



ALERT

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VIEW FROM THE BOARD

Freedom— It's Not Free

*Frank Padak, President/CEO,
Scott CU; DCUC Board Secretary*

I realize we are in September, but I was so moved on July 4 that I felt compelled to write this article and have it posted even if America's birthday was over two months ago.

This year on July 4, I spent a little time watching part of an HBO documentary titled *Alive Day Memories*. What a sobering and emotional film! The documentary includes interviews with veterans that experienced traumatic injuries and near death experiences in Iraq. These heroes demonstrated character, strength and bravery second to none.

I was not familiar with the term "Alive Day" but learned it is when soldiers celebrate the day they survived what probably should have been the end of their life.

While most of us live our daily lives in our communities and appreciate the freedoms our military fight for and protect every single day, I am not sure we can really truly appreciate the sacrifices these brave soldiers have made and will continue to make for the remainder of their lives. Many have made the ultimate sacrifice and are no longer with us. Many more have sacrificed and will continue to do so for the remainder of their lives. In addition to the soldiers' sacrifices, their families are also impacted and in many instances become caretakers for years and even

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CEO UPDATE

A Celebration to Remember

Roland "Arty" Arteaga, President/CEO, DCUC

Last month, we celebrated our Golden Anniversary at the Greenbrier Resort in White Sulphur Springs, West Virginia, and despite the fact this National Landmark is tucked away amid the majestic Allegheny Mountains, more than 470 supporters of DCUC made the trip. Given the feedback from our members, guests, and our showcase partners, in a word—wow! The Greenbrier was the perfect location to commemorate our 50th birthday as its grandeur and stateliness were befitting the Council's rich history and storied past.

Special in many ways, in addition to conducting DCUC's 50th Annual Business meeting in the once classified bunker that would have housed Congress during an emergency at the height of the Cold War, we were honored to have past DCUC Presidents Jim Rowe (1990-1996) and David Lundahl (1996-1999), DCUC past Board Member (1992-1994) and 2011 Hall of Honor recipient Roger McTighe (North Island Credit Union), and our longtime Director of Administration and 2006 Hall of Honor recipient, Stacey Carter, join us at this year's meeting. Coupled with the attendance of this year's keynote speaker and timeless supporter of DCUC, Ernest Gregory (retired Senior Executive and the former Principal Deputy Assistant Secretary of the Army for Financial Management and Comptroller) and DCUC's close friend and champion of more than 25 years, David Weber (President/CEO, Armed Forces Financial Network)...the Council's past came to life!

From Sunday, August 11 to Thursday, August 15, whether engaged in formal discussions or general conversations, in educational sessions or the sold-out showcase, whether enjoying the evening's informal activities (Chairman's reception) or formal event (Hall of Honor gala dinner), DCUC's past and present achievements, successes and challenges the past 50 years...and the unconditional support provided our troops, DOD civilians and their families by you, our members were the topics du jour! Thanks to the efforts of Walter Laskos (The Laskos Group) you can read about these topics and DCUC's 50th Annual Conference on our website at www.d cuc.org in Walt's well-written and professionally completed *Daily Journal*. Walt did a fantastic job capturing the daily educational and social events in summary form and highlighting our conference presentations by outstanding speakers!

Special thanks to Ken Watts (President/CEO, West Virginia Credit Union League) for his welcoming remarks and to the Honorable Michael Fryzel (NCUA Board Member); Ernie Gregory; General Kevin Byrnes, USA (Retired); Bill Cheney (President/CEO, CUNA); Dan Berger (President/CEO, NAFCU); Mary Martha Fortney (President/CEO, NASCUS); John Lass (SVP, Strategy & Business Development, CUNA Mutual Group); Dave Thronson (LaMacchia Group); Dan Chaney (Allied Solutions); "Bud" Schneeweis (FINRA Foundation); Kristen Tatlock (Compass 4 CUs); and Major Terry Wright USAFR (Intercontinental Warranty Service) for their superb presentations during our general and educational break-out sessions... and to our Military Liaisons—challenged by sequestration, but none-the-less, committed to attend this year's DCUC conference to deliver and highlight the Department's burning issues

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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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MILITARY SAVES

Military Saves Awards Two Credit Unions for Outstanding Participation in Military Saves Week 2013

Navy FCU and Pacific Marine CU Recognized for Helping Servicemembers Save

James Lander, Military Saves Director

Military Saves presented two awards to credit unions for outstanding participation in *Military Saves Week* at the Defense Credit Union Council conference. Navy FCU – Parris Island, and Pacific Marine CU – Marine Corps Recruit Depot San Diego received the awards in recognition of their efforts to help servicemembers save during *Military Saves Week*.

“The awards recognize the vital role that credit unions play in the financial readiness of servicemembers and their families,” said James Lander, *Military Saves* director. “These credit unions went above and beyond to promote saving during *Military Saves Week*.”

Only branch locations were eligible for the awards. Branches were nominated by the financial institution corporate office/headquarters or by the branch manager. Two credit unions were recognized for this award in two categories. The financial institution’s corporate asset size was used to determine the categories, \$1 billion or more in assets or under \$1 billion in assets. Submissions were critiqued on account activity, account incentives, promotional methods and audience reached during *Military Saves Week*. *Military Saves* congratulates the winning credit unions for their devotion and energy in encouraging savings among servicemembers and their families during *Military Saves Week* 2013.

Credit Union Award—Over 1 Billion in Assets

Navy FCU, Parris Island conducted community events, held financial workshops, and promoted the *Military Saves* message via social media. This branch conducted several events during the campaign resulting in servicemembers taking advantage of special products (\$100 First Time IRA Bonus and two special interest rate CDs) for over \$183,000 in deposits. Thirty two members added over \$22,000 to existing saving products and 586 new accounts were added during this period, the highest of any participating financial institution in the world. This number is especially impressive considering the size of the installation, which only has about 4,560 assigned personnel and family members, although over 18,000 Marines are trained each year at Parris Island. The credit union also partnered with the command and the community and offered 14 different financial education presentations to over 1,900 Marines on topics ranging from identity theft to retirement savings to balancing a checkbook.

Credit Union Award—Under 1 Billion in Assets

Pacific Marine CU, Marine Corps Recruit Depot San Diego held financial workshops, conducted one-on-one counseling, and promoted the *Military Saves* message via social media and marketing materials. The credit union offered special promotional rates for the week resulting in 208 new accounts opened and a total of 237 automatic savings deposits set up. The credit union also participated in a brown bag seminar during the week and conducted financial education for new recruits emphasizing the importance of saving.



