



ALERT

Issue 5 • May 2013

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

DOD FURLOUGH

DOD Furlough Plans... Change Two!

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

On Tuesday, May 14 at a Town Hall meeting at the Mark Center BRAC site, the Secretary of Defense announced yet another change to the Department's furlough plans. Secretary Hagel advised those in attendance, that notwithstanding the deep budget cuts imposed by the Budget Control Act of 2011 (Sequestration) and the increased cost associated with DOD's warfighting efforts, the Department has been able to address "budgetary shortfalls through actions other than furlough." While hundreds of thousands of DOD civilians (over 90% of the DOD civilian workforce) will still be furloughed, in lieu of the 14 days announced last month (*the initial plan called for 22 days*), the SECDEF directed an 11 day furlough.

According to the Pentagon, the following schedule applies:

- 1) May 28 – June 5: Furlough proposal notices will be served.
- 2) June 4 – June 12: Opportunity for individual employees to reply to furlough notices (employees have 7 calendar days from the date the notice was received to reply.)
- 3) June 5 – July 5: Furlough decision letters will be served.
- 4) July 8: Furlough period begins (likely at the rate of 1 day per week through the end of September of this year.)

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CEO UPDATE

DCUC's Overseas Subcouncil Conference... Still Going Strong!

Roland "Arty" Arteaga, President/CEO, DCUC

Earlier this month DCUC's Overseas Subcouncil held its Annual Conference in Dresden, Germany and based on the feedback from attendees and guests, in a word—outstanding! Co-hosted by Andrews Federal Credit Union, from start to finish, every aspect of this year's 40th annual meeting was highly rated and greatly attended! Standing room only was the order of the day on May 1...followed by a full house the balance of the week.

Our good friend and colleague, and one of the best Economists in the business, Bill Hampel, (CUNA) set the stage for this year's main overseas event, offering his insightful and candid thoughts on the economy's modest recovery, the Nation's budget policy, the impact on credit unions, and the way ahead! Good news/bad news notwithstanding, Bill's remarks were timely and significant, and an excellent prelude to Colonel "Money" Hernandez's (Air Mobility Command) presentation on the "S" word—Sequestration. In addition to offering a philosophical and practical view on the budget cuts imposed on the Department, "Money" touched on Defense Strategy and addressed the fiscal realities and impacts of Sequestration, vis-à-vis the Air Force, to include the "bow waves" resulting thereof and the cost in terms of readiness, people, and infrastructure.

Elijah "Bennie" Roberts (Department of the Air Force and Andrews FCU's Vice Chair) followed "Money" and focused his remarks on the Overseas Theater and the forthcoming/on-going DOD review to determine the excess and need of the hundreds of sites in Europe. Bennie's comments were of considerable interest to the Sub-council's seven member credit unions, especially in light of potential troop strength reductions and BRAC. That said, and as noted by Bill Hawbecker (DFAS), Major John Schulke (Army), Major Chris Wurst (Army Europe), SSgt Maurice Morrell, (Air Force Europe) and Dr. Luigi Amato (Navy Region Europe and Southwest Asia), while the National Defense Strategy continues to endure scrutiny and the Department's landscape overseas continues to shift, the financial quality of life (QOL) of our troops and their families remains a priority!

During the months and years that lie ahead, doing more with less will be DOD's mantra, and as a result, partnerships will be key! Financial readiness, financial education, financial services, and the overall financial support of the DOD establishment—military and civilian personnel—will be vital to ensuring and sustaining the morale and QOL of our troops, DOD civilians and their families!

Technology will play a major role, and this year's industry speakers not only provided an update of their respective organizations, but also discussed the importance of innovation. Whether expanding overseas ATM acceptance, determining the best mix of PIN or PINless, or addressing the U.S. EMV (Eurocard, MasterCard, Visa) conundrum; whether discussing consumer channel preferences and new product lines (such as AskAuto) or highlighting

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MILITARY APPRECIATION MONTH

Making a Difference in the Lives of Military Spouses

Fort Bragg Federal CU and Marine Federal CU Help Support Military Spouses

Diane Rumley, Support Military Spouses

From assembling and distributing Shoebox Gifts, to writing caring cards, to making charitable donations, Fort Bragg Federal CU and Marine Federal CU are partnering with Support Military Spouses to honor, support, and encourage military spouses.

“The idea of building shoeboxes to give to the unsung heroes of the military is a great idea! To be able to provide a spouse a moment of happiness through a gift acknowledging their sacrifices means so much,” said Dave Elliott, President/CEO of Fort Bragg Federal CU.

SHOEBOXES FOR MILITARY SPOUSES, the nation’s only program of its kind, is the flagship of Support Military Spouses. Along with the delivery of a container of items specifically created to encourage military spouses, SMS’ Shoebox program is designed to establish new links and provide access to tools that help spouses in accessing financial literacy information, employment resources, local mental health, and support organizations that foster stronger families.

