Day holiday, 1st Advantage colleagues were hard at work assisting local non-profit organizations.

Accomplishments:

- 90 surgery bears made for patients at Children's Hospital of the King's Daughters
- 551 personal care kits packaged for Menchville House residents
- 1,500 patient files organized for the Lackey Free Clinic
- 3,000 pounds of food collected for The Foodbank of the Virginia Peninsula
- \$1,602 raised from a community sale to benefit Operation Homefront of the Virginias

1st Advantage was thrilled to be able to work with five deserving organizations who offer incredible support in our local community.

---

## Belvoir Federal is Named Credit Union of the Year in Northern Virginia

*Amy (Shanks) McConnell, MBA, eMarketing & Public Relations Specialist*

**B**elvoir FCU was recognized by the Virginia Credit Union League's (VACUL) Northern Virginia (NoVA) Chapter as the Credit Union of the Year for their achievements.

Belvoir Federal was selected as the Credit Union of the Year for their dedication, commitment, and overall support of the NoVA Chapter throughout 2012. Belvoir Federal supported the community and the Credit Union movement as a whole by being involved in the NoVA Chapter's Executive Board and Legislative Committee, VACUL's Board of Directors, Community Involvement, Financial Education, Governmental Affairs, Regulatory Response Committee, and the Statewide Awareness of Credit Unions campaign task force.

Richard Pillow, VACUL President, stated "Congratulations to you, your staff, and Board on the selection of Belvoir Federal as the credit union of the year for the NoVA Chapter. These awards just don't happen and your leadership is the key for Belvoir Federal. Thank you for your support and leadership with the Credit Union National Association, the Virginia Credit Union League, and DCUC."

"Belvoir Federal is an exemplary financial institution where we utilize our expertise to do the most for our members. We are honored to be recognized with this award," stated Patricia Kimmel, Belvoir Federal's CEO.

Belvoir Federal was the first credit union selected for this award and was nominated among the 15 participating Credit Unions in the NoVa Chapter.

# Scott CU Helps Over 1,850 Students Learn to Handle Money in 2012

Adam J. Koishor, Chief Marketing Officer

More than 1,850 students from 12 area schools had the opportunity to face their financial future in 2012 during CU 4 Reality Financial Education Fairs aimed at helping them learn financial skills they will use the rest of their lives.

Scott CU sponsored the CU 4 Reality Financial Education programs to teach students the important skills that will equip them to handle money responsibly, set and adhere to budgets, and avoid the pitfalls of debt. During the fairs, the students had to make life-like decisions about handling the expenses of housing, utilities, transportation, clothing, food, and other necessities, according to Scott CU Community Relations Representative Lauren Hoefert. “Each of the students received a salary based on a career assigned to them. Then they had to complete a budget worksheet to determine how to best use their monthly earnings to cover the cost of necessities,” she said. “Putting these budgeting lessons into a realistic exercise like this really teaches them the life lessons that they will face at some point and that their parents face each day in handling a household budget.

The students had a choice to purchase pets and various electronics, Hoefert noted. “Some of the students were surprised when they made choices to buy things, but didn’t have enough money to cover everything when they totaled their budget,” she said. “We also stressed to the students that paying yourself first by putting money in savings at the credit union is very important. The program even has a ‘Wheel of Reality’ that the students spin for either unexpected expenses or a bonus to their earnings. This really emphasizes how important having some money in savings really can be.”

The CU 4 Reality Financial Education Fair is a day-long event that gave middle school and high school students a chance to see how career selection impacts their financial well-being and their life choices. Participants were challenged with creating a spending plan based on a salary and juggling needs versus wants to make sure they are living within their means. Participants ended the fair by meeting with a credit union volunteer that helped them total their budget and make decisions about how to better handle their money.

“All of the students really did a great job of making good decisions,” Hoefert said. “When they came up short on money to cover the expenses for the month, they had to make adjustments to make their budget work. This is a great way for students to get a dose of reality before they are put into these situations in real life. I’m sure many of them have a greater appreciation for what their parents face each day and each month.”

## DEFENSE CREDIT UNIONS IN THE NEWS...

SAN ANTONIO, TX—**Air Force FCU** and Peoples Choice of San Antonio FCU (PCSA) announce the official merger between the two financial organizations in December 2012. Air Force FCU is the primary credit union, and President/CEO Robert “Bob” Glenn continues to head the organization. The merger will provide PCSA members a full-service financial institution with a complete array of products and will include access to eight branches in San Antonio... WOODBRIDGE, VA—**Belvoir FCU** implements new Mobile Bill Pay and Deposit Everywhere Mobile through the Belvoir Federal Mobile Banking iOS and Android applications. The mobile application allows members to pay bills, select payment amounts, set payment dates, and view scheduled bills... NEWPORT NEWS, VA—**BAUERFINANCIAL, Inc.**, the nation’s leading credit union rating and research firm, is honored to recognize **1st Advantage FCU** with its highest 5-Star rating. To earn this Superior 5-Star rating, 1st Advantage FCU excels in areas of capital, asset quality, profitability and much more. 1st Advantage FCU has earned Bauer’s recommended rating (5-Stars or 4-Stars) for the latest 84 consecutive quarters... OMAHA, NE—**SAC FCU** opened a full-service credit union facility inside the No Frills Supermarket located at 3548 “Q” Street, Omaha, Nebraska. This is their 9th in-store location and 21st branch location. The new facility offers extended evening and weekend hours, a bilingual staff, and a complete range of consumer financial services.