Bill Darling, President & CEO – Picatinny FCU presents Scholarship Awards to Michael Staples of Jefferson High School – New Jersey Credit Union League Scholarship Winner and Meghan Grau of High Point Regional High School – Picatinny FCU Future Leader's Scholarship Winner. Photo courtesy of Picatinny FCU

Leaders of Tomorrow Receive Scholarships from Picatinny FCU

Karen Morano, Picatinny FCU

Picatinny FCU has awarded two scholarships to a pair of very deserving area high school graduates. Awards totaling the amount of \$3,500 were recently presented to Michael Staples of Jefferson High School (New Jersey Credit Union League Scholarship) and Meghan Grau of High Point Regional High School (Picatinny FCU Future Leader's Scholarship). The recipients were selected for their leadership, academic achievement, community service, and desire to pursue higher education upon graduation.

"We are thrilled to honor these two young people with scholarships that reflect their commitment to their education and community," said Bill Darling, President and CEO of Picatinny FCU. "They have shown that they have the desire to become the kind of leaders that this country needs for the future. We are very excited to present them with these scholarships."

Mobile Check Deposit Capability Latest in Recent Technology Enhancements from SSFCU

Clarissa Rodriguez, SSFCU

Security Service FCU (SSFCU) announced that members can now deposit checks using their smart phones through the latest update of SSFCU's myBranch mobile banking app for Android and iOS smartphones. Free to use, mobile check deposit was the top feature requested by members, according to Mike Chapman, Executive Vice President and Chief Operating Officer. More than a hundred checks were deposited on the first day of its release. SSFCU's mobile deposit feature is available to SSFCU members enrolled in myBranch online banking with the latest update of the mobile app.

Mobile deposit is the most recent addition to several enhancements recently rolled out by the credit union. Earlier this year, SSFCU introduced myBranch and myBranch mobile, a completely redesigned online banking platform.

Takase Succeeds Chang as Pearl Harbor FCU's President

Wendy Bond, Marketing Director

Pearl Harbor FCU's (PHFCU) Board of Directors has announced the selection of Neal S. Takase as PHFCU's new President/Chief Executive Officer, succeeding Eugene Y.T. Chang who is retiring after 33 years of service with PHFCU.

"Neal's history with the company, financial background, and strategic insight is a great match for our credit union culture," says Board Chairman, Gordon Sam. "The Board believes his experience, in combination with the expertise of our outstanding staff and management, will position the Credit Union to build on its current foundation."

Takase has more than 37 years of credit union experience, serving the last 20 years as the Vice President of Operations/Administration at PHFCU, which serves over 26,000 members through five branches.

He is a graduate of Gonzaga University where he earned a B.A. in Accounting. Before working with PHFCU, he became a Certified Public Accountant and was the Executive Vice President of Hawaii State FCU.

Takase assumed the role of President/CEO at PHFCU on August 22, 2013, the day after Chang's retirement.



GOT NEWS?

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



Senior NCO Induction Ceremony. Photo courtesy of Hanscom FCU

Hanscom FCU Supports Latest Leadership School Class

Patricia Warden-Conty, Hanscom FCU

Hanscom FCU is proud to have provided support for the Senior Noncommissioned Officer ceremony, and congratulates the recipients on their recent promotions. Held on base, the banquet comes after the 13 technical sergeants completed a three-day course on Senior NCO professional education.

“It’s always a special feeling to be able to support an important event here at home,” said Chairman of the Board Paul Marotta. “This is a major career moment for these men and women, and we congratulate them for all the work we know went into earning it.”

Keesler FCU Supports Combat Wounded Veterans of South MS

Nell Schmidt, Director Business Development

Keesler FCU recently presented a donation to the Combat Wounded Veterans of South MS (CWVSM). Over \$16,000.00 was raised by teams, tee sign sponsorships and contributions during the 2013 Keesler FCU Eagles on the Bay Golf Tournament.

Keesler FCU’s President and CEO, John Goff, and Board Chairman, James Hollingsworth, presented the donation to Donna Anderson, Director of CWVSM. Also in attendance for the presentation were Congressman Steven Palazzo and George Mitchell, Chief Retail Officer for Keesler FCU.

Congressman Palazzo noted, “South Mississippi is home to thousands of veterans, retirees, and active service members. They are our neighbors, friends and family. I am proud to join Keesler Federal in support of our veterans to ensure in a small way that their service and sacrifice is honored and always remembered.”

The Combat Wounded Veterans of South Mississippi (CWVSM) is a non-profit organization established to serve as support to those that serve our country. During their time of service, many of our local servicemen and women sustained psychological and physical disabilities and are unable to continue a career in the military. Some leave without the benefit of a retirement pension. The adjustment from a military to a civilian way of life can be difficult for the wounded and their families. During this time the CWVSM serves as a bridge to improve the lines of communication and provide access to resources.

SAC FCU Reaches Membership Growth Milestone

Jackie Boryca, Vice President Public Relations and Events Coordinator

SAC FCU has reached a major milestone and membership has grown to over 75,000 members. SAC FCU has experienced consistent growth including deposits and loans, as well as total assets. Consumers have come to recognize that they have a choice when it comes to their personal finances. Credit unions, as financial cooperatives, offer a viable alternative to traditional banks.

“SAC has experienced tremendous growth due to our commitment to our members. We demonstrate this commitment through our products, services, low fees, competitive rates and excellent member service. We are their financial partner at every stage in life,” says Gail DeBoer, President & CEO of SAC FCU.

Grow Financial Supports The Children’s Home of Tampa

Adrienne Drew, Marketing Communications Specialist

Grow Financial announced that for the fifth year in a row, they have donated school supplies to The Children’s Home of Tampa. Employees of Grow Financial purchased gift cards in the amount of \$300 for the children to use for school, as well as supplies like paper, pencils, crayons, calculators, and more! This year, a total of 21 different areas participated in donating to the back to school program.

The Children’s Home of Tampa cares for children victimized by abuse, neglect and abandonment. The drive involved all employees at the Credit Union, in the corporate office and in all twenty-one branches. Grow Financial also sponsors fundraising drives to benefit The Children’s Home, and donates gifts for the children during the holidays.

Service CU Hosts Air Force Sergeants Association Scholarship Presentation

Lori Holmes, Service CU

Two \$1,000 scholarship awards were presented by the Air Force Sergeants Association Chapter 155 at the Service CU's Corporate Offices recently.

Sandra Poteet received the SMSgt William Sowers Scholarship which was presented by Service CU Assistant Vice President of Member Services Richard Martell, retired Colonel and former Wing Commander of the 157th Air Refueling Wing of the New Hampshire National Guard, and Anne Sowers, widow of Sowers. Poteet is the wife of TSgt. Justin Poteet. The award is given for continuing education.

