



ALERT

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THANKSGIVING

A Time for Thanks and Giving!

Roland "Arty" Arteaga, President/CEO, DCUC

In the month of November we celebrate two special holidays, Veteran's Day and Thanksgiving...and for the great majority of folk, the month of November also signals the start of the holiday season. Soon many of us will be caught up in the holiday spirit, partaking in a host of festive events and participating in holiday rituals with family and friends. For some, however, especially the more than 240,000 post 9-11 Veterans seeking employment, this year's holiday season will be anything but celebratory; for soon, hundreds of thousands of active duty troops will be transitioning to civilian life and further limiting the job market. According to Mr. Zan Glover, US Army Human Resource Command, in the Army alone, approximately 130,000 soldiers will exit active duty each year for the next four years! While the economy has stabilized, I believe you will agree, it is less than robust. Finding immediate employment will be challenging for these young Veterans...unless we (as a Nation) take some positive steps to help!

As you gather around the Thanksgiving table this year, I would ask that you give thanks to the men and women (and their families) presently serving our Country and offer a special note of thanks to our Nation's Veterans...and second, I would ask that you commit to do your very best to hire a Veteran (or two or three)

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CEO UPDATE

DCUC...Poised for the Future

Roland "Arty" Arteaga, President/CEO, DCUC

As with many of you, we conduct a planning session in the fall to review the past year's accomplishments and deliberate on the coming and future years. Earlier this month, we held our Strategic Planning session and looked at some key and critical areas, such as personnel, funding, logistics, and working relationships to ensure DCUC was well-positioned for the near and far term....and we are!

From a personnel perspective, we currently have the right staffing levels and expertise in place, and with the recent addition of Lizette Krajnak our personnel base has been further strengthened and reinforced. We may add some depth to our bench in the near-term, especially if the environment becomes increasingly fluid and more challenging; however, at present, we are in excellent shape to accomplish our mission and support the Department of Defense.

Funding-wise, we are exceptionally strong. Our investment in the Armed Forces Financial Network (AFFN) in 2002 has paid some handsome dividends over the years, and it has provided us a steady source of revenue to further enhance our operational mission. When coupled with your support and that of our conferences, other investments, and our affinity and corporate partnerships (with Intercontinental Warranty Services, FSCC, LLC (CO-OP Shared Branching), and CUNA Mutual Group), from a financial perspective, DCUC is doing very well...and thus doing good!

Logistically, given our Service and Support Agreement with the Credit Union National Association, our administrative needs are well in-hand. As you know, in 1963, CUNA's Executive Committee approved and supported the establishment of DCUC... and for the past fifty years, CUNA has been steadfast in their commitment to support DCUC, as needed. We are grateful to Bill Cheney and CUNA for their ongoing administrative support of DCUC, and confident the DCUC/CUNA relationship will remain firmly in place for years to come.

Working relationships are the key to our success and they have been since 1963... this year was no different. By maintaining a close and constant contact with our liaisons and leaders at the Pentagon, we have been able to address issues of major importance to you (our members) and collaborate with the Department on critical policies affecting the delivery of quality financial products and services to DOD personnel and their families. In the past eleven months, we addressed no cost land leases; sub-leases; the renewal of leases; termination of leases; municipal taxation of government real property; overseas taxation of credit union employees; overseas car sales; the one credit union/one bank policy; the 95% rule; MWR sponsorships; the revamping of Army MWR's advertising/ sponsorship policy; on-base advertising by off-base financial institutions; commercial solicitation by off-base financial institutions; operating agreements; stateside and overseas base

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Tower FCU Prepares Employees for Safety, Participates in National Great American ShakeOut Earthquake Drill

Natasha Henry, Communications Writer, Advertising & PR

Tower FCU joined over 1.9 million businesses, organizations, families and individuals throughout the southeastern region of the United States on October 17 for the Great American ShakeOut Earthquake Drill. The drill was held at Tower's headquarters in Laurel, Maryland.

Before the drill began, local Fire Marshals requested cardboard boxes be disbursed around each floor of the building to simulate fallen pictures, broken glass and shifted equipment. During the imaginary earthquake, Tower employees followed instructions to drop to the floor, take cover under a table or desk and hold on to the leg or other part of the furniture until the "shaking" stopped. They were then alerted via fire alarm to evacuate the building. Fire Marshals took a tally of all employees before they returned to work.

The earthquake drill was an overall success according to Bill Grantham, Tower's Vice President of Facilities and Administrative Services and lead coordinator of the event. "The fire department was very impressed with the respectable and orderly way in which we evacuated the building. While we hope to never have to use these skills, it is better to know what to do in case of such an emergency."

Grantham says Tower encourages employees to share the information with their families, neighbors and friends, so that they too can learn how to be safe during an earthquake.

The Great American ShakeOut Earthquake Drill was designed primarily to help businesses develop plans on what to do in the event of an earthquake and to ensure that disasters do not become catastrophes. It was also developed to encourage individuals, communities, schools and other organizations to review and update emergency preparedness plans and supplies, and to secure space in order to prevent damage and injuries.