“There is no finer group to be rewarded, as they keep the home fires burning of deployed Marines and the Navy Corpsmen serving with Marines to give them peace of mind while they are gone; to knowing that their families are well taken care of, to allow them to focus on the mission at hand to keep Marines and themselves out of harm’s way,” said Craig Chamberlin, CCUE President/CEO of Marine Federal CU.

With the support and partnerships of Fort Bragg Federal CU and Marine Federal CU, Support Military Spouses is moving its mission forward. “We ultimately want to annually give a shoebox gift to every military spouse across every U.S. military installation, which is approximately 1.4 million spouses each year,” said Dr. Steven and Diane Rumley.

Support Military Spouses offers DCUC’s member credit unions a variety of ways to become involved through its programs: Shoeboxes for Military Spouses, Financial Freedom for Military Spouses, Occupational Opportunities for Military Spouses, Pampering Packs for Military Spouses, and Caring Cards for Military Spouses. To partner with Support Military Spouses or for more information, contact Diane Rumley at 919.274.7344, or by emailing Diane@SupportMilitarySpouses.org.



RIA FCU Holds Annual Meeting

Kim Fein, Marketing

RIA FCU held their 78th Annual Meeting on April 5, at the Best Western Steeplegate Inn in Davenport, Iowa. At the meeting, Larry Coverstone, Ted Olson and Anthony Sconyers were each re-elected to serve three-year terms on the Board of Directors.

Special recognition awards were also presented to CEO, Larry Coverstone, and VP of Marketing, Linda Kurtenbach, for their 35 years of service to the Credit Union.

Other directors for 2013 include: Jack Boccarossa, Richard Burns, Robert Henderson, Linda Miller, Richard Hochstetler and Arun Pillutla.

Grow Financial FCU Receives Diamond Award for Outstanding Marketing & Business Development Achievements

Adrienne Drew, Marketing Communications Specialist

Grow Financial was recently honored with a Diamond Award, which recognizes outstanding marketing and business development achievements in the credit union industry. The award was presented by the Credit Union National Association (CUNA) Marketing & Business Development Council, a national network comprised of over 1,100 credit union marketing and business development professionals.

Grow Financial was a winner in the Electronic Marketing category for the Virtual Money Machine at their Downtown Tampa location. Grow Financial's virtual money machine is an augmented reality, motion reactive video mirror that utilizes a six screen HD video wall. The interaction also uses a touch sensitive glass to select the offer and for email submission. Members and non-members are welcome to play the virtual money machine, and have a chance to win \$25 toward a checking account, \$100 toward an auto loan or \$300 toward a mortgage loan.

"The Diamond Award competition is the most prestigious competition for excellence in marketing and business development in the credit union industry," said Michelle Hunter, Chair of the CUNA Marketing & Business Development Council, and SVP of Marketing & Development at Credit Union of Southern California. "Credit unions that receive these awards should be extremely proud of their accomplishments and know that their work represents the very best examples of creativity, innovation, relevance, and execution. The Diamond Awards are not easily earned and the CUNA Marketing & Business Development Council is proud to honor those who are deserving of this recognition."

Scott CU Pledges \$25,000 to Rotary Playground at Township Park

Ashleigh Deatherage, Scott CU

Scott CU has pledged \$25,000 to help build a new Rotary Playground in Township Park. The donation will help build a new play space to replace the wooden playground that was removed in 2012 at the park, which is also known as Airplane Park.

"The success of this project depends heavily on community support," said Rod Vaught, Rotary Club president. "We truly appreciate Scott Credit Union's support, it has been extremely gratifying to have corporate leaders take such a proactive role to ensure the completion of the project."

The Edwardsville Rotary Club began a rehabilitation project on the playground in spring of 2012. It quickly became apparent that the 22-year-old wooden structure would need to be completely replaced. The Rotary Club, the Township and District 7 are teaming up on the project.

"The Rotary Club representatives came to us looking for community partners to help with the cost of building a new playground on the same site," said Scott CU Community Relations Supervisor Ashleigh Deatherage. "With our Home Office here in Edwardsville and our 'People Helping People' philosophy, we felt like this was a great project and we should give our support."

"We really like the idea of the businesses and people of the community coming together to build the new playground," Deatherage added. "We understand how important it is to give back to the community and this is a great way for Scott CU to be involved."

The actual construction of the new playground is planned for September 18-22, 2013. It will require lots of volunteer labor from the community. The Rotary Club has hired Leathers & Associates, who assisted the community for the original build 20 years ago, to provide the design of the new playground.