# Service CU Globe Dedicated to President/CEO Gordon Simmons

Lori Holmes, Service CU

Service CU Board of Directors proudly dedicated its Globe Sculpture to President/CEO Gordon Simmons at the conclusion of their Grand Opening Ceremonies.

More than 250 attended the event at the credit union’s new LEED certified, corporate offices building at 3003 Lafayette Road, Portsmouth. The spherical steel representation of the Earth is 10-feet in diameter with 3 outer rings at a 13-foot diameter and is situated on the eastside of the new corporate offices.

Board of Directors Associate Member Joanne Whiting cited Simmons for his commitment, dedication and leadership. “Assets went from \$280 million to over \$2 billion. We are the 61st largest credit union in the U.S. We had 70,216 members in 1995 and have more than 168,000 members now,” says Whiting. Under his watch, Service CU was one of the first of 24 credit unions to introduce a website. Online banking and bill pay was launched. Shared Branching, EStatements, Guaranteed Pay, instantly-issued credit and debit cards, mobile banking, mobile apps, remote check deposit and PopMoney all became a reality under his leadership.”

The dedication plaque reads “Gordon Simmons whose global perspective and visionary leadership has contributed so greatly to Service CU’s growth and success.”

The globe was designed by Kim Brandell of Brandell Studios in Key Largo, FL.



## Moments in Greenbrier History No. 3

*Janet Sked, DCUC Conference Manager*

### **Our historical journey continues...**

Once the Chesapeake and Ohio Railway purchased the property in 1910, they promptly began a massive upgrade of the property with three major projects that put in place the rudiments of today's facilities. The Greenbrier Hotel, as it was then named, made up the central portion of today's main building, with 250 rooms designed by Frederick Sterner of New York.

The hotel opened in October 1913 and transformed the resort from a summer-only operation to a year-round resort. The name "Greenbrier" was chosen due to the local county name as well as a nearby river.

Connected to the hotel was a new bath wing offering the latest in European spa techniques, in line with The Greenbrier's promise of "A European Cure in America," and featuring a grandiose indoor swimming pool.

The Old White TPC, the first 18-hole golf course at The Greenbrier, opened in 1914. A legend of Greenbrier golf history, the course was named for the well-known Old White Hotel, which stood on the grounds beginning in 1858. Charles Blair Macdonald, a dominant figure in the early history of American golf, designed the course and modeled several holes from some of the most famous European golf course holes. President Woodrow Wilson was one of the first golfers to play The Old White TPC Course in April of 1914.

Tune in next month to see what happens next!



*The Greenbrier Hotel as it appeared when it opened in October 1913.*



*The perfect Greenbrier golf experience, teeing off from #1 of The Old White.*

### **VIEW OF THE BOARD** from page 1

the President and CEO of Fort Sill FCU (Fort Sill, Oklahoma). Denise has worked in the defense credit union community and military community for nearly thirty years and has been on the Council's Board since August 2010. In addition to serving as our First-Vice, Denise chairs DCUC's George E. Myers Scholarship Committee; is the Secretary of the DCUC Midwest Subcouncil; and is an Associate Director on the AFFN Board.

DCUC's Second-Vice Chair is Gordon Simmons, the President and CEO of Service Credit Union (New Hampshire and Germany). Gordon has been actively engaged in the defense credit union community since 1970 and for the past eighteen years, he has served in various leadership positions on the DCUC Board—to include Chairman and First-Vice Chairman. Gordon is the Board's representative on the DCUC Hall of Honor Task Force; is a member of DCUC's Overseas Subcouncil; and is the immediate past Chairman of the Armed

Forces Financial Network.

This year's Treasurer is Dave Davis, the President and CEO of Pacific Marine Credit Union (Camp Pendleton, California). A thirty-three year veteran of the credit union movement, Dave began his career with credit unions in 1979 and has served the defense credit union community for more than twenty of those years. In August of 2004 he was elected to the Defense Credit Union Council Board of Directors, and in addition to serving as our expert Treasurer, he is the Council's Marine Corps Representative.

The Council's Navy and Coast Guard Representative is newly elected DCUC Board member Barb Geraghty. Barb retired from the United States Navy as a Captain in 2007 and has been involved in credit unions, as a member at Navy Federal and most recently as a Board member at ABNB Federal Credit Union (Chesapeake, Virginia), throughout her professional career. She is past President of the Tidewater Affiliate of Susan G. Komen for the Cure

and is also a Board member with the Tidewater Literacy Council.

