



ALERT

Issue 9 • October 2013

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

VIEW FROM THE BOARD

Strengthening Financial Stability

Barb Geraghty, Board Member, ABNB FCU; Board Member, DCUC

As one of the newest members of the Defense Credit Union Council Board, this is my first opportunity to pen—or more accurately, type—an article for *Alert*. While I may be a relatively new credit union director, I have been a proud credit union member since my commissioning in 1980. I've financed two houses and many automobiles; maintained share, share draft, and money market accounts as well as CDs; and enjoyed incredible member services from around the world. On behalf of those who serve today or have served, thank you for all that you do as defense credit unions!

I also had the privilege to lead Sailors and government civilians at various levels to include two tours in command. Financial readiness was an important part of our overall mission readiness. Service members who are worried about their finances (and how their families are impacted) can degrade mission readiness. For those who require a security clearance, financial instability or bankruptcy are criteria for revoking that clearance, which can ruin a career in a heartbeat—and further exacerbate the financial black hole. I saw the Navy implement a financial readiness program with command fi-

continued on page 10

CEO UPDATE

Be Alert, Stay Prepared... It's Not Over Til It's Over

Roland "Arty" Arteaga, President/CEO, DCUC

It seems like yesterday we were addressing Sequestration and the impact of draconian funding cuts on morale, welfare, and mission; here we are five months later, and once again, we find the "S" word dominating our everyday conversations—this time, however, the word du jour is Shutdown! While recent breaking news advised of a "deal" in the making, given the incessant wrestling match between Congress and the Administration, let's not open the champagne bottle yet. For regardless of the end product, you can be assured, as in the past, the "deal" will likely be temporary in nature and over the next few weeks/months "shutdowns" and our debt will be front and center once again...and political pundits from both sides will have yet another field day second guessing fault and fixes.

Frustrating? You bet! But more so for our troops, DOD civilians and their families. Today, uncertainty is the only constant in their daily lives...and having lived through shutdowns and budget battles of years past (while serving in our Army), I can empathize with the challenges being faced. Not only in terms of mission and quality of life, but also, financial well-being. As always, there is (what I consider) a silver lining in our Government's Cumulonimbus cloud...and that silver lining is YOU!

I have said before and will again, when it comes to taking care of our troops and the Department's civilians, there is no one...absolutely no one that stands as ready as you, as prepared as you to help in times of financial need. You are always one step ahead of others and year after year, crisis after crisis you deliver. And not because Capital Hill asked; not because our sister trades or I asked, but rather because of your unwavering commitment and genuine loyalty to "Serving Those Who Serve Our Country!" You are the Department's most trusted agents and from my perspective, have always been.

Case in point, this year alone, sequestration and the shutdown have disrupted many lives, and in both instances you responded in haste and without question—you came to the aid of those in need. I received more than 50 examples of planned support and shared the same with DOD prior to the shutdown, and leaders at all levels welcomed the feedback and expressed their deepest and genuine gratitude for your proactive measures. That said, they were not surprised of your actions per se, for over the years they have come to know of your loyalty, dependability, and integrity...and understand that taking care of your member-owners (our troops and DOD civilians) is and will always be job one!

So once again, I would like to publicly thank you—our members—for planning ahead; developing contingency plans; and for deploying those plans on your own initiative! You can be proud (as I am) that this past year alone, during Sequestration I and Shutdown I, your efforts provided relief and/or reduced the financial stress of hundreds of thousands of

continued on page 10

DEFENSE CREDIT UNION COUNCIL, INC.

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

BOARD OF DIRECTORS

Patty Kimmel
Chairman

Denise Floyd
1st Vice Chairman

Gordon Simmons
2nd Vice Chairman

Michael Kloiber
Treasurer

Frank Padak
Secretary

Barb Geraghty
Member

Craig Chamberlin
Member

COUNCIL STAFF

Roland A. Arteaga
President/CEO

Beth Merlo
Director for Administration

Jennifer Hernandez
Information Technology Specialist

Janet Sked
Conference Manager

Megan Mundt
Comptroller



is the official publication of the Council. One copy of *ALERT* is mailed first-class to each defense credit union as a membership service. Defense credit unions may order additional copies (three or more) to be mailed in bulk to one address at \$10.00 per copy per year. Individual subscriptions mailed first class to defense credit union members are \$15.00 per year; to all others \$25.00 per year. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In accepting a limited amount of advertising (two advertisements per issue), the Council as a matter of strict policy does not in any way endorse either the product or the vendor. The right to refuse advertising for any reason whatsoever is reserved. DCUC dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense. Reproduction of *ALERT* material in whole or in part is authorized for Council members only. Address all correspondence to Defense Credit Union Council, Inc., 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, D.C. 20004-2601. Telephone: 202/638-3950; FAX: 202/638-3410; e-mail: bmerlo@dcuc.org or admin@dcuc.org; www.dcuc.org.

DCU'S GOVERNMENT SHUTDOWN NEWS

Navy Federal to Cover Direct Deposit for Active Duty Military Members

Michele Townes, Corporate Communications

Navy FCU announced its plans for supporting its members should Congress be unable to come to agreement on a continuing resolution and the government shuts down as of midnight, 30 September.