Over the last few years, a number of major earthquakes have struck areas across the United States as well as around the globe, resulting in a trail of devastation, huge recovery costs, lost lives and serious injuries. In August 2011, a 5.8 magnitude earthquake in Virginia was felt in Maryland, and shook Tower's Headquarters building in Laurel. The tremors did not cause any employee injuries or damage to the building or other Tower branches. Based on recent history and the frequency and unpredictable nature of these earthquake occurrences, federal, state and local emergency management experts and other official preparedness organizations agree that everyone should practice how to protect themselves in the event of a major earthquake.

In 2003, the Earthquake Country Alliance created the Great California ShakeOut, an earthquake drill and preparedness activity. By 2009, the event was expanded to other regions throughout the United States. Businesses of all sizes use the drill to motivate employees, business partners, clients and customers, to get involved and prepare for a major earthquake.

Although the instructional materials were created primarily for the purpose of preparing for an earthquake in a business setting, they can be adapted and used for earthquake drills anywhere.

White House Christmas Ornaments on Sale Now



DCUC is selling the 2013 White House Christmas ornament once again as a fundraiser for the George E. Myers Scholarship Fund. Look for more details on DCUC's website, www.dcuc.org.

Photo used with permission from the White House Historical Association.



Art De Leon, San Antonio Food Bank; Laura Cohrs, SSFCU volunteer corps; Jennifer Carter, San Antonio Food Bank; Marinda Noe and Amy Cardenas, both with SSFCU volunteer corps, collect food at a recent Food4SA food drive benefitting the San Antonio Food Bank. Photo courtesy Security Service FCU

SSFCU Kicks Off San Antonio's Largest Food Drive to Collect One Million Pounds of Food in November

Clarissa Rodriguez, SSFCU

Security Service FCU (SSFCU) kicked-off the annual Food4SA campaign on November 1 with a \$30,000 donation to the San Antonio Food Bank. In collaboration with H-E-B, Tesoro, the *San Antonio Express-News*, News 4 and Magic 105.3, the event is the largest food drive in the city. Its goal: to collect one million pounds of food in one month for Southwest Texas families in need—enough to make 750,000 meals.

“Each week, we help feed 58,000 people throughout 16 counties in Southwest Texas. Food4SA is imperative to our efforts to accomplish this monumental goal. We’re glad to have the relationships we do with our partners to help nourish our community,” said Eric Cooper, president and chief executive officer for the San Antonio Food Bank.

The credit union’s San Antonio area branches serve as drop locations for individuals wishing to donate canned goods or financial support. In addition, SSFCU uses its social media profiles, website and other marketing avenues to help promote the campaign to its members and the greater community.

“The current economic environment makes this year’s drive even more critical,” said Jim Laffoon, SSFCU president. “More families than ever are struggling to put food on the table, and the number just keeps growing.”

In October, a temporary increase in food stamp benefits came to an end, and families are now receiving an average of 5 percent less on their Supplemental Nutrition Assistance Program (SNAP) cards. More than 320,000 people in Bexar County—mostly seniors and children—rely on SNAP.

“It’s important to us to serve and help wherever we can,” said Laffoon. “That’s why we’ve supported the Food4SA campaign for more than ten years. We’ve seen the need build and realize just how critical this million pounds is for our community.”

Service CU Sponsors Benefit for Veterans

Lori Holmes, Assistant Vice President of Marketing

Service CU was the presenting sponsor of the second annual Salute Our Soldiers event organized by Veterans Count and hosted in Nashua, NH. More than 360 people gathered recently to raise funds for soldiers and their families who are deployed or returning home from service.

“Service CU is proud to sponsor this patriotic event to help Veterans and their families,” says Gordon Simmons, President/CEO of Service CU. “It is our responsibility to assist the people who served our great country and are in need of assistance. It follows the credit union philosophy of people helping people.”

Nearly \$200,000 was raised at the event at the Crowne Plaza Hotel in Nashua. The funds will be used to help veterans and their families with employment, housing and medical needs. Money raised from the dinner will help to fund care coordinators who help New Hampshire military members, veterans and their families who are in need of short-term, emergency help or services.

Learn more at www.nh.easterseals.com. To seek services from Veterans Count, call 603-621-3456.

ABNB and Philippine Typhoon Relief Fund Matching Up to \$20,000

Kelli Ragland, VP of Marketing

For every dollar raised, ABNB has committed to matching all donations up to \$20,000. Donations will be collected at all ABNB branches, online, and over the phone. All proceeds will go directly to the American Red Cross.

“Our thoughts are with those who have been affected by the tsunami,” said ABNB CEO Carl Ratcliff. “With such a strong Filipino presence in the Hampton Roads community, we want to make sure we are here to help in any way we can.”