DCUC's newest Board member (by a matter of a few minutes) is Air Force Representative, Michael Kloiber, President and CEO of Tinker Federal Credit Union (Oklahoma City, Oklahoma). A thirty-two year veteran of the financial services industry, Mike has been with Tinker FCU for more than twenty-three years and has served as past Chairman of the Credit Union Association of Oklahoma; as a Board member of the Credit Union Service Centers, Oklahoma; and as a member of the Credit Union Advisory Board for the Federal Reserve Bank. Mike is the Vice Chairman of DCUC's Midwest Subcouncil and this past year he was inducted into DCUC's Hall of Honor.

These seven volunteers and professionals, in the year to come, will work tirelessly on your behalf and ensure the Council's viability, not only for the near term, but also, and more importantly, for the long term!

### **Military Saves Week 2013 is 25 February – 2 March, Are You Ready?**

*Andia Dinesen, AFC®, Military Saves Coordinator, Consumer Federation of America*

**M**ilitary Saves cannot exist without the efficient and coordinated efforts of associations and organizations that support the Department of Defense (DoD), service members and their families. The Defense Credit Union Council, a chartered member of *Military Saves*, has been a cornerstone of the *Military Saves* Campaign from its inception in 2003. In 2007, *Military Saves* launched *Military Saves Week*; a week in which installations worldwide focus their thoughts and behaviors on savings, which is something we all could do a little better. Credit unions have always been at the heart of the campaign; if you have not done so already, make sure you sign up your credit union to participate in the campaign today.

*Military Saves* theme for the 2013 campaign is Set a Goal. Make a Plan. Save Automatically. Changing savings habits can be a challenging process and encouraging the action of saving automatically can help ease the difficulty. In order to change savings habits the *Military Saves* Campaign works to motivate, encourage and help provide access to exceptional savings mechanisms. Providing that access through an on-base credit union during *Military Saves Week* is an integral part of the campaign. The more the on-base financial institutions are involved in *Military Saves Week*, the easier it is for service members and their families to access those much-needed savings resources.

Supporting the *Military Saves* campaign can be done in many ways. Here are a few ideas to get you started. Have your tellers, loan officers, and member service representatives promote *Military Saves* and encourage service members to establish an emergency savings account. Consider placing an internet café in your lobby area so troops can easily access their mypay account and start a savings allotment before they depart your credit union. Service members also need to be aware of the Saving Deposit Program (SDP) that is offered during qualified deployments. *Military Saves Week* offers a great opportunity to provide information about SDP. We also have more resources available in our financial institution resource kit on [MilitarySaves.org](http://MilitarySaves.org).

As on-base credit unions, we need your support; so sign up to participate in *Military Saves Week 2013*. You will be listed on our website as a participating organization.

We want to recognize your outstanding efforts in support of *Military Saves Week* as well. In a first time effort, *Military Saves* in coordination with DCUC will be awarding two credit unions *Military Saves Week 2013 Awards*. For more information, please visit the *Military Saves* website.

In addition to the award nominations, we encourage all credit unions to fill out the post-Week survey. The survey will be available on [www.SurveyMonkey.com](http://www.SurveyMonkey.com). The survey will only take about five minutes and is an important additive to strengthen this important program. Thank you in advance for your support of *Military Saves Week 2013*!

---

### **Fort Bragg FCU Visits Fayetteville VA Medical Center**

*Karen Hartman, AVP of Marketing*

**F**ort Bragg FCU employees (FBFCU) recently visited the Fayetteville NC VA Medical Center to spread holiday cheer to some of its veterans in the Community Living Center (CLC). They sang Christmas carols and gave each resident a gift bag with toiletries and puzzle books. The FBFCU employees also presented the nursing staff several trays of holiday homemade goodies as a small way to thank them for their selfless duties they perform daily to take care of the veterans. "It's always inspiring to see our staff participate in this visit each year. We are so grateful for what these veterans have done and this visit gives us a chance to say 'thank you,'" stated David Elliott, President/CEO, Fort Bragg FCU.

### **Security Service Makes the Holidays a Little Happier for Children's Hospital of San Antonio**

*Jessica Leal, Communications Specialist*

**T**he Security Service Charitable Foundation made the holidays a little happier for hundreds of families at the Children's Hospital of San Antonio. The Foundation presented the hospital with a gift of \$20,000 as part of the Credit Unions for Kids program, which annually fundraises for the Children's Hospital through a partnership with the Children's Miracle Network. Jim Laffoon, Security Service FCU (SSFCU) president presented the check to the hospital, accepted by John E. Bel, vice president, chief development officer for the CHRISTUS Santa Rosa Health System. Thanks to the generosity of its employees, SSFCU's annual toy drive also brought in some 250 new, unwrapped toys, which will be given to the children during the holidays and future events, such as birthday parties and end-of-chemotherapy celebrations.