"Our number one concern is our members and their families. That's why we're pledging to cover the direct deposits for our active duty members," said Cutler Dawson, Navy Federal President and CEO. "By covering their 15 October pay, our active duty members will not see a difference in their direct deposit amount—as if there were no shutdown." He noted that members should know that their 1 October direct deposit will be processed normally.

In April 2011, the credit union committed to covering direct deposit for its active duty military members when the government threatened a shutdown. Unlike 2011, however, in which pay for civilian Department of Defense employees was guaranteed, the situation for them now is uncertain.

Navy Federal already has a program in place for civilian employees affected by sequestration. This program features a specially priced line of credit, along with other forms of financial assistance. This remains in place for all affected federal government employee members in the event of a shutdown.

RBFCU Plans Assistance for Government Shutdown

Natalie Tate, AVP – Integrated Marketing Communications

Randolph-Brooks FCU is providing its members financial options to take care of their families in the event of government shutdown.

If a government shutdown occurs following the end of the government's fiscal year (Sept. 30), some federal employees or benefit recipients might not be allowed to work or to receive pay until a compromise is reached. RBFCU will provide members with a one-time provisional credit if they are government employees or benefit payment recipients affected by the shutdown. "Serving our members is RBFCU's first-priority," said Sonya McDonald, senior vice president of planning and market development. "Hard-working government employees and military families should have access to financial resources as we wait for Washington to come to an agreement on spending."

The credit union will extend provisional credit to members who are identified as affected government employees or benefit recipients and who have an established direct deposit with RBFCU. These members will not be required to pay interest or fees to receive the provisional credit.

"These are uncertain times for our country, and we want to continue to provide our members with peace of mind when it comes to their finances," said McDonald. "While we hope the government will resolve its budget issues, we are being proactive in providing solutions for our members in the event that a shutdown does occur."

Members who may be affected by the possible shutdown will be notified by the credit union regarding their options.

**Mark Your
Calendar!**

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

Arkansas FCU Takes Steps to Prevent Shutdown from Adversely Affecting Members

Larry Biernacki, Arkansas FCU

With the possibility of a government shutdown on the horizon, Arkansas FCU is taking proactive steps to ensure members that their credit union is here to help. Many Arkansas Federal members are federal employees—or serving in our nation's military—and may not receive their normal government-issued paycheck.

"We've been through this before, so we're prepared to do anything and everything we can to make sure the men and women who serve our country will be well taken care of if the predicted shutdown does become a reality," Arkansas Federal President/CEO Larry Biernacki said.

"Thousands of our members rely on a government paycheck to make their automatic loan payments, credit card payments and more each month. We want those members to know we are willing to work out an arrangement on an individual basis if a government shutdown interrupts their normal financial well-being. We value each member's service and commitment to their country and their credit union, and we will do everything in our power to provide assistance in this situation."

Andrews Federal Ready to Assist Members Impacted by the Government Shutdown

Scott Bolden, Andrews FCU

Andrews FCU will provide financial assistance to members who are impacted by the government shutdown. The Credit Union said it will offer members a Bridge Loan up to \$5,000 at 0% APR* for 90 days. After the 90 days, the standard APR will apply. Flexible terms up to a year and payment options will be available to manage the loss of income.

Andrews Federal has a number of alternatives available including personal signature loans, secured loans, restructured loans and home equity loans. "Andrews Federal stands ready to provide our members with financial assistance and options to help curb the adverse effects that the government shutdown may cause," said Jim Hayes, Andrews Federal President and CEO.

Belvoir Federal Fully Prepared to Serve Members During Government Shutdown

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

With the threat and now reality of the government shutting down, Belvoir FCU continues to offer products and services that can assist members with their financial situations during this challenging time. Throughout 2013's sequestration and now government shutdown, Belvoir Federal has been ready to serve members with an emergency loan option which allows members to borrow funds at 0% APR for the initial 60 days, facilitate skip-a-pays and loan workout programs, as well as offer Financial Coaching to members to help prepare their finances for the hardship they might incur.

"It is unfortunate that a compromise could not be reached before Tuesday as now thousands of people are affected every day the government continues to be closed. The adverse consequence from this shutdown can severely affect our members. However, we stand strong as an institution and continue to offer our members support with various products and services during this problematic time," stated Patricia Kimmel, Belvoir FCU's President/CEO.

Service CU Credits Accounts of 1,400 Members Affected by Shutdown

Lori Holmes, Service CU

On October 10, Service CU credited direct deposit for more than 1,400 DOD government civilian employee members affected by the government shutdown, which includes crediting full or partial pay.

By calculating the last direct deposit of the members and making up the difference, Service CU credited members. This credit covers biweekly payrolls on October 11 for members with an existing Service CU direct deposit who are paid by DFAS CIVFED SAL or DFAS FED SALARY. This one-time service is cost free and will be debited from accounts with the next payroll.

"As a result of the Government Shutdown, many of our members were impacted either receiving no or partial pay. We believe it is our responsibility to make our members whole," says Gordon Simmons, President/CEO of Service CU. "Our top priority is to ensure the financial well-being of our members. We stand ready to assist our members and ease the burden during these trying times."

For those without direct deposit or nonmembers who wish to join, they can start direct deposit and take advantage of a special 4.9% APR Shutdown Loan up to \$1,000.

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

Service CU also provides free financial education assistance to any of their members. Anyone experiencing financial challenges can call a financial counselor at 1.888.456.2227.

