



ALERT

Issue 3 • March 2013

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

VIEW OF THE BOARD

Financial Literacy: Let's Get Reenergized

*Patricia Kimmel, President/CEO,
Belvoir FCU; DCUC Chairman*

April is financial literacy month, and as the Credit Union on your installation, and as a mentor, parent, grandparent or industry leader, we need to capitalize on financial literacy month and reenergize our efforts to keep our troops, community and families financially safe.

A recent article posted by Bryce Roth at Citizens First CU noted that adults tested in a 2008 study by the National Bureau of Economic Research, "scored a C (70-79%) on a 24-item questionnaire on personal finance." Likewise, a Treasury Department money management study of adults born after 1970 scored "69% on average." In addition to these two adult studies, Jumpstart Coalition's Personal Finance Literacy surveys suggest that young adults are struggling in the area of financial literacy.

Regardless of which survey or study you read, when it comes to financial education, the bottom line is this: we, as a Nation, are failing when it comes to financial literacy and we, as a community, must address this issue and do so now!

When you consider the military is a microcosm of society, suffice to say, our troops are also in need of help. The FINRA Foundation's 2010 Financial Capability survey supports that belief, as it concluded "that men and women in uniform face

continued on page 12

CEO UPDATE

Sequestration...DCUC Members "All-In!"

Roland "Arty" Arteaga, President/CEO, DCUC

Since mid-January, sequestration has been center stage inside and outside the beltway. The news media has saturated the market with such headlines as, "If Sequestration Triggers, Furloughs Begin in Late April," (*American Forces Press Service*, February 20, 2013); "Secretary Details Results of Sequestration Uncertainty," (*American Forces Press Service*, March 1, 2013); "Federal Workers Brace For Furloughs," (*Chicago Tribune*, March 3, 2013); "First furlough notices go out," (*CNN Money*, March 5, 2013)...the list goes on!

The Department notified Congress of their intent to issue furloughs last month, and now that sequestration is law, furlough notifications should be distributed to employees between March 22 and March 26. Once notices are received, the 30 day clock (wait period) begins and furloughs will likely take effect beginning April 21, 2013.

Earlier this month, the DOD Comptroller, the Honorable Robert Hale, addressed DOD civilians at the Pentagon and answered questions about the impending furlough. While his update was informative and his candor was appreciated, those attending remained apprehensive about their future financial well-being. The potential of a 20 percent cut in salary was daunting and the absence of a near-term solution (to end sequestration) was equally disheartening.

Though some level of optimism remains, the Military Services have expressed concern about morale. Case in point, in a recent open letter to the Army, the Department's top civilian and uniformed leadership advised civilian and military personnel "that along with risks to readiness, sequestration will also bring particular hardship to our Civilian workforce."

While mission readiness lies in the hands of DOD, the financial quality of life and support of the DOD personnel rests primarily with those of you operating on base. That said, it also lies in the hands of credit unions as a whole, for thousands of civilians and military techs in the Reserve Component (who are not on military bases) will also be impacted by sequestration.

Over the past two months, I have encouraged you to develop plans, products, and services to support those individuals who might be in financial need next month...and to date, am proud to say, you have responded—and have done so in overwhelming fashion!

Since early February I have been updating DOD on your extraordinary efforts and outreach, and to date, over forty-five of you have either provided us information or advised your members of your plans on your websites. Belvoir FCU and FirstLight FCU led the way in February, and shortly after, forty plus DCUC members followed! Whether offering interest free or low interest loans; permitting penalty-free CD withdrawals; providing financial counseling; offering 0% APR lines of credit; affording members the opportunity to skip-a-payment on some existing loans or establishing "Hot Lines" and encouraging members to contact you direct, you have once again demonstrated that when it comes to

continued on page 4

DEFENSE CREDIT UNION COUNCIL, INC.

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

BOARD OF DIRECTORS

Patty Kimmel
Chairman

Denise Floyd
1st Vice Chairman

Gordon Simmons
2nd Vice Chairman

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.



Randolph-Brooks FCU, distributed gift cards as Random Acts of Payment to shoppers at the Steiner Ranch (Austin) Randalls location. Photo courtesy RBFCU

Random Acts of Payment Provide 1,300 Meals for Capital Area Residents

Natalie Tate, AVP, Public Relations

It's better to give than to receive—at least, that's what residents of the Steiner Ranch area seem to believe. Randolph-Brooks FCU, distributed gift cards as Random Acts of Payment to shoppers at the Steiner Ranch (Austin) Randalls location. These shoppers were then asked to consider using a portion of their card to donate food items benefitting the Capital Area Food Bank. The shoppers responded with generosity, giving enough food to provide 1,300 meals for CAFB and Austin area residents.

According to RBFCU business development director Mark Matthews, the “Random Acts of Payment” concept was inspired by an opportunity to encourage goodwill among local residents and empower them to serve others. “Our goal was to thank our local community by giving them the chance to serve others,” Matthews said. “We gave local residents both the means and the opportunity to give back, and it was inspiring to see so many willing to share the gifts they received.”

RBFCU has been serving the Steiner Ranch community from their Randalls location for almost a year. This is the credit union's first food drive effort in conjunction with the Capital Area Food Bank. “This food contribution will be a tremendous help in feeding the hungry and restocking our shelves, and comes at a critical point in time,” said John Turner, CAFB Senior Director of Marketing & Branding. “A big thank you to our partners at RBFCU for making this food drive such a success and we look forward to the next one.”



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 the Golf Tournament.

Armed Forces Financial Network Donates “Thank You” Gift Cards to Lackland AFB Fisher House

Danny Sanchez, Air Force FCU

The Armed Forces Financial Network (AFFN), in partnership with on-base financial institutions on Lackland AFB, presented one-hundred \$50.00 “Thank You” gift cards to the Lackland Fisher House to distribute to military families staying there in 2013. The gift cards, which are presented to the Fisher House annually, is the organization’s way of saying “Thank You” for the service and sacrifice made by the men and women in our armed forces.

Representatives from Air Force FCU, Security Service FCU and Broadway Bank made the presentation to Maj. Gen. Byron Hepburn (59th Medical Wing Commander) and Dwayne F. Hopkins (Fisher House Executive Director), on behalf of the financial institutions on Lackland AFB. The gift cards, which were in the amount of \$5,000.00, were presented to Fisher House on Wednesday, March 13, 2013.

The gift cards can be used at any of the 1.3 million locations worldwide accepting AFFN payments including DeCA (Defense Commissary Agency) and AAFES (Army and Air Force Exchange Service). The cards function the same as regular debit or ATM cards, and residents will be able to use them throughout the year. The gift cards will be distributed to military personnel and family by Fisher House management.

“The AFFN gift cards are perfect for those families that had to pack up during emergency medical crises and get to San Antonio on short notice,” said Dwayne Hopkins. “The AFFN gift card enables the families to get those last minute items they forgot to pack. You should see the smile on the families faces when they are presented an AFFN gift card when checking into the Lackland Fisher Houses. Simply put, the cards are a blessing for military families during medical crises.”

