



ALERT

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CEO UPDATE

Remembering Our Past...Celebrating Our Future

Roland "Arty" Arteaga, President/CEO, DCUC

Over the past seven months, our conference manager, Janet Sked, has done an excellent job of detailing the history of The Greenbrier, beginning with its trademark—the Springhouse and the curing mineral waters from White Sulphur Spring—to the conversion of The Greenbrier to a 2,000 bed hospital in 1942... the construction of a major "new wing" in the 50s...and the revelation (in 1992 by a reporter from the *Washington Post*) of the highly classified underground bunker. A mammoth underground structure, which would have housed members of Congress in the event of a catastrophe during the Cold War! The Greenbrier is a national landmark, whose history dates back to 1778, and in less than two months we will be on site celebrating yet another milestone—the Golden Anniversary of the Defense Credit Union Council!

According to the Merriam Webster on-line dictionary, history is defined as "a chronological record of significant events (as affecting a nation or institution) often including an explanation of their causes." As I apply this definition to DCUC's storied past, and ponder the "significant events" capturing the Council's defining moments, one reason...one cause comes to my mind—our troops and their families!

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VIEW FROM THE BOARD

A Good Defense Starts with a Good Offense

Michael Kloiber, DCUC Board Member; President/CEO, Tinker FCU

As a new Board Member, this is my first opportunity to provide the "View from the Board" article. As I pondered what to write about recently, Mother Nature decided to make up my mind for me. Yes, on Monday, May 20, our community was hit by an EF5 Tornado. Tinker FCU lost our Moore, OK branch, but we did not lose any of our employees or members.

Since we are all affiliated with Defense Credit Unions, my article is going to deal with the need for a strong defense for everyday operations. We often think about disasters and what we would do to respond to them, but until you actually experience the disaster you cannot know exactly what to expect. Whether it is a cut utility line that cuts phone service or electricity, a storm that takes out your entire facility or a virus in your data processing system, you need to be prepared to respond, and your team needs to know what that response is supposed to be.

For us, it was the EF5 tornado on the 20th. Living in tornado alley, where we hear the sirens regularly, it is easy to forget just how serious an event like this can be and to become somewhat complacent to the proper response. Fortunately, our Moore Branch team paid close attention to the developing weather reports and immediately put into action the described disaster steps.

The day had started off great, even the weather seemed to be cooperating. We had just experienced a series of smaller tornados the day before. Both days had been forecasted to have very serious weather as the Jet Stream and the resulting Heat Dome were lining up to spawn some very powerful tornados. Monday appeared more stable with a cool morning, but things changed dramatically as the afternoon heating erupted.

Around 3:00 p.m., a small tornado touched down just Southwest of Oklahoma City. This seemingly minor vortex began to grow and developed into a very powerful and damaging EF5 tornado (the top size category) taking a 17-mile path from east to west, directly through the city of Moore. The base of the destruction was from one to two miles wide and destroyed everything in its path. As the local meteorologists reported, if you were in the path of the tornado and not below ground, you were going to die.

Although not certified as a storm shelter, our plan called for all employees and members present in the branch to take shelter in our Class 1 Safe Deposit Box Vault. There was time to secure cash drawers and other valuables as the storm approached, before 14 employees and 8 members, and one non-member, took refuge inside the vault.

Although it only took minutes for the tornado to do its damage, the group inside the vault felt like it took much longer. Inside the vault they could hear the fury of the storm, but had no idea just how much damage was occurring outside. Debris from everywhere was hitting the west side of the vault, including automobiles carried from blocks away.

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Security Service Charitable Foundation Presents \$10,000 Donation to People Helping People



The Security Service Charitable Foundation recently selected People Helping People as the recipient of a \$10,000 donation. Security Service FCU (SSFCU) representatives, Renae Cunningham, assistant vice president of member service (far left); Greg Reed, vice president of member service (second from right); and Ben Wiseman, assistant vice president of member service (far right), presented the check on behalf of the Foundation to Kayleen Simmons, People Helping People executive director (second from left). The funds will assist People Helping People in its efforts to help low-income women and single mothers reach their full potential in the workforce. The organization reached more than 2,000 individuals across the Salt Lake City area in 2012 and plans to expand programs into Weber and Utah counties in 2013. 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 Security Service FCU

Pacific Marine CU and the Armed Forces Financial Network Donate \$3,000 to Help Injured Marines

Kimberley DeLauro, Marketing Specialist

Pacific Marine CU (PMCU) is proud to announce the recent donation of \$3,000 to the Injured Marine Semper Fidelis Fund (IMSFF). Utilizing the Matching Grant Program from the Armed Forces Financial Network (AFFN), the two organizations were able to contribute to the many quality of life programs funded by the Injured Marine Semper Fidelis Fund.

Founded in 2004, the IMSFF supports returning heroes and their families by providing financial assistance for immediate and perpetuating needs, such as hospitalization, rehabilitation and recovery costs. More recently, IMSFF has been able to help with handicap home renovations, and handicap ready transportation, computers, and software.