Hanscom FCU Chairman of the Board Paul Marotta is joined by other representatives of Hanscom FCU and Hanscom AFB as he presents the 2013 Board Memorial Award to Col. Lester Weilacher, 66th Air Base Group Commander. Photo courtesy Hanscom FCU

Hanscom FCU Presents 2013 Board Memorial Award

Patricia Warden Conty, Hanscom FCU

Hanscom FCU is pleased to present the 2013 Board of Directors Memorial Award to the 66th Air Base Guard's Quality of Life Program.

The Board Memorial Award honors past and present Hanscom FCU board members by recognizing volunteer groups that serve its membership base, and comes with \$1,000 to support the winner's continued efforts.

Relying entirely on fundraising and donations, the 66th ABG's Quality of Life program supports countless programs on Hanscom Air Force Base, including Hanscom Heroes Memorial Park, numerous awards presentations, the Air Force Birthday Ball, the Hanscom Heroes Homecoming Parade and the Heritage of Freedom speaker series.

"These are many of the things that make life special on Hanscom Air Force Base, and the men and women behind the Quality of Life are a big part of what makes them possible," said Hanscom FCU Chairman of the Board Paul Marotta. "We're proud to present them with the Board Memorial Award, supporting the hard, behind-the-scenes work that improves life for everyone on the base."

**SAVE
THE
DATE!**

**DCUC's 51st Annual Conference
Dallas Omni Downtown
Dallas, TX
August 24-27, 2014**



GOT NEWS?

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

Belvoir FCU Sponsors the Army 10 Miler Race

Amy McConnell, MBA, Digital Marketing
& Public Relations Manager

Belvoir FCU supported the 2013 Army 10 Miler Race by sponsoring an employee to run on behalf of the Fisher House. Belvoir Federal's Installation Liaison and Membership Development Officer, Sharon Leake, also took an active role in supporting marathon runners.

Belvoir Federal's Real Estate Loan Specialist, Elsa Baughman, finished the race in 1:52:25. In addition to running the race, Elsa set a fundraising goal of \$500 that would go toward the Fisher House Program. Elsa exceeded her goal by 178%, which she attributes mainly to donations made by her co-workers at Belvoir FCU.

Sharon Leake supported Ft. Belvoir and the Garrison Command by attending logistical meetings, supplying drinks to the Ft. Belvoir "Eagle Team," and opening her home to eight reserve unit soldiers from the Kansas State Army 10 Miler Team. The reserve soldiers stayed with Sharon for the week of the race. Cadet Major Adam Rosendall stated, "We can't thank Mr. and Mrs. Leake enough for letting us into their home and supporting our team to run in the race. And, to all future runners... Run fast, but don't be last."

THANKSGIVING *continued from page 1*

in the coming year—and encourage your colleagues to do the same. These young men and women are extremely talented and well-disciplined, and I am confident they will add immense value to your organization!

So this Thanksgiving, in addition to offering “thanks,” let’s also “give.” Let’s reach out and give our Veterans a helping hand. As Congressman Jeff Miller (R-FL) advised when he led the charge to pass the Veterans Opportunity to Work Act in 2011, our Veterans “kept their vow to us, now it’s our turn to vow to help them.”

CEO UPDATE *continued from page 1*

access; issuance of common access cards (to overseas credit unions); financial education; the DOD Financial Readiness campaign; the Servicemembers Civil Relief Act and mortgage rules; joint basing policy; and the Military Departments’ credit union of the year awards. Additionally, we (in conjunction with CUNA) responded to DOD’s Advance Notification of Proposed Rulemaking pertaining to the Military Lending Act, and offered vital information and commentary to the Department regarding on-base credit unions’ support of the Force (to include over 30 examples of small loan alternative products). We also collaborated with the Military Departments during the early days of sequestration and furloughs, and most recently during the Government shutdown. In both instances, we informed DOD of your preparedness and willingness to “lend a helping hand” to military and (especially) DOD civilians. We kept the Military Department’s leadership abreast of your supportive efforts and provided them a by-name list of more 45 DCUC member credit unions that were poised to fill the financial void created by the shutdown.

In addition to working with DOD and collaborating with the Office of Servicemember Affairs (CFPB), we also partnered and/or supported the 2013 *Military Saves* Campaign; the BBB Military Line (the Armed Forces Disciplinary Control Board Pilot); Credit Union Miracle Day (the Credit Union Cherry Blossom 10 Mile sister race in Kuwait); CUNA’s Home and Family Finance Radio Show; the Liberty Learning Foundation; the Military Child Education Coalition; the Intrepid Fallen Heroes Fund; the PenFed Foundation; America’s Credit Union Museum; the George E. Myers Scholarship Fund; the Lightbulb Press (Veteran’s Handbook); and the President’s Advisory Council on Financial Capability (final report provided to the President early this year).

As I noted early on, relationships are key and as can be attested by our efforts this year, our working relationships with the Pentagon and partner organizations are exceptional! Next year will be no different for our commitment, energy, and passion to serve you and support the DOD establishment will not weaken; they will become even stronger. Count on it...and count on DCUC. We are poised to serve your needs in the coming year and equally poised for the future!