Get the latest credit union news at www.d cuc.org

Alaska USA Remote Deposit App Increases Account Access

Dan McCue, Senior Vice President, Corporate Administration

Alaska USA FCU has released a free mobile app that allows members to deposit checks without visiting a branch or ATM. With the Alaska USA Remote Deposit app, members can use their smartphones to take a photo of a check and deposit it into their account.

“Remote Deposit puts convenience in the palm of your hand, literally,” said Geoff Lundfelt, Executive Director, Retail Financial Services. “With the app, members can make deposits whether they’re two or two thousand miles from a branch. We’re pleased that more than 6,400 members have already downloaded the app and are actively using it to make deposits.”

Users can deposit up to 10 checks or a maximum of \$3,000 per day, and receive email updates on the deposit status. Approved deposits are generally available within one business day. Alaska USA is the first Alaska-based credit union to launch a check deposit app. In 2011, the credit union launched the Alaska USA app, which allows users to check balances, transfer money, pay bills, view rates, and find nearby branches and ATMs.

“Both apps are part of the credit union’s commitment to providing convenience to members, allowing them to access their accounts and manage their money whenever and wherever they want,” said Lundfelt.

The Remote Deposit app is available for iOS (iPhone®, iPad®, and iPod touch®) and Android™ devices, and can be downloaded through the App Store® and Google Play.™

Hanscom FCU Tops \$1 Billion in Assets

Patricia Warden Conty, Marketing Communications Manager

Hanscom FCU has surpassed \$1 billion dollars in total assets. Steady growth, particularly in online loans and deposits and a concentration on developing new member relationships and deepening existing ones, have helped the Massachusetts-based financial institution achieve this milestone.

Consisting of loans to members, investments, and cash on hand, total assets are an indication of Hanscom FCU’s strength and stability. Hanscom FCU is one of the six largest credit unions in Massachusetts. Compared to credit unions nationwide, Hanscom FCU is among the top 200 in assets.

“In the simplest possible terms, we have achieved the \$1 billion mark because members trust us with their money,” said Chairman of the Board Paul Marotta. “And that trust has been built over the decades through a simple approach—good products at fair prices, coupled with the ‘people helping people’ spirit shared by all credit unions.”

“Our members have always mattered more than numbers—that won’t change no matter what our balance sheet says,” Marotta continued, adding that members are Hanscom FCU’s greatest resource. “Not only do they continue to build their relationships with us, but they also refer new members to the credit union.”

Those new members, approximately 5,600 of them in 2012, have helped Hanscom FCU maintain healthy loan and deposit growth. A practice of contacting each new member within days of opening an account has accounted for a large portion of the credit union’s current loan portfolio and an increase in checking accounts.

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

2013 DCUC Conference Closing Speaker: Peter C. Lemon

*Recipient of America's Highest Award,
The Congressional Medal of Honor*

The Defense Credit Union Council is pleased to announce the name of our final General Session speaker for Thursday, August 15 at 0900: Mr. Peter C. Lemon, one of the youngest surviving recipients of America's highest award, the Congressional Medal of Honor.

Cited for his extraordinary heroism during the Vietnam War, "Sgt. Lemon (then Sp4), Company E, distinguished himself while serving as an assistant machine gunner during the defense of Fire Support Base Illingworth. When the base came under heavy enemy attack, Sgt. Lemon engaged a numerically superior enemy with machine gun and rifle fire from his defensive position until both weapons malfunctioned. He then used hand grenades to fend off the intensified enemy attack launched in his direction. After eliminating all but one of the enemy soldiers in the immediate vicinity, he pursued and disposed of the remaining soldier in hand-to-hand combat.

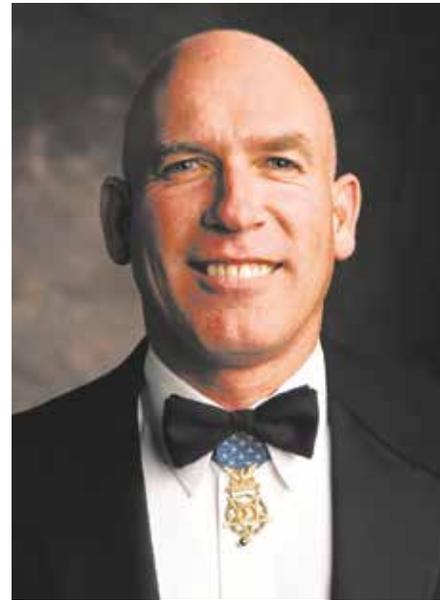
Despite fragment wounds from an exploding grenade, Sgt. Lemon regained his position, carried a more seriously wounded comrade to an aid station, and, as he returned, was wounded a second time by enemy fire. Disregarding his per-

sonal injuries, he moved to his position through a hail of small arms and grenade fire. Sgt. Lemon immediately realized that the defensive sector was in danger of being overrun by the enemy and unhesitatingly assaulted the enemy soldiers by throwing hand grenades and engaging in hand-to-hand combat.

He was wounded yet a third time, but his determined efforts successfully drove the enemy from the position. Securing an operable machine gun, Sgt. Lemon stood atop an embankment fully exposed to enemy fire, and placed effective fire upon the enemy until he collapsed from his multiple wounds and exhaustion. After regaining consciousness at the aid station, he refused medical evacuation until his more seriously wounded comrades had been evacuated.

Vastly outnumbered in a fierce enemy attack in Vietnam, Sgt. Lemon assisted in saving the lives of his team. Although wounded numerous times, he refused to be evacuated until the enemy had retreated and his injured comrades were airlifted to safety.

Sgt. Lemon's gallantry and extraordinary heroism, are in keeping with the highest traditions of the military service



Peter C. Lemon

and reflect great credit on him, his unit, and the U.S. Army."

An Ambassador of courage, determination and triumph, Peter Lemon profoundly enriches the lives of others, and today, as for the past fourteen years, he has been captivating and inspiring audiences as a professional motivational speaker and an acclaimed author and executive producer.

We are truly honored to have one of the youngest living recipients of the Medal of Honor and one of the most dynamic speakers of our times join us at our 50th Anniversary Conference at The Greenbrier in West Virginia, Thursday morning, August 15—Mr. Peter C. Lemon!

CEO UPDATE from page 1

supporting the men and women who serve this great Nation—military or civilian—no one comes close! No one comes close to providing the level of financial support you do...and no one acts as swiftly and confidently as you have!

Thank you for responding to our call for action; thank you for assisting the Department's civilian workforce during these challenging times. Financial readiness equals mission readiness and without a doubt, you are doing your part!