Once the storm had finally passed, the group was able to force the door open enough to yell for help from the first responders. Debris had piled up outside the door and had to be cleared away before the 23 survivors could emerge from the vault. What they saw made them thankful that they had been tucked safely inside that tight, claustrophobic space.

Outside the entire branch had been demolished by the strength of the storm. Around them were piles of debris including several dozen cars that were totally destroyed and planted on top of the debris pile. Their cars were gone along with most of their personal items. The landscape around them was almost unrecognizable, but everyone was safe except for a few small cuts and bruises.

This, of course, was only the beginning. Our security and facility teams began the process of securing what was left amid a scene of confusion and great loss of property and lives. Securing the vault and its contents was job number one. This was one of the more challenging aspects of the recovery as most security details had been called into action to secure the entire tornado scene. Securing the cash safe and cash dispensers, the two ATMs, plastic cards and relevant valuables became a 24 hour project for this team.

I am happy to report we recovered everything of value. We were able to balance everything to almost the exact penny. Our insurance carrier showed up ready and willing to help, and our equipment supplier played a big role in opening all the damaged equipment. In less than a week, we had the debris removed and the lot cleared down to the dirt. Our plans are to rebuild this successful branch right back on the same spot, and you can be sure we will construct another Class 1 Safe Deposit Box Vault.

So, the message I have for everyone is that a good defense always starts with a strong offense. Your Recovery Plans should try to take into account every situation possible and should have the appropriate response steps lined out. Of course, ours did, but we learned from this experience that it was not complete. We are analyzing our response credit union-wide, but specifically what steps were best in our Moore Branch that day.

People always play the most important role in any process, and that proved true in Moore that day. Our Branch Manager, Jan Davis, and our off-duty Moore police officer insured that we responded accordingly to the situation, assuring all 24 individuals that the best place to be was the vault. That quick thinking and reaction to the designed plan insured that everyone survived to tell their story.

So, get those plans done and communicated to your entire team. Your response should identify who should take charge at each level, including the chain of command after them. For us, many of our Senior Managers were on assignment away from our corporate offices. With a storm like this you lose most of your communication links, so those present had to take charge of the situation.

I was about a mile north of the storm and did not regain a communication link until text messaging became active again. During that time, the responding team did not know my status or that of several of the other Senior Managers. Those in charge did a great job and stayed with the Recovery Plan.

As far as Mother Nature, around here you never know about her. A week later she unleashed another storm that spawned multiple tornados and took a path that affected nine more of our branches and those employees. Fortunately, it was not as powerful, and left mostly a path of uprooted trees and downed power lines, but there was still a loss of life and many were without power for several days.

As far as support from the Credit Union industry, it has been nothing short of miraculous. We have received tens of thousands of dollars of direct support for our 35 employees that experienced direct personal losses to their homes and personal property. Also, the Oklahoma Credit Union Foundation has received even larger amounts of support to help all credit union employees throughout the area. It is great to be part of this fabulous credit union community. Our thanks go out to every one of you!

1st Advantage FCU Holds 61st Annual Business Meeting

Jessica Dawson, Marketing Supervisor

1st Advantage FCU held its 61st Annual Business Meeting on May 9, 2013. The meeting was led by President and CEO, Paul W. Muse and Chairman of the Board of Directors, Tom Cameron. This year's meeting focused on 1st Advantage and its dedication and support to the local community. In 2012 alone, 1st Advantage donated over \$90,000 to local community organizations. The meeting opened with the election of the 2013 1st Advantage Board of Directors.

1st Advantage is pleased to announce its 2013-2014 Board of Directors:

Tom Cameron – Chairman
Sylvester McClellan – Vice Chairman
Fred Blough – Treasurer
Brenda Dawson – Secretary
Paul Adamo – Director
Melissa Gutridge - Director
Larry Smail - Director
Blair Smith - Director
Andrae Via - Director
Michael Flanary – Director Emeritus
Betty Wiggins – Director Emeritus

1st Advantage also awarded the 2013 Directors' Scholarships to four well-deserving Greater Peninsula high school students. In honor of their academic achievements, each student was presented with a check for \$2,000.



Sign up for the optional tours at the DCUC Conference.

See page 4 for details!

GOT NEWS?

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

Moments in Greenbrier History—Final Installment

Janet Sked, DCUC Conference Manager

The Greenbrier's reputation as a prestigious meetings location for American business leaders has continued into the 21st century. A percentage of smaller groups and families also increased and new additions to the resort in 2003 reflected the growth. A Lobby Bar was created adjacent to the Upper Lobby and was quickly expanded to accommodate continual growth. Howard's Creek Lodge, assembled from historic logs near the 16th green of The Old White Course, offers an opportunity for destination weddings and special occasions, to dine surrounded by manicured fairways and dramatic Allegheny Mountain vistas.

In 2002, a four-year combination renovation and restoration of The Old White Golf Course began. Richmond-based architect Lester George oversaw the rebuilding of the course guided by the principals developed 80 years earlier by American designer, Charles Blair Macdonald. A familiar but much more challenging Old White opened to great acclaim for the 2006 season and Tom Watson (the Golf Pro Emeritus) hit the ceremonial first shot from the first tee box. As many of you may know, this is where famous golf professionals now gather each July to play the Greenbrier Classic, a PGA Tour FedEx Cup event.