The CMSgt. David Eaton Scholarship was awarded to Dan P. Andrews, the son of SMSgt. John Andrews. The scholarship is given to a graduating high school senior for the first year of college. Andrews, who has moved to Wisconsin and will attend the University of Wisconsin, was not in attendance. Chapter Member Al Caldwell accepted the award on behalf of Andrews from Martell, Chief Master Sergeant Brenda Blonigen, command chief of the 157th Air Refueling Wing, and Eaton's wife Nancy and daughter Brittany.

"We are happy to be here at Service CU and very fortunate to be able to present these scholarships, so relatives of our Chapter can benefit," says Dick Dolbec, president of the Air Force Sergeants Association Chapter 155. Also on hand for the presentations was Service CU Credit Committee member Raymond Drapeau, who is the scholarship chairman of the Air Force Sergeants Association Chapter 155.

"We are privileged to be able to host this fine event at our new Corporate Offices in Portsmouth where we have three community rooms for groups like the Air Force Sergeants Association Chapter 155 to use," says Gordon Simmons, President/CEO of Service CU.

Metsger Takes Oath of Office

Article from NCUA

The Honorable Rick Metsger took the oath of office and joined the National Credit Union Administration as its 20th Board Member in a Capitol Hill ceremony on August 23. "It is an honor and privilege to join the NCUA Board," Metsger said. "I will do everything within my power to fulfill the trust placed in me by the President and the Congress to ensure both the integrity and the continued safety and soundness of our nation's credit union system in a rapidly changing marketplace. For me, the most important task is the continued protection of the Share Insurance Fund, which protects credit union member deposits up to \$250,000, from losses.

"As I said during my confirmation hearing, my vision is for NCUA to be recognized as an agency that manages its own fiscal house well, proposes regulatory action that is effectively targeted to achieve the desired outcome without placing unnecessary burdens on the credit unions themselves and, above all, maintains the confidence and trust the American public places in their local credit union." NCUA General Counsel Michael McKenna administered the oath. Metsger was nominated by President Barack Obama in May, and the U.S. Senate confirmed his nomination August 1. Metsger replaces former Board Member Gigi Hyland, who left the NCUA Board in October 2012. His term expires August 2, 2017.

Prior to his joining the NCUA Board, Metsger was president of a strategic communications consulting firm. He served in the Oregon State Senate from 1999 to 2011, and his committee assignments included extensive work in the areas of financial services, transportation and economic development. He was elected Senate President Pro Tempore in 2009. Metsger previously served on the board of the Portland Teachers CU and on the Oregon State Treasury Debt Policy Advisory Commission. Before entering public service, Metsger worked as a radio and television journalist.

Credit Union Brings New Cultural Lending Approach to Woodland

Sherry Cordonnier, APR, CUDE,
Director, Corporate Relations

Travis CU executives, the Yolo Family Resource Center and city officials honored and celebrated the graduates of TCU's New Era Tanda Program. Through a partnership between the Yolo FRC and the Credit Union, The New Era Tanda product/program uses a grassroots approach that is culturally relevant to the Woodland community.

The New Era Tanda Graduation and Celebration took place on Thursday, August 15, at the Yolo Family Resource Center located at 828 Court Street in Woodland. Participants and their families were encouraged to discuss how the program affected their financial well-being. Additionally, the results from the overall findings will be disclosed to the community.

The New Era Tanda Program was funded by a grant provided by the National Credit Union Foundation. The grant's goal was to study, test and implement a savings and lending program that leverages a Latin American cultural tradition, the Tanda. The program incorporates financial education, peer learning and social reinforcement and rewards to provide a valuable alternative to the consumer and to gain the trust of the local underserved Hispanic community.

Participants contributed on a weekly or monthly basis to a fund, which was then given, in its entirety to each contributor in rotation. The Tanda is a way in which participants could save money for large purchase and/or pay off debt. TCU researched how the Tanda product/program could be coupled with financial education and used to build the credit of participating individuals at the credit union and through credit bureau agencies.

SAVE THE DATE!

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

Fort Knox Federal Helps Members Hit by Federal Furloughs

Michael Bateman, Fort Knox FCU

Nearly 100 Fort Knox FCU members who are federal employees or federal contractors have taken advantage of the Credit Union's Furlough Assistance options, which include interest free loans for 30 days, reduced payments on existing loans, and no penalty for early withdrawal from share certificates of deposit. Fort Knox Federal introduced these options to help Department of the Army civilian employees and contractors facing possible furloughs or loss of pay because of the sequestration.

One member taking advantage of the interest-only loan payment option is Elizabeth Edwards, who used the option on two car loans and a line of credit with Fort Knox Federal. "The reduction in the monthly payments on my loans with Fort Knox Federal approximates the reduction in income from my furlough. This has been a Godsend to me and allows me to keep current with my other bills and not go deeper in debt," she said.

Qualifying members can apply for a special line of credit with very low payments or to reduce existing loan payments for up to three months. Additionally, members can apply for a low interest rate VISA Credit Card with no balance transfer fee to allow transferring of balances from higher interest rate credit cards from other lenders.

"There are as many as 5,000 civilian federal workers and contractors in our service area and many of them could face up to 176 'non-contiguous hours' of furlough from work without pay—that could mean as many as 22 eight-hour work days between now and the end of the fiscal year in September. Missing that many days of pay will likely be a hardship for these families," said Bill Rissel, Fort Knox Federal President and CEO.

The Furlough Assistance options can help ease these hardships, Rissel added, and help these families through what could be a very difficult time. To date, members have reduced payments on about 200 loans totalling \$2.5 million in balances. Also, the Credit Union's Disaster/Furlough loan can be extended as an interest only payment for two months after the initial 30 days of no interest. Fort Knox Federal also allows early withdrawals of up to \$10,000 from share certificates of deposit with no penalty to assist members who are affected by mandatory government spending cuts. Waiving of the withdrawal fees will not have adverse impact on either savings dividends or loan rates for other members.

"As I've said many times, our motto of 'People Helping People' is more than just a slogan sewn onto our employees' shirts or displayed on our branches. 'People Helping People' is the reason Fort Knox Federal exists and we are dedicated to serving our members, not only during times of immediate need, but for the long haul. We are here to help improve the financial lives of our members," Rissel said.

1st Advantage FCU Kicks Off Annual Food Drive

Jessica Dawson, Marketing Supervisor

1st Advantage FCU is pleased to announce its annual food drive in support of Hunger Action Month. As a local credit union, 1st Advantage recognizes its responsibility to take an active role in supporting organizations that contribute to improving our community. With the holidays upon us, and the need to stock up the Foodbank shelves, 1st Advantage is proud to step up and help replenish those shelves at a time of great need.