DCUC Welcomes Lizette Krajnak

DCUC welcomes Lizette Krajnak on board as our new Administrative Assistant. Lizette and her family moved to the metro DC area a few years ago after her husband accepted a transfer to the Navy Yard. Her husband has been a DOD civilian employee since 2000 and during that period she has made many close acquaintances in the Navy bases where her husband has worked. Before joining DCUC, Lizette had worked as an Administrative Assistant for medical, real estate development, and IT companies. She grew up in Puerto Rico and cooks some mean tostones. She and her husband, their two sons and two dogs live in Northern Virginia. Please join us in welcoming her to the Defense Credit Union family.



Tower FCU Sponsors Live On The Farm Benefit Concert for Maryland Therapeutic Riding

Carla Burger, Tower FCU

Tower FCU was a major sponsor of Maryland Therapeutic Riding’s (MTR) annual Live On The Farm Benefit Concert, held September 27, 2013 at MTR’s 26-acre farm in Crownsville, Maryland. Grammy award-winning country music legend Ricky Scaggs performed, along with local favorites The Hard Travelers. The event included a live and silent auction, and raised close to \$200,000.

MTR is a nonprofit organization that uses horses to improve the quality of life of special needs children and adults, and retired and active-duty wounded soldiers and their families. The benefit concert is the organization’s primary fundraiser, and monies raised benefit MTR programs, including a specialty therapeutic riding program for wounded military and veterans.

“MTR is extremely grateful to Tower for their continued support of our programs,” said Col. (Ret.) Kenneth McCreedy, MTR’s new Executive Director. “Their generosity allows us to make a positive impact on the lives of a rider population that includes both wounded warriors and special needs military children from Ft. Meade and the surrounding area. It is an honor to be associated with such a caring, committed partner.”

One of the event highlights was a therapeutic riding performance by program participants Zane Jackson and Tina Gent, accompanied by Mack Bailey performing “All God’s Critters Got a Place in the Choir.”

“Tower is honored to support MTR,” said Carrie Geyer, a representative from Tower who attended the event. “We are especially proud of MTR’s programs that focus on our wounded warrior population as they receive confidence, strength and rehabilitation through therapeutic horseback riding.”



Left to right: Vicki Hamlin, Army Community Services Director, and Sharon Adams, Fort Leavenworth Survivor Outreach Services Coordinator, accept a check from Bill Hauber, President/CEO Frontier Community CU. Photo courtesy Frontier Community CU

Frontier Community CU Donates \$3,000

Bill Hauber, President, Frontier Community CU

Frontier Community CU made a second contribution from its Surviving Spouse and Family Member program to support the Center of Valor and Remembrance at Fort Leavenworth. The credit union donated \$1,500 in honor of the families of fallen soldiers.

Frontier Community CU's contribution was once again matched with a \$1,500 grant from the Armed Forces Financial Network. In the past two years, the organizations have partnered to award a total of \$6,000 in support of the Fort Leavenworth community.

On hand to accept the gift were Army Community Services Director Vicki Hamlin and Fort Leavenworth Survivor Outreach Services Coordinator Sharon Adams. Hamlin was excited about the programs this year's donation would support, stating "(The Center of Valor and Remembrance) is a very special location established for the survivors to visit, receive services and maintain the connection with the Army."

The funding supports ongoing opportunities to create scrapbooks and display miniature flag cases imprinted with fallen service members' information. A portion of the funds will be used to purchase recognition items for children of fallen soldiers for April's Month of the Military Child.

"We are proud to have initiated this program and, with the support of AFFN, honored to have the opportunity to broaden services available to families of the fallen here in our community," said Frontier Community CU President and CEO Bill Hauber.



White House Christmas Ornaments on Sale Now

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Belvoir FCU Introduces Belvoir Digital Wallet

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU launched 'Belvoir Digital Wallet' by MasterCard® with MasterPass, which offers online consumers the ability to have a safe, convenient, and easier way to checkout from the over 20,000 online merchants where MasterPass is accepted.

With the Belvoir Digital Wallet, online consumers will be able to connect into the MasterPass Acceptance Network with innovative API (Application Programming Interface) technology that gives the digital wallet the flexibility to grow as the shoppers' needs grow. MasterPass' API also enables purchasers to plug into their digital wallet to leverage check-out, fraud detection, authentication, and other value-added services.

The Belvoir Digital Wallet stores card information and shipping addresses in a secure environment. When buyers check out online, the purchaser signs in with a secure message (with the option of mobile verification), confirms payment and shipping information, and checks out without reentering all of the payment data. For more information about the Belvoir Digital Wallet, visit www.belvoircreditunion.org/eservices/belvoir-digital-wallet.

MasterPass by MasterCard®, which began in 2012, stores all your payment and shipping information in one location. MasterPass was chosen due to their comprehensive plan moving forward to utilize the various technologies such as QR codes and Chip Technology to ensure the MasterPass wallet is accepted online and at point of sale. For more information, visit www.masterpass.com/Wallet/Home.