Those military and DOD government civilian employees who are affected by the government shutdown, and are not members of Service CU can open up an account with direct deposit of their net pay and qualify for future Government Shutdown assistance.

Travis CU Offers Government Shutdown Loans

Sherry Cordonnier, Director of Corporate Relations

Travis CU announced that they have a plan in place to help its active-duty members facing lost pay due to a government shutdown. The Credit Union will cover the October 15 payroll for active-duty and federal employees who are members that have their pay directly deposited in a Travis CU account if Congress and the White House don't agree on a spending budget by that date.

Unlike many civilian employees, who would be furloughed and might not ever receive back pay, military service and federal employees who are members would remain working but could see a lapse in their pay until Congress reaches a deal. But even having a delayed paycheck could create major headaches.

"We are here for our members and are doing everything we can to support them during these challenging economic times," stated Patsy Van Ouwkerk, president and CEO of Travis CU. "We are proactively planning to help our members in the event Congress does not pass legislation to continue funding federal agencies. Members are welcome to visit any of our branches to express concerns and work with us to address any financial difficulties that a shutdown may create."

Travis CU has a long history of helping personnel in all branches of military service to help them with financial challenges and to assist them in achieving their financial goals. The credit union offers money management, debt counseling and budgeting seminars to members free of charge at the TAFB Airmen and Family Readiness Center. Additionally, confidential financial guidance and counselors are available through the BALANCE™ Financial Fitness Program, which provides one-on-one assistance by calling 888.456.2227.

Scott CU Offers Zero Percent Loans to Help Members During Government Shutdown

Adam J. Koishor, Chief Marketing Officer

Scott CU is offering help to its members who will not be paid because of the government shutdown. The local credit union will offer a six month, 0% APR Government Shutdown Loan to members who are government employees, active duty military and civil service and will be without pay during the Government shutdown.

Members who receive the loan also will not have to make any payments for 30 days. The government shutdown will mean that many federal workers, active duty military and civil service employees will not be paid starting October 1.

Active duty military members will continue to work during the shutdown, but their pay will be delayed until after the shutdown. It is estimated that more than 783,000 government employees will be furloughed from their jobs until the shutdown is resolved.

"If congress does not act to prevent it, many of our members could face economic hardships," said Scott CU President & CEO Frank Padak. "We stand ready to help our members, especially those who work at Scott Air Force Base and could be out of a paycheck until it is resolved."

Scott CU's Government Shutdown Loan program will offer members the opportunity to borrow 100 percent of their most recent net two-week pay.

"We are hopeful that this will get resolved quickly," Padak added. "We really want to help them cover the next paycheck or two and then pay it back over the next six months as they work to get caught up."

To qualify for the 0% loan, SCU members will need to have had their government payroll directly deposited into a Scott CU account or provide a current paystub.

GOT NEWS?

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

APG FCU Offers Federal Furlough Relief

Gayle Stark, Vice President of Marketing

As the federal shutdown continues to impact pay checks of federal employees and federal contract employees, APG FCU announced an expanded package of financial solutions for its members. The credit union offers loan assistance, expedited approvals, payment deferrals, free financial guidance, and 24/7 educational resources.

Loan assistance includes an unsecured, 2-year furlough loan at 4.99 percent for up to \$7,500; expedited requests for Visa credit card line increases with no balance-transfer fee; a skip-a-pay option; and home equity lines of credit as financial safety nets. A hybrid loan-account secures a savings account to a loan; the interest charged on the loan matches the interest paid on the secured savings. On the deposit side, the credit union waives early withdrawal penalty fees when funds are withdrawn from a savings certificate.

The mission of APGFCU is to empower members to use and control their money, to encourage thrift, and to offer credit at a fair and reasonable rate of interest. The credit union has been recognized nationally for its educational outreach to members and the public. In 2012, APGFCU coached and taught financial education to 13,902 individuals. That number represents 10,780 youths and 3,122 adults.



Security Service FCU supported the San Antonio chapter of the American Red Cross at its annual Red Carpet Gala. Photo courtesy SSFCU

Security Service FCU Volunteer Corps Supports San Antonio Chapter of American Red Cross's Annual Gala

Lynn Gonzales, Senior Communications Specialist

Security Service FCU supported the San Antonio chapter of the American Red Cross at its annual Red Carpet Gala with a group of volunteers. All proceeds from the gala support volunteer response to local disasters such as house and apartment fires, connect deployed military service men and women with their loved ones, provide emergency preparedness education to families, and teach adults and children to save lives through First Aid and CPR training.

During the gala, Security Service FCU employees, who are also members of its Volunteer Corps, managed the silent auction and check-out process and sold raffle tickets. Volunteers included Gigi Aguilar, supervisor of mortgage closing; Lucia Williamson, service center manager; Lisa Valadez, operations supervisor; Sherry Pollog, assistant lending administrator; Virginia Betz, accounting analyst; Liza Watts, accounting analyst; Evanis Segner, call center manager; Lisa Gambill, business analyst; Elizabeth Rozyskie, social media coordinator; Manju Arulmani, call center representative; Terry Jo Lechner, service center manager; Stephanie Barrera, call center officer; Regina Sanchez, senior collector; Vanessa Gomez, service center assistant manager; Demi Ramos, senior service center representative; Stephanie Yates, senior teller; Aaron Gutierrez, sales supervisor; and Alina Oztuca, call center officer.