From the beginning of August through mid-October, collection bins will be available at all 1st Advantage branch locations. Members and the general public are invited to use these bins to donate non-perishable food items for families in need. Donations will benefit The Foodbank of the Virginia Peninsula. Members may also make their donations on-site at our Member Appreciation Festival that is being held on Saturday, October 5 from 11 a.m. to 2 p.m. at their Kiln Creek Branch located at 110 Cybernetics Way, Yorktown.

Each year, 1st Advantage collects and donates food to the local community. Past drives have collected more than 3,000 pounds of food for families in need. This year, their goal is to collect 5,000 pounds of food.

Navy Federal Rises to Top Ten in San Diego's Best Places to Work

Michele Townes, Corporate Communications

Navy Federal was selected as ninth best "Mega Employer" by the *San Diego Business Journal* in their search for 2013's Best Places to Work in San Diego. The annual contest was open to all businesses in San Diego, with the top 100 companies ranked by small, medium, large, and the newly-added mega employer category, which represents 2,000 U.S. employees or more.

This marks the second consecutive year that the worldwide credit union, which serves the U.S. armed forces and their families, has been selected for the list. They rose from last year's ranking of 22 in the large employer category to a top ten position. The countywide survey and awards program is designed to identify, recognize and honor organizations with successful business environments and outstanding corporate cultures for their employees in San Diego.

"We are honored to be recognized as a top employer," remarked June Sanchez, regional manager, branch operations. "Our employee satisfaction is an integral part of our service culture—it enables us to provide exceptional service to the men and women of the Armed Forces, Coast Guard and their families." As of July, Navy Federal added 30,000 members in the past year in San Diego County, bringing total membership in the county to 330,000. Navy Federal operates 19 branches in the county.

There was a two-part survey to determine the Best Places to Work in San Diego. The combined scores determined the top companies and the final ranking. Best Companies Group managed the overall registration and survey process in San Diego and analyzed the data and used their expertise to determine the final rankings.

Navy Federal, along with other San Diego area winners, was featured in a special *San Diego Business Journal* supplement that was published in the August 12 issue of the magazine.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

BETTENDORF, IA—A groundbreaking ceremony took place on August 26th for the **R.I.A. FCU** operations center and branch in Bettendorf, IA. Credit Union staff, community members and La Macchia Group representatives were present at the ceremony. Construction will be completed in fall of 2014... ALEXANDRIA, VA—**Pentagon FCU** announced that PenFed branded ATMs are now readily available in Rite Aide stores throughout select locations in Maryland, Virginia and the greater D.C. Metro area. “We have thousands of members who live in these combined regions, and so it is a pleasure to announce that we are extending PenFed branded ATM services in these convenient Rite Aid store locations,” said Kevyn Myers, executive vice president of card services with PenFed. “This service arrangement allows us to more than double our fleet in an efficient, cost effective manner.” The ATMs are surcharge-free to all PenFed members using PenFed cards. A \$3.00 transaction fee will apply to non-members... PENSACOLA, FL—**Pen Air FCU** announced its recent partnership with **BALANCE®** Financial Fitness Program to provide members with unbiased money management information and services. Rising consumer debt, ever-increasing numbers of bankruptcy filings, and growing numbers of predatory financial services have resulted in a greater need for comprehensive education and counseling from trusted resources. “This new partnership with **BALANCE®** will provide our members convenient access to tools, assistance, and online training dealing with a wide variety of financial topics,” said Pen Air FCU Vice President of Marketing Patty Veal. “We are dedicated to helping our members reach their financial goals, which is why we are pleased to provide this new member benefit.” **BALANCE®** provides financial education and counseling services such as money management, debt repayment plans, credit report reviews, new homeownership, identity theft protection, preparing for retirement and more—all free to Pen Air FCU account holders... TACOMA, WA—**America’s CU** (ACU) celebrated the opening of its fourth in-store branch located in the Walmart store. The credit union commemorated its newest branch with a ribbon cutting ceremony and \$500 donation to a local non-profit organization, the Al Davies Boys and Girls Club. The event was attended by ACU members, Tacoma Chamber of Commerce representatives, Walmart patrons, and executives, board members, and supervisory committee members from ACU. Kenneth Leonard, President/CEO, stated, “We are grateful to the Tacoma community for the warm welcome we have received with the opening of our new branch. I know that Diana Hodgman and her team are thrilled to be at this location and look forward to serving Walmart customers.”

Alaska USA Foundation Gives \$10,000 to California Boys & Girls Club

Dan McCue, Senior Vice President, Corporate Administration

The Alaska USA Foundation has donated \$10,000 to the Boys & Girls Club of the Victor Valley to support the healthy nutrition curriculum of its Triple Play program. Triple Play is a national program offered by local clubs that demonstrates how eating right, keeping fit, and forming positive relationships contribute to a healthy lifestyle. It aims to increase young members’ knowledge of healthy habits, the amount of time they participate in physical activities, and their ability to engage in positive relationships.

This is the second year in a row the foundation has donated funds to the Boys & Girls Club of the Victor Valley.

The Alaska USA Foundation was established in 2003 to support 501(c)(3) charitable organizations that provide needs-based services to children, veterans, and active duty members of the armed services and their families. Since its inception, the Foundation has distributed more than \$770,000 to these organizations and is honored to assist those that provide direct services in support of its mission.

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

VIEW FROM THE BOARD

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lifetimes to help their loved ones cope and survive day-to-day living.

These soldiers volunteer for many different reasons, none really make the difference. The fact of the matter is they volunteered of their own free will to put their lives in danger to protect all of us.

I cannot imagine the strength and courage it must take to survive the initial injury and the long, hard and certainly painful recovery and rehabilitation.

Those that are lucky enough to come home uninjured, clearly made sacrifices to include being away from family, living in tough conditions and working in unbearable environments all while constantly being in harm’s way.

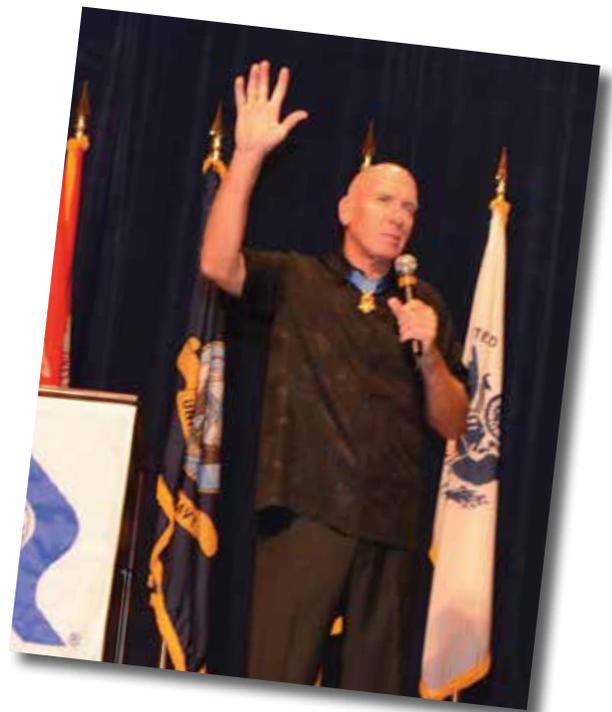
We are truly privileged, in our own small way, to serve those who serve our country. We must never forget what every soldier, marine, sailor, airman and coast guardsman puts on the line for each of us. The next time you say the Pledge of Allegiance stand tall, stand proud and remember all of those who have given everything to allow you the opportunity.