Navy Federal Turns the World Purple on April 26

Michele Townes, Corporate Communications

Navy FCU announced its participation in the nationally recognized Purple Up campaign to display worldwide support of children of active duty military. Recently, the credit union, which serves all Department of Defense active duty, civilian and contractor personnel, expanded its membership to include the Coast Guard, thus serving all areas of the armed forces. The color purple represents all branches of the military, and the world's largest credit union displayed its pride by encouraging all 10,000 employees worldwide to wear purple throughout its corporate campuses and 229 branches worldwide on April 26.

"All branches of the U.S. Armed Forces, including Coast Guard, and their families, make sacrifices every day," said Nancy DeDona, vice president, membership. "It's important to also remember the military children and recognize the unique challenges they face. With a workforce of over 10,000 employees, we hope to make quite a showing—from headquarters in Vienna, VA to branches as far as Korea." The credit union's social media outlets will showcase the display to members and fans of its Facebook and Instagram pages.

In addition to Purple Up, Navy Federal offered youth-related product incentives and educational seminars at schools the week of April 22 in an effort to encourage early savings practices among children and adolescents. Members under 18 received a monetary incentive when opening youth savings, checking accounts, and/or prepaid debit cards designed to teach teens smart spending habits and financial responsibility. "Among our more than 4 million members, 11% are youth under the age of 18," noted DeDona. "Showing young savers the importance of adopting good financial habits early is a core focus for Navy Federal. We hope that getting out to military installations and schools will have a lasting impact."

Moments in Greenbrier History No. 7

Janet Sked, DCUC Conference Manager

A Secret is Finally Disclosed...

On Sunday morning, May 31, 1992, readers of *The Washington Post* awoke to a story that confirmed the old rumors of a secret under the West Virginia Wing. The article described in great detail a massive underground U.S. Capitol. An emergency relocation center for Congress had been secretly maintained for three decades, fully prepared for activation at a moment's notice. With the Cold War over, the government declassified and closed the operation down, a process completed in mid-1995. The Bunker became an immediate media sensation with multiple programs broadcast in subsequent years. Tours of the Bunker began in December 1995 and quickly became a seemingly mandatory part of every guest's Greenbrier experience.

At this year's DCUC Conference, we are offering each registered attendee and guest the opportunity to take this half hour Bunker Tour free of charge. Be sure to sign up when you register for the conference, as we must schedule the tours with The Greenbrier staff! Stay tuned in June for our final installment of Moments in Greenbrier History.



Freeze-dried food stored along the 300-foot truck entrance to the bunker



Above: This ominous blast door protected the tunnel entrance to the secret underground Cold War bunker. Left: The communications center was used as a backdrop for televised statements from members of Congress.



DCUC's 2013 Showcase with a Purpose

Honoring the National Intrepid Center of Excellence Satellite Centers

"Paying tribute to and supporting those who have sacrificed for our nation"

After completing construction of and opening the National Intrepid Center of Excellence (NICoE), the Intrepid Fallen Heroes Fund worked closely with military leadership to determine how best to further expand care to our wounded heroes in uniform suffering from traumatic brain injury (TBI), post-traumatic stress (PTS) and other afflictions.

This led to the Fund's newest effort: designing and building additional centers that will serve as satellites to NICoE and located at some of the major military bases around the country. These NICoE Satellite Centers will extend the care currently provided at NICoE out to the home bases of many of the troops suffering the effects of TBI and related injuries. Data from these centers will be transmit-

ted back to NICoE and aid its ongoing research program, helping to improve detection, diagnosis and treatment. Secondly, the Intrepid Fallen Heroes Fund will also provide financial support for research efforts at these facilities and at NICoE.

The NICoE Satellite Centers will be of smaller scale than NICoE and will focus on diagnosis and treatment. The Centers may be built as independent stand-alone structures or may be incorporated into existing structures, depending on the conditions at each base at which the Centers are built.

Ground has been broken on the first two Satellite Centers located at Ft. Belvoir, Virginia and Camp Lejeune, North Carolina. At approximately 25,000 square feet, each center has a construction budget of approximately \$11 million.

The fundraising and construction program for the NICoE Satellite

Centers is projected to extend up to three years. Once complete, the network of NICoE Satellite Centers will provide the most advanced care possible to returning military personnel suffering from TBI, PTS and related afflictions; enhance the means of properly identifying and diagnosing these conditions in the Centers, in other military and VA medical facilities and in the field; ensure the continued care of individual patients as they move through NICoE, military medical, VA and potentially external medical systems; and continuously research the causes and effects of these conditions to better understand them and develop the best care and treatment possible.

In 2009, DCUC first supported the National Intrepid Center of Excellence and their wonderful work in support of our troops. This year, in celebration of our 50th Annual Conference we have decided it would be fitting to help fund the construction of two new satellite centers.

Join us again this year, as DCUC celebrates a significant milestone in its history. Help us to support this worthy cause in support of our injured troops.