SAVE THE DATE!

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

Andrews Federal Named Best Credit Union by South Jersey Biz

Scott Bolden, Marketing Communications Officer

Andrews FCU was named the *South Jersey Biz* Editor's Pick for Best Credit Union for their 2013 Best of Biz contest. This year, a record-breaking amount of nominations for the Best of Biz contest resulted in the largest list yet of the top names in South Jersey business.

Winners consisted of both readers' and editors' picks, in dozens of categories—from the most-trusted names in banking, insurance and computer services, to more specific services such as daycare, event planning and executive coaching.

Andrews FCU had one of its best performing years in 2012 by adding nearly 7,000 new members and more than doubling its loan portfolio. Earlier this week, the Credit Union released their enhanced SmartSuite of products: SmartConnect (online banking), SmartPay (online bill pay), SmartCall (telephone banking) and SmartMobile (mobile banking) to make managing money even easier.

Locally, there are branches in Burlington, Mount Laurel and Joint Base McGuire/Dix/Lakehurst. "We are a part of the community we serve from our active duty, reserve guard, and retired military to the residents who make South Jersey their home," says Maree Duncker, Andrews Federal Joint Base McGuire/Dix/Lakehurst branch manager.

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.

Belvoir FCU Supports Honor Flight Event

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

On September 12, 2013, the Honor Flight Network welcomed veterans of foreign wars to Washington, D.C. The USAE-S Command serving Fort Belvoir, VA showed their support to the arriving men and women who have given so much to our Freedoms by giving them a coin of honor as they arrived.

Belvoir FCU showed their support to the Honor Flight event by donating the funds to purchase the honor coins. Sharon Leake, Belvoir Federal's Installation Liaison, stated "Being able to give back to Fort Belvoir organizations, such as the Honor Flight, is a tremendous honor for our credit union. We understand the sacrifices these veterans took to provide us our freedom and we wanted to show our appreciation for their service."

"We (the USAE-S) chose the Honor Flight due to its significance of honoring those who have honored our nation and its way of life. This is something we started at Walter Reid and we will continue that tradition here at Fort Belvoir," stated CSM Tom Craig, USAE-S TRP CMD at Fort Belvoir, VA.

Honor Flight Network is a non-profit organization created solely to honor America's veterans for all their sacrifices. The Network transports veterans to Washington, D.C. to visit and reflect at their memorials.

Tower FCU Provides Employees Day of Free Health Screenings, Relaxation and Giveaways

Natasha Henry, Communications Writer

When financial professionals hear the phrase, "know your numbers," it typically means keeping on top of an organization's economic standing. However, keeping track of health screening numbers are also important to know. Tower FCU realizes it can be difficult for people with busy schedules to set aside time to get checked out. Taking a proactive approach, Tower brought health screenings, wellness services, diet and exercise tips, and more to employees during its seventh annual Employee Health Fair on September 10, 2013 at its Laurel, Md. headquarters.

"It's really nice to have the health screenings available conveniently in the workplace. With so much going on in our busy lives, it's easy to put off scheduling annual physicals," said Karen Gouldmann, a Senior Business Development Representative at Tower who attended her first employee health fair. "I especially appreciate the educational materials on various health topics and the opportunity to consult privately with a medical professional if we need to."

Approximately 90 employees participated in free health screenings including blood pressure, cholesterol, glucose, waist circumference, and body composition. Over 140 received free flu vaccinations. Employees had the opportunity to review screening results with a registered nurse. Additional services offered at the event included a complimentary five-minute hand massage from a local spa and skin analysis to detect sun damage. A representative from the American Cancer Society® was also on hand to discuss cancer risk and prevention.

Dr. Paul Kennedy, wellness director for Leisure Fitness, a local fitness equipment retailer, discussed simple exercises that employees can perform at their workstations. He also provided a demonstration of the latest fitness equipment like portable dumbbells and a desk treadmill in Tower's on-site fitness facility. Employees attending the fair enjoyed free organic snacks and entered a drawing for a chance to win a Kindle® E-reader.

The annual health fair and fitness facility are just two components of Tower's award-winning "Wealth of Wellness" program, designed to promote and reward healthy lifestyles. Tower employees earn Healthy Rewards "points" by attending fitness classes and health fairs, getting annual doctor's check-ups, participating in preventative health screenings, and more. To make exercise convenient for employees, Tower offers an on-site gym facility and cardio, yoga and strength training classes.

Tinker FCU Gives Away Gas for a Year

Nancy Entz, VP/Director, Marketing

One lucky Tinker FCU (TFCU) member can breathe a little easier every time her family fills up the gas tank this year. Gaye Etheridge is the 2013 Get Going winner, earning her over \$2,000 worth of gas.

Etheridge was ecstatic to learn she won this year's Get Going contest. More than 30,000 entries were received online, in the mail and at TFCU branches during the 11-week promotion for a grand prize of gas for a year.

Etheridge entered the Get Going promotion almost every day online. When she came home to a message from TFCU, she just knew she'd won. "All I could think was 'yes, I won!'" Etheridge recalls. This surprise was a special treat for her and her husband, Kirk, as they are about to celebrate their 33rd wedding anniversary. The couple lives on 40 acres in Konowa, OK, and plans to use her winnings for daily travel. He commutes nearly 120 miles each day working for Tinker Air Force Base, and she picks up her grandson from school daily.