Did You Know.....DCUC Credit Unions are prepared to provide assistance to their DOD civilian members, if furloughs take place next month. As we go to press, Belvoir FCU, FirstLight FCU, Scott CU, Service CU, Fort Sill FCU, Tinker FCU, Pacific Marine CU, Pen Air FCU, PenFed, Navy FCU, Fort Meade FCU, Fort Bragg FCU, APG FCU, ComStar FCU, Tower FCU, State Department FCU, Fort Campbell FCU, American Southwest CU, Frontier Community CU, Fort Lee FCU, Fort Knox FCU, America's Credit Union, AmeriCU Credit

Union, Army Aviation FCU, Redstone FCU, Mid Missouri CU, Randolph-Brooks FCU, Andrews FCU, Hanscom FCU, Keesler FCU, Arkansas FCU, Kirtland FCU, Langley FCU, Border FCU, SAC FCU, Travis CU, Global CU, Marine FCU, Chartway FCU, Cedar Point FCU, NSWC FCU, Pearl Harbor FCU, North Island CU, Crane FCU, Taylor Model Basin FCU, and NRL FCU have notified DCUC and/or their members of plans...and daily, this list is growing. See some of Press Releases in this issue of the *Alert* on pages 8-10.

Moments in Greenbrier History No. 5

Janet Sked, DCUC Conference Manager

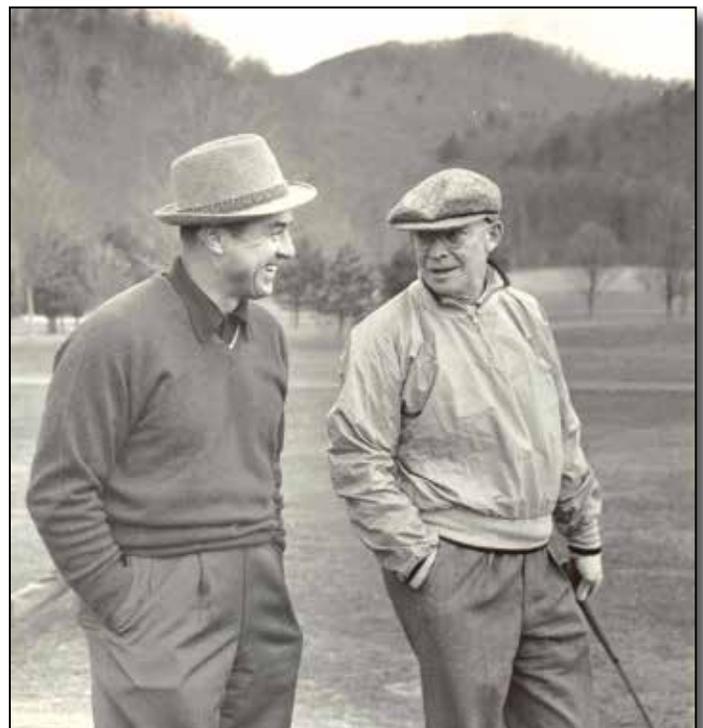
Our historical journey continues...

Several weeks after the diplomats' departure from the Greenbrier in 1942, the War Department purchased The Greenbrier from the Chesapeake and Ohio Railway and converted the hotel into a 2,000-bed hospital and renamed the facility Ashford General Hospital.

At the war's conclusion, the Army closed the hospital and sold the property back to the C&O Railway.



Below: Over the course of four years, 24,148 soldiers were admitted and treated, while the resort served the war effort as a surgical and rehabilitation center. Soldiers were encouraged to use the resort's entire range of sports and recreation facilities as part of their recuperation process.



Announcing...

EXECUTIVE BENEFITS SOLUTIONS
"Take Control of Tomorrow... Today"™

We are pleased to announce that bus transportation to our 50th Annual Conference has been secured! A 54-pax bus will depart from Union Station, Washington, D.C. to The Greenbrier, West Virginia on Saturday, August 10 and return on Thursday, August 15.

Available on a first-come, first-served basis! Please call or email the DCUC office by April 30 to reserve a seat.

The cost? A mere \$25 (non-refundable) per person round-trip. **Thanks in whole to Executive Benefits Solutions!** Light refreshments will be provided.

Relax in comfort and leave the driving to a professional!

Although the vast majority of patients were recuperating enlisted men, General Dwight D. Eisenhower made three visits to the facilities, including a month-long stay in the summer of 1945 after the end of the war in Europe.

DEFENSE CREDIT UNIONS IN THE NEWS...

TAMPA, FL—**Grow Financial** announces the credit union's continued growth with three branches set to open in Columbia, South Carolina in 2013–2014. Chase Clelland has been named the VP of Operations in South Carolina, and John Paul is currently serving as the Dealer Relationship Representative. "We are excited to expand our membership into South Carolina, and offer our products and services to an entirely new group of members," says Jason Moss, Senior Vice President of Delivery Channels. "We want to be present to serve not only individual members, but also businesses, while helping the state be proactive in their business development growth objectives." In addition to the new branches opening in South Carolina, Grow Financial is also opening its first branch in Lakeland, FL, this March, with another branch set to open in Wesley Chapel, Florida later this year... VICTORVILLE, CA—**Alaska USA FCU** has relocated its branch in Big Bear Lake, CA. The new Big Bear branch opened Feb. 11 inside Vons grocery store at 42170 Big Bear Blvd., across the street from its former location. The branch is open Monday through Saturday, 9 a.m. to 6 p.m. and offers a full range of credit union services, including an ATM and a self-service terminal. "With the new location, we've extended our branch hours," said Marci Aguayo, Vice President of Branch Administration, California Division. "Now members can conduct financial transactions and take care of grocery shopping in one stop."

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

SAN ANTONIO, TX—Security Service FCU (SSFCU) announced that **Pam Harling** has been promoted to assistant vice president of payment services, responsible for all operations in the payment services division for the \$6.7 billion credit union... SSFCU also announced the selection of **Marilyn Hartmann** to Commercial Loan Production Manager. Hartmann will contribute to the strategic planning of the Commercial Services department and will manage the loan production staff in the credit union's market areas across Texas, Colorado and Utah... **Thomas Martin** has been named senior vice president of planning and performance for SSFCU. He will oversee enterprise performance management and corporate strategic planning, as well as management of the accounting and finance departments... SSFCU announced that **Donna McKernan, Gina Drake** and **Walter MaCal** have all been promoted to assistant vice presidents within the credit union's award-winning Member Call Center (MCC)... ABERDEEN, MD—In February, APGFCU honored **Susan Kemen**, Senior Vice President of Consumer Lending, with an award presentation for 30 years of dedicated service to the credit union. In 1983, Kemen was hired as a part-time teller at APGFCU's Aberdeen Proving Ground Branch. Over the years, she was promoted to collection department manager, consumer loan manager, senior vice president branch operations, and most recently, senior vice president of consumer lending. In her current role, Kemen oversees and manages all aspects of consumer lending to provide interest income while minimizing risk and loss to the organization. APGFCU also honored **Barbara Poff**, Senior Member Service Operation Specialist, with an award presentation for 25 years of dedicated service to the credit union. In 1988, Poff was hired as a teller at APGFCU's Aberdeen Proving Ground Branch and was later promoted to member service representative. In her current role, Poff is responsible for servicing member inquiries, auditing branches for quality control, and collecting information and forms for loan disbursements... HANSCOM AFB, MA—Hanscom FCU is pleased to announce it has promoted **Karen Morey** to Vice President, Risk Management. Morey's duties include overseeing Hanscom FCU's risk management and compliance programs, handling all internal and external audits and regulatory examinations. She ensures institutional compliance with all federal and state consumer protection laws, and is responsible for the vital task of safeguarding member information. "I really can't think of a more important job than preserving the integrity of the work we do here at Hanscom FCU, and protecting the members we do it for," said Morey. "I'm honored to be trusted not just with that responsibility, but with the excellent reputation this credit union has spent decades building."