---

### **Langley FCU Helps Local Students Pay for College**

*Sue Thrash, Director of Research & Communications*

**L**angley FCU has introduced a new student loan program that helps students fill the funding gaps that federal aid can leave behind. Unlike other loan products, LFCU's Student Choice private loan solution offers significantly lower rates, zero origination fees and flexible repayment terms.

"As a not-for-profit credit union serving Hampton Roads, we have the unique ability to design products that are truly in best interest of the student and their family," said LFCU Sr. VP of Lending Barbara Elvington. "In addition to student loans, the credit union offers financial management resources for young adults and a full-range of products and services to help develop and maintain good financial habits."

---

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

---

ABERDEEN, MD—APGFCU is proud to announce that **Dan Wetzel** has joined the credit union's management team as vice president, mortgage lending. Wetzel brings more than 15 years of lending and management experience to APGFCU. As a key member of APGFCU's management team, he will help lead the credit union's efforts to grow the credit union's mortgage portfolio. Wetzel will be responsible for originating mortgage loans and fostering relationships with members of the community... In December, APG FCU honored **Nancy Hill**, certified financial literacy education counselor, with an award presentation for 35 years of dedicated service to the credit union. In 1977, Hill was hired as a teller at APGFCU's Aberdeen Proving Ground Branch and was later promoted to new accounts representative. Since then, Hill has held positions as support service representative and member service specialist. In her current role as certified financial literacy education counselor, Hill is responsible for implementing financial literacy education initiatives, conducting educational workshops targeting youth and adults, conducting outreach to affiliate programs and developing supplemental educational materials... BILOXI, MS—**Hilary A. Eisbrenner**, C.P.A has joined Keesler FCU as Senior Vice President and Chief Financial Officer. Eisbrenner holds a Master's in Finance as well as a post-graduate certificate in MIS (Management Information Systems) and has been in the credit union industry for 22 years. She also has extensive experience in the areas of information technology, ALM, budgeting, accounting/finance and investing.

---

## Navy Federal Tops National Banks in Customer Satisfaction for Sixth Consecutive Year

*Michele Townes, Sr. Public Relations Specialist*

**F**or the sixth straight year, Navy FCU is ranked as a leader in the American Customer Satisfaction Index (ACSI) for 2012. Consistency is key in customer service and it's the linchpin of service excellence for the credit union, which serves the Department of Defense military, civilian and contractor personnel. The credit union achieved a member satisfaction score of 87, putting them in the company of high performers in customer satisfaction such as BMW, Mercedes Benz, Apple, Google and Coca-Cola.

"The strength of Navy Federal's relationship to our members is the bedrock of our success. From the employees at the call center to the branch managers and above, we are dedicated to doing what's right for our members," says Cutler Dawson, President and CEO. "And, members recognize this. That's why they share our story and the benefits of membership with friends and family. Our members are our best endorsers."

In fact, this year marks one of the strongest on record for Navy Federal. Membership surpassed four million and assets increased beyond \$50 billion. Dawson attributes the surge in membership to the credit union's promise of financial partnership and support to its military and DoD families, which correlates to its steady rankings in quality member service. "We continue to grow, yet maintain a high priority on meeting our members' expectation of personalized service," says Dawson. "It's a part of our service tradition." Navy Federal remains a trusted haven for its members, despite the challenges of the economy. The credit union's score was significantly higher than the four largest ACSI-measured banks, a trend repeated over the last few years.

The ACSI scores are based on factors such as member expectations, perceived quality and perceived value, and are ranked on a scale of 0 to 100.

**GOT NEWS?**

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

## Service CU Sponsors Stuff-A-Bus Holiday Campaign

*Lori Holmes, Service CU*

**S**ervice CU partnered with the United States Marine Corps and WERZ/Clear Channel for the Toys for Tots 10th Annual Stuff-A-Bus event recently at the Fox Run Mall in Newington.

As the title sponsor, Service CU delivered \$3,000 worth of unwrapped toys on behalf of the credit union during the three-day event. Plus, the credit union held a Toys for Tots campaign at each of its New Hampshire branches, which collected \$7,000 worth of toys.

"We realize that demand is increasing with unemployment high and some parents are unable to provide for their children during the holiday season," Service CU Vice President of Marketing Karen Benedetti said. "Service Credit Union is fortunate to have this opportunity to help the communities and the people who live and work in them."

---

## MAC FCU Supports Military Family

*Shea Vines, Marketing and Business Development Officer*

**A**dopting a military family of eight, MAC FCU employees set out to make some dreams come true this past holiday season. Having just relocated from Texas to their first duty station on Ft. Wainwright, Alaska with three boys, two girls and a new baby on the way, mom and dad needed some help adding Christmas cheer this year.

On December 13 MAC FCU employees delivered a brand new Christmas tree with all the trimmings to this wonderful family, but the giving didn't stop there. In addition to new clothes and shoes for everyone, toys for the kids and new sheets for mom and dad, MAC also brought a new crib and car seat for the baby on the way.

With the leftover funds, MAC FCU also gave the family a \$500 voucher for electric bills and \$1000 gift card to use towards food and household needs.