SSFCU Awards \$20K in Scholarships

Jessica Leal, SSFCU

Security Service FCU has awarded twenty high school seniors with \$1,000 scholarships for their college education. “What better way to give back to our community than to support these bright, future leaders as they pursue their college educations?” said Jim Lafoon, Security Service FCU president. “We select our recipients based on a strong academic record, well-rounded interests, a character of integrity and focused goals. Each of these students is outstanding in all these areas.” The student scholars honored were:

Cody Jones (Theodore Roosevelt HS, TX); Carolyn Mazuca (Thomas Jefferson HS, TX); Anthony Aktines III (Theodore Roosevelt HS, TX); Noureen Rojani (Douglas MacArthur HS, TX); Natalie Cormier (John Jay HS, TX); Kelsey Wong (Tom Clark HS, TX); Brooke Strowd (East Central HS, TX); Mariah Cannon (John Jay HS, TX); Lillian Hilliard Byas (James Madison HS, TX); Hayley Morrill (Cole HS, TX); Ilianna Walker (William H. Taft HS, TX); Jayme Greene (Communication Arts HS, TX); Maria Calderon (Edinburg HS, TX); Gilbert Costello III (Hondo HS, Hondo, TX); Daniel Martinez (Samuel Clemens HS, TX); Portia Loosli (Riverton HS, Riverton, UT); Brian Likes, Jr. (Las Animas Secondary School, La Junta, CO); Shelby Lange (Thomas B. Doherty HS, CO); Ryan Hales (Springville HS, UT); Anthony Jones (Pueblo HS, Pueblo, CO)



Left to right: Jim Potter, SVP Operations; David Sprague, President/CEO; Paul Marotta, Chairman of the Board; and Sandy Imbrogna, training specialist. Photo courtesy Hanscom FCU

Hanscom FCU Holds Successful 2013 Book Drive Collection

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU proudly made another contribution to the Massachusetts Credit Union League's statewide book drive, collecting 4,729 books that will find their way into the hands of kids in shelters, hospitals and other non-profits throughout the state.

Hanscom FCU, continuing its collaboration with the Hanscom Air Force Base thrift shop, has contributed to all 13 years of the MCUL's most well-known charitable event. Credit unions throughout Massachusetts have collected over 200,000 books over the years, all distributed to children in need by the Massachusetts Coalition for the Homeless.

“Everyone involved looks forward to this process every year,” said Hanscom FCU Chairman of the Board Paul Marotta. “Matching up books that need a new home with children who can enjoy them is as satisfying as anything we do.”

COMSTAR FCU Rebrands Itself As Nymeo

Kristina Morgan, Senior Human Resources and Marketing Manager

After 80 years of loyal service to its members, COMSTAR FCU of Frederick, MD has rebranded itself as Nymeo, “A new way to look at money.” The change reflects new service offerings, branch designs, and a renewed commitment to its members but is not the product of a takeover or sale.

COMSTAR FCU is a cooperative, not-for-profit financial institution dedicated to promoting each member's financial wellbeing. It has served the people of Frederick, MD for more than 80 years. Now as it looks to its future as Nymeo, the credit union has decided to show its members new commitment and vision by rebranding and expanding services.

COMSTAR FCU is now known as Nymeo. By helping its members find a new way to look at money, the credit union positions itself against the business-as-usual attitudes of other financial institutions and hopes to become a more helpful option for its current and future members. Along with the name change, the credit union has adopted new colors and marketing messages. It also overhauled the COMSTAR website, adding both clarity and increased functionality. Visitors to the brick and mortar locations in Frederick will also note an updated branch design indicative of the new brand. All this signals new training for Nymeo staff as well. Each member is assigned a “financial concierge” to help advise about optimal products and services based on the member's individual needs.

According to Nymeo President and CEO Victoria M. Johnston, “The decision to re-brand is just another part of our strategic plan to make this credit union the absolute best financial institution around—one that provides all the same services and technology as the big banks, but also the level of care and personalization our members deserve.”

Armed Forces Financial Network, Scott CU Donate Gift Cards to Local Fisher House

Adam J. Koishor, Chief Marketing Officer

Employees of Scott CU in partnership with the Armed Forces Financial Network recently presented \$1,000 in thank you gift cards to help military families staying at the Fisher House in St. Louis.

The 20 gift cards will be given to family members of injured or ill soldiers or veterans to help them with expenses during their stay while the soldier receives medical treatment.

The Fisher House, which is at the VA Medical Center at Jefferson Barracks in St. Louis, is available to military family members who are wounded or injured and are undergoing extensive medical treatment. It provides warm, caring, comfortable, and convenient lodging for family members at no charge. This allows each family constant access to their loved one to help in the healing process, according to St. Louis Fisher House Foundation Chairman & CEO Kenneth Schieler.

“We have heard stories of family members who stay at the Fisher House and need money for their everyday needs. Sometimes it is because their stay at the house becomes extended while their family member is being treated at the hospital,” said Scott CU President & CEO Frank Padak. “We are honored to partner with AFFN to be able to provide these gift cards for the family members for free. They are truly a thank you to the family for their loved ones service to our country.”