Protect Your Identity—Andrews Federal Spring Shred Day Set for April 20

Scott Bolden, Andrews FCU

Andrews Federal is pleased to announce it will be hosting its Spring Shred Day. The event will be held Saturday, April 20, 2012 at the Allentown Road (MD) branch from 2:00 PM–5:00 PM and at the Mt. Laurel (NJ) branch from 9:30 AM–1:30 PM.

"Shred Day empowers our members and the surrounding community to take a stand against identity theft by properly disposing of their confidential information and documents," said Timothy Blue, Andrews Federal Allentown Road Branch Manager.

Acceptable Documents for Shred Day include:

- Bank Statements
- Credit Card Receipts
- Leases
- Cancelled Checks
- Credit Reports
- Medical Records
- Computer Printouts
- Drug Screens
- Personal Records
- Contracts
- Financial Statements
- Prescription Records
- Credit Applications
- Insurance Records
- Tax Returns

**Sign up for the
20th Annual VADM
Vincent Lascara Golf
Tournament now!**

**Sunday,
August 11, 2013**

**Visit www.dcuc.org
for more details.**



Service CU President/CEO Gordon Simmons, center, presents a check to the Pease Greeters David Frye, left, and Al Weston of the Pease Greeters Board of Directors. Photo courtesy Service CU

Service CU Makes Annual Contribution to Pease Greeters

Lori Holmes, Assistant Vice President of Marketing

Service CU continued its annual support of more than eight years to the Pease Greeters program which welcomes and honors military personnel landing at the Portsmouth International Airport at the Pease Tradeport. Service CU donated \$3,000 to the Pease Greeters at their new Corporate Offices at 3003 Lafayette Road in Portsmouth Thursday, February 21.

Since its inception in 2005, the Pease Greeters have welcomed 460 flights and 100,000 troops no matter what time of the day. The nonprofit organization meets flights coming in from and going out for deployment.

“Service CU has been very supportive of all of our activities,” says David Frye of the Pease Greeters Board of Directors. “They have been a continual presence with the Pease Greeters and we really appreciate their contribution year after year after year.”

The Pease Greeters program welcomes the military in three phases. First, the troops are welcomed by a line of greeters when they exit their flights. Secondly, the troops are supplied with refreshments and thirdly, the greeters conduct a parting ceremony honoring the men and women for their service. Service CU donations allow the organization to provide refreshments to the troops.

“Service CU is extremely proud of the role we can serve to help the Pease Greeters in their noble endeavor to pay tribute to our troops,” says Gordon Simmons, President/CEO of Service CU. “It is a pleasure and an honor for the credit union to give back to men and women who serve our country here and overseas.”

The donation could not have come at a better time since Pease Greeters funding has hit an all-time low, according to the Pease Greeters. The Pease Greeters are one of the few organizations worldwide which have a group of civilians and veterans formally welcoming troops at airports.

1st Advantage Sponsors Run to Benefit Children’s Hospital of The Kings Daughters

Jessica Dawson, Marketing Supervisor

1st Advantage FCU is proud to support the Credit Union Miracle Day Cherry Blossom Ten Mile Run on April 7, 2013 to benefit Children’s Miracle Network Hospitals. The Credit Union’s \$6,000 donation will directly benefit The Children’s Hospital of The Kings Daughters. 1st Advantage is proud to support the local community where our members, colleagues and partners work and live. 1st Advantage is confident that by working together to help our local community grow and prosper, we are paving the way to a brighter future.

Grow Financial FCU Supports the Florida Strawberry Festival

Adrienne Drew, Marketing Communications Specialist

Grow Financial FCU sponsored American Heroes Day, taking place at the Florida Strawberry Festival on Wednesday, March 6.

American Heroes Day is dedicated to all of the active reserve, retired military, veterans, law enforcement and first responders. When the heroes showing their valid ID were admitted into the Florida Strawberry Festival for free.

“We are thrilled to be given the opportunity to sponsor Heroes Day at the Florida Strawberry Festival,” says Allen Milliron, Director of Corporate Sponsorships. “It is a perfect tie-in for Grow Financial since we have a strong commitment to the military. Since 2007, when we established the Friends of Military Families, LLC, a foundation which raises funds for charities and organizations providing assistance to active-duty members of the military and their dependents, we have donated a total of more than \$164,000 to students from military families; care packages for veterans stationed overseas; and other similar programs.”

Scott CU Ready to Help Members If Government Cuts Become Reality

Adam J. Koishor, Chief Marketing Officer

Scott CU stands ready to help its members who could be furloughed from their jobs if Congress fails to prevent the government sequestration that began on March 1. The local credit union will offer a Sequestration Loan at 0% APR and no payments for 60 days to any member who is furloughed from their government job due to the sequestration.

The sequestration will mean \$1.2 trillion of forced budget cuts from government programs over the next decade. The government cuts on March 1 would mean that many federal workers could face furloughs as early as April 1.

"If congress does not act to prevent it, many of our members could face economic hardships," said Scott CU President & CEO Frank Padak. "We stand ready to help our members, especially those who work at Scott Air Force Base and could be out of work or are working fewer days each week at reduced pay. We are hopeful that this can be avoided."

Scott CU's Sequestration Loan program will offer members the opportunity to borrow 100 percent of their most recent monthly net pay up to \$5,000 at 0% for 60 days. They will not have to make any payments for the first 60 days and will have one year to repay the loan. The loan rate will be set at 4.75% Annual Percentage Rate after the first 60 days, Padak said.

"We are hopeful that if the sequestration does happen, that it will get resolved and people will be able to get back to work full-time quickly," Padak added. "We really want to help them cover the next few paychecks and then pay it back when they are getting paid their full wage again."

To qualify for the 0% loan, SCU members will need to have had their government payroll directly deposited into an account at Scott CU and will need to show proof that they were furloughed from their job.