If you have the chance, please take time to watch the HBO documentary *Alive Day Memories*. I can promise you, you will never forget what you see and you may have an even greater appreciation.

While it was by accident that I came across this documentary on July 4, it absolutely gave me pause to think about our freedoms and how lucky and blessed we truly are to live in this great country and for all of the sacrifices that have been made, and will continue to be made, to ensure America remains the Land of the Free. God Bless America and God Bless our troops and their families!

See more photos
from DCUC’s
Annual Conference
on our website at
www.dcuc.org.

50TH ANNUAL DCUC CONFERENCE



CEO UPDATE continued from page 1

(as they relate to defense credit unions)—led by Bill Hawbecker (Director, Bank & Credit Union Operations, DFAS), along with Jim Sisson (Air Force Banking Officer), Phil Wescott (Marine Corps Banking Officer), Elise Newton (Navy Banking Officer) and Major Emma Parsons (Army Banking Officer). All our speakers did an outstanding job imparting information and updating attendees on key issues emanating from the Department, Industry, Federal Agencies and the Hill.

I would also like to offer my sincere appreciation to Davis Welch (Senior Executive Service and Deputy Director of the Army Budget), Caral Spangler (Senior Executive Service and Deputy for Budget, US Air Force), and Dean Hunstad (Branch Head, e-Commerce & Military Banking, Department of Navy) for presenting the Credit Union of the Year awards to Service CU (Army), 1st Community FCU (Air Force), and Navy FCU (Department of Navy)...and to James Lander (*Military Saves* Director, CFA) for presenting the first-ever *Military Saves* Awards to Pacific Marine CU and Navy FCU.

My profound thanks to the Honorable Robert Hale, the Under Secretary of Defense Comptroller; Charles Cook, Acting Assistant Secretary of the Navy for Financial Management & Comptroller; and the Honorable Dr. Jamie Morin, Assistant Secretary of the Air Force for Financial Management & Comptroller for their letters of congratulations to DCUC on attaining and providing 50 years of exceptional support to DOD, the Department of the Navy, and the Department of the Air Force...and to the United States Army and USA Financial Management Command (USAFMCOM), the Honorable Mary Sally Matiella (Assistant Secretary of the Army FM&C) and Colonel Stanley Brown for flying the Flag of the United States of America over Afghanistan and the Pentagon in recognition and celebration of DCUC's support of the Army the past 50 years. The encased Flag was presented to DCUC's Chair, Patricia Kimmel (President/CEO, Belvoir FCU) at Tuesday's general session by Juan DeJesus, Director e-Commerce, USAFMCOM.

DCUC's 50th Annual Conference and Showcase concluded not on one, but three high notes. First, the final tally for our Silent and Live auction in support of the National Intrepid Center of Excellence (NICoE) satellite facilities for TBI and PTSD—a check for \$31,500 to the Intrepid Fallen Heroes Fund. Second, the induction of four great Americans to our Hall of Honor—Bob Morgan (ABNB), Jean Yokum (Langley FCU), Randy Smith (Randolph Brooks FCU), and Sharon Ichord (Mid-Missouri CU)—all patriots and visionaries in their own right and all stalwart and inspiring leaders in our community and DCUC. And third, our final speaker of the week, Medal of Honor recipient Peter Lemon. Need I say more? No better way to end a conference than with a motivational speaker the likes of Pete Lemon—he inspired us; he moved us; he challenged us. The perfect end to a perfect conference!

There are many people to thank for the success of this year's Annual Conference, starting with you, our members and special guests, who traveled from across the continental United States, Hawaii, Alaska and as far away as Germany and Australia (thank you John Woods, Australian Defence Credit Union) to be with us on this special occasion; our Board, led by Chairman Patty Kimmel (President/CEO, Belvoir FCU); First Vice, Denise Floyd (President/CEO, Fort Sill FCU); Second Vice, Gordon Simmons (President/CEO, Service CU); Secretary, Frank Padak (President/CEO, Scott CU); Treasurer, Michael Kloiber (President/CEO, Tinker FCU); Director Barb Geraghty (Director, ABNB FCU); and our immediate past Treasurer and Marine Corps Credit Union Rep, Dave Davis (President/CEO, Pacific Marine CU) and newly elected Marine Corps CU Rep, Craig Chamberlin (President/CEO, Marine FCU); our sponsors—Executive Benefits Solution, CUNA Mutual Group, Armed Forces Financial Network, FIS, SWBC, Allied Solutions, Crews & Associates, CO-OP, and Intercontinental Warranty Service; and last but definitely not least, our outstanding staff, beginning with our superb and talented meeting planner/conference manager of 13 years, Janet Sked; and our hardworking staff, Jen Hernandez, Beth Merlo, and our Temp the past three months, Doug McGuckin. Kudos to all for a job exceptionally well-done!

In closing, I would like to acknowledge Robert Morris (Historian) and Beth Merlo for their collaborative efforts in drafting and publishing our first-ever hardbound *History Book* ("The Defense Credit Union Council: A Fifty Year Perspective"). Endless hours of research, writing, design and coordination went into the publication of this book and had it not been for Bob's expertise and Beth's support, our history would have remained obscured. Instead, DCUC's history has been transformed into a professional and picturesque book, chronicling the DCUC beginnings and its myriad achievements and milestones since 1963. I am proud to say we provided each of our members a copy of this history book at our conference.

Thank you again, to one and all, for making our Golden Anniversary a celebration to remember!





Gordon Simmons, President/CEO, Service CU, and Davis Welch, Deputy Director and Senior Advisor/Army Budget



Dean Hunstad, Branch Head, e-Commerce & Military Banking (Department of Navy), Coleen Collins (Navy Federal Mid-Atlantic East Regional Manager), Lazett Rene (Bethesda Branch Manager), and Steve Romano, Executive Vice President, Branch Operations for Navy FCU.