In 2009, Jim Justice purchased The Greenbrier from the CSX Corporation and has given this historic property a new lease on life. And a year later, the new Greenbrier Casino Club opened to a celebrity-filled gala.

Throughout these many changes over decades and generations, The Greenbrier has remained a constant beacon in American business, social, family and golf circles. The rich history and dimensions of luxury pervading the iconic resort have blended to culminate in the signature Greenbrier experience that has met visitors for centuries.

This is the final installment in our "Moments in Greenbrier History." We hope you have enjoyed a look back into the fascinating story of this wonderful hotel. Once again, many thanks must be accorded to the Greenbrier historian, Dr. Robert Conte for his assistance and support in preparation for these articles.

The Greenbrier: America's Resort

While the 50th DCUC Annual Conference will focus on topics and speakers that are pertinent and important to all defense credit unions, we also hope you take advantage of this very special conference location. The Greenbrier has a history like none other and offers opportunities to explore, learn and discover a multitude of things. Bask in the location where many of our distinguished Presidents have stayed, where our troops healed after WWII, and where Congress would have been relocated if a terrible nuclear disaster had befallen our nation. It's truly a once in a lifetime experience—not to be missed.

SPECIAL NOTE

Please book your room reservations as soon as possible. We have sold out of rooms at the \$249 conference rate only on Saturday night, August 10. While it is still possible to get rooms for that night, rates may be higher and the hotel is taking requests for a wait-list that may open up as we near our conference dates.

The Greenbrier Reservation Deadline is **Friday, July 9, 2013**. It will be here before you know it, so book today at our website: www.dcuc.org



Conference Optional Tours

This year there will be no optional tour on arrival. The Greenbrier offers so many wonderful experiences, so we wanted to provide you with the opportunity to relax and enjoy this incredible resort.

Wednesday, August 14 3:00 – 5:00 p.m.

The Greenbrier Bunker Declassified—30 Years of History Revealed Sign up for this complimentary tour before you arrive. The tour itself lasts for half an hour and we must assign you into a group prior to arrival. This is a must-see tour filled with so much incredible history. You will walk through the actual bunker and experience what it would have been like for the Congress members if they had been relocated to this top-secret facility. It is a fascinating tour to experience. This tour is complimentary to registered attendees and guests, but you must sign up!

Thursday, August 15 10:00 a.m. – 5:00 p.m.

Cost is \$200 per person based on a 15-person minimum

Lexington, Lee and Lunch!

A visit to Lexington, Virginia is very special. Many of our members from the East Coast may already have enjoyed a visit to this great town, but for those of you from across the country, this is a great opportunity to visit this historic town filled with military significance. We will drive about an hour east from The Greenbrier to visit the restored home of Thomas "Stonewall" Jackson, followed by a memorable lunch in a local restaurant. You will then have an opportunity to visit the campus of Washington and Lee University and visit the Robert E. Lee Chapel, where General Lee lays in marble repose. There will also be time for a visit to the Virginia Military Institute (VMI) or to stroll through town for some light shopping.

If you would like to add one of these great tours to your itinerary, call the DCUC office at 202-638-3950.



Patriotic Blanket to be Raffled Off to Support Fundraiser

This beautiful knitted blanket was donated by Eileen Ehrsam from PenAir FCU to help us raise funds for our injured troops by supporting the National Intrepid Center of Excellence Satellite Centers being built at Ft. Belvoir, VA and Camp Lejeune, NC. Be sure to buy your raffle ticket in the Showcase and you just might be able to take it home with you. Thank you, Eileen! Photo courtesy PenAir FCU

Andrews FCU Presents Gift Cards to Joint Base Andrews Fisher House

Scott Bolden, Marketing Communications Officer

Andrews FCU joined with the Armed Forces Financial Network (AFFN) to present gift cards to the Joint Base Andrews Fisher House. Andrews Federal, along with AFFN, each presented \$3,000 in gift cards, for a total of \$6,000 in donations.

The gift cards are distributed to families living at the Fisher House to help defray travel costs and other necessities associated with daily living expenses. For wounded soldiers transitioning from the war zone, the gift cards are a welcomed resource for their families while they are getting medical treatment. Fisher House serves as a home-away-from-home for our military heroes by providing a calm and caring atmosphere where families can gain support and encouragement from each other.

CEO UPDATE *continued from page 1*

This year's 50th Annual Conference theme is *"Serving Those Who Serve Our Country"* and in my opinion, given the root cause of our existence, those six words speak volumes of our storied past. They are our trademark and our foundation, and over the past five decades, those six words represent a lifetime of support to you, our members, and in essence to our Nation's Profession of Arms!

In August, we will be traveling from near and far, gathering at the Greenbrier, celebrating the endless contributions of the Council; but more importantly, celebrating your enduring and steadfast support of the Department of Defense establishment. For because of your founding fathers, who had the vision, courage, and leadership to create a council (in support of defense credit unions worldwide), we stand today, as proud as they stood in September of 1963, when they as a body collectively ratified the establishment of DCUC!

