



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

VIEW FROM THE BOARD

Making the Holidays a Little Brighter

Denise Floyd, DCUC Board Member

As 2017 quickly comes to an end, I would like to take this opportunity to thank everyone for their support this past year as we have watched Arty retire and welcomed Tony to lead us into the future. I am grateful for the leadership of these men and their sincere heart for defense credit unions. Their desire to support the morale and welfare of our military service members is portrayed in all they do. This same desire is shared by our credit unions as we focus on the financial needs of our service members throughout the year. But as we enter the holiday season, we also begin to look at other needs or ways that we could support our military families.

The holidays are a perfect time to reenergize and help those around us who are less fortunate than ourselves. During this time of year, military family budgets are often already stretched to their limits allowing little for gifts. So let us be diligent in caring for our service members and thanking them for their service not just verbally but by making their holidays brighter with our help. As we think of the sacrifices they make for our nation each day, we have the opportunity to serve them not only during the holidays but year-round, as is our motto “Serving Those Who Serve Our Country.”

There are many ways to help make the holidays a little brighter for those who give us our freedom. It may be providing food baskets or gift cards to the commissary to help offset their expenses. There are organizations that provide individual

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CEO UPDATE

Public-Private-Partnerships

Anthony Hernandez, DCUC President/CEO

Your Defense Credit Union Council enjoyed another productive month as we make progress in implementing our 5-year plan. This month we started looking internally to streamline our processes, procedures, and policies to make our day-to-day decisions effective and consistent. We also developed a new communications plan to effectively target our message, audience, and platform to better inform our members and followers on things we are doing in support of our mission. In this month's CEO Update, we would like to highlight our role as a long-term partner with DoD along with some policy issues we are working on your behalf.

The Department of Defense continues to seek more Public-Private-Partnerships (P3) to help offset numerous budget cuts or find better ways of serving the military community. A public-private-partnership (P3) is a contractual arrangement between a public agency (federal, state, or local) and a private sector entity. Through this agreement, the skills, and assets of each sector (public and private) are shared in delivering a service or facility for general public and military community use.

Defense Credit Unions are the original DoD Public-Private-Partnership (P3) and serve as a model of success for future P3 programs. Nobody does it better. DCUC is proud of each of our member credit unions who exemplify “Serving Those Who Serve Our Country.”

Yet, turnover, lack of awareness, and competing agendas within the various OSD and Services offices threaten this partnership. Policy coordination across the department is difficult if not overlooked. For example:

- OSD(C): Responsible for military banking program policy (One Bank-One Credit Union Policy)
- OSD(P&R): Responsible for the financial readiness program (MLA, BRS, Financial Education)
- OSD(AT&L): Responsible for all real property matters (Leases)
- Military Services: Responsible for installations and execution of OSD policy (Donations, SOFA)

Compounding these jurisdictional gaps is the fact that the military banking program operates out of DFAS-Columbus, far from policy makers in the Pentagon and decision-makers at DFAS Headquarters in Indianapolis, Indiana.

The good news is DCUC's role is even more vital in advocating on your behalf. Consequently, we have initiated several efforts to increase our profile with senior OSD and Military Services leaders. Here are some recent issues DCUC is currently addressing at the senior level as they impact our P3 relationship:

- Upcoming Release of MLA Final Rule(s) via Federal Register / MLA Exemptions for CUs
- New Termination Clauses in Credit Union Leases (Increase Financial Risk to Credit Union)
- Further Demise of the “One Bank – One Credit Union” Policy (Too many competitors)
- New Interpretation of “Prohibited Source” Restrictions (Overly Restrictive)

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

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Mark Cussen, SOS Financial Counselor; Christina Long SOS Program Manager Installation Management Command; Michael J. Augustin, Frontier Community CU President; and Janice Downey, Army Community Service Division Chief. Photo courtesy Frontier CCU

Frontier Community CU Donates \$3,000 to Survivor Outreach Services

Article provided by Frontier Community CU

Frontier Community CU has again donated \$3,000 from its Surviving Spouse & Family Member program to support the Survivor Outreach Services (SOS) program at Fort Leavenworth. The program is part of the post's Family and Morale, Welfare and Recreation.