Tom Cameron, Chairman, 1st Community FCU; Caral Spangler, Senior Executive Service and Deputy for Budget, US Air Force, and Bill Nikolauk, President/CEO, 1st Community FCU

Three Credit Unions Honored at Military Awards Luncheon at DCUC Annual Conference

Three Defense Credit Unions were recognized with Distinguished Service Awards by their respective branches of the armed services during the Defense Credit Union's 50th Annual Conference, August 14, 2013.

The awards were presented to: Service CU, Grafenwoehr, Germany, for the Army; Navy FCU at Bethesda, MD, for the Navy/Marine Corps; and 1st Community FCU, Goodfellow AFB, TX, for the Air Force.

Service CU was recognized for their outstanding commitment to community financial education and combatting predatory lending as well as their 24/7 worldwide access and full range of high quality, low-cost financial products and services for their members. Highlighted was Service CU's 10% APY Warrior Savings program for those deployed in war zones and the credit union's support of numerous programs for the troops such as the USO Thanks for Thanksgiving Dinner, the USO Fridge Fund, the Children's Summer Reading Program, and the Grafenwoehr Military Spouses Day.

Navy FCU at the Naval Support Activity Bethesda was awarded for its support of the financial needs of the Walter Reed National Military Medical Center personnel, providing sound financial products such as free check cashing services to non-members, Wounded Warrior bedside notary services, and emergency relief loans for those affected by Hurricane Sandy. Navy FCU Bethesda was also noteworthy in their support of *Military Saves* and their guaranteed direct deposit during the Federal Government budget crisis.

1st Community FCU was honored for their exceptional base involvement to include their new, on-base full-service branch, a remote transaction kiosk, ATMs located at convenient locations around base that have lower surcharges, financial education in conjunction with the Airman and Family Readiness Center, free Notary Public service for any base employee, special loan products for those who are recalled to active duty, and financial support of activities affecting military personnel. 1st Community also generously donated their old 5,000 square-foot building to the Air Force.

Although the criteria for these awards is structured differently by each of the Departments, common areas of consideration are: a) the delivery of financial service "above and beyond normal requirements," b) special services provided at the command's request, c) financial education and training, d) action taken to combat predatory lending, e) community support, and f) professional attitude and financial leadership.

Without question these credit unions went above and beyond to provide exemplary service to our service members and their families, and for that, the Military Departments were most impressed and equally grateful.

Thanks to the generosity of our exhibitors, attendees and guests, we raised \$31,500 for the NICoE Satellite Centers. Whether you bought a mulligan at our Golf Tournament, bid on a Silent Auction item, or bought a ticket for the 50/50 Raffle or the Blanket Raffle, please know you are helping a wounded veteran and his or her family in a time of great need.

Defense Credit Unions Induct Four into Their Hall of Honor

On August 14, DCUC 50th Annual Conference attendees stepped out in their finest to celebrate four very special inductees to the DCUC Hall of Honor. Arty Arteaga, President/CEO of the Defense Credit Union Council, introduced the four very deserving people who have each dedicated their lives to the credit union movement and the philosophy of People Helping People, and presented the honorees their eagles and Hall of Honor medals. The four honorees this year were:

The Council's Recognition Task Force, led by Sharon Ichord, President/CEO, Mid Missouri CU, selected Robert Morgan for his long service in the credit union industry, especially with Defense Credit Unions and DCUC. Morgan was the president/CEO of ABNB FCU for twenty eight years and sat on the DCUC Board for seventeen years, serving as the Navy/Coast Guard Representative and holding almost every position on the board to include Chairman. Morgan also sat on the Armed Forces Financial Network Board for over ten years. Morgan's involvement in the credit union community extends to decades of service for the Virginia Credit Union League and the Tidewater Chapter.

The Defense Council's second inductee, Jean Yokum, was selected for her lifetime dedication to military credit unions. Initially employed as a teller with Langley FCU in 1953, she rose through the ranks to become President/CEO, where she served for thirty-three years. Yokum also served on the DCUC Board for twenty years and is a past chairman. Throughout her almost sixty years with the defense credit union community, Yokum worked tirelessly to create and promote better products and services for Langley FCU's members and reach out to underserved communities. She has received numerous awards in recognition of her dedicated work, including NAFCU's CEO of the Year and being inducted into the Credit Union Executives Society Hall of Fame.

Randy Smith, the immediate past President/CEO of Randolph-Brooks FCU (RBFCU), was honored next. Over the course of more than twenty years with RBFCU, the credit union expanded from \$295 million in assets to more than \$5 billion and from 64,000 members to almost 400,000. Having served in the U.S. Air Force, Smith brought with him a deep understanding of the challenges military service members and their families face. He used this knowledge to provide RBFCU members better products and services to make their lives easier. Smith was very active outside the credit union community volunteering with the Children's Miracle Network, the United Way of San Antonio and Bexar County, and the Alamo Colleges Foundation. Even with his broad range of service, he never lost his focus on serving the military membership, leading fundraising efforts to construct Fisher House locations in San Antonio.

Concluding the ceremony was the induction of Sharon Ichord, immediate past President/CEO of Mid Missouri CU. Ichord started her career with Mid Missouri CU in 1975 as a phone operator and retired in August 2013. During her tenure as President/CEO, she oversaw the expansion of the credit union from one facility to five facilities with a sixth branch in the design process. In addition to her work with the credit union, Ichord has been very active with state and national credit union associations to include chairing DCUC's Hall of Honor selection Committee for the past ten years. According to Mid Missouri's Board Chair, James Woods, "She is a professional in every sense of the word, and her dedication and loyalty to the Credit Union industry is unsurpassed."

DCUC's Hall of Honor was established thirteen years ago as a means of recognizing individuals whose contributions and inordinate support of the credit union movement added great value to the Defense Credit Union Council and defense credit union community. Former or current volunteers, and management and staff of DCUC member credit unions, whose lifelong achievements have been exceptionally noteworthy, are eligible for this prestigious award. Since August 2000, only 45 individuals have been selected for this coveted award, including those inducted Wednesday evening.



Robert Morgan and Arty Arteaga



Jean Yokum and Arty Arteaga



Randy Smith and his wife Elaine



Sharon Ichord and Arty Arteaga

50TH ANNUAL DCUC CONFERENCE



Tower Classic Golf Tournament Raises \$26,000 to Benefit the Johns Hopkins Children's Center

Renee Daley, Tower FCU

Tower FCU's 31st Annual Tower Classic Golf Tournament raised \$26,000 to benefit the Johns Hopkins Children's Center in Baltimore, MD. The tournament, which was originally scheduled for June 15, was postponed until June 21 due to stormy weather. The credit union welcomed 36 sponsors and 119 golfers to the event held at the Renditions Golf Club in Davidsonville, MD.