RBFCU Offers Aid to Members Affected by Sequestration

Natalie Tate, AVP, Public Relations

If lawmakers are unable to come to an agreement on the federal budget, American federal civilian workers could be affected by changes in pay and mandatory furloughs. Randolph-Brooks FCU is providing financial resources to assist those who could experience a negative financial impact related to sequestration furloughs and budget cuts.

The credit union will offer affected members options to help them make ends meet following sequestration-related budget cuts, which in some cases could be up to 20 percent of the federal worker's pay. RBFCU members who lose pay will have the option to withdraw money from their certificates without incurring any penalties for the withdrawals. They will also have the opportunity to take advantage of low-rate loans, bridging the gap between the cuts mandated by sequestration and their usual pay. Payment on the loans will not be due until December 2013, giving the members a chance to use the funds gradually as a "step down" resource as they adjust to the changes created by sequestration.

"By providing resources to assist members dealing with sequestration, we hope to make their lives and finances a little less stressful," said Mark Sekula, chief lending officer for RBFCU. "While we can't affect government decisions on payments and furloughs, we can give our members tools to handle a sudden decrease in pay, and to make the next several months more manageable."

APG FCU Readies Relief Package

Gayle Stark, Vice President of Marketing

APG FCU is prepared to offer special assistance to those affected by the possible federal government sequester that could take effect on Friday, March 1, 2013.

The credit union is ready to start helping members on March 1 with loan assistance, expedited approvals, payment deferrals, free financial guidance, and 24/7 educational resources.

For details, call 1-800-225-2555, and press four, come in to a branch or visit APGFCU.com to discuss your unique situation.

Langley FCU Offers Assistance to Members

Sue Thrash, Director of Research & Communications

With the looming reality of sequestration and federal budget cuts, Langley FCU is taking immediate action to support members with special services, emergency loan options and other alternative solutions. "The sequestration will have an enormous impact on Hampton Roads area businesses and residents. We hope Congress comes to an agreement before this goes into effect," said President/CEO Tom Ryan. "However, we are deeply committed to helping our members through these tough times by offering a number of affordable and alternative solutions," concluded Ryan.

Members affected by budget cuts can call the credit union or stop by a branch to discuss options. These include Skip-A-Payment relief on existing loans, a 0% interest personal loan with no payments for the first 90 days, and penalty-free withdrawals from term shares (CD's). In addition, LFCU offers free financial counseling to members.

Service CU Ready to Help Those Furloughed

Lori Holmes, Assistant Vice President of Marketing

Standing by their members during the government sequestration, Service CU will provide the following exclusive assistance for those impacted by furloughs. New Hampshire's largest credit union will offer a special 0% APR Sequestration Loan up to \$6,000 with repayment over 18 months with no payments for the first 90 days for members with existing direct deposit. For those without direct deposit or nonmembers who wish to join, they can start direct deposit and take advantage of a special 4.9% APR Sequestration Loan. The loan would be up to \$6,000 with repayment over 18 months and no payments for 90 days.

For those members who have been furloughed, they can withdraw from a current certificate of deposit without any penalties. In addition, if they have a current loan with Service CU, they can defer payments for 90 days.

"Service CU prides itself on focusing on and successfully serving the U.S. military and all Department of Defense civilian personnel since 1957. We are pleased to answer the present call for assistance caused by sequestration and are confident that we will be aiding hundreds, if not thousands, of government paid civilians here at home and around the world," says Gordon Simmons, President/CEO of Service CU. "It will be difficult for many who are furloughed to comply with their financial commitments without some additional aid, which we will provide."

Global CU Prepares to Aid Members

Abigail Franklin, VP Marketing & Strategy

As concerning news sweeps the nation of US government sequestration and federal employee furloughs, Global CU is prepared to assist members faced with these unfortunate circumstances. To help members adjust to the loss of income due to furlough, Global plans to support them by providing interest free loans for up to 6 months; no fee loan extensions for existing loans; and penalty free certificate withdrawals. "Our roots run deep with our military members. If they do experience furloughs, we want to give them time and assistance to adjust. We've always been here for our members and we are here now to help them through if they need us," said Global President and CEO Jack Fallis.

Travis CU Offers Sequestration Aid

Sherry Cordonnier, Director of Corporate Relations

Travis CU announced that it has a plan in place to help its members who are facing lost pay due to furloughs because of the implementation of sequestration. The credit union will lower loan payments and extend the terms of loans for members who are impacted and work as civilian personnel when sequestration cuts in defense spending go into effect on March 1. Beginning April 22, 2013 and extending through September 20, 2013, civilian employees could lose up to 20 percent of their income due to 16 hours of furlough that will take place every two-week pay period. Travis CU recognizes the difficulty that sequestration will have on its affected members and stands ready to help lessen the potentially significant financial effects of the furloughs.

"We are here for our members and are doing everything we can to support them during these challenging economic times," stated Patsy Van Ouwerkerk, president and CEO of Travis CU. "Members are encouraged to visit any of our branches so that we can work with them to address any financial difficulties that these furloughs and loss of income may create."

Navy Federal Prepare to Assist Members

Adam DeSanctis, Public Relations Specialist, Corporate Communications

Like many of you, Navy Federal has been following the news reports from Capitol Hill and understands that these are difficult times for many of our members who work for the federal government. Navy Federal is here to help you cope with the financial impact of furloughs. They also understand that every family's situation is different. To better serve members during this period of uncertainty, they have set up a special sequestration hotline with 24/7 live phone support at 1-877-874-0042. Or members can visit their local branch.

Loan Assistance

Understanding that sequestration and furloughs will strain budgets, they are prepared to work with members on any Navy Federal loan payments.

Penalty-free Early Withdrawal on Certificates of Deposit

If members need to redeem a Navy Federal Certificate prior to its maturity, they will waive any early withdrawal penalties.

Special 3.00% APR Checking Overdraft Line of Credit*

If members are a federal government civilian employee, have direct deposit with Navy Federal, and are subject to furlough, they are eligible for a special rate on our Checking Overdraft Line of Credit. This special rate will be in effect beginning March 4, 2013 through June 30, 2014.



Fort Bragg FCU Ready to Aid Members

Karen Hartman, Fort Bragg FCU

Fort Bragg FCU is here to help members with the possible financial blow that will be felt by a furlough. Each member's financial circumstances are unique to their household so Fort Bragg FCU encourages their members to come by one of Fort Bragg FCU's five branches, or call to discuss their needs with a Member Services Rep or Loan Officer. Fort Bragg FCU is prepared to work with their members, and once members are officially notified, Fort Bragg FCU can provide a combination of services to include:

- Extending existing loans up to 6 months with no payments;
- Refinancing any vehicle loan so you can take out the equity in cash with payments suspended up to 6 months;
- Consolidate loans from other financial institutions to reduce your monthly payments;
- Waive any early withdrawal fees on existing CDs
- Offer a special Signature Loan for \$2500 at 5.99% APR with no payments for 60 days.

Please call Fort Bragg FCU at 1.800.793.2328 or 910.864.2232. You may also email Natalie Hoffman, Operations Supervisor at natalieh@fortbraggfcu.org.