In 2012, the Fisher House in St. Louis hosted 497 families. The lodging at Fisher House helped save the military families an estimated \$966,800, according to Schieler.

Scott CU has supported the local Fisher House with several fund raising efforts. “When they were raising money to build the Fisher House here, we were excited about the opportunity to help with the effort to provide housing for injured soldiers’ families during their time of need,” Padak said. “Now, we are happy to play a small part in helping them offer support to the families who are staying at the house. We are thankful for the partnership with AFFN.”

The St. Louis VA Medical Center has been designated as a “Polytrauma Center” for treating Veterans wounded in Iraq and Afghanistan. The Center provides treatment for Veterans suffering from single or multiple traumas and specialized care for traumatic brain injury, spinal cord injury, advanced prosthetics, and mental health.

CEO UPDATE *continued from page 1*

trends in financial services innovation...Dave Weber and Chad Bennett (AFFN), John Slusher (CUNA Mutual Group), and Mark Meyer (Filene Research Institute) did a superb job outlining their research and viewpoints.

And speaking of viewpoints, no conference would be complete without a legislative update, and we were again fortunate to have John McKechnie (Total Spectrum) join us in Dresden. As always, John focused on burning issues such as taxation, member business lending, and overregulation, and offered his views on Congress, the CFPB, and NCUA, advising attendees to remain vigilant and supportive, and encouraging them to speak with one voice.

As I expressed upfront, this year’s 40th Annual Overseas Subcouncil conference was outstanding! From the location to our speakers to the abundant networking opportunities, DCUC’s 2013 Overseas conference was a major success! A special thanks to our co-host, Andrews FCU, and more specifically, Jim Hayes, Acting President/CEO, and Al Johnson, Andrews’ Senior Vice President European Operations for their leadership and guidance; our sponsors, the Armed Forces Financial Network (AFFN), CUNA Mutual Group, and CO-OP Shared Branching/FSCC for their continued strong support of our overseas session; our conference manager, Janet Sked, whose exceptional efforts and coordination from afar were reflected in this year’s unequivocal success; and our staff, Jenny Kenney and Beth Merlo, whose superb logistical support and preparation for this year’s event were key and essential, and Jen Hernandez, whose on-sight assistance and technical expertise were valued and welcomed.

On to The Greenbrier in West Virginia and DCUC’s 50th Annual Conference and Showcase, August 12-15, 2013, where we will be observing our Golden Anniversary and a significant milestone in DCUC’s history!

Call today for information about the complimentary round-trip bus from Washington, D.C. to The Greenbrier!

Don’t delay; seats are limited.

202.638.3950

Bus sponsored by Executive Benefits Solutions.

Belvoir Federal Supports Month of the Military Child

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

April began the Month of the Military Child, a 30 day celebration of the courage and sacrifice of military youth.

On Fort Belvoir, the celebration originated with a dinner where servicemen, family members, and children filled the Fort Belvoir Community Center’s ballroom. The event, hosted by the Directorate of Family and Morale, Welfare, and Recreation (DFMWR), featured remarks from Fort Belvoir’s U.S. Army Garrison Commander, Col. Gregory D. Gadson, and Trevor Romain, Co-Founder of the Comfort Crew for Military Kids, along with raffle prizes for the families.

Installations across the military celebrate this special month with family oriented activities and gatherings. Belvoir FCU supports the Month of the Military Child by being a primary sponsor at the dinner where benefits of our membership to military families and children are presented. Throughout the month, they also hosted activities for new families arriving to Fort Belvoir, provided water to participants in the Spring into Spring 5K/5MI race, and attended the KidsFest on Fort Belvoir to provide a fun environment where children can play games and win prizes.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