"I am always amazed by the generous support we receive each year from our players, sponsors and fellow credit unions," said Sean Zimmermann, Tower's Senior Vice President of Operations and Technology, who served as Master of Ceremonies and also golfed at the event. "The Tower Classic is a great way for us to come together and enjoy the day while raising funds for the Children's Center." Major event sponsors included FIS Global, Office Max, CUNA Mutual Group, PW Campbell, Intuit, Recall and Sentral Building Services.

Proceeds from Tower Classic players, sponsors and donations from the business community totaled \$16,000. CO-OP Financial Services contributed an additional \$10,000 through its Miracle Match program, bringing the day's total to \$26,000. Miracle Match is a philanthropic matching program that encourages credit unions, chapters and leagues to create and participate in local Children's Miracle Network fundraisers that benefit 170 children's hospital nationwide. This is the fifth consecutive year that the Tower Classic has received the maximum in matching funds.

Zimmermann said the golf tournament has evolved over the years from a casual outing for Tower Board members and managers to a major fundraising event for the credit union. In the past five years, the Tower Classic has brought in over \$25,000 each year to help sick children and their families. Since 1998, the Tower Classic has raised over \$213,000 for the Johns Hopkins Children's Center.

Scott CU Donates More Than \$24,000 to United Way

Adam Koishor, Chief Marketing Officer

Representatives from Scott CU presented a check for over \$24,000 to Jeff Lauritzen, this year's Campaign Chair for the Southwest Illinois Division of the United Way of St. Louis.

The money was raised during Scott Credit Union's 7th annual Golf Tournament fund raiser held in May at The Orchards Golf Course in Belleville and during a month-long employee campaign at the credit union.

More than 130 golfers and dozens of area sponsors turned out for the golf event that raised \$22,500. Scott Credit Union plans to hold a tournament each year to raise money for United Way. For information about the 2014 tournament, contact Community Relations Supervisor Ashleigh Deatherage at 345-1111.

Employees of Scott CU raised \$2,200 during their fund-drive for United Way.

"We were excited about the opportunity to help United Way in its efforts to help people from throughout our area with our golf tournament and the employee campaign," Deatherage said. "Our staff was eager to be involved by donating money to the fundraiser. It is our way of showing our support for what United Way does in our area."

"Credit unions are really about helping people and this is a perfect way for us to take that even a step further," she added.

Ascend FCU Receives Top Rating for Third Consecutive Year

Greg Davis, Senior Copywriter

Ascend FCU has received a financial strength rating of "A+" or "Excellent" from Weiss Ratings. Since July 2011, Ascend has consistently received a rating of either an "A" or "A+" from the rating agency.

"This rating recognizes Ascend Federal Credit Union as a 'Weiss Recommended' credit union offering outstanding financial stability for its customers, vendors and employees," a letter from the agency to Ascend President and CEO Caren Gabriel stated. "Achieving this Weiss Financial Strength Rating is a true distinction."

Weiss Ratings regularly evaluates the financial strength of more than 19,000 institutions, including life and annuity insurers, health insurers, property and casualty insurers, banks, and credit unions.

"Weiss Ratings' proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company's future financial solvency and its ability to withstand severe economic adversity," the letter states. "For this reason, a company receiving this financial strength rating demonstrates itself to be among the industry's elite."

Gabriel credits Ascend's volunteer, unpaid Board of Directors for the three years of excellent ratings.

"It has been a very challenging few years for financial institutions," she said. "I believe our financial stability and positive ratings would not have been possible without the sound guidance of our Board. Also, it's because of their leadership that we have been able to return more than \$44 million in bonus dividends and loan interest refunds to our members over the past eight years."

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

North Island CU Director J. Alvin “Al” George Remembered

Kelli Beck, Vice President

North Island CU Board Director Emeritus Al George passed away on August 24, 2013. He recently retired from the Board in July after serving the credit union industry for 65 years, 17 years at North Island CU.

“Al tirelessly volunteered his time and served not only our credit union, but the credit union industry here and abroad,” said Steve O’Connell, North Island CU President & CEO. “He was a remarkable man who embodied the true spirit of the credit union movement. Al’s volunteerism, love for his family, credit unions and country—his legacy—will always remain.”

As a young adult, Al George started in uniform with the U.S. Marine Corps and was called into action for four years during WWII (3 major campaigns and 26 months overseas). He never forgot the importance of serving those who serve our country—the beginning of his “people helping people commitment.”

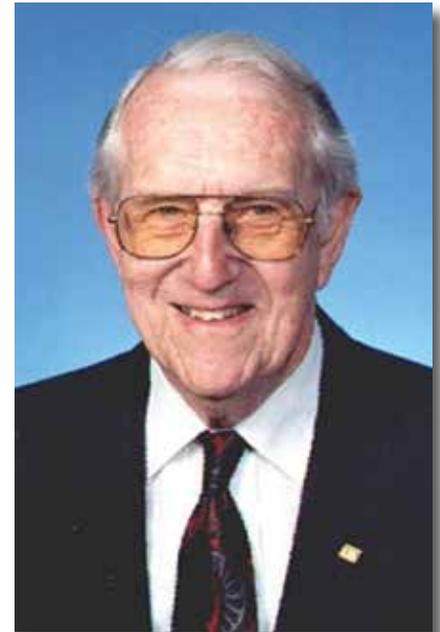
Al George’s volunteer credit union activities began in 1948 as a director of SDG&E CU (now Financial 21 CU) while he was a 43-year utility engineer for the company. In 1951 he became President of the Board of that credit union and a Director of the California Credit Union

League (CCUL). He also served as past chair of the Credit Union National Association and was a former director of the World Council of Credit Unions. In 1953 he joined Central Credit Union during its organization effort and continued 43 years of volunteer service for Central until its 1996 merger into North Island CU. He served on North Island CU’s Supervisory Committee after the merger, and in 1998 began serving on the Board of Directors, including a three-year term as Board Chair.

Among his many accomplishments as a volunteer in the credit union movement, he took pride on his activities in helping to organize Central CU, Camp Pendleton CU (now Pacific Marine CU) and Wescorp.

He was also involved in the development of CUNA’s share draft program and the reorganization of the World Council of Credit Unions.

Al George was a recipient of numerous honors and awards including the prestigious Leo Shapiro Award of the CCUL. He received the CCUL Volunteer of the Year Award and the President’s Award from Dave Chatfield to honor his volunteer legacy. He was named CUES Director of the Year in 2003 and inducted into DCUC Hall of Honor in 2001.



North Island CU Board Director Emeritus Al George

“Speaking for our volunteers, we extend our deepest sympathies to the family and loved ones of our longtime colleague, Al George,” said Rebecca Collier, North Island CU Board Chair. “He was a truly inspiring person, always a gentleman, and most of all a treasured friend to each of us.”