Our history is your history...and your history is ours, and together we will continue to make history and maintain, not as one, but as many, the trust and confidence imposed on us by our respective founders...and fulfill the cherished responsibility of *"Serving Those Who Serve Our Country!"*

Scott CU to Sponsor 2013 Midwest Salute to the Arts

Adam J. Koishor, Chief Marketing Officer

Scott CU recently presented a check for \$2,500 to a representative from Midwest Salute to the Arts to sponsor this year's 25th anniversary event that will be held Aug. 23-25 in Fairview Heights.

The event will be held at Moody Park (Longacre Park) and is billed as one of the premier art festivals in the nation, featuring artists from throughout the country.

Scott CU Community Relations Representative Jennifer Riebold presented the \$2,500 check to event committee member Sharon Kassing.

"This is another opportunity for us to support our community and the people who live here," Riebold said. "We feel that it is important that we do what we can to help with events here. We are very happy to be a sponsor of this premier event."

The Midwest Salute to the Arts is a juried fine art festival featuring art from 11 different mediums. The event also features entertainment, an interactive art area for kids and a food court.

For more information about the event, visit www.midwestsalute.com.

RIA Announces Scholarship Winners

Kim Fein, Marketing Department

RIA FCU staff and Board of Directors would like to congratulate the winners of our Annual Scholarship Awards. Moline High School senior, Chandler Cox, and North Scott High School senior, Michael Haas, were each awarded \$1,000 for the 2012-2013 school year. William O'Brien who attends Moline High School, was awarded the \$1,000 R.H. Mayers Scholarship Award. These three young people, along with other applicants, have achieved outstanding success in school, while also volunteering endless time and effort in their communities. Over the past 16 years, a total of over \$39,000 has been given to exceptional student members.

ACU Donates \$3,000 to The Pointe du Hoc Foundation on Joint Base Lewis-McChord (JBLM)

Amy Tiemeyer, Military Relations Liaison

America's CU (ACU) was awarded the 2013 Armed Forces Financial Network (AFFN) matching grant as part of AFFN's Military Community Support Program. The combined contribution was donated to the Pointe du Hoc Foundation on JBLM.

Since ACU's beginning in 1954, they have been an active part of the credit union community. America's CU has participated in the AFFN Matching Grant Program for the past two consecutive years, and collectively our organizations have contributed \$6,000 to our US Service Members and their families through this unique partnership in giving. Ken Leonard, ACU President/CEO, said "Sincere collaboration is the best way to impact both our members and our community."

The mission of The Pointe du Hoc Foundation was established to construct and sustain a fitting memorial and to provide educational, financial and charitable support for Rangers and their families to honor the relentless courage, fortitude and selfless sacrifice of all who have served and supported the 2nd Ranger Battalion. Please visit the Pointe du Hoc website to learn more: www.pointeduhocfoundation.com.

The donation will be used to help complete the final phase of the memorial that honors the 2nd Battalion Rangers killed in action and training. ACU has been an avid supporter for many years now and is proud to contribute.



DCUC's 50th Annual Conference
August 12–15, 2013 • Greenbrier Hotel
White Sulphur Springs, WV

The 50th Annual Conference Preliminary Program is now available. Go to www.dcuc.org to see more information on guest packages, tours, and this year's fundraiser.

Arkansas FCU Voted "Best Bank" by SYNC Weekly Readers

Denise Goforth, AVP/Marketing

Arkansas FCU was recently awarded the title of "Best Bank" by *SYNC Weekly* readers in their "Best of the Metro" Poll. *SYNC* is a free, weekly publication that's distributed throughout the Little Rock metro area, which includes Pulaski, Faulkner, Saline and Lonoke counties. This unique publication that includes everything from dining reviews and news, to party pictures and music events, targets young, energetic, professionals.

"We are so proud of this honor for many reasons—first, it's great to know we stand out enough in the marketplace to not only be nominated for this award, but to win! Another great thing is *who* voted for us. The younger demographic is a hard group to impress, so this tells me we are reaching and impacting this group in a positive way," Arkansas FCU President/CEO Larry Biernacki said. Forty-eight percent of *SYNC's* estimated 59,700 readers are between the ages of 25 and 44.

SYNC readers submitted their favorite locally owned restaurants, businesses, organizations, people, places and things. After the list was compiled, *SYNC* opened up the nominees to a readers' poll.

"The irony of a credit union winning best bank is not lost on us. We think it's great that more and more young Arkansans are appreciating the benefits of credit union membership," Biernacki said.

If you are participating in our 20th Annual VADM Vincent Lascara Golf Tournament on Sunday, August 11, consider flying into Washington Dulles and leaving the driving to us!

DCUC has arranged for a Complimentary Luxury Coach departing on Saturday, August 10 and returning Thursday, August 15 from Washington, D.C. to The Greenbrier Hotel.

Interested? Call the DCUC office at 202-638-3950 to reserve a seat. Sponsored by Executive Benefits Solutions.