"I have never had a bad experience here," Etheridge said when asked about why she chooses TFCU. "We have a TFCU credit card and have gotten loans and always have good experiences. I also like that there are branches all over."

TFCU's 6th annual Get Going contest promoted TFCU's transportation loan financing, including cars, trucks, motorcycles and jet skis. In addition to the grand prize of gas for a year, TFCU drew 27 \$100 gas card winners, one from each branch's entries, mailed entries and online entries. Members and non-members 18 years of age or older were eligible for the promotion.

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

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

RENTON, WA—**Alaska USA FCU** has opened a branch in Bellingham, its first in Whatcom County and its northernmost branch in Washington. The branch is inside Haggen at 210 36th Street, at the Sehome Village shopping center in south Bellingham. The branch offers a full range of credit union services, including a depository, 24-hour ATM, and a self-service center, and will be open seven days a week and most holidays. About 30 people attended a grand opening ceremony Friday, including Marvin Riggs of the Bellingham Chamber of Commerce and Haggen Store Director Paul Cooley.

Grow Financial and CBS Radio Present Pet-A-Palooza

Adrienne Drew, Marketing Communications Specialist

Grow Financial was the presenting sponsor of Pet-A-Palooza, the largest pet adoption event in the Tampa Bay area. The event was held on Saturday, October 12 in St. Petersburg's Vinoy Waterfront Park from 9:00 am to 3:00 pm.

Nearly 10,000 attendees were expected at this one-of-a-kind event, which was held in conjunction with the SPCA Tampa Bay 23rd Annual 3K Pet Walk. The 3,000 expected participants in the walk received a free pancake breakfast courtesy of IHOP. Attendees at Pet-A-Palooza enjoyed visiting the Take Me Home Zone with over 20 pet adoption and rescue agencies; shopping for your favorite pet—and human—products in the Vendor Village; treating their pet to some pampering in the Doggie Day Spa; grabbing a bite to eat in the Food Court; letting the kids play in the Kid Zone, and relaxing with a cold Yuengling Light or Oktoberfest beer, both on tap at the Bark Bar.

Pet-A-Palooza also featured live entertainment including the Dock Dogs, Twig & Chili the Skateboarding Shelties and more.

“Grow Financial is committed to participating in family activities that show our community support, especially an event like this that helps pets in need find loving homes,” said Allen Milliron, Director of Corporate Sponsorships. “We look forward to supporting this event for many years going forward.”

SSFCU Wins Youth Financial Education Award

Clarissa Rodriguez, Security Service FCU

Security Service FCU (SSFCU) has received the Cornerstone Credit Union League Desjardins Youth Financial Education Award for credit unions with more than \$500 million in assets category for its work with San Antonio-based Family Services Association in improving the financial literacy of hundreds of teens and their parents.

With funding from the city of San Antonio, Family Services Association offers a six-week, paid summer internship program for youth ages 14 to 16 years. As part of the program, the teens receive leadership development training and money management education. This year, SSFCU provided four financial education presentations for the 200 plus students and their parents, covering a range of subjects including money basics, using credit wisely, budgeting and taxes. As part of their internship, all the students were required to open a savings account and save at least 10 percent of their earnings. SSFCU provided free savings and checking accounts to those who did not already have accounts set up.



New Hampshire Food Bank Director Melanie Gosselin, center, accepts a \$10,000 donation from Service CU President/CEO Gordon Simmons, left, and Board of Directors Chair Barbara Roberge, right. Photo courtesy Service CU

Service CU Gives Much-needed Donation to the N.H. Food Bank

Lori Holmes, Service CU

With New Hampshire Food Bank facing low supply and high demand, Service CU has once again stepped up with a welcomed contribution. Service CU has been a perennial supporter during the holiday season for close to a decade, but summer is traditionally a tough season for the food bank. People focus more on donating during the holiday seasons.

Service CU President/CEO Gordon Simmons and Barbara Roberge, Service CU Board of Directors Chair, presented a \$10,000 check to New Hampshire Food Bank Executive Director Melanie Gosselin to help keep the shelves well stocked. This contribution will help feed hundreds across the state in the communities where Service Credit Union does business.

“We’re proud to help our state food bank which does a wonderful job of fighting hunger in our communities,” says Simmons. “Service CU is fortunate to be able to step up during these times of extreme need for the New Hampshire Food Bank.”

“We thank Service Credit Union for being a tremendous supporter of the New Hampshire Food Bank for many years,” Gosselin said.

TFCU Receives Four First Place Awards at Cornerstone Leadership Conference

Nancy Entz, VP/Director, Marketing

Tinker FCU (TFCU) recently received four first place awards during the 2013 Cornerstone Leadership Conference and Expo at the San Antonio Marriott Rivercenter in San Antonio, Texas. The three-day conference was hosted by the Cornerstone Credit Union League and held September 5-7. The Cornerstone Credit Union League consists of nearly 700 credit unions from Arkansas, Oklahoma and Texas. Eighteen credit unions were recognized during the conference for their achievements in this association-wide competition.