The credit union made a \$1,500 contribution, and the Armed Forces Financial Network (AFFN) made a matching donation of \$1,500. This is the sixth straight year the credit union has made the donation with matching AFFN funds. In total, the two organizations have raised \$18,000 for the program.

"We recognize the sacrifices our soldiers make to keep our nation free," says Frontier Community CU President Michael J. Augustine. "But, we also recognize the sacrifices made by members of the soldiers' families. Our credit union staff and volunteers are proud to play a role in broadening the number of support services available to local military families who have suffered a loss."

"We value our partnerships with sponsors like Frontier Community Credit Union," says John M. Broda, AFFN President & CEO. "We thank them for taking care of our fellow citizens, our U.S. service members and their families."

Frontier Community CU has more than \$130 million in assets and serves more than 11,700 members. Anyone who lives or works in Leavenworth, Atchison, Jefferson, Douglas, Johnson and Wyandotte counties, as well as active or retired military and Federal Civil Service personnel who reside within a 100-mile radius of Fort Leavenworth are eligible to join Frontier Community CU.

Alaska USA Foundation Donates \$42,500 to Support Community Non-profits

Article provided by Alaska USA

Alaska USA Foundation contributed \$42,500 to support a variety of non-profits that are vital fixtures in the communities they serve. Recipients of the Alaska USA Foundation donation include Girl Scouts of Alaska, American Diabetes Association, Special Olympics of Alaska, Children's Lunchbox, Together, and Boys & Girls Clubs of Alaska.

"These non-profits do an exemplary job of serving different groups in the community," said Dan McCue, Executive Director, Alaska USA Foundation. "Thanks to the generosity of our members, we can provide the funds to help keep these important programs going strong."



The Joint Base Andrews Branch Team, along with Oma George, Chief Retail Officer, pauses for a quick photo during the 459th ARW Family Fun Day. Photo courtesy Andrews FCU

Andrews FCU Sponsors 459th ARW Family Fun Day

Scott Bolden, Andrews FCU

An afternoon of food and fun was provided for members of the 459th Air Refueling Wing Airmen and their families at Joint Base Andrews. The wing held its annual Family Fun Day, sponsored by Andrews FCU.

The free afternoon event was filled with activities, including face painting, a moon bounce, an Instagram photo booth, balloon animals and more. A friendly, yet competitive, game of volleyball between service members highlighted the afternoon. Freshly grilled hamburgers and hot dogs, along with other delicious refreshments were also available to all in attendance.

“Family Fun Day is a great way for our service members and their families to celebrate what’s most important,” said Oma George, Chief Retail Officer, Andrews FCU.

VIEW FROM THE BOARD *from page 1*

names and their wishes, maybe choose a few of those names and make their wishes come true. There are also agencies in most of our cities supporting those in need, so even making a year-end contribution to help them replenish their funds is a great way to help out. There are several organizations that provide goodies to those deployed and donations can definitely help support their cause when sending things to deployed troops. Contributions to those organizations make the holidays brighter for those troops as they are away from their families. For the kiddos, there is Toys for Tots. What a great program to make sure the children have a wonderful Christmas. If you have a Fisher House or a Veterans Administration Center in your community please do not forget them in your efforts. If there is a local elementary school on your installation partner with them to help the students. This is just a short list of how we can help our troops and their family members so I just encourage you to get involved and help those who need it.