Hanscom FCU Awards Annual Scholarships

Patricia Warden Conty, Hanscom FCU

Hanscom FCU was proud to award \$10,500 in scholarships at its 59th Annual Meeting, with \$1,500 awards going to five credit union members beginning their college careers and two from a pair of local Air Force Junior ROTC units.

The Condon scholarship recipients were Emma Reidy of Norcross, VA; Kristen Vilcans of Littleton, MA; Larson Linov of Arlington, MA; Cara Minnix of Oak Hill, VA; and Diana Kelley of Beverley, MA.

Named after former board member John F. Condon, a valued leader at Hanscom FCU for 26 years, the scholarships for Hanscom FCU members are awarded based on academic record, extra-curricular activities and an essay.

The top graduates of the Lowell High and Bedford High AFJROTC programs, Grecia Aybar of Lowell, MA, and Rachel Aldoriso of Bedford, MA, also received \$1,500 scholarships.

"Every member of Hanscom FCU can feel good about the support we're giving these seven young members now," said Chairman of the Board Paul Marotta. "It's a great deal of fun to imagine what they might be doing just a few years from now."

\$4,000 in Annual Education Scholarships Awarded by Belvoir Federal

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU and GEICO partnered together again in 2013 to award \$4,000 in scholarships to one graduating high school senior and one student continuing their education. Applicants were asked to answer three questions related to mobile banking and remote deposit capture (Deposit Everywhere Mobile), how Belvoir Federal was helping members understand the importance of financial literacy and what could be done better, and the difference between any credit union and bank in relation to products and personal experience. The answers received from pursuing candidates gave a better understanding into the way Gen-X and Gen-Y perceive Belvoir Federal and the latest technological advances in the financial industry.

The recipients of the 2013 Belvoir Federal/GEICO Scholarships were Taylor McManus and Jefferson Thompson. The graduating high school senior, Taylor, plans on attending Maryland Institute College of Art to pursue a degree in Illustration. The continuing education student, Jefferson, is attending Hampden-Sydney College to advance his career in Medicine and Cardiology through his degree in Biology and Chemistry.

Security Service Charitable Foundation Awards Grant to USO South Texas

Nancy Allen, President & CEO, USO South Texas

The Security Service Charitable Foundation awarded USO South Texas, INC (USOSTX) with a \$10,000 grant to support active duty military families at Naval Air Station Corpus Christi and Naval Air Station Kingsville. The check was presented on behalf of the Foundation by Mike Martinez, senior vice president of military affairs for Security Service Federal Credit Union (SSFCU) and Jim Bounds, area director of business development for SSFCU's South Texas region and USOSTX board member.

"We're pleased to support deserving organizations, like the USO of South Texas, that make a positive difference in the lives of military members and their families," said Jim Laffoon, Security Service president. "This donation is a small token of our appreciation for all that our military men and women do for this country."

"The grant from the Security Service Charitable Foundation is most appreciated as we are upgrading our computer systems that are used by our troops for air training or to send a loving message home to mom or a special someone," stated Nancy Allen, USO President and CEO. "There are many ways the USO serves our military and without the continued support of dedicated sponsors like Security Service things would be very quiet in our USO Center."

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. Headquartered in San Antonio, Texas, Security Service is an industry-leading financial institution with \$7 billion in assets and 70 locations in Texas, Colorado and Utah. The credit union is among the top 10 credit unions in the nation and is the largest in Texas.

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

50th Annual DCUC Conference

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

Tower FCU Receives Final Approval to Merge with U.S. Coast Guard CCU

Carla Burger, Senior Marketing Communications Writer

Tower FCU announced today that it has received all necessary regulatory approval for a merger with the U.S. Coast Guard Community Credit Union (USCGCCU). The expected merger date is June 30, 2013. The Office of the Maryland Commissioner of Financial Regulation and the National Credit Union Administration (NCUA) approved the merger on April 29, 2013.

On February 28, USCGCCU members in attendance at a special meeting voted overwhelmingly to merge with Tower. Members will automatically become Tower members at the completion of the merger integration by the end of June.

"This merger will strengthen and expand the financial services available to USCGCCU members," says Martin Breland, Tower's President and CEO. "Our new members will benefit from Tower's expanded electronic services, with the added convenience of Mobile Banking, Mobile Apps, Mobile Deposit and an online ATM/Branch locator. We look forward to welcoming USCGCCU members to the Tower family and we are committed to making the transition to Tower as smooth as possible."



GOT NEWS?

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



Left to right: Service CU Assistant Vice President of the Contact Center Larry Stuker, David's House Executive Director Dawn Stanhope, Service CU Vice President of Member Services Dan Clarke, David's House President Emeritus Dick Cyr, Service CU Dartmouth Hitchcock Medical Center Branch Manager Frank Klymm and Service CU Assistant Vice President of Member Services Richard Martell. Photo courtesy Service CU

Service CU Donates \$25,000 to David's House

Lori Holmes, Assistant Vice President of Marketing

Representatives from Service CU were on hand recently to present a \$25,000 contribution to David's House in Lebanon, N.H., as part of the Keeping David's Promise campaign. David's House provides a home-away-from-home and support for the families of children receiving treatment at the Children's Hospital at Dartmouth-Hitchcock Medical Center. The campaign focuses on adding four additional bedrooms, building an endowment and securing annual, operational support.