“Credit unions have a strong commitment to the communities they serve. As not-for-profit financial cooperatives, our focus is on people; not profit,” said Cornerstone Credit Union League CEO Dick Ensweiler. “TFCU has demonstrated their commitment to being part of the solution of a social concern in their community and their efforts have earned them a Dora Maxwell Award, a Louise Herring Award and two Desjardin Financial Education Awards. We applaud them for their success.”

Dora Maxwell Award – 1st Place

The Dora Maxwell Social Responsibility Community Service Award recognizes credit unions for their social responsibil-



TFCU President/CEO Mike Kloiber and Cornerstone Credit Union League President/CEO Dick Ensweiler with TFCU's four first place awards. Photo courtesy TFCU

ity work and charitable projects that support their communities. TFCU received this first place award in the “more than \$1 billion asset size category” for its 2012 Caring Cookie Campaign, a TFCU employee service project that provided 7,860 home-baked cookies to 2,620 service men and women on Thanksgiving Day and Christmas Day.

Louise Herring Award – 1st Place

The Louise Herring Philosophy-in-Action Member Service Award recognizes outstanding credit union programs designed to improve members' lives. TFCU received this first place award in the “more than \$1 billion asset size category” for its Disaster Relief Initiative following the May 2013 tornadoes in Oklahoma that destroyed TFCU's Moore branch and affected many TFCU members and employees.

Desjardins Financial Education Awards – 1st Place Youth and 1st Place Adult

The Desjardins Youth/Adult Financial Education Awards recognize outstanding efforts to teach personal finance concepts and skills. TFCU received first place awards in the “more than \$500 million asset size category” for both its youth and adult financial education programs. These programs served 18,568 people through 546 workshops in 2012.

“These awards are truly a reflection of how our employees continue to live out our mission statement—to help our members achieve their goals and realize their dreams—each and every day!” said TFCU President/CEO Mike Kloiber. These winning programs will compete in a national competition sponsored by the Credit Union National Association. Winners will be announced in 2014.

GOT NEWS?

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

Langley FCU Donates \$10,000 to the Red Cross

Sue Thrash, Director of Research/Communications

Langley FCU presented the American Red Cross Hampton Roads Chapter with a check in the amount of \$10,000 as part of a 5-year commitment to their annual campaign. This donation allows the Red Cross to continue offering aid to those who have been displaced by natural disasters or fires in their homes in Hampton Roads.

Langley FCU serves over 180,000 members and has more than \$1.8 billion in assets, ranking the financial cooperative as one of the 100 largest credit unions in the country. Located in Hampton Roads, LFCU has 18 branches and has served the community for more than 77 years.

California and Nevada Credit Union Leagues to Recognize CU Leaders at Annual Meeting and Convention

Sherry Cordonnier, Director of Corporate Relations

The California Credit Union League announced that Patsy Van Ouwerkerk, president and CEO of Travis CU, will be recognized and honored at this year's California and Nevada Credit Union Leagues' Annual Meeting and Convention.

This is the League's highest honor, recognizing excellence in credit union philosophy and a lifetime of contributions to the California credit union movement. It is named after Leo H. Shapiro, father of the California credit union movement and founder of the League.

"I am pleased and honored to receive this award," stated Van Ouwerkerk. "Throughout my career I have stressed the importance of continuous learning, training and development," stated Van Ouwerkerk. "I am very proud of the many organizations I've been associated with and of the programs we've implemented to support credit unions of all sizes, to provide personal and professional growth opportunities and to advance the awareness of credit unions."

Patsy Van Ouwerkerk is slated to receive the award October 28, the first day of the Annual Meeting and Convention. During her 38-year career, she has worked for large and small credit unions—beginning at Coast FCU in 1975.

"It didn't take me long to learn what credit unions stood for because the credit union philosophy was consistent with my personal values and beliefs," Van Ouwerkerk said.

Van Ouwerkerk's long list of credit union involvement includes serving on the boards of Western CUNA Management School (as vice chairman), CO-OP Financial Services, Richard Myles Johnson Foundation, and Filene Research Institute. She's also a founder of the World Council of Credit Union's Global Women's Leadership Network and has chaired fundraising activities for Children's Miracle Network. She has served on the California Credit Union League board of directors, including a year as chairman.

She has been a strong advocate for credit unions, and is heavily involved in the community, being an active Rotarian and Chair for the Solano EDC, on the advisory board for the Vacaville Boys and Girls Club, past chairman of the Travis Regional Armed Forces Committee, and past chairman for the Vacaville Chamber of Commerce. The recent Solano County's Women of the Year also has received the League's Distinguished Service Award and was inducted into the CUES Hall of Fame in 1997.

"Patsy has dedicated her life and career to expanding and protecting the credit union movement and we are proud to see her recognized for her contributions," stated Patricia Moreno, Travis CU's Board Chair. "She is well known for her vision and business acumen and the impact she is making on the credit union industry as well as the communities that Travis CU serves."

Marine Corps Celebrates Birthday November 10

Formal commemoration of the birthday of the Marine Corps began on November 10, 1921, when General Lejeune, 13th Commandant of the Marine Corps, issued Marine Corps Order No. 47, Series 1921. The order summarized the history, mission, and tradition of the Corps and directed that it be read to every command on November 10 each subsequent year in honor of the birthday of the Marine Corps. That particular date was chosen because on that day the Second Continental Congress resolved in 1775 to raise two battalions of Continental Marines, under Captain Samuel Nicholas. Though the Continental Marines were disbanded in 1783, General Lejeune's Order solidified November 10 as the official birthday of the United States Marine Corps. Thank you to all of our USMC men, women, and veterans.