### 4 DIY Tips for Optimizing Your Self-Service Offerings

For more information, contact SWBC at Financial Institution News at [finews@swbc.com](mailto:finews@swbc.com).

Recently, the attention placed on institutions' mobile and online banking capabilities has grown. As consumers move their banking relationships, or consider moving, they will be equating your self-service options to those of other financial institutions, and you will need to make sure you measure up in order to retain these new members and lure those on the edge of making the transition. That's why we are giving you four inexpensive DIY tips for optimizing your self-service channels.

#### Tip 1: Audit self-service touch points

The number of ways your members can interact with your institution has grown dramatically over the past several years. Without a clear understanding of all your touch points, you run the risk of letting a member interact with an environment that makes them feel abandoned. Areas to consider include your website, mobile applications, ATMs, social media, and Interactive Voice Response (IVR). For each channel, identify your maturity by asking:

##### *Is there an identified owner?*

It should be clear who is responsible for monitoring and maintaining each channel. The channel owner should have experience with that channel and is dedicated to continually refreshing the content so the communications are up-to-date and relevant to your members.

##### *Are the appropriate policies in place?*

You wouldn't want an IT programmer posting information to your Facebook or YouTube account, and by the same token, you wouldn't want your marketing team to take payments over the phone or reprogram your mobile application. Having policies in place and enforcing them is key to ensure all channels are being utilized appropriately and by the right people.

##### *When was the last time each channel was reviewed?*

If it's been more than a year, it's time to revisit to guarantee that your user experience is the best that it can be. Reviews are also a good tool for accountability, as it will be evident which channels need more dedicated support.

##### *Are we measuring utilization?*

Measuring your self-service channels' utilization will ensure your team is making educated decisions on your investments and recognizing the full potential of each channel. Without these details, you will be relying on your gut feeling to make decisions and not understanding the result of your efforts.

#### Tip 2: Review your audit inter-departmentally to determine needs

Your service representatives communicate with your members the most, so go over the channel audit with them and get their feedback to help identify regularly reported concerns. If there are any other departments that have direct contact with your members, allow them to give their input as well to make sure all the bases are covered.

#### Tip 3: Determine your approach for problem resolution

With the feedback from tip #2, you can then figure out solutions and implement them. If upon further review, the channel doesn't offer the value you need, is still under-utilized, or the expense to address the issue becomes too high, you may determine that it's time to eliminate the channel.

#### Tip 4: Monitor each channel

Interview your team for "noise" about self-service channels on an ongoing basis so that any issues can be resolved in a timely manner. These days, if you don't fix something that users perceive as a problem, that could mean the difference between them staying with your institution or moving their funds elsewhere. Also, continue to monitor usage because as time goes on, your members will change the way they want to self-serve.

## RBFCU Members Receive Extra Credit

Natalie Tate, AVP, Public Relations

Local credit union members have a little extra money in their pockets for holiday shopping, thanks to credit card rewards from Randolph-Brooks FCU. The credit union recently returned more than \$2.9 million in cash to its members.

Members earned cash back each time they used their Gold Cash Back MasterCard credit cards. Since the card was introduced in 1994, RBFCU has given more than \$30 million back to members in cash back rebates on the cash back MasterCard credit cards alone. "Our goal as a financial institution is to help our members save time, save money and earn money," said Sonya McDonald, senior vice president of planning and market development for RBFCU. "With our card programs, we save our members money on high interest rate payments, and we allow them to earn cash back on each purchase, which they can lend or use to stimulate the local economy."

During the holiday season, members enjoyed the benefits of their cash back rewards. According to member Cecelia McNeeley, the card program is just one of the many things that makes RBFCU her chosen financial institution. "The fact that they give us back a lot of the money we spend on our card is quite an incentive," McNeeley said. "I don't know of many other banks or credit unions that might do this."

The MasterCard credit card rewards are just one facet of RBFCU's member giveback offerings. In February, the credit union rewarded its members with \$6.6 million in cash back for using its debit card offerings. Since the debit card program was launched in 2007, members have received more than \$22 million in rewards, in addition to those disbursed through the MasterCard program.

Get the latest credit  
union news at  
[www.dcuc.org](http://www.dcuc.org)

## Grow Financial Attends Annual Holiday Open House for The Children's Home of Tampa

Adrienne Drew, Grow Financial FCU

Grow Financial recently visited The Children's Home of Tampa for their annual holiday open house and tree lighting party held on Monday, December 10 from 5 – 6 p.m. Grow Financial provided 300 sugar cookies with icing and sprinkles for the children to decorate and eat. The children had the chance to not only decorate and enjoy the cookies, but also to visit with Santa who arrived by a special helicopter, enjoy hay rides, music, and dinner in holiday cottages. This is the fourth year in a row that Grow Financial has partnered with The Children's Home for their annual holiday party.

"The Children's Home was thrilled to have Grow Financial as a partner in our Holiday Open House," said Merrill Stewart, Director of Development for The Children's Home. "Grow Financial's participation made this open house merry and bright for our children and families. The Children's Home appreciates their support during the holidays and all year long, to help vulnerable children and families in Tampa Bay," said Stewart.