As I reflect back over the year and remember all the changes we have seen and experienced, I hope to keep everything in perspective and remember what is important, our military service members and their families. We know the world around us is constantly changing, and we know our credit unions must change to adapt. Even so, we have to remember our communities, our family, and helping others are the reasons we are all successful. Thank you for seizing the opportunities to serve those who serve our great nation. In their minds, you will be remembered as “people helping people.” As 2017 draws to a close, I wish you and your family peace, joy, and prosperity throughout the coming year and the years to come.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

ANCHORAGE, ALASKA—Alaska USA FCU has appointed three individuals to fill executive positions within the organization. **Joel Swanson** has been selected to fill the position of Senior Vice President, Branch Administration. Swanson brings more than 17 years of professional experience, including 10 years with Alaska USA. Most recently he served as Vice President, Electronic Services. **Sonya Watkins** has been promoted to the position of Vice President, Branch Administration, Alaska Region. Watkins has worked for Alaska USA for more than 23 years, primarily serving in positions of branch and area management. Most recently she served as Area Vice President, South Anchorage. **Elizabeth Rense Pavlas** has been selected to fill the position of Vice President, Electronic Services. Pavlas has worked for Alaska USA for 9 years in positions of increasing responsibility. Most recently she has served as Card Products Manager. INDIANAPOLIS, IN—Financial Center First CU has promoted **Sven Leander** to Chief Operations Officer. Leander joined the credit union in December 2010 as the Consumer Lending Production Manager. He was later promoted to Vice President of Lending. Leander brings over 25 years of financial service experience to his new executive position.

GOT NEWS?

Send your credit union news to alert@dcuc.org.

Military Saves Week

Military Saves Week is coming up February 26–March 3, 2018.



Dedication Ceremony for New Camp Lewis USO Center

Amy Shuey, America's CU

America's CU is proud to announce the opening of a new USO Center at their location at 12th and Pendleton Streets on Joint Base Lewis McChord. The new Camp Lewis USO Center will provide a troop lounge with free internet, TVs, computers, games and donated snacks, and serve as a hub for family services and community outreach. "After analyzing that the largest concentration of military in the Pacific Northwest without a USO Center was on the Army side of JBLM, our organization made a commitment to open a new center there," said USO-NW Board Member and America's CU CEO Ken Leonard, who was able to donate the 1,911 square foot space in the heart of the base. During the event, Leonard also presented the USO-NW with a check for over \$12,000 to help fund programs at the new facility.

"As Executive Director, the USO Northwest is so pleased to open this new center on Joint Base Lewis McChord. Our organization had a vision to help as many military and family members as possible but we knew USO Northwest could not expand our services without our partners. Once America's CU offered us the facilities, partners like El Gaucho Hospitality came forward and sponsored a Veteran's Day dinner which raised in excess of \$134,000. From that success, other organizations like Sound Kitchen and Bath, the Windows of Hope Foundation, La-Z-Boy of Seattle, Whirlpool and Ferguson Appliance, DeWils Custom Cabinets, Carpet Liquidators, Silestone Countertops by Cosentino, the Seattle Seahawks and others have allowed us to open this amazing hospitality center," said USO-NW Executive Director, Commander Don Leingang, U.S. Navy (ret.).

A dedication and ribbon cutting ceremony was held on Monday, November 20, 2017, where representatives from ACU and USO-NW spoke about the journey taken to open the new location. As a nonprofit, congressionally chartered, private organization, the USO Northwest relies solely on the generosity of individuals, organizations, foundations and corporations to support its activities. Among those in attendance were Major General John A. Hemphill, General Gary J. Volesky, and Colonel Nicole M. Lucas. Also in attendance was former Seattle Seahawks Long Snapper Nate Boyer.

New Center Provides Essential Resources for Transitioning Military Personnel

Evan Norris, Credit Union West

With an estimated 532,000 veterans living in Arizona (11% of the population), it is in the communities' long-term best interest to help military men and women as they transition to civilian life. The VA Mental Health Services notes that rejoining a non-military community and interviewing for civilian jobs may be difficult for new veterans.

To help make the transition easier for as many retiring service people as possible, a new Military and Veteran Success Center opened on November 9 near Luke Air Force Base in Glendale, AZ.



The Center is part of the Maricopa Community Colleges Foundation's Veteran Success Project. The primary goal is to establish centers that provide a bridge between veterans and more than 40,000 resources to help veterans expand their education in college courses and financial literacy, find housing, receive resume writing assistance and more.