Al shared his life and love with his wife, Helen. Together, they shared their love of travel and family, often traveling with their two sons and daughter and their families when visiting locales all around the world.

Belvoir FCU Supports AFCPE in Sending a Military Spouse to Annual Symposium

Amy McConnell, MBA Digital Marketing & Public Relations Manager

Belvoir FCU sponsored the Association for Financial Counseling and Planning Education (AFCPE®) Military Spouse Fellow Registration Scholarship Program. The AFCPE is an official partner of the Joining Forces initiative headed up by the First Lady Michelle Obama and Dr. Jill Biden. Joining Forces is a national initiative to mobilize all sectors of society to give service members and their families the opportunities and support they need to transition to civilian careers.

With Belvoir FCU’s sponsorship, one military spouse will receive the Military Spouse Fellow Registration Scholarship to attend the AFCPE Symposium in November. This year’s Symposium will celebrate 30 years of the AFCPE’s annual research and training program whereby attendees receive preparation and education to help other service members as well as advance his/her own career in financial counseling and education.

Kelli Anthon, Belvoir Federal’s Financial Coach, has served for five years on the final selection committee for the Financial Industry Regulatory Authority, Inc. (FINRA) Military Spouse Fellowship program. The primary objective is to increase career opportunities and enhance the well-being of all military families. The Fellowship program trains military spouses to become certified as an Accredited Financial Counselor (AFC).

Founded in 1983, AFCPE® is a non-profit, international organization dedicated to improving personal financial management education, training, and certification of financial counselors, educators, coaches, and other related practitioners.

FirstLight FCU Sun Bowl Parade Clothing Drive Begins Sept. 16

Ana Chavez, Sun Bowl Association

The Sun Bowl Association, FirstLight FCU and the YMCA have joined forces with Goodwill Industries once again in an initiative to improve the quality of life and assist fellow citizens living in our community through this year's FirstLight FCU Sun Bowl Parade Clothing Drive.

Businesses and organizations began collecting clothing items on Monday, Sept. 16; the clothing drive will run through Monday, Nov. 4. The organization that collects the highest poundage of clothing will be awarded a pre-built float, valued at \$10,000, advertising their name. They will also have the opportunity to have one company vehicle in the parade and will be allowed to have participants walk alongside the float.

"We invite everyone to come out El Paso strong and join us in this year's First Light FCU Sun Bowl Parade Clothing Drive," says Mark Huerta, Director of Marketing and Public Relations for Goodwill Industries of El Paso. "First Light FCU, the Sun Bowl Association and the YMCA have joined Goodwill and we are extremely proud to be a part of an overwhelming community commitment to support the five benefiting organizations. These organizations include the Armed Services YMCA, American Red Cross, Lee and Beulah Moor Children's Home, La Casa and Project BRAVO. This year, we hope to collect 50,000 pounds of clothing to truly help our community."

Organizations that raise over 2,500 pounds of clothing will also have a chance to participate in the parade with up to 10 individuals marching and carrying their respective company banner. The clothing collected will provide jobs and much needed assistance to those families that are facing challenging economic times.

"We are delighted to continue this initiative with FirstLight FCU, Goodwill of El Paso and the YMCA," said Walker Crowson, President of the Sun Bowl Association. "The Sun Bowl Association is committed to enhancing the communities we live in and this is a wonderful way for all of us to give back as individuals and organizations."

Over 37,000 pounds were collected during last year's clothing drive. Harvest Christian Center was the winner of last year's parade float.

U.S. Navy is 238 Years Old in October

The year marks the 238th anniversary of the United States Navy. It was on October 13, 1775, that General George Washington's Revolutionary Forces were assisted by the navy, depending on the ships to supply and re-supply land forces. The United States Navy has been a cornerstone of America's freedom, military power, and service to other nations. The Defense Council is proud to send congratulations and Happy Birthday to our Navy!

APGFCU Honors Sgt. Bruce Alan Reid in "Spotlight a Soldier" Promotion

Gayle Stark, APGFCU

Aberdean Proving Ground FCU (APGFCU) is proud to announce the selection of Sgt. Bruce Alan Reid of Joppa, Maryland, as the honoree in this year's "Spotlight a Soldier" program. Each year, the credit union invites members to submit essay nominations of a local military serviceman or woman to be honored for their service. The promotion is launched annually in May, which is Military Appreciation Month.

Sgt. Bruce Alan Reid was chosen by a panel of APGFCU judges who reviewed this year's submissions and selected him as the honoree. Since Sgt. Reid is serving his second deployment to Afghanistan, his father, Thomas Reid, accepted the \$500 award on his son's behalf. Both are members of the credit union.

Arkansas FCU Donates \$1,000 to the Miracle League of Arkansas in Light of Stolen Baseball Gloves

Denise Goforth, AVP/Marketing

When news broke that dozens of baseball gloves were stolen from the Miracle League of Arkansas (an organization that provides opportunities for disabled children to play baseball), Arkansas FCU was quick to act by donating \$1,000.

"The Miracle League does so many wonderful things for this community, so needless to say, we were greatly disappointed when we heard the news," Arkansas Federal's AVP of Marketing Denise Goforth said. "We just hope that with our donation and the outpouring of help from others in the community, every child will have a baseball glove to use this season."

Miracle League of Arkansas Executive Director Peggy McCall was both thrilled and relieved to receive the donation. "Our fall season starts in just a few days, so the donation from Arkansas Federal came just in time," Peggy said.



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.

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Gordon Simmons (Service CU), Craig Chamberlin (Marine FCU), Barb Geraghty (ABNB FCU), Patricia Kimmel (Belvoir FCU), Denise Floyd (Fort Sill FCU), Michael Kloiber (Tinker FCU), and Frank Padak (Scott CU).

Defense Credit Union Council Announces New Board

Patricia Kimmel, President/CEO of Belvoir FCU, was reaffirmed as DCUC's Chair of the Board. Kimmel's one-year term began after the Annual Business Meeting held at The Greenbrier during DCUC's 50th Annual Conference. 1st Vice Chair is Denise Floyd, President/CEO of Fort Sill FCU; 2nd Vice Chair is Gordon Simmons, President/CEO of Service CU. Frank Padak, Scott CU president/CEO, is Board Secretary, and Michael Kloiber, President/CEO of Tinker FCU, is Board Treasurer. Rounding out the board of directors are Barbara Geraghty, ABNB board member, and the newly elected Marine Corps Representative, Craig Chamberlin, President/CEO, Marine FCU, who was elected during the Annual Business Meeting. Stepping off the board was David Davis, President/CEO of Pacific Marine CU.



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