JACKSONVILLE, NC—On April 18, Marine FCU celebrated a career milestone of one of their Executive Management team members. **Wendy McGill**, Senior Vice President of Marketing, was recognized by her peers for 30 exemplary years of service to Marine FCU and its membership. At the time of her hiring in 1983, Marine FCU consisted of one branch and twelve other employees. Her contributions over the years brought about successful growth to the tune of 21 branches, 342 employees, \$740 million in assets, community involvement second-to-none, and numerous accolades including the Dora Maxwell (on the state and national level) and the Louise Herring awards... ABERDEEN, MD—APGFCU announces the promotion of **Susan R. Stover** to assistant vice president, loan centers/sales, a new position in the credit union. Stover will oversee APGFCU's two new Cecil County loan centers, scheduled to open in May 2013. The non-cash Loan Centers, called My Loan Center, will offer 24/7 ATMs and serve consumers in Cecil and Harford counties. Available loans include mortgages, home equity loans and lines of credit, vehicle loans, credit cards, personal loans, and other consumer loans. Stover brings over 22 years of experience in the financial services industry to her new role... SAN ANTONIO, TX—Security Service FCU is pleased to announce the promotion of **Norma Salazar** to assistant vice president of quality and delivery management. In her new position, she will be responsible for all aspects of the credit union's software application change management, release management, quality assurance and project delivery across multiple business areas... SUITLAND, MD—The first meeting of the newly created Maryland Financial Education & Capability Commission was held on Friday, May 10, 2013 at the Maryland Department of Housing and Community Development in Crownsville, MD. Andrews FCU Community Outreach Coordinator **Melissa Gardner**, CCUFC, will serve as the credit union representative. Gardner, appointed by Governor Martin O'Malley to the Commission last October, fills the lone credit union seat. Senator Katherine Klausmeier (District 8 – Baltimore County) and Delegate Dana Stein (District 11 – Baltimore County) serve as co-chairpersons for the Commission. The Commission's task is to improve the financial education and capability of residents of the state by monitoring the implementation of public and private initiatives, by making recommendations on the coordination of financial education and capability efforts across state agencies, and by submitting reports on its findings.



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.d cuc.org to see more information on guest packages, tours and the Golf Tournament.

DEFENSE CREDIT UNIONS IN THE NEWS...

TEMECULA, CA—**Pacific Marine CU** (PMCU) celebrated the grand opening of its new South Temecula branch with a public event on Saturday, March 23. The newly opened branch is located at 31709 Temecula Parkway, and is now the second PMCU branch location to be serving the Temecula community. The festivities were carnival-themed and gave the new branch personnel a chance to meet members of the community while they indulged in free popcorn, cotton candy, sno-cones, and hot dogs. Face painting was also a big hit for the young and old alike. "We are thrilled to provide more convenient options for our growing base of members in the Temecula area," said Brad Smith, PMCU Vice President of Strategic Development. "This latest full-service branch is our 12th location in Southern California, which is a great way to celebrate our 60 years of helping families with their financial needs and giving back to our local communities."



Pacific Marine CU's top donation collecting employees present a check to Wounded Warrior Homes at their newest transitional home for military veterans. Photo courtesy Pacific Marine CU

Pacific Marine CU Raises Money for Local Wounded Warriors

Kimberley DeLauro, Marketing Specialist

Pacific Marine CU (PMCU) proudly presented a \$7,100 donation to the local Wounded Warrior Homes (WWH), an organization that provides transitional housing to service members with Traumatic Brain Injury and Post Traumatic Stress. The check presentation took place at their newest transitional home in Vista, CA, a place service members were already calling home.

The donation was the result of a month-long campaign that took place at each of PMCU's twelve branch locations. Employees and members participated by making monetary donations and signing donation cards that were displayed throughout each branch.

This is not the first time that PMCU has raised funds in support of the Wounded Warrior Home organization; in December 2012 a check for \$3,000 was gifted on behalf of the Credit Union.

GOT NEWS?

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



Service CU employees and Employer Support of The Guard and Reserve representatives flank Service CU President/CEO Gordon Simmons, left holding certificate, and ESGR State Chairman David Quinn, right holding certificate. The certificate represents a Statement of Support for the Guard and Reserve. Photo courtesy Service CU

Service CU President/CEO Signs Guard and Reserve Statement of Support

Lori Holmes, Assistant Vice President of Marketing

Service CU President/CEO Gordon Simmons recently signed Statement of Support for the Guard and Reserve certificates stating the credit union's support for the Employer Support of The Guard and Reserve. The certificate will be displayed in each of the credit union's 40 branches worldwide

ESGR is a Department of Defense agency that seeks to promote a culture in which all American employers support and value the military service of their employees. The agency recognizes outstanding support, increase awareness of the law, and resolve conflicts through mediation.

"We are committed to helping the men and women in the military and their families," says Simmons. "Service Credit Union has remained dedicated to the National Guard and Reserve. We want to make sure that our employees are aware of our commitment."

The certificates state that Service CU recognizes "the National Guard and Reserve as essential to the strength of our nation and the wellbeing of our communities. In the highest American tradition, the patriotic men and women of the Guard and Reserve serve voluntarily in an honorable and vital profession. They train to respond to their community and their country in time of need. They deserve the support of every segment of our society."

Service CU pledges that employment will not be denied because of service in the Guard or Reserve, employee job and career opportunities will not be limited or reduced because of service and employees will be granted leaves of absence for military service in the Guard or Reserve, consistent with existing laws, without sacrifice of vacation. The credit union also appreciates the values, leadership and unique skills service members bring to the workforce and will encourage opportunities to hire Guardsmen, Reservists and Veterans.

"We at Service CU take pride in supporting, in every way possible, our employee Guard members, but also via financial services we provide our tens of thousands of active duty and Guard members of this credit union around the world," says Simmons. "We are grateful for their profound dedication and sacrifices in the protection of our great nation in keeping the peace while preserving our liberty."