The Children's Home of Tampa cares for children victimized by abuse, neglect and abandonment. Employees at the Credit Union also sponsor other activities throughout the year for The Children's Home including a back to school drive where employees donated school supplies, including clothing, paper, pencils, calculators and much more.

"We look forward to participating in this event each year with The Children's Home," said Wes Strickland, Senior VP of Marketing for Grow Financial. "This wonderful facility has had a positive influence on the lives of children, families and this community, as well as our employees at Grow Financial; we welcome every opportunity to support their good work."

## APG FCU Employees Help Brighten the Holidays for Local Families in Need

Janice Setlock, APG FCU

For more than 20 years, employees of APG FCU have partnered with The Salvation Army and its Angel Tree program each December to provide assistance to local families in need during the holiday season. APG FCU staff gave generously this year, collecting hundreds of new toys, bikes and gifts of clothing for deserving children in Harford County.

Through the Angel Tree program, local families in need register their children for Christmas gifts through The Salvation Army. Gift-givers may choose to donate all of the items on a child's wish list or additional gifts. Once donations are collected, The Salvation Army sorts and then distributes the gifts to the families before Christmas Eve.

APG FCU employees stand with some of the gifts collected for The Salvation Army's Angel Tree program. Photo courtesy APG FCU



## Defense Issues 2013 is Coming!

The line-up and agenda are coming together, and as always, you can be assured our one day event will provide you an update on matters of significant interest and importance to you and will offer you an opportunity to network with your colleagues. As in years past, Defense Issues will be held in conjunction with, but not as a part of CUNA's GAC. It will take place at the Grand Hyatt Hotel in Washington, D.C., on Sunday, February 24, 2013. Registration is still only \$100, and that includes lunch! Register on our website, [www.dcuc.org](http://www.dcuc.org), today. Don't miss out!

## Fort Campbell FCU Spreads Christmas Joy to Local Children

Vickilynn Van Wormer,  
Member Development Specialist

Fort Campbell FCU employee volunteers took time out of their busy holiday schedules to participate in their 5th Annual Project Christmas. Project Christmas is an event that helps provide some Christmas cheer for local Head Start children. The employees raise funds internally to purchase enough toys for 54 Head Start children in two Clarksville locations. After wrapping the gifts, Santa's helpers delivered them to the classroom, where they read the Christmas story, spent time interacting with the children and watched the joy on their faces as they open the presents.

"The centers are very appreciative for us donating every year. I know the staff enjoys going as well. Usually this time of year is hectic for everyone, there is a lot going on. Going to these centers and helping out allows you to reflect on what the holiday season is all about. It is about giving back to the community, having fun with coworkers, bringing smiles to children's faces, and knowing that you made a difference in someone's life by doing a good deed," said Joy Daniels, who heads up Project Christmas for Fort Campbell FCU.



Pen Air FCU employees and Lt. Matt Nole pose with some of the toys donated to Toys for Tots through the branches of Pen Air FCU. Photo courtesy Pen Air FCU

## Pen Air FCU Contributes Toys to Toys for Tots to Help 7,500 Children

*Libby Morris, Media Specialist*

Pen Air FCU teamed up with the U.S. Marine Corps and Department of Defense to provide toys to underprivileged children in the community for the holidays. Each Pen Air FCU branch served as a drop-off location for donations, accumulating toys and other donations to help make the holidays of 7,500 children a little bit brighter.

A team of local Marines collected the toys from the Pen Air FCU branch aboard Naval Air Station Pensacola on Dec. 14. The toys, for children of all ages, will be taken to a warehouse to be separated by intended age group and gender. From there, they will be distributed in the community before the Christmas holiday.

“There has been a significant increase of families who applied to receive toys this year,” said Lt. Matt Nole of the Marine Corps who assisted in picking up the toys from Pen Air FCU. “Thankfully, the donations have also grown to meet these needs.”

Pen Air FCU President and CEO, Stewart Ramsey, said, “I am filled with pride over the donations collected from our members and employees. I hope these toys will make this a very merry Christmas to many local families.”

## SAFE Donates Defibrillator to Town of Santee

*Lynn Wright, Director of Marketing*

SAFE FCU, ZOLL Medical Corporation and the American Red Cross recognizes that over 50,000 lives a year can be saved if an automated external defibrillator is within two to three minutes of an emergency and a trained responder is ready to use it. In partnership with these organizations, SAFE has donated to the Santee Police Department a ZOLL AED Plus defibrillator.

Paul Hilton, VP Human Resources at SAFE said, “The Santee Police Department and the community it serves will benefit from this defibrillator for many years to come. SAFE is proud to be a member of the Santee community and this donation is a small token of our appreciation for the police department’s dedicated service.”