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

Scott CU Raises \$617 to Support Troops through Mission Of Moms

Adam J. Koishor, Chief Marketing Officer

Employees of Scott CU recently raised \$617 during a fund-drive to support the local Mission Of Moms organization's efforts to provide non-perishable food and other items to our troops this holiday season.

This fund-drive marks the eighth year that Scott CU has supported this type of program that provides support to military men and women stationed in Afghanistan and other parts of the world. Scott CU employees made a donation in order to dress down during a day at the credit union recently. The credit union also accepted donations of money and items from its members during that day.

Mission of Moms was founded locally to ensure that deployed United States Service members in all branches of the military are not forgotten by providing needed mail support. To provide a better deployment quality of life and assist military families, Mission Of Moms meets the need of military requests and provides morale lifting mail support to service members of all branches of the U.S. military serving around the world.

Locally, Scott CU Community Relations Supervisor Ashleigh Deatherage donated the \$617 to Marcia Fish of Collinsville who has been sending items overseas since 2004. Fish ships items on a regular basis to troops.

"Depending on their situation I send from one to many boxes to different units," Fish noted. "I send canned and packaged foods. I also send items to some troops simply to let them know that someone knows and cares that they are there. My postage averages about \$1,000 to \$2,000 per month."

"We are always excited about the opportunity to help provide things to the soldiers," Deatherage said. "Our staff was excited about donating to the fund raiser for the dress down day and as always our members were very giving. It is our way of showing our support of our troops and in time for the upcoming holiday season."

"Credit unions are really about helping people and this is a perfect way for us to take that even a step further," she added. "We encourage others to contact Marcia to support Mission of Moms." To contact Fish about making a donation, call 618-343-9202.

Randolph-Brooks FCU Honored as Top Workplace in San Antonio

Lois Coker, RBFCU

Randolph-Brooks FCU (RBFCU) has once again been selected as one of the *San Antonio Express-News* Top Workplaces. The Top Workplaces are determined based solely on employee feedback. The employee survey is conducted by WorkplaceDynamics, LLP, a leading research firm on organizational health and employee engagement. WorkplaceDynamics conducts regional Top Workplaces programs with 37 major publishing partners and recognizes a list of 150 National Top Workplaces. During the past year, more than 5,000 organizations and 1 in every 88 employees in the U.S. have turned to WorkplaceDynamics to better understand what's on the minds of their employees. RBFCU has earned members' trust in the communities it serves, something that is evidenced both by these recognitions and by the institution's rapid growth. RBFCU recently surpassed \$5.5 billion in assets and ranks among the top 20 largest credit unions in the nation.

"By providing a positive environment for our employees, we ensure that they're able to provide the best possible service to our members," said Christopher O'Connor, president and CEO of RBFCU. "We're committed to making RBFCU the best financial institution in Texas as well as making it a great place to build a career."

The San Antonio Express-News published the complete list of Top Workplaces on October 27.

Navy Federal Introduces 'Stride Art' to Celebrate Runners of the 2013 Marine Corps Marathon

Adam DeSanctis, Corporate Communications

Navy FCU introduced an interactive digital art experience called 'Stride Art' to celebrate the runners of the 2013 Marine Corps Marathon on Sunday, Oct. 27. Each runner's finishing time was translated into one "stride" image that will make up a final digital collage of all runners of the marathon.

"Navy Federal's more than four million members have unique banking needs that make up a bigger picture—an entire community of members that we're proud to serve," said Jeanette Mack, Corporate Communications Manager at Navy Federal. "Similarly, every Marine Corps Marathon runner has a unique stride that makes up the bigger picture of the race's community. We want to capture that in an original piece of art that celebrates their personal achievement among the thousands who finish the race."

Stride Art uses time information from each runner's RFID chip on their numbered bib to translate their finishing time into a stride. Strides lived digitally and came to life during the race as runners crossed the finish line. The final artwork is a photo mosaic piece that is comprised of every runner's stride based on their finishing time.

After the race, runners were encouraged to visit Stride Art's website to find their stride and interact within the artwork. They were able to filter out their representation and compare how they stacked up to the competition. Sharing features also allowed runners to share their stride on social media.

Runners can also visit the Stride Art website and enter their name and email address for a chance to win one of only 25 commemorative Stride Art posters, customized with their name and finishing time.

"Navy Federal and Stride Art are proud to come together to support the military community, the running community and the 2013 Marine Corps Marathon," said Mack.



Left to right: Carol Berg, Executive Director of Operation Homefront of the Virginias; Paul W. Muse, President and CEO of 1st Advantage. Photo courtesy 1st Advantage FCU

1st Advantage Donates \$10,000 to Operation Homefront of the Virginias

Jessica Dawson, Marketing Supervisor

On November 4, 2013, 1st Advantage FCU presented a check for \$10,000 to Operation Homefront of the Virginias. This donation will allow Operation Homefront to purchase 500 turkeys for the Holiday Meals for the Military Program as well as premium toys for military children of junior enlisted service members. “As a community credit union, 1st Advantage is passionate about taking an active role in supporting organizations that improve our community,” said Paul W. Muse, President and CEO of 1st Advantage. “We believe in Operation Homefront of the Virginias knowing they contribute significantly towards improving our local military community, especially during the holiday season.”