Fort Campbell FCU Ready for Sequestration

Vickilynn Gillette, Member Development Specialist

Fort Campbell FCU is prepared to provide their members assistance and relief during a challenging time. The Credit Union has developed a loan product to help those impacted by this event. The following assistance will be made available to members impacted by the 2013 Sequestration:

PEG Loan (payroll/employment gap loan)—borrow up to \$2,500, at a fixed 5.99% APR* (0% APR for first 60 days); no payment for 60 days; 12-month maximum term

Loan Workout—Credit Union Loan Staff have options to help ease financial hardship.

Loan Payment Deferral—defer a payment on a regular consumer loan at no charge

Financial Coaching—at no cost, members have access to immediate information and assistance from certified financial counselors through our partnership with BALANCE, a financial education and counseling service

For more information, call 931.431.6800 or 800.821.5891 or visit any branch.

Pearl Harbor FCU Offers Furlough Relief

Wendy Bond, Pearl Harbor FCU

Pearl Harbor FCU has assisted its members with special assistance during World War II, during and succeeding the 2008 economic crisis by continuing free services and not increasing fees, and offering free services during Japan's Tsunami. Pearl Harbor FCU will offer current and potential members special furlough relief assistance and options, which may include: affected current members may be able to defer payments or arrange a partial payment plan on existing loans with Pearl Harbor FCU; other assistance options include flexible payment arrangements and term modifications; and low rate consolidation loans. Contact Pearl Harbor FCU at 808-737-4328 or visit the nearest location.

Hanscom FCU Extends Life Line

Patricia Warden Conty, Marketing Communications Manager

Hanscom FCU, which serves federal employees in Massachusetts, stands ready to offer financial assistance to its members affected by sequestration budget cuts.

Beginning March 1, members whose paychecks are affected by federal budget cuts will have access to a 0% Annual Percentage Rate interest line of credit for 30 days, equal to one month's net payroll up to \$5,000. Dubbed the Life Line Loan, this interest-free loan is attached to a member's checking account to provide additional funds to cover checks, ATM withdrawals, and debit card purchases. In addition, Hanscom FCU will waive penalties for premature withdrawals on term share certificates held by affected members. Hanscom FCU also provides free and confidential financial counseling and education through BALANCE Financial Fitness. Members can schedule a one-on-one phone session with a certified financial counselor.

Andrews Federal to "Bridge the Gap" for Members

Scott Bolden, Andrews FCU

Andrews FCU will provide financial assistance to members who are furloughed as a result of the sequestration. The Credit Union said it will offer members a Sequestration Bridge Loan up to \$5,000 at 0% APR for 90 days. After the 90 days, the standard APR will apply. Flexible terms up to a year and payment options will be available to manage the loss of income. Andrews Federal also has a number of alternatives available including personal signature loans, secured loans and home equity loans. Financial tools are also available at www.andrewsfcu.org to assist with money management.

Randolph-Brooks FCU Donates \$150,000 to Alamo Colleges to Endow the Randy M. Smith Scholarship

Natalie Tate, AVP, Public Relations

At the most recent meeting of the Alamo Colleges Board of Trustees, Randolph Brooks FCU (RBFCU) presented a giant check for \$150,000 to create the Randy M. Smith Endowed Scholarship at the Alamo Colleges. Smith, former RBFCU president/CEO, currently serves as the senior advisor to the RBFCU board of directors. The gift represents one of the largest endowed scholarships in operation at the Alamo Colleges Foundation. The first scholarships will be awarded for the Fall 2013 semester.

“Establishing an endowed scholarship in Randy Smith’s name is a fitting tribute to a man who has dedicated his entire career to helping others,” said Dr. Harry M. Edwards, chairman of the RBFCU board of directors. “He has supported many educational endeavors over the years and is the personification of the core credit union philosophy of ‘People Helping People.’ By providing this scholarship in his name, our credit union will be able to help young people achieve their educational goals while honoring Mr. Smith’s legacy.”

“We greatly appreciate RBFCU’s generosity in establishing this important endowment,” said Michael D. Beldon, chairman of the Alamo Colleges Foundation. “As a committee chair and valued member of our foundation board, Randy’s leadership has played in a key role in the progress we’ve been able to achieve in recent years.”

Smith was named president/CEO of the organization in 1987 and served as CEO until December 31, 2012. During his tenure as president/CEO, RBFCU received a number of accolades, including top ratings from major financial rating organizations. In addition, the National Association of Federal Credit Unions (NAFCU) selected RBFCU as the “Credit Union of the Year” and two of RBFCU’s volunteers received NAFCU’s “Volunteer of the Year” award. RBFCU was recognized by its federal regulator, the National Credit Union Administration, for service to smaller credit unions, and by the U.S. Air Force for services to military members. The credit union also was lauded for its significant outreach in financial literacy, which impacts thousands of students each year.

Students are eligible to apply for the Randy M. Smith scholarship if they:

- Attend one of the Alamo Colleges as a full-time student (minimum 12 credit hours per semester)
- Are working toward a degree or certificate
- Have and maintain a cumulative 2.5 grade point average on a 4.0 scale
- Complete the Alamo Colleges Common Scholarship application available at www.alamo.edu

Since this is an endowed scholarship, the number and amount of awards will be determined by the funds available from the interest earned on the endowment.

Giving Back to Military Families at Fisher House

Patricia Warden Conty, Marketing Communications Manager

Hanscom FCU volunteers and staff prepared a meal for guests at Fisher House Boston on the campus of the VA Medical Center in West Roxbury, MA. Fisher House is a nonprofit program that provides free lodging to families caring for veterans treated at VA facilities around the country. “You warmed the hearts and bellies of our military families,” commented Fisher House executive director Jennifer DeLuca.

This event was the first in an ongoing commitment by the credit union to offer volunteer support for Fisher House.

Army Aviation Center FCU Employees Donate \$7,750 to Community Organizations

Lisa Hales, AACFCU

Army Aviation Center FCU (AACFCU) employees recently donated \$7,750 to 13 nonprofit organizations in AACFCU’s service areas of Southeast Alabama, Florida’s Emerald Coast and the Mobile Bay area. The donations come from an account funded completely by employee contributions. On designated work days, AACFCU employees donate to this account in exchange for wearing jeans to work. In December of each year, employees nominate and vote on organizations they would like to see receive the funds.