"David's House is truly appreciative of the generosity of Service CU and its commitment to the Lebanon and Hanover communities. We are an independent non-profit organization and rely on the support of such organizations such as Service CU to keep our doors open every day to families who need housing during their child's hospitalization," says Dawn Stanhope, David's House Executive Director.

David's House was founded in the memory of a young boy named David Cyr who passed away at the age of five from leukemia. During David's frequent visits to the children's hospital, at that time in Hanover, NH, his father, Dick, met many parents who slept in their cars or in chairs in their child's hospital room, unable to afford any length of stay at a nearby hotel and unwilling to leave their child's side.

Likewise, each time David was discharged, he begged his parents to take the other kids in the pediatric departments with them to their safe, comfortable home in nearby Vermont. David passed away on September 8, 1984 and within a week, the Cyrs and their friends and family were raising money for David's House. David's own \$300.78 in birthday money and spare change became the seed money of this home-away-from-home, and on January 20, 1986, David's House in Lebanon opened its doors.

"This donation will help David's House to continue providing a safe and comfortable environment during a difficult time for families," says Gordon Simmons, President/CEO of Service CU. "We are pleased to provide this donation to David's House and help the Lebanon community where we have two branches. David's House offers vital assistance to parents and family members whose only wish is to remain close to their loved ones."

Since the doors of David's House opened, over 12,000 families have called it their home-away-from-home. Countless others have used the house on a day-guest basis—for a shower, a nap, a meal, or any other service they provide apart from an overnight room.

Keesler Federal Announces 2013-2014 Board of Directors and Supervisory Committee

Nell Schmidt, Director Business

At Keesler FCU's 2013 Annual Membership Meeting the following were re-elected to the 2013-2014 credit union Board of Directors, Richard Moss, Jaime Perronne and Jon Rivera. The credit union's dedicated Board of Directors serves as volunteers.

The 2013-2014 Board of Directors are as follows:

James Hollingsworth, Chairman
 Jerry Caldwell, Vice Chairman
 Adrien Augustine, Treasurer
 Jamie Perronne, Secretary
 Cynthia Payne Childers, Member
 Richard Moss, Member
 Jon Rivera, Member
 Josie King, Associate Board Member

The Board appointed the following members to the Supervisory Committee:

Bobby Landry, Chairman
 Mike Ladner
 Allan L. Micksch
 Josie King
 Gregory Todd



For the latest credit union news, visit www.d cuc.org.

151 Households Take Advantage of Free Shred Day Event

Vickilynn Gillette, Membership Development Specialist

On Saturday, May 4, Fort Campbell FCU employees braved the stormy weather and helped 151 local households reduce the risk of identity theft and fraud while helping the environment. Cintas was on hand to receive the sensitive documents of local residents with just over 8,100 pounds of shred. Cintas takes the shredded paper to be recycled into secondary paper products such as paper towels and tissue which helps protect our natural resources.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

SAN ANTONIO, TX—Security Service FCU (SSFCU) is pleased to announce the promotion of **Priscilla Palmer** to branch manager of its 410/Rigsby location. In her new position, she will be responsible for the overall operation of the branch, including cash operations, member service and facility maintenance. Palmer holds a Bachelor's degree in Human Resources from St. Mary's University and a Master's degree in Business Management from the University of Phoenix. She joined SSFCU as a senior member service representative in 2001 and has since held positions of increased responsibility, most recently serving as assistant manager at the credit union's highway 90 branch... YORKTOWN, VA—1st Advantage FCU is pleased to announce that **Matthew Turner** has joined the credit union as the newest Relationship Manager for their Newtown and Sentara Branch locations. Matthew has six years of experience in the financial industry. As Relationship Manager, Matthew will help oversee operations at the branch as well as focus on developing, growing and retaining relationships with members and business partners.

DEFENSE CREDIT UNIONS IN THE NEWS...

BELLEVUE, NE—SAC FCU has opened opened a full-service credit union facility inside the Peony Park Hy-Vee Supermarket located at 7910 Cass Street, Omaha, Nebraska. This new branch, the 10th in-store location and 21st branch location, is a reflection of the Credit Union's strong growth and a result of its strategic expansion plans. The new facility offers extended evening and weekend hours, including Sundays, and provides a complete range of consumer financial services. A ribbon cutting was held Wednesday, May 22.

Hundreds Come Out for Warrior Week Movie Night

Susan Dickinson, Membership Development Director

On Thursday, April 23, Fort Campbell FCU continued to show their support for the military by treating Active Duty Military and their families to a complimentary movie. For the past six years, Fort Campbell FCU has sponsored Warrior Week Movie Night at the Great Escape Movie Theatre. This year 453 active duty soldiers and family members came out for the movie *The Croods* by Dream Works. In addition to the movie, every child went home with a special gift.