Hanscom FCU Continues Support of Leadership School Grads

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU congratulates the most recent graduating class of the Airman Leadership School, and is proud to continue supporting the much deserved celebration.

Airmen must complete the five-week ALS course before attaining the rank of staff sergeant, the first step toward a career as a military supervisor. The ALS at Hanscom Air Force Base is unique because it offers the course to multiple services, with the Air Force joined by the Air National Guard and Coast Guard.

This year's class includes 10 Air Force and two Coast Guard members, originating from Hanscom AFB, Pease Air National Guard Base, Westover Reserve Base and United States Coast Guard Base, Boston.

"Helping these young men and women celebrate with a proper dinner never gets old for us," said Hanscom FCU Chairman of the Board Paul Marotta. "For what they've already accomplished and what they hope to, they deserve all the support we can offer. We're proud to call them friends of Hanscom FCU."

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.

Travis CU Receives Federal WISH and IDEA Grant Funds to Assist First-Time Homeowners

Sherry Cordonnier, Director of Corporate Relations

Travis CU announced it has been awarded 2013 grant funds from the Federal Home Loan Bank to be disbursed to low-and moderate-income homebuyers within its twelve county service area.

Eligible first-time homebuyers may apply for up to \$15,000 in matching grant funds to be used for the down payment and closing costs involved with purchasing their home. Under the WISH Program, FHLB will provide matching grants through Travis CU up to \$3 for every dollar contributed by the homebuyer toward a home purchase. The program is designed to help working households in high-cost areas purchase homes.

Additionally, Travis CU works with the Federal Home Loan Bank (FHLB) of San Francisco to offer the Individual Development and Empowerment Account (IDEA) program to low and moderate-income households. FHLB sets aside a portion of its annual Affordable Housing Program contribution to provide matching grants through Travis CU for down payment and closing cost assistance to eligible first-time homebuyers who have saved under Individual Development Account (IDA) or Family Self-Sufficiency (FSS) programs. This program provides up to \$15,000 for each household, matching up to \$3 for each \$1 saved by the homebuyer.

“The recent recession has hit communities hard all across Northern and Central California, but its impact has been especially harsh for those who were already struggling to make ends meet,” said Patsy Van Ouwerkerk, president and CEO of Travis CU. “These grants are designed to provide low and moderate-income individuals and families the chance of realizing their dream of homeownership. Even in this challenging economic climate, with these grants, I believe we can help these families achieve their financial goals.”

Travis CU is one of only five credit unions in California to receive grant funds for the WISH and IDEA programs this year.

Army Aviation Center FCU Board of Director Member Passes

Emily Darnell, Marketing Specialist

Army Aviation Center FCU Board of Director Member Roger Turnquist, has passed away. Mr. Turnquist was 99 years old and still an active board member at the time of his passing. He had a long career of service spanning over 35 years with AACFCU and his community. He served 21 years on AACFCU’s Board of Directors. Mr. Turnquist began his volunteer service in 1978 with Mobile Security FCU. He served 14 years on that board, and when AACFCU merged with Mobile Security FCU, he joined AACFCU’s supervisory committee. He acted as the liaison between Little Flower FCU and AACFCU that resulted in a merger in April 2005. He has worked with the CUNA Volunteer Achievement Program and attended various credit union conferences and seminars spanning his 35 years of volunteering. He will be greatly missed by the Board of Directors, management and staff of AACFCU. Mr. Turnquist is survived by his wife, Wilma, and son, Phillip. We extend our condolences to his family.

GOT NEWS?

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

Keys FCU Rewards Key West Military Service Member of the Year, Petty Officer Jeffery Hunter

Mary Lou Carn, Marketing Director

Key FCU honors the Key West 2013 Military Service Member of the Year, Petty Officer Jeffery Hunter. Scott Duszynski, President/CEO, of Keys FCU presented Petty Officer Jeffery Hunter with a Navy Sword and Scabbard for his hard work and dedication.

Keys FCU also provided a \$250 sponsorship in support of the Military Service Member of the Year Awards Banquet, hosted by the Navy League Key West Council and the Key West Area Chief Petty Officer Association.



Left to right: Keys FCU’s President/CEO, Scott Duszynski, and 2013 Military Service Member of the Year for Key West, Petty Officer Jeffery Hunter. Photo courtesy Keys FCU

Redstone FCU Dedicates New Redstone Arsenal Branch to Late Charles L. Ray, Jr.

Ken Jost, Senior Assistant Vice President Marketing

Redstone FCU dedicated its 24th branch to longtime Chair of the Board of Directors, Charles L. Ray, Jr., on Friday, April 19, 2013. The branch was dedicated to Mr. Ray during its grand opening. He passed away in March. Approximately 100 people attended the event including members of Mr. Ray's family, and the Garrison Commander of Redstone Arsenal, Colonel John Hamilton. A bronze plaque honoring Mr. Ray, which is permanently mounted in the building's entrance along with his photograph, was unveiled.