These organizations include:

- Alabama Baptist Children’s Home, Dothan, AL
- Boys and Girls Club, Ozark, AL
- Children in Crisis, Fort Walton Beach, FL
- Coffee County Family Services, Enterprise, AL
- Dothan Rescue Mission, Dothan, AL
- House of Ruth, Dothan, AL
- Penelope House, Mobile, AL
- Pike Regional Child Advocacy Center, Troy, AL
- Victory Health Partners, Mobile, AL
- Vivian B. Adams School, Ozark, AL
- West DeFuniak Elementary School’s Backpack Buddy Program, DeFuniak Springs, FL
- Wiregrass Children’s Home, Dothan, AL
- Wounded Warrior Project

AACFCU and its employees hold several other fundraisers throughout the year to help those in need in surrounding communities. These fundraisers include an annual food drive, donation drives of school supplies, Christmas gifts, pet food and many other items for different types of organizations. AACFCU employees also raise money each year for the Cystic Fibrosis Foundation as well as donate countless volunteer hours to community service projects.

Travis CU and Travis Air Force Base Partner to “Build Wealth, Not Debt”

Sherry Cordonnier, Director of Corporate Relations

In honor of *Military Saves Week*, scheduled for Feb. 25 through March 3, Travis CU partnered with Travis Air Force Base to offer free financial education workshops at the Airman and Family Readiness Center here for service members, civilian employees and their family members.

As part of this year’s theme to “Build Wealth, Not Debt,” TCU offered nine classes focusing on financial goals and improving financial readiness, such as saving for an emergency, paying off high-cost debts and purchasing a home.

“Our men and women, who serve at Travis Air Force Base and their families, are prepared for whatever, whenever and wherever duty calls. But can they say the same about their personal finances?” stated Patsy Van Ouwerkerk, president and CEO of Travis CU.

In addition to teaching Travis members about personal finances, TCU offered a free financial education story time at the Travis CU branch on Travis AFB for children from the TAFB Child Development Center.

During story time, children built awareness about spending and savings habits and interacted with credit union tellers to learn about transactions. Through this session, TCU representatives eased the challenge parents are faced with teaching children the value of the dollar.

According to TCU representatives, communicating about purchases, using allowances to help children make decisions about spending and saving, and involving children with creating a budget are steps parents can take towards teaching their children about financial success.

“Financial education for the youth is an important foundation to build upon,” said Tom Bradley, A&FRC director. “Getting people to start talking about finances is the first step towards success.”

According to Bradley, 1,800 people from Travis made the pledge in 2012. This year, the goal was to have 2,000 people pledge. People who took the pledge were eligible for a free credit score and e-newsletters to stay focused on accomplishing financial goals.

Financial education seminars provided by Travis CU included: Organize Your Financial Records, Credit Ability, Investing Fundamentals, 10 Steps to Financial Success, Home Buying/Foreclosure Avoidance, Psychology of Spending, Fundamentals of IRAs and Take the Wheel: Best Car Deal.

The week ended with a raffle for an Apple iPod and two \$25 gift cards that were provided by the credit union.

SAC FCU Helps Sponsor Super Bowl Extravaganza II at the Patriot Club, Offutt AFB

Jackie Boryca, V.P. Marketing

SAC FCU helped sponsor the Super Bowl Extravaganza II at the Patriot Club at Offutt AFB on Saturday, January 19, 2013. Participants were encouraged to wear their favorite jersey. Over 300 attendees had the opportunity to win over \$45,000 in cash and sports memorabilia prizes. There was a grand prize of \$5,000 cash, plus 81 sports memorabilia prizes including framed jerseys, helmets, footballs, Mickey Mantle Baseball, Magic Johnson/Larry Bird Basketball, Dale Earnhardt Sr. NASCAR, and a Masters Golf Garden Flag. SAC FCU Offutt Branch employees assisting at this event were Ramona Ash-Saulter, Branch Manager and Amanda Timm, Sr. Financial Service Specialist. This program offered SAC FCU a great opportunity to support and thank its military members.

VIEW FROM THE BOARD from page 1

considerable obstacles in maintaining their financial fitness!”

As on-base credit unions, we have an obligation to promote the morale and welfare of our troops, and to provide financial education, training, and counseling at no cost. Given the above noted statistics, I dare say, we need to work harder and closer with our on-base Personal Financial Managers and Military Commanders, and ensure they have the resources—especially during these austere times—to continue promoting and encouraging financial readiness. Resources such as those from Military OneSource (militaryonesource.mil), the National Military Family Association (militaryfamily.org), National Endowment for Financial Education (nefe.org and smartaboutmoney.org), the FINRA Investor Education Foundation (saveandinvest.org), *Military Saves* (militarysaves.org), the BBB Military Line (bbb.org/us/military-line) and of course, DCUC, especially DCUC’s branded “Veterans Handbook” and the DCUC sponsored Kiplinger’s Personal Finance & BBB “Financial Field Manual,” are all excellent and should be fully explored and used.

Last month, we were committed to *Military Saves Week*, next month let us pledge to further educate our members and encourage them to become financially capable, reduce debt, and build savings—not just for a month, but for a lifetime!

Make a difference! Start today; underscore your efforts during Financial Literacy month; and maintain your momentum the balance of the year. Have your Credit Union Financial Coach coordinate with your respective Commands and schedule classes in April that focus on the basics: credit, borrowing, budgeting, saving (to include information on the Thrift Savings Plan), and debt reduction. All of which are valuable classes and all of which will enhance your relationship with your Commands and solidify your commitment to the installation.

Last month, we were committed to *Military Saves Week*, next month let us pledge to further educate our members and encourage them to become financially capable, reduce debt, and build savings—not just for a month, but for a lifetime!

Financial Education Video Game to Help Military Personnel Score Financial Touchdowns

Adam DeSanctis, Public Relations Specialist, Corporate Communications

Tackling head-on the issue of financial literacy among our nation's servicemen and women, Washington Redskins' linebacker London Fletcher and running back Alfred Morris, Navy FCU and Visa, Inc. visited the Navy Exchange at NSA Bethesda to showcase a free educational video game and classroom curriculum called Financial Football.

James Horner, Navy Federal Branch Manager, kicked off today's event at the Navy FCU branch in the Walter Reed Exchange with help from Fletcher, Morris and Visa. Fletcher and Morris both shared personal experiences and their thoughts on the importance of money management with military personnel in attendance. Horner, Fletcher and Morris then rolled up their sleeves and led attendees in a high-energy game of Financial Football.

"Navy Federal is a strong believer in promoting financial education. We strive to help our members understand how to set a budget, use credit wisely and save for retirement," said Navy Federal Branch Manager James Horner. "Visa's Financial Football is a valuable program and we're thrilled to be a committed partner. Teaching responsible, money management skills is not only a good thing to do; it's the right thing to do."

The centerpiece of Visa's nationwide educational initiative with the NFL and NFL PLAYERS, Financial Football helps kids and adults tackle their financial futures. The game is accompanied by a classroom curriculum.

"Consumers of all ages need to learn to make smart money management decisions early in life," said Redskins linebacker London Fletcher. "You wouldn't get on the field without a game plan. You need to plan your finances the same way."

"It doesn't matter whether you make minimum wage or millions," added Redskins running back Alfred Morris. "If you don't learn to budget, save, invest and pay bills on time, the consequences can be devastating."