"Credit Union West has a 65-year history of serving the military," said Bob

MacGregor, Credit Union West's President and CEO. "From our beginnings as Luke Federal Credit Union, we expanded to serve Maricopa and Yavapai counties but still embrace our military roots. We are proud to pledge on-going support of the Military and Veteran Success Center." Credit Union West is providing sponsorship in monetary and in-kind services of \$60,000 over five years.



Left to right: Security Service employees present a \$5,000 donation to the Dress for Success leadership team and members of their board of directors. Photo courtesy Security Service FCU

Security Service Charitable Foundation Helps Disadvantaged Women Re-Enter the Workforce

Article provided by Security Service FCU

Security Service Charitable Foundation is partnering with Dress for Success Corpus Christi to help disadvantaged women re-enter the workforce with a \$5,000 donation that will fund computer stations for job searches as well as classroom equipment for career readiness presentations.

Dress for Success Corpus Christi promotes the economic independence of disadvantaged women and empowers them by providing professional attire and support to become self-sufficient. The organization also provides assistance in writing resumes, interview preparation, professional clothing, and support and encouragement after clients find employment.

“Having a partner like Security Service enables us to help women and families in search of a better, more sustainable future,” said Cathy Colomo Riojas, executive director for Dress for Success Corpus Christi. “This donation is especially impactful as it is going to ensure our facility has the equipment we need to provide an efficient and meaningful experience that will shape the lives of our patrons and generations to come.”

“We believe it is important to give people the tools they need to succeed in life,” said Julie Balboa, vice president of member service for Security Service FCU. “The computer stations and classroom materials that our \$5,000 donation will provide is going to help Dress for Success Corpus Christi empower women and their families to have an impactful and successful future.”

The Security Service Charitable Foundation helps further Security Service FCU’s corporate goal of community service by contributing to deserving organizations and causes in the credit union’s market areas.

CEO UPDATE from page 1

- European Union General Data Protection Regulation (GDPR)
- The Armed Forces Financial Network as an Expeditionary Finance Platform

We will discuss each of these issues and either their resolution or way ahead at our upcoming Defense Matters Forum in February. Again, we remain focused on improving membership value as we become the premier defense trade association. Join us for the discussion to see how. Until then, HAPPY HOLIDAYS and look for more exciting changes as we head into 2018.

Alaska USA FCU Locates New Operations Center in Arizona

Article provided by Alaska USA FCU

Alaska USA FCU has selected Glendale, Arizona for its new state-of-the-art Operations Center. The two-story, 185,000 square-foot building will serve as the credit union’s new distributed operation center—supporting Alaska USA’s continued growth and investment in all the communities it serves.

The new Operations Center location will help further ensure that credit union members have secure, reliable access to the tools, services, and support they need to manage their financial lives from anywhere in the world.

“Glendale is an ideal place for credit union operations,” said Mike Brady, Chief Information Officer, Alaska USA. “The area doesn’t experience the kinds of operational-interrupting natural disasters that other areas are vulnerable to, and it’s also very close in proximity to our current data center.”

“The bottom line is that the Glendale location helps ensure reliability for Alaska USA members,” said Brady. “Not just in Glendale, but worldwide.”

Alaska USA will start migrating all of its operations from the Jess Ranch Operation Center in Apple Valley, California in the second quarter of 2018, and the Glendale location is expected to be fully operational later in the year.

“Every single employee from our California operations center has been offered a position in Glendale, along with relocation assistance,” said Geoff Lundfelt, President and CEO, Alaska USA. “Our staff are the most valuable asset to Alaska USA, and we strongly believe that many employees will choose to join us at the new center. This operations center relocation does not impact the credit union’s business or branch locations in California.” Lundfelt further added that “Alaska USA remains committed to being the preferred provider of consumer financial services in the Victor Valley region.”

Alaska USA anticipates relocating or hiring 136 employees to staff the Operations Center in 2018 and expects to continue to add additional jobs as the space becomes fully utilized.

Visit our website at
www.d cuc.org
for the latest credit
union news!