Chair of the Board of Directors for Redstone FCU, Dr. Dorothy W. Huston spoke about Mr. Ray's service to the Credit Union at the ceremony. "For those of you who had the good fortune of knowing Mr. Ray, you know that he was a man of exceptional moral character and great dignity who committed his life to service," she said. "It is especially fitting that this branch of Redstone FCU, located on Redstone Arsenal, be dedicated to him, because both the Credit Union and the Arsenal were institutions he served with great honor for many years of his life. His work helped to shape each of them into what they are today. In fact, had it not been for his 23 years of tireless service to our credit union, we would likely not be here today celebrating the grand opening of its 24th branch."

Mr. Ray, who passed away on March 5, served as Chair of the Board of Directors of Redstone FCU from 1983 until 2011. He began serving the Credit Union as a volunteer in 1977 as a Committee Member. During his tenure on the board, Mr. Ray oversaw exponential growth of the Credit Union and guided its transformation into the largest Credit Union in Alabama, and one of the 25 largest federal credit unions in the nation.

During his long and successful career, Mr. Ray owned and operated Nelms Memorial Funeral Home. He also worked as a school teacher in the Madison County Public Schools, and then went to hold prestigious positions with the Huntsville-Madison County Community Action Agency and the US Army Aviation and Missile Command. His commitment to service extended beyond the Credit Union. He was a member of many community service organizations, and served on the Board of Directors for Redstone Village, First Stop, Harris Home for Children, Huntsville Human Relations Commission, and the Interfaith Mission Service, among many others. In 2010 he was recognized nationally for his outstanding service as an inductee into the Defense Credit Union Council's Hall of Honor.

DOD FURLOUGH *continued from page 1*

Will the furlough plan change again next month? Some individuals at the Pentagon and in the Field believe it could...and will; others, however, claim it firm! From our perspective, regardless of which camp you support and/or believe, one thing is for certain—we must prepare for the worse scenario. We must be ready on July 8 to assist the Department's civilian workforce, if the furlough takes hold...and based on the information we have received and reported to DOD to date—you are! You are prepared to help! Help your members and your respective Commands bridge the personal and organizational financial gaps resulting from this year's extraordinary budget cuts.

In that regard, please know from me that your plans have not gone unnoticed! For given my recent meetings with the Military Departments' leadership, rest assured, they know of your special efforts and are most grateful, as I, for your sustained and steadfast support of the Total Force! Thank you for doing what you do best—taking care of the DOD establishment!

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

50th Annual DCUC Conference

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Left to right: Jean Howard, Pat Jones, Marilyn Ogorzaly, Jerry Needham, President & CEO Gail DeBoer, SVP Operations Robin Larsen, John Goble, Dr. Julia Cronin-Gilmore. Photo courtesy SAC FCU

SAC FCU Holds Topping Out Ceremony on New Corporate Headquarters

Jackie Boryca, Vice President, Marketing

SAC FCU held the Topping Off Ceremony for its new corporate headquarters in Papillion, NE. The event marks a major construction milestone and signifies that the structural steel work is completed on the new building.

Joining Gail DeBoer, SAC FCU CEO, and SAC employees were several Mayors and local officials, SAC's board of directors, and representatives from the Leo A. Daly and MCL corporations. SAC employees and board members signed the beam. DeBoer stated, "Like this building, today's ceremony and all the signatures on the final beam serve as a symbolic representation of SAC's success and commitment to the communities we serve." SAC expects to be moved into the building in March of 2014.

The new corporate headquarters will stand four stories tall and contain 90,000 square feet. The facility will include a first-floor branch with both drive-up and external ATM options. The building will allow for the consolidation of all corporate departments, which are now dispersed through-out the metro-area. The building's design will accommodate the projected growth for the next 20 to 30 years.

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Left to right: Michael Bartelle, Andrews FCU Vice President, Overseas Operations, Staff Sergeant Alejandro A. Rull, Captain Richard P. Willie, Senior Airman Mark S. Lemerond and Technical Sergeant Joshua E. Watts. Photo courtesy Andrews FCU

Andrews FCU Sponsors S.H.A.P.E. Air Force Awards Banquet

Scott Bolden, Marketing Communications Officer

Andrews FCU sponsored the Supreme Headquarters Allied Powers Europe (S.H.A.P.E.) Air Force Awards Banquet. The banquet, held annually, recognizes select individuals for their superior performance, as well as community service.

This year's banquet was hosted by United States Air Force Maj. Gen. Michelle D. Johnson, Deputy Chief of Staff, Operations and Intelligence, SHAPE, Belgium. General Johnson was recently appointed as the Air Force Academy's first female superintendent. Her appointment was recently confirmed by the United States Senate.



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