Available online, at www.practicalmoneyskills.com/football, Financial Football puts players' fiscal knowledge to the test in an online simulation game environment by combining the structure and rules of the NFL with financial education questions of varying difficulty. Visa has also released the game as a free iPhone app on iTunes, along with an optimized HD iPad version.

"For over a decade, Visa has been committed to promoting financial literacy and we are proud to assist Navy FCU in their efforts to strengthen financial education for members of our military," said Jason Alderman, Senior Director of Global Financial Education, Visa Inc.

This event is part of a national educational campaign with Visa, the NFL and NFL PLAYERS, now in its seventh season. Since 2006, Visa has reached agreements with thirty-five states and the District of Columbia to distribute Financial Football to every high school and middle school in those states, including Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Nevada, New Hampshire, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Tennessee, Vermont, Virginia, Washington, West Virginia, Wisconsin.

Financial Football is part of Practical Money Skills for Life (www.practicalmoneyskills.com), a free, award-winning financial education program that reaches millions of people around the world each year. Launched in 1995, the program is now available in ten languages in thirty countries. At Practical Money Skills for Life, educators, parents and students can access free educational resources including personal finance articles, games, lesson plans, and more.

Tinker FCU Holds Annual Employee Celebration

Nancy Entz, VP/Director, Marketing

Employees of Tinker FCU gathered for their annual Employee Celebration on Monday, February 18, 2013. This annual all-employee meeting is held on Presidents Day, when branches are closed, so every employee can attend.

"This is the one day a year we have the opportunity to bring together 600 employees who are normally scattered across the state together in one room," said President/CEO Mike Kloiber. "We use this day to inform everyone about events happening within TFCU, explain new programs and promote an atmosphere and teamwork."

TFCU leaders also use this time to recognize employees for service excellence. This year's Kitty Casey Service Champion trophy was awarded to Karl Wasserleben, VP/Branch Manager of Tinker Air Force Base branches. The award is named for TFCU's former supervisor of operations who retired in 2010. Ms. Casey was on hand at the celebration to present the award.

Along with the awards, an entertaining talent show, good food and time with peers, TFCU brings in speakers to encourage and motivate employees. This year's speakers were Dr. Andrew L. Urich, Puterbaugh Professor of Ethics & Legal Studies at Oklahoma State University, who used humor and real world situations to teach ethics, and John O'Leary, a motivational speaker who inspired the team to change their way of thinking about their potential. He used his own story of overcoming the odds after being severely burned as a child, with no expectations of survival.

GOT NEWS?

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



Left to right: Karen Hartman, FBFCU AVP Marketing, Paula Gallero, Fisher House Manager, David Elliott, FBFCU President/ CEO. Photo courtesy Fort Bragg FCU

Fort Bragg FCU & the Armed Forces Financial Network Provide 'Thank You' Cards to Military Families

Karen Hartman, AVP of Marketing

Fort Bragg FCU (FBFCU) and the Armed Forces Financial Network (AFFN) gave \$1,000.00 in prepaid AFFN 'Thank You' Cards to military families at the Fort Bragg Fisher House. These cards are in \$50.00 denominations and may be used everywhere AFFN point-of-sale is accepted worldwide. The cards will help military family members with everyday living expenses as they reside in their "home away from home" at the Fisher House. The Fisher House helps to ease the stress of families and patients who are receiving medical care at the Womack Army Medical Center. "The Fisher House provides a sanctuary for people who are in need, and anything we can do to add comfort to their situation is a privilege," stated David Elliott, President/CEO, Fort Bragg FCU. To learn more about the Fisher House, visit www.fisherhouse.org.

Employees Complete Service CU Fitness Challenge

Lori Holmes, Assistant Vice President of Marketing

Service CU employees helped to support the American Heart Association and became physically fit by participating in a month-long Service CU Fitness Challenge. The Fitness Challenge was a Service CU effort to promote a heart healthy lifestyle amongst its employees as well as raise money for the New Hampshire American Heart Association.

Service CU donated \$50 per employee who completed the Fitness Challenge during the month of February up to \$3,000. To be eligible for the Service CU Fitness Challenge, more than 250 employees signed up to perform at least 20 minutes of exercise three times a week for four weeks.

DCUC Announces Three Winners of 2012 George E. Myers Scholarship

Beth Merlo, Defense Credit Union Council

Last month, the Defense Credit Union Council (DCUC) announced the winners of the George E. Myers Scholarship for 2012. Recipients of the \$3000 award were Scott Duszynski of Keys FCU, FL; Marissa Rabaja of Sea Air FCU, CA; and Sara Thingvold of Hiway FCU, MN.

Scott Duszynski is the President/CEO of Keys FCU overseeing all aspects of the organization while maintaining relationships with community organizations such as the Department of the Navy at NAS Key West, local schools, city and county officials, and the police. Duszynski plans to attend DCUC's 50th Annual Conference in August.

Marissa Rabaja is the VP of Lending/Technology at Sea Air FCU and a 23 year veteran of the credit union movement. In her current position, Rabaja is responsible for managing lending, collections and the network system as well as assisting the management team in marketing Sea Air FCU's products and services. Rabaja hopes to use the scholarship funds to attend the CUES CEO Institute.

Sara Thingvold is the Business Development Specialist at Hiway FCU and oversees Hiway's Select Employment Groups. She is involved with marketing, special projects and community events. She is a military spouse of twenty years earning many awards for her work serving the military community. She plans to attend DCUC's 50th Annual Conference.

The George E. Myers Scholarship (GEM) was established in 1996 in honor of Col. George E. Myers, USA (Ret.). Colonel Myers was an Executive Director of the Council and selected to the first DCUC Hall of Honor, along with DCUC's Founding Fathers, in August 2000. The Fund's purpose is to provide scholarships for volunteers, management, and/or staff of DCUC member credit unions so they can further their professional credit union education, knowledge and leadership skills. Since 1997, DCUC has awarded 32 scholarships.

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

SAC FCU Supports *Military Saves Week* at Offutt Air Force Base, NE

Jackie Boryca, V.P. Marketing

SAC FCU, Bellevue, Nebraska participated in *Military Saves Week*, February 25 through March 2, 2013. This program persuades, motivates and encourages military families to save money every month and promotes automatic savings. *Military Saves* is a parallel initiative of *America Saves*.

During this week long campaign, SAC FCU provided staff, savings information, flyers offering free checking plus a deposit of \$50 with direct deposit, tabletop tents and giveaway items were displayed at the front entry of the BX. The Base BX used their paging system to announce to shoppers that SAC FFCU was operating its inflatable cash vault on Friday, March 1, as a closing to *Military Saves Week*. The Credit Union provided cash, prizes and vouchers worth \$50 towards opening an account. Anyone attending the event was invited to enter the Cash Vault.



SAC FCU Offutt Branch Manager Nancy Gilchrist and the lucky cash vault winner is David Botsford. Photo courtesy SAC FCU



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