Movie Night is a favorite among the Credit Union employees as it allows them to show their appreciation to those who are serving our country. Credit Union membership is available to anyone who lives, works, worships, or attends school in Montgomery or Stewart counties in Tennessee or Christian, Trigg or Todd counties in Kentucky. The Credit Union believes in actively showing support for our soldiers and their families and is already looking forward to next year's Warrior Week events.

Scott CU to Sponsor NCCS Charity Run in Edwardsville

Adam J. Koishor, Chief Marketing Officer

Scott CU recently presented a check for \$1,000 to representatives from the National Children's Cancer Society to sponsor this fall's NCCS Charity Run to be held Sept. 14 at SIUE.

The event will feature a 5K run with medals being awarded for first, second, and third place in several age categories.

Scott CU Community Relations Representative Lauren Hoefert presented the \$1,000 check to NCCS Development Manager Tricia Collins.

"This is another opportunity for us to support our community and the people who live here," Hoefert said. "We feel that it is important that we do what we can to help this very worthy cause. We are very happy to be able to help raise money to support the work that NCCS does in our area."

For more information about the NCCS 5K Charity Run Presented by Scott Credit Union, visit the National Children's Cancer Society web site at www.thencs.org/5Kcharityrun.

Warren FCU Supports Bike to Work Day

Michele Bolkovatz, Community Relations Manager

Warren FCU, Wyoming's most convenient credit union, provided a continental breakfast for Bike to Work Day on Wednesday, June 19 at three Warren locations. Bike to Work Day is celebrated nationally and is supported locally by Cheyenne Cycling Club and Warren Federal Credit Union. "We believe in helping our community to be physically healthy as well as financially healthy," said Stephanie Teubner, President/CEO.

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



Volunteers from Tower FCU and the Gilbane Building Company teamed up April 27 at the Prince George's County Christmas in April event to help with home repairs in Laurel, MD for a disabled Navy veteran. Photo courtesy Tower FCU

Tower FCU Employees Help Renovate Home for Navy Veteran

Natasha Henry, Tower FCU

A team of 46 volunteers from Tower FCU and the Gilbane Building Company participated in the Prince George's County Christmas in April event on April 27, 2013. Christmas in April is a national nonprofit that rehabilitates homes for low-income homeowners, particularly the elderly and those with disabilities.

The team of volunteers arrived early on a Saturday at the home of a disabled Navy veteran living in Laurel, MD, and put in a full-day's work providing much-needed repairs. The first-time homeowner was overwhelmed with a number of serious home repairs—primarily roof and foundation leaks—that resulted in as much as two feet of water after a heavy rainfall.

The volunteers repaired roof leaks, replaced a storm door, installed a new front porch, repaired and painted the back porch, repaired gutters, removed dead bushes and trees in the front yard, and added new flower beds. In addition, the team re-secured an areaway wall—the toughest task to complete that day.

“Thanks to everyone’s hard work and support, the homeowner now has a fresh start in her new home,” says Ramona Riordan, an employee at Tower who coordinated the Tower and Gilbane volunteer team. “Thanks again to all of the volunteers and trade contractors. This could not have been done without the generosity and care from each and every person involved.”

Two Directors of the DCUC Board to Be Elected at Annual Conference

Two seats on the DCUC Board of Directors will be filled at the annual business meeting at The Greenbrier in White Sulphur Springs, WV, Wednesday, August 14. The regular three-year term of the Marine Corps Representative and a Representative-at-Large expire this year. At this writing, David Davis, the incumbent Marine Corps Representative will not be seeking re-election. Denise Floyd, the incumbent Representative-at-Large, will be seeking re-election.

Army Aviation Center FCU Awards Scholarships to Local Students

Lisa Hales, AACFCU

Army Aviation Center FCU (AACFCU) is proud to award ten \$1,000 scholarships to area high school seniors. Scholarship winners competed against more than 75 other students from AACFCU's service area and scored as the top ten candidates. Applicants were judged on academic achievement, extra-curricular activities and essay responses.

“We were extremely impressed with the high caliber of students that applied,” said Lisa Hales, AACFCU Vice President of Marketing. “We are very proud to help these students further their education.”

Scholarship winners are as follows:

Trey Davis, Enterprise, AL: Graduate of Enterprise High School attending Indiana State University

Patricia Decker, Dothan, AL: Graduate of Northside Methodist Academy attending Union University

Tyra Griffin, Brundidge, AL: Graduate of Pike County High School attending Troy University

Olivia Hudson, Troy, AL: Graduate of Charles Henderson High School attending Auburn University

Seth Hundley, Enterprise, AL: Graduate of Enterprise High School attending Troy University

Alexis Lee, Dothan, AL: Graduate of Northview High School attending Troy University

Oanh Nguyen, Samson, AL: Graduate of Samson High School attending Auburn University at Montgomery

Vanessa Robinson, Enterprise, AL: Graduate of Tallulah Falls School attending Amherst College

Andie Stokes, Dothan, AL: Graduate of Northview High School attending the University of Alabama

Sky Warganich, Enterprise, AL: Graduate of Enterprise High School attending Troy University

Army Aviation Center FCU offers ten \$1,000 scholarships to high school seniors each spring. A student must be a member of AACFCU to be eligible to apply.