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

NEWPORT NEWS, VA—Langley FCU is pleased to announce the addition of **Rick Shook** as Assistant Vice President of Facilities. Shook will oversee company vehicles; facility maintenance, renovation and construction for LFCU. “Rick was selected because of his extensive background in facilities management,” said LFCU President/CEO Tom Ryan. “As LFCU plans for expansion in the Hampton Roads market, I am confident Rick’s experience and leadership will be an asset to the organization...” TULLAHOMA, TN—Ascend FCU welcomes **Diana Chan** as associate counsel in the Legal Department. Chan has a master’s in Accounting from the University of Tennessee, Knoxville, and a doctor of jurisprudence from UT’s College of Law. Before joining Ascend, Chan was an attorney for Hickman, Gray and Associates, PLLC, in Sevierville, Tenn. She is a member of the Knoxville Bar Association. “I am glad for the opportunity to work with Ascend, and I look forward to the challenges presented with my new responsibilities of regulatory compliance,” she said... SAN ANTONIO—Security Service FCU (SSFCU) is pleased to announce **Amanda Gallegos** has been selected to serve as branch manager for its facility on Southwest Military. In her role, she will be responsible for the overall operation of the branch, including handling cash operations, overseeing member service, meeting established goals, and promoting SSFCU products and services.

Security Service Charitable Foundation Donates to Junior Achievement of Southern Colorado

Lynn Gonzales, Senior Communications Specialist

The Security Service Charitable Foundation recently selected the Junior Achievement of Southern Colorado as the recipient of a \$25,000 donation. Security Service FCU (SSFCU) representatives, Jim Laffoon, president, and Rick Weber, senior vice president of member service, presented the check on behalf of the Foundation to David Loose, president and CEO of Junior Achievement.

The funds will assist the organization in its efforts to create a JA BizTown in Colorado Springs that will teach students how to run a financial institution, manage a restaurant, promote their business on social media, produce TV commercials, write checks and vote in their community. The Security Service Charitable Foundation helps to further SSFCU’s corporate goal of community service by contributing to deserving organizations and causes in the credit union’s market areas.

Belvoir Federal Shreds 5,500 Pounds at Annual Community ShredFest

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

Belvoir FCU hosted its Annual Community ShredFest event at the Woodbridge Branch where members and non-members attended the two hour event to shred their important documents.

ShredFest, which was open to the community, had 2 shredding trucks from TrueShred, music and a live feed provided by B101.5, a car show put on by Enterprise Car Sales, and giveaways. The event was well attended and served the community by helping to shred important documents rather than discarding them unsafely.

Tinker FCU Hosts International Credit Union

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) has had a first-hand opportunity to show credit union leaders from across the world how US credit unions operate. Marcio Cappellari is an employee of SICREDI, Brazil's largest cooperative credit system. He was selected by the World Council of Credit Unions (WOCCU) to participate in the International Credit Union Leadership Program to come to Oklahoma and learn from leaders at TFCU.

The International Credit Union Leadership Program brings emerging leaders from around the world to various credit unions. Participants travel to a different country to spend time with a credit union there, in an intensive short-term internship designed to broaden their professional experience.

Cappellari arrived in Oklahoma on October 10. Since arriving, he has had the opportunity to tour several TFCU branches as well as spending time in each of TFCU's corporate departments. TFCU AVP/Branch Manager Jan Davis has been hosting Cappellari.

"Marcio is eager to learn about how we do business," Davis said. One of the biggest differences Cappellari has seen is drive-thru teller lanes. Brazilian banks and credit unions do not have the drive-thru teller feature. As manager of SICREDI's data center (information technology department), Cappellari is looking forward to learning about TFCU's technological advancement and how they work with their members.

"At SICREDI, I'm in information technology (IT) and I know IT. Being here, I'm touring different departments and seeing how they work together. It isn't just teaching me about TFCU, but also about how SICREDI works," Cappellari said.

To be selected by WOCCU for the program, participants are required to submit an application with an essay, pass an interview and be available for

two full weeks away from their credit union. Applicants must demonstrate personal commitment to the credit union industry, including the ability to have significant influence, have a career trajectory within the industry and exhibit the potential to advance the credit union system.

"We are pleased to have the opportunity to encourage and mentor lead-

ers in the credit union community," TFCU President/CEO Mike Kloiber said. "TFCU strives to not only serve its members, but also our employees and colleagues and to further the credit union movement as a whole."

TFCU AVP/Branch Manager Karl Wasserleben has been selected to travel to Brazil in January as part of the same program.

For the latest credit union news, visit www.dcuc.org.