When presented with the defibrillator, Chief Bing Jones of the Santee Police Department expressed his appreciation for the life-saving device and how it will benefit the Town of Santee. Each member of the Santee Police Department received training on how to properly use the machine. The device will be readily available on each shift in the event it is needed. Chief Jones stated that their goal is to eventually have two to three defibrillators so that each car on duty will have one.

## Tower FCU Provides Emergency Assistance Loans for Members Impacted by Hurricane Sandy

*Carla Burger, Advertising/Public Relations*

Tower FCU is lending a helping hand to members recovering from the impact of Hurricane Sandy, which devastated parts of the East Coast in late October and left many without power for weeks. The credit union is offering a special low-rate personal loan, dubbed an Emergency Assistance Loan, to its members affected by the hurricane.

The loan offers a 7 percent fixed-rate APR with terms up to 60 months. Members can borrow up to \$10,000 for a single applicant or \$20,000 for joint applicants. Since posting information about the loan on their Web site on November 2, Tower has provided over \$145,000 in Emergency Assistance Loans to members, with an average loan amount of \$6,324.

Soon after the hurricane hit, Tower mobilized to offer assistance to members as quickly as possible to help with loss of income, property damage and other storm-related expenses, says Martin Breland, Tower’s President and CEO. “Thanks to the hard work and joint effort of Tower’s real estate lending, marketing, and IT departments, we were able to make the Emergency Assistance Loan operational and available to members within a week of the hurricane,” he says.

Breland says Tower will continue to offer Emergency Assistance Loans to members. “The effects of Hurricane Sandy were widespread across the communities where our members live and work and many are still dealing with the aftermath. Providing financial relief for our members during a difficult time is a tangible way we can help them get back on their feet.”

Get the latest credit union news at [www.dcuc.org](http://www.dcuc.org)

# Travis CU Helps Military Families Stay Connected Through Operation Best Wishes

*Sherry Cordonnier, Director of Corporate Relations*

Military families flocked to Operation Best Wishes at Travis CU on December 11, 2012. Individuals and families sent holiday messages to their loved ones and family members from the makeshift studio at the credit union. Travis Air Force Base location.

Operation Best Wishes is a holiday video program provided by the Defense Credit Union Council in conjunction with credit unions nationwide. The program provides a free 10 minute holiday video and two free DVD recordings of the greeting for military families taking part in the event.

"This is a great program not only for our deployed military members but for anyone who is geographically separated from their loved ones," said Patsy Van Ouwerkerk, President and CEO, Travis CU. "Many military members are stationed far away from their hometowns and family members may be anywhere in the world. We are proud to be able to support our military community in this way and happy to be able to bring Operation Best Wishes to Travis CU here in Northern California.

Among those who recorded a message was Stephanie Danelz the home-front mom of three young boys and wife of Sgt. Richard Danelz.

"My husband is currently serving overseas," said Danelz. "This is a great way to say 'hi' and tell him that I love him. Having the credit union support our military family like this is fantastic! I've been using the credit union's new kid's journal to talk about the deployment with my kids and now, through Operation Best Wishes we'll have a message that Daddy can see now or in the future, no matter where he might be."

Although Stephanie said they are able to talk to Richard on a semi-regular basis through Facetime on her iPhone, they opted to go to the credit union to create a slightly more special greeting—such as the array of animated backdrops offered by the event.

After quickly planning their seating arrangement, which included 6-year-old Steven practicing his best arms-extended "Superman" flying pose, they were fixed with mics to make sure the video's audio was up to snuff.

"Do you know our daddy's at work?" Jonas, 3, asked as he was situated with a mic.

Steven quickly launched into a lengthy explanation of their father's work as a load-master aboard a C-17, even acting out what some of the responsibilities entail.

With Jonas on her lap, 2-year-old Liam on the seat next to her and cap-clad Steven striking his best superhero pose between them, Stephanie and the boys peered into video camera's lens and took turns giving their most heartfelt wishes before the backdrop of a winter wonderland with snow frosted trees.

"This is Superman speaking," Steven began, followed by a chorus of merry Christmases from all four Danelzes. "I hope you have a merry Christmas," the 6-year-old continued, adding that he hopes his father gets what he wants.

Stephanie offered her husband Christmas wished of her own, along with the hope he had received the "12 days of Christmas" package they had sent to him.

## GOT NEWS?

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

## Army Aviation Center FCU Donates Christmas Gifts to Area Children and Seniors

*Lisa Hales, AACFCU*

Army Aviation Center FCU (AACFCU) donated Christmas gifts to over 150 people on behalf of its members and employees in AACFCU's service areas of Southeast Alabama, Florida's Emerald Coast and the Mobile Bay area. Through partnerships with local organizations, AACFCU provided gifts to 25 senior citizens and more than 125 children in need. Members and employees brought in gifts to AACFCU branches in early December while AACFCU's marketing team coordinated with nine organizations such as Salvation Army and Toys for Tots to distribute the gifts. Donations of toys, clothes, shoes and food were among the many items collected.

AACFCU employees and members look forward to working with organizations each year to help those in need in local communities. In addition to collecting Christmas gifts, AACFCU also holds an annual food drive, school supply fundraiser and participates in many community events each year.