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

Financial Class Held by Belvoir Federal for Senior Enlisted Soldiers on Ft. Belvoir

Amy McConnell, MBA, Digital Marketing & Public Relations Manager

In early September, Belvoir FCU arranged with the United States Army Element South (USAE-S) Command to host a financial class for senior enlisted soldiers serving Fort Belvoir, VA. There were approximately 150 soldiers in attendance.

The financial class was led by Belvoir Federal's Financial Coach, Kelli Jo Anthon AFC®, CHC®. Kelli covered five topics throughout her presentation, including Money Management, Building and Maintaining Credit, Avoiding Predatory Lenders, and Planning for the Future, and Financial Mentoring.

"It was wonderful to see so many in attendance at the Steps to Success Seminar for Enlisted Soldiers. Financial readiness helps soldiers focus on mission readiness and Belvoir Federal stands ready to support our soldiers," stated Kelli.

CSM Tom Craig, the USAE-S TRP CMD for Ft. Belvoir, worked with his resources to organize a financial seminar for his soldiers. "I'm required to provide outstanding leadership and mentorship to my fellow NCO's. Financial management is a forgotten tool that requires a lot of attention and knowledge. Preparation and longevity in soldiers finances assist all leaders and their soldiers with preparing for emergencies, instead of emergencies being a burden to soldiers and their families," CSM Craig stated.

nancial specialists who were tasked with providing basic financial literacy to enlisted and officers alike.

Despite the dedicated efforts of leadership at all levels, service personnel face financial challenges. Junior enlisted may be away from home and handling their own money for the first time. Credit offers from the slick-talking sales staff of off-base discount businesses that prey on those with a steady paycheck and the ability to pay by allotment often seem like manna from heaven to a newly married young couple looking to set up house for the first time. Likewise, more senior individuals presented with a lump sum bonus for reenlistment or other professional pay are equally susceptible to the lure of immediate reward, rather than looking at their long-term financial future.

And yet, the military does offer an excellent environment for developing sound financial practices. The income is steady, with generally frequent pay increases and a pay system that permits allotments to specific bills, including the opportunity to “pay yourself first” through payroll deductions to the Thrift Savings Plan. With medical care provided, low-cost meals available through the local chow hall or commissary, tax-free purchases in the exchanges, inexpensive entertainment through Moral, Welfare and Recreation, there are lots of opportunities for savvy budgeters to not only have a decent quality of life today, but to budget for tomorrow’s emergencies as well as college and retirement. Helping our service personnel and civil servants to understand basic financial management is key to both personal and professional success.

Defense credit unions are a key player in this effort. I conducted an unofficial survey of the credit unions of the seven directors on the DCUC board and found a treasure trove of financial literacy resources. The scope of these resources was amazing, from information about **making ends meet** (e.g., budget counseling, money management, debt management, credit reports and scores) to **planning ahead** (e.g., tax planning, home buying, retirement, auto sales). There was also information on **managing financial products** (e.g., investment planning) and **financial knowledge and decision making** (e.g., understanding and managing credit, specific programs for financial literacy for adults and kids, alike). Several of the credit unions had specific sections on why a credit union is a better choice than a bank and outreach programs with school tours, lunch and learn seminars and online learning. The bottom line is that the options are only limited to the imaginations of your talented employees and the demands of your members.

Part of the motivation for this article was my experience with financial readiness as a military leader. Another aspect was sparked by the presentation made at DCUC’s annual meeting in August by Bud Schneeweiss of the FINRA Foundation. Bud presented the preliminary data from the military financial readiness survey of the *National Financial Capability Study* that will be available in November. You will notice the items in bold in the previous paragraph; they are taken from the question categories of the survey and cover a broad range of data. When the report is published, you will be able to pull the data for both your state and the nation from www.finrafoundation.org and calibrate your financial literacy materials as appropriate. Another resource that may be of interest is the MyMoney Five (Earn, Save and Invest, Protect, Borrow and Spend) at www.mymoney.gov.

A solid financial literacy program at your credit union is a win-win for everyone. Defense credit unions provide vital services for our military and civilian members, strengthening financial and military readiness and quality of life. Your financial literacy program is also a vehicle to recruit new members and strengthen the financial stability of existing members with the goal of serving their needs for a lifetime. Ultimately, our nation benefits and that is something we can all sign up for.



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.*

DOD personnel worldwide. They knew they could count on you, when needed, and you delivered.

With that said, be alert; stay prepared! For as I discreetly noted above, if the President signs a bill to fund the government and raise the debt ceiling, it will likely be for the short term. The Budget Control Act (aka Sequestration) is an annual event; and as I reported earlier this year, DOD did not include its share of sequestration (\$52 billion) in their 2014 Budget Submission. As a result, in my opinion, the Department will soon engage in yet another budget cutting drill that will most assuredly effect mission, morale and quality of life—enter Sequestration II! Add to the budget-cutting drill, the possibility of another showdown on a second CRA and the debt ceiling band-aid fix...enter Shutdown II!

While I hope the next round of discussions/negotiations are productive and are focused on our Nation as a whole, if good judgment and common sense do not prevail, I am confident, that yet again, DCUC’s member credit unions will be “First to the Fight”—you always have; and I know you always will.