10 Things You Should Know About the New Defenders Lodge

Nation's largest free hotel for veterans and their caregivers will open its doors soon

Alison Beckwith, PenFed Foundation

The Pentagon FCU Foundation (PenFed Foundation), a nationally recognized non-profit organization working to meet the unmet needs of military personnel and their families, is putting the finishing touches on the nation's largest free hotel for veterans undergoing medical care, an \$11 million gift from the PenFed Foundation to the Department of Veterans Affairs. The Defenders Lodge, made possible through the generous donation by Lee and Penny Anderson, had a ribbon-cutting ceremony earlier in the month in Palo Alto, California, and doors will officially open for guests in January 2014.

Here are ten things you should know about the new Defenders Lodge:

1. The Defenders Lodge will provide caregivers and veterans undergoing care at the Veterans Affairs hospital in Palo Alto, California, short-term accommodations for free up to seven nights.
2. The hotel will provide 20,000 free nights of stay for veterans and their caregivers.
3. With upgraded accommodations, the lodge will feature 52 first-class private rooms and 104 beds.
4. The hotel was designed by Radcliff Associates and developed by Gilbane.
5. The lodge will save wounded veterans \$3,088,800 per year on average in lodging costs (assuming a 10 percent vacancy rate). With most patients coming for appointments once a month requiring two nights of stay each visit, this translates into a savings of \$2,500-\$4,000 per veteran each year.
6. The total gross area of the Defenders Lodge is 34,465 square feet making it the nation's largest free hotel for veterans undergoing medical care.
7. The entire project from the ground up takes accessibility into account. Every doorway and bathroom are wheelchair accessible.
8. Using natural light and a soothing interior color scheme, the hotel is designed to be calming and relaxing to help improve outcomes.
9. In addition to free Wi-Fi throughout the lodge, a family room with a fireplace, an upgraded kitchen, an activity room, a laundry room, and an open-air atrium, the lodge will feature a library stocked with books.
10. The lodge is an \$11 million gift from the PenFed Foundation to the Department of Veterans Affairs.

To learn more about the Defenders Lodge visit: <http://www.defenderslodge.org>

Travis CU Testifies Before State Senate Banking Committee on New Era Tanda Loan Program

Sherry Cordonnier, Director of Corporate Relations

Representatives from Travis CU recently testified before the California Senate Banking Committee about its new loan product geared towards helping the unbanked and underbanked Latino community access financial education and improve their credit.

Travis CU's Director of Corporate Communications Sherry Cordonnier and SVP and Chief Loan Officer Stacy Fifield were invited to testify before the Senate Committee on Banking and Financial Institutions, which held an informational hearing on Thursday, Nov. 14, on various nonprofit and community based organizations with small dollar loan products.

Travis CU has just finalized a small dollar lending pilot program, the New Era Tanda Loan Program. The pilot program debuted in mid-2012, in part through a grant received by the National Credit Union Foundation. It was designed in partnership with Coopera, an Iowa-based firm focused on the emerging Hispanic market, to help Latino participants develop a 12-month shared savings goal and to take advantage of the credit union's unique savings and loan offerings.

"We developed the program concept for this unique program centered on tandas (also known as cundinas, sans or quinielas)," Cordonnier explained. "Tandas—informal borrowing/lending circles—are common in immigrant cultures, especially Latin American immigrant cultures. The modernized tanda, developed by TCU, aimed at bridging a cultural custom with the credit union experience. TCU partnered with the Yolo Family Resource Center to conduct the pilot program. The program used a grassroots and culturally relevant approach tailored to the local Latino community."

The first class of six people, each of whom was encouraged to attend monthly financial literacy courses, all offered in

Spanish. Participants contributed on a monthly basis to a shared savings account and also received a group share-secured loan to help save for a down-payment on a vehicle. After successfully completing the program, each qualified participant was eligible for a TCU credit-building credit card and/or auto loan.

"One of the goals of the program was to build Hispanic members' credit

and good financial habits through financial education," Cordonnier testified.

Travis CU found, via pre- and post-surveys, those who participated were more likely to use online banking, bill pay, checking accounts, ATM/debit cards, credit cards, savings accounts and direct deposit than they were prior to the program. They were also more likely to balance a checkbook, cash checks, and use a personal budget, Cordonnier added.

"The pilot program was a success that will hopefully be replicated in the future at TCU and at other credit unions," she said.



Todd Salzman, Ent's Military Relationship Manager, presents a check for \$1,000 at Peterson AFB, (left) Christina Fornander, Relocation Lead and Financial Counselor and (right) Kehinde OshikoyaPamphille, Transition Assistance Program Manager. Photo courtesy Ent FCU

Ent Matches AFFN Grant and Awards Proceeds to Military Family Programs

Cathy Grossman, Vice President, Corporate Communications and Development

Ent FCU recently received a grant of \$1,500 as part of the 2013 Armed Forces Financial Network (AFFN) Matching Grant Program—a unique giving program designed to reward those who support U.S. service members and their families.