Navy FCU Shares Financial Advice for Those Facing Income Loss Due to Sequestration

Adam DeSanctis, Corporate Communications

Navy FCU is sharing financial advice for members and U.S. federal government employees facing a loss of income due to sequestration.

“Being prepared as early as possible and making sure your finances are in order can help you adjust to a reduced paycheck,” says Claudia Warszawski, personal finance manager at Navy Federal. “It’s so important to follow a sound budget plan. It won’t be easy, but every dollar saved can help you live comfortably within your new means.”

Navy Federal offers the following expert advice for individuals and families faced with a sudden loss of income in the upcoming weeks and months:

1. Set a Budget and Cut Unnecessary Expenses

Navy Federal recommends the first step when anticipating a loss of income is to assess your current financial situation. Review your new monthly income and subtract all anticipated, recurring living expenses, including credit payments. Adjustments are necessary if the resulting number is negative or too low for your comfort.

“Examine your weekly expenditures for areas where you can cut expenses such as dining out or entertainment,” says Warszawski. “Eliminating daily coffee trips, cable subscriptions and take-out lunches can put more money back into your wallet.”

For necessities such as groceries, cut costs by buying generic items, eliminating junk food and shopping at discount stores. Look for other areas that can be trimmed, too, like refinancing major loans and lowering monthly payments.

2. Adjust Your Means of Transportation

“With gas prices hovering near \$4 per gallon (depending on your location), your commute to work can be costly. Taking public transportation or finding a carpooling partner can help you save,” says Warszawski.

For instance, paying \$40 a week in gas totals \$160 each month. Cutting the weekly cost in half to \$20 by taking public transportation or carpooling amounts to \$80 per month. Over six months, that’s a saving of \$480. Over a year, you’ll save \$960. Additionally, less driving also means less ‘wear and tear’ on your vehicle and fewer trips for costly maintenance and repairs.

If carpooling or public transportation is not an option, seek out ways to get better mileage on your current vehicle or trade for a more fuel-efficient one. The U.S. Department of Energy’s website features a variety of fuel economy tips and vehicle comparisons.

3. Make it a Family Goal

Teaching the value of a dollar can be more meaningful when the entire family gets involved. If you have a spouse and children, it’s extremely important that they understand and assist in the new savings goal.

“Share with them your new financial challenges, stressing that everyone can play an important role. Bringing bag lunches to school, game nights at home, and free outdoor activities can all help the family save,” says Warszawski.

If there are teenagers in the house, their involvement is even easier. With summer approaching, help them find a part-time job where a portion of their income can be contributed to family expenses. Additionally, everyone can participate in organizing a yard sale. Plan one, and you’ll end up reducing clutter and getting paid in the end.

Having a family discussion about finances isn’t easy. But, it will be a valuable lesson—especially for younger children—in teaching solid money habits.

4. Talk to Creditors

If in the end you find yourself still unable to pay some or all of your bills, contact your creditors immediately. Explain to them your financial situation and request information about their hardship programs where you may be eligible for temporary deferment or payment reductions.



DCUC Bids a Fond Farewell to Jenny Kenney

Beth Merlo, DCUC Director for Administration

After two years of dedicated service to the Defense Credit Union Council, Jenny Kenney, our Executive Assistant, has departed our ranks.

Jenny has accepted another position minutes from her home and her three beautiful children versus 35-40 miles away with an hour and a half commute each day...one way. Quality of life (especially in DC) is paramount to all else, and by accepting this job, Jenny increased her quality of life tenfold! Thanks for a job well done, Jenny.

Please join us in wishing Jenny the very best in her new career.

\$150,000 Raised for USO and Hope for The Warriors®

Ceci Markwick, AVP Marketing

In a charity golf tournament that is booked solid two months prior to the event, Marine FCU once again, broke their fund raising record at their 19th Annual Charity Golf Tournament! Between sponsors and players, a total of \$150,000 was raised for Hope for the Warriors® and the Jacksonville USO ... each receiving a check for \$75,000. Next year’s tournament is slated for April 25.

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Army Aviation Center FCU Donates \$17,729 to the Cystic Fibrosis Foundation

Lisa Hales, AACFCU

Army Aviation Center FCU (AACFCU) donated \$17,729 to the Cystic Fibrosis Foundation (CFF) after a company-wide fundraising campaign in April and May. Because of the generosity of AACFCU employees and members, \$12,729 was raised in donations while the Credit Union donated an additional \$5,000 to the Foundation.

“We would like to thank our members and employees for supporting this organization,” said Lisa Hales, AACFCU vice president of marketing. “Being involved in the community is very important to the Credit Union, and we are grateful for the opportunity and support that allows us to be here.”

Pictured is AACFCU's children's savings account mascot Kirby Kangaroo with part of AACFCU's donation presented at the CFF Great Strides Walk in Dothan, AL. Photo courtesy AACFCU



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