Tower FCU Participates in Howard County Start! Heart Walk 2013

Natasha Henry, Communications Writer

Tower FCU employees took strides against heart disease and stroke by participating in the annual American Heart Association’s® Start! Heart Walk 2013, on September 21 at Lake Elkhorn Park in Columbia, MD. Tower donated \$500 to the American Heart Association to support the organization’s health programs geared toward helping Americans live longer, healthier lives.

The annual event, which raises funds to fight heart disease and stroke, consisted of a non-competitive, three-mile walk and activities that inspire participants to increase physical activity, make better dietary choices, and lead a healthier lifestyle.

SAC FCU Launches New Financial Resource for Customers

Company Blog Provides Help on Topics from Credit Repair and ID Theft to Buying a House and More

Emily Jetter, On Behalf of SAC FCU

For nearly 70 years, SAC FCU has been a trusted financial partner to its more than 75,000 members. Now the company is looking to extend its commitment and the value it brings to the community with the launch of its company blog, where readers can find a wealth of financial information, tips and tools.

SAC FCU's blog offers helpful content to guide readers through financial milestones. Experts speak to a variety of topics, including budgeting, saving, credit, kids and money, military and money, ID protection, retirement planning and more. The credit union's most popular topics include:

- Credit repair: Top tips to help improve your credit score
- What is a credit union?
- ID theft: simple steps can help protect your data
- Ready to buy a house? The top four questions you should ask before starting the house hunt
- Kids and money: 8 tips to help your children become more money-savvy

"Our mission is to be a trusted financial partner for our members and to be that resource for those looking to take control of their financial futures, no matter their stage in life," said Cynthia Buettner, Senior Vice President of IT, Marketing and Sales at SAC FCU. "The new SAC FCU blog is an easily accessible financial resource that is open to both credit union members and non-members."

AIA NE People's Choice Award—SAC FCU New Headquarters

Jackie Boryca, Vice President Public Relations and Events Coordinator

The People's Choice Award for distinguished accomplishment in excellence in unbuilt design by the AIA Nebraska/A Society of the American Institute of Architects was awarded to Leo A. Daly for the design of SAC FCU, Corporate Headquarters constructed by MCL Construction.

The new corporate headquarters is located in Papillion, Nebraska rooted in the rolling hills of the site; the building is grounded with a solid black brick base that houses the public functions of the facility: retail branch, community room and four-story vertical atrium and continuous stair. Resting on this base, corporate departments are housed in a unitized curtain wall system that opens to the community by cantilevering out toward a highly visible city intersection.

Interior materiality is simple and honest, featuring an exposed cast-in-place concrete core and naturally finished hardwoods. The atrium unitized curtain wall system is structurally supported by nine, 30-inch deep, 60-foot tall white oak glulam columns that are pin connected by knife plates on each end.

The linear building footprint runs east-west to take advantage of solar benefits. The project implements several eco-friendly design approaches including a geo-thermal well system, radiant heating, chilled beam radiant cooling, day lighting controls and 100 percent LED site lighting.

The new SAC FCU headquarters is scheduled to open in the spring of 2014.

Randolph-Brooks FCU Helps the Senior Citizens Program Continue to Move Meals Through Wilson County

Lois Coker, Communications Specialist

Randolph-Brooks FCU (RBFCU) recently assisted The Senior Citizens Program of Wilson County in purchasing new tires for the vehicle used to deliver meals to senior citizens in the area.

Betty Manak, The Senior Citizen Program coordinator, and her team delivers meals to seniors located within a 75-100 mile radius around Floresville five days a week. When they were in need of new tires in order to continue their deliveries, Manak reached out to her friends at RBFCU. Within 24-hours, Manak was able to purchase the tires through a donation from RBFCU.

"RBFCU's focus is on people helping people," said Lorena Bourland, Floresville Branch Manager for RBFCU. "We are committed to helping people like Ms. Manak succeed in their mission of serving the community."

"I would like to thank RBFCU for purchasing the new tires for our delivery van," said Manak. "It's very much appreciated, and needed to help us with our home meal deliveries."

The tires were purchased from Ancira Ford in Floresville. "They were quick to get pricing and were the lowest compared to the other places that I checked," said Manak. "They also did not charge labor, and Andy at Ancira even ran the vehicle through their carwash. That was just the icing on the cake."

In addition, the Escamilla Family generously donated a wheel rim for the same delivery van.

"This could not happen without the great generosity of all these wonderful people," said Manak.

The Senior Citizens program, located at 1519 Third Street in Floresville (Knights of Columbus Hall), has been in Wilson County for about 45 years. The center offers activities such as bingo, dominoes, farkle, and socialization with others. They serve lunch at noon every day, Monday through Friday, and also deliver meals to those who need assistance.

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

First Class Mail
US Postage
PAID
Annapolis, MD
Permit 163



Fort Knox FCU President Earns His Spurs

Bill Rissel (left), Fort Knox FCU President and CEO, receives a ceremonial pair of U.S. Army Calvary spurs, which recognizes individual achievement, from retired Major General Bill Barron for Rissel's 20 years of leadership on the CORE Committee of the Fort Knox Chapter, Association of the U.S. Army. Rissel served as chapter president twice and has been a member of CORE Committee since 1993. Photo courtesy Fort Knox FCU



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