## SAFE Returns \$2.5 Million to Members

*Lynn Wright, Director of Marketing*

SAFE FCU members received extra benefits December 31, 2012 when bonus dividends and loan interest rebates totaling \$2.5 million were posted to accounts. Deposit accounts, including certificates, received a 15% bonus based on dividends received

in 2012. Loan accounts (except credit cards) received a 10% interest rebate based on total interest paid in 2012.

"The unique structure and philosophy of credit unions makes it possible for our Board of Directors to declare year-end bonus returns," according to SAFE President/CEO Beverly A. Gagne. Credit unions are not-for-profit financial

cooperatives owned solely by members, so borrowers and savers alike share in the earnings, she explained, adding that credit union balance sheets are not affected by the volatility of the stock market.

"We are delighted to be able to provide this 'extra return' to our members, on top of the competitive rates they have received all year," she said. "We can't think of a better way to say to our members that at SAFE Membership Matters."



Fort Knox FCU recently made a donation to the Radcliff Police Department to purchase a new identification card printer and software for the department's Ident-A-Kid program that provides free photo ID cards for children. Presenting the donation of nearly \$2,000 is Fort Knox Federal President and CEO, Bill Rissel (left). Bryce Shumate, Radcliff Police public information officer, and Chief Jeffrey A. Cross accept the contribution. Photo courtesy Fort Knox FCU

## Andrews Federal Helps Make Holiday Wishes Come True through Salvation Army's Angel Tree Program

Scott Bolden, Andrews FCU

Employees of Andrews FCU participated in the Salvation Army's Angel Tree program and provided gifts for families in need in Burlington County, NJ. The Angel Tree program is an opportunity for people to help local families and children in need during the holidays. Businesses, offices, organizations, churches, clubs families or any group that wishes to participate can request Angel Tree "tags" from The Salvation Army. Each tag represents the wishes of a child (toys, clothes, books, hats and gloves). The Angel Tree program fulfills families' and children's specific needs and wishes for the holiday season. Andrews Federal adopted 25 Angel Tree children, ages newborn to 12 years, and bought more than 30 gifts consisting of toys, clothes, books, hats and gloves.

"Every year we look forward to adopting children from the Salvation Army's Angel Tree program," said Maree Duncker, Andrews Federal Joint Base McGuire/Dix/Lakehurst branch manager. "The holidays are a special time of the year and we are glad to be able to bring happiness to families in the communities we serve."

### VIEW FROM THE BOARD from page 1

conferences. And while the meetings and conferences were constructive and supportive, in the early 1960s a handful of key leaders approached CUNA and asked CUNA's support in creating a niche organization. CUNA's then Director for the Organization Department, Robert Dolan, embraced the notion, and as a result of his direct coordination with Leslie Dix, the then Director of Civil Affairs, Office of the Assistant Secretary of Defense, the formation of the Defense Credit Union Council began. The rest is history...and thanks to our founding fathers—Jerry Anchors, Pen-Air Federal Credit Union; Verner Porath, Olmstead Federal Credit Union; Richard Grant, Pease Air Force Base Federal Credit Union; Robert Schaffner, Fort Knox Federal Credit Union; and Ray Tesdahl, Great Lakes Credit Union—a rich 50 year history it has been!

We will be celebrating our heritage and Golden Anniversary throughout the coming year, starting with Defense Issues 2013, Sunday, February 24, in Washington, D.C., and concluding with our 50th Annual Conference and Showcase at The Greenbrier, White Sulphur Springs, West Virginia, August 12 – 15, 2013. So plan accordingly, and join us in February...celebrate with us in August! And notwithstanding the uncertainty that lies ahead, know from me that your Council is confident and proud. Proud of its past; confident in its future. DCUC is the one certainty you can count in the coming and future years. Happy New Year!

## Scott CU Gives \$1.2 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 about \$1.2 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 2012 totaled about \$1.2 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 2012 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 not-for-profit, 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."

"At a time when banks are continuing to charge more fees, we are proud to be giving money back to our members," Padak added.

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

### 50th Annual DCUC Conference

August 12–15, 2013  
Greenbrier Hotel  
Whiet Sulphur Springs, WVA

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

First Class Mail  
US Postage  
PAID  
Annapolis, MD  
Permit 163



The Security Service Charitable Foundation recently selected the Palmer Drug Abuse Program (PDAP) as the recipient of a \$5,000 donation. Jim Laffoon, Security Service FCU (SSFCU) president (second from right), was joined by Gerald Smith, SSFCU assistant vice president and PDAP board vice-chairman (far left), to present a check to the Palmer Drug Abuse Program, accepted by (second from L-R) Mark Barr, executive director, Phil Sagebiel, board chairman and Jane Edwards, board secretary. The PDAP serves San Antonio and Bexar County, as well as Boerne and Kendall County, providing free counseling, recovery and prevention education services to underserved adolescent substance abusers and their families. 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. Photo courtesy SSFCU



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