Ent will match the grant to provide \$1,000 to the Friends of Family Support on each of the three local bases it serves—Peterson, Schriever and Buckley. Friends of Family Support, a private 501(c)3 organization, helps fund a wide variety of services available to military personnel and their families through the on-base Airman and Family Readiness Centers. Ent staff members regularly teach financial education classes through the centers.

Tinker FCU Gives Back to Members

Nancy Entz, VP/Director, Marketing

“Giving thanks” isn’t something Tinker FCU (TFCU) does only around the holidays. It’s something they do all year long. Through their Give Back program, TFCU thanks their members by giving back thousands of dollars every month.

TFCU members automatically become eligible to win Give Back rewards simply by using TFCU services such as Home Branch, BillPay and direct deposit, or by making a loan or other eligible payment to TFCU. Since the Give Back program started in 2008, TFCU has awarded over \$470,000 to more than 7,000 members.

Recently, McCloud resident Dale McGirt learned TFCU was doubling his September direct deposit. Hesitant to believe his good fortune, McGirt wasn’t convinced he’d won such a large sum until seeing the check for himself.

Debra Perry was also skeptical about being a winner until she received her check at the Enid Branch. A member for over 20 years, Perry said she does all of her personal financial business at TFCU. “The people are so friendly; it’s a different type of atmosphere when you walk in the door,” she said.

Winners often tell TFCU employees the reward came at the most opportune time. Edwin Sain had his direct deposit doubled in July, just weeks after losing his home in one of the May tornados. Jean Arbuckle received a check reimbursing her March mortgage payment, just in time to help her pay off some credit card debt. And, John Woods was surprised and excited to receive the maximum award for his May direct deposit. John Woods had his direct deposit doubled shortly after purchasing a new home and got his mortgage through TFCU. His winnings went toward moving costs and his first payment.

These stories highlight what TFCU’s Give Back program accomplishes year after year. Through the program, TFCU helps its members keep more of what they earn and reinforces the loyalty of its members.

EVERY DAY

- Three members using a MoneyPlus card for a purchase up to \$100 will be reimbursed

EVERY MONTH

- Ten active Home Branch users will win a \$100 gift card
- Ten active Home Branch Mobile users will win a \$100 gift card
- Ten BillPay users will be reimbursed up to \$500 for a bill paid online
- One member using direct deposit will have their deposit doubled up to \$2,000
- One member with a loan payment will be reimbursed up to \$1,000
- One member with a TFCU credit card will have their payment reimbursed up to \$1,000
- One member with a mortgage through TFCU will have their payment reimbursed up to \$1,000

1st Advantage FCU Gives Back to Community

Jessica Dawson, Marketing Supervisor

1st Advantage FCU held its 6th Annual 1st A.I.D.E. Day on October 14, 2013. While most financial institutions were closed for the Columbus Day holiday, 1st Advantage colleagues were hard at work assisting local non-profit organizations.

Accomplishments included:

- Collected over 4,000 pounds of food for The Foodbank of the Virginia Peninsula
- Created 179 family meal bags for families in need
- Handmade 487 holiday cards for veterans at the Hampton VA Hospital and the McGuire VA Hospital
- Made 127 Surgery Bears for the children who are patients at CHKD
- Made 25 blankets for the homeless and residents of the Malachi House
- Built 4 bookcases for Operation Homefront of The Virginias

A Night Out with the Blues 126th Air Refueling Wing, Scott AFB, IL

Adam J. Koishor, Chief Marketing Officer

Approximately 200 members of the 126th Air Refueling Wing, Scott Air Force Base, Ill., Illinois Air National Guard, attended the Nov. 12 Military Appreciation St. Louis Blues hockey game for free, thanks to the generosity of Scott CU and the St. Louis Blues.

Scott CU made an exclusive donation of \$2,500 to the 126th ARW. Along with that donation the St. Louis Blues made a matching contribution, which allowed more than 200 Wing members to attend the game for free. In addition to their free ticket, attendees also received a free regular soda and hot dog.

“We realize the sacrifice that our service men and women make every day for all of us,” said Scott CU President & CEO Frank Padak. “We were very happy to be able to give something back. This is just a small token of Scott CU’s appreciation for what they do for us.”

The entire game was set up for the military. The 126th ARW’s Honor Guard presented the colors before the game. Operation Homefront collected items for deployed service members at every entrance to the Scottrade Center throughout the evening.

“It was impressive to see members of the military recognized at the Blues game,” said SCU Community Relations Representative Lauren Hoefert. “What a tribute to them and their commitment to our freedom and safety. It was an honor to be there for the military appreciation night.”

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R.I.A. FCU Aides Local Food Bank

In keeping with the International Credit Union Day theme, "Credit Unions Unite for Good," R.I.A. FCU donated five items for every new member and new Visa opened during the month of October to local food banks. R.I.A. was able to donate over 2,400 items—a total of 900 pounds! FCU thank all of their members and employees who made this donation possible. R.I.A. has supported numerous charities and organizations over the years, and will continue to do so. R.I.A. loves being a part of the credit union philosophy "People Helping People." Photo courtesy R.I.A. FCU



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