Hanscom FCU Recognized as AFMC Credit Union of the Year

Maryjo Kurtz, Hanscom FCU

Hanscom FCU was recently recognized as the Air Force Materiel Command Credit Union of the Year. The honor was presented to recognize the credit union's continued support of the Hanscom Air Force Base community. The award was presented by Col Roman Hund, Commander 66th Air Base Group.

"We are honored to be recognized in this way," said Paul Marotta, Hanscom FCU Chairman of the Board. "Our team is dedicated to the credit union motto of 'people helping people,' and we are committed to serving our membership and the surrounding community with this in mind."

Hanscom FCU provides year-round support for the Hanscom Air Force Base community. Among its most popular programs are its free credit score reviews and personal finance seminars. The credit union also attends and supports dozens of active military and veteran's events each year.



Making a Difference in the Community

Article provided by Dover FCU

In an effort to make a difference in the communities they serve, Dover Federal team members along with a company matched dollar for dollar donation program, generously provided Interfaith Mission with a contribution to support their efforts, of \$1062.00.

Interfaith Mission is a community organization addressing physical, emotional, and spiritual needs of homeless men in the Greater Dover area by providing them with shelter and substance, fostering self-reliance, and offering encouragement and a vision of hope for their lives.

Left to right: DFCU Team Members, Chaz Rzewnicki CEO, Tyler Kuhn and Pam Schwartz present to Jeanine Kleimo and Herb Konowitz of the Interfaith Mission. Photo courtesy Dover FCU

New for 2018...

Defense Issues is Now Defense Matters

Along with a new name, DCUC has also expanded the horizon beyond just the issues at the DoD. We will be discussing Cyber Security as well as how severe weather patterns continually affect our Nation from Coast to Coast and beyond (FEMA is invited). DCUC's President/CEO Tony Hernandez will also be briefing attendees on the exciting initiatives DCUC is implementing to maintain our premier trade association status for Defense Credit Unions and facilitating a roundtable discussion with our Military Liaisons on the most current issues at the DoD.

Join us for breakfast on Sunday, February 25 as we sit down to discuss the topics that matter most to Defense Credit Unions.

Register now at www.d cuc.org.



Langley FCU Awards \$15,000 to Local Teachers

Sue Thrash, Langley FCU

Langley FCU awarded thirty \$500 grants to local educators for their 2017-2018 classroom projects. From creating a greenhouse, to teaching ukulele, to building robotics, these inspiring and innovative projects earned the recognition of the credit union. Langley has been awarding the Teacher Grants for ten years, and is dedicated to supporting local educators in the Hampton Roads community.

Scott CU Donates to Local Fisher House

Adam Koishor, Scott CU

Scott CU donated \$250 to help military families staying at the Fisher House in St. Louis in honor of the credit union's Board Member Carolyn Choate who retired recently from the volunteer board. Scott CU President & CEO Frank Padak presented a check to Fisher House Manager Vanniecia Brown on behalf of Carolyn Choate.

"We appreciate Carolyn's years of service to the credit union as a volunteer Board Member. It truly takes dedication and a commitment to be a credit union Board Member," Padak said. "Carolyn was always engaged and committed to making SCU the best it could be for its members."

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

"We have heard stories of family members who stay at the Fisher House and need money for their everyday needs. Sometimes it is because their stay at the house becomes extended while their family member is being treated at the hospital," Padak noted. "We are always happy to help the Fisher House in any way we can. It is our thank you to the families for their loved one's service to our country."

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



Kevin Ryan, CEO and President of Financial Center First CU (left) and Gary Woodruff, Deputy Chief of the Lawrence Police Department. Photo courtesy Financial Center First CU

City of Lawrence Good Scout Award Honors Financial Center's CEO Kevin Ryan

Dusty Simmons, Financial Center First CU

Financial Center First CU's President and CEO Kevin Ryan, was given the first annual City of Lawrence Good Scout Award. The Good Scout Award recognizes a Lawrence community member who demonstrates significant involvement within city organizations and who is a role model that exemplifies the values of the Boy Scout Oath and Law. He was the award's first recipient by a committee organized by the City of Lawrence's Mayor's Office.

"Kevin has been an invaluable asset to the Lawrence community," said Steve Collier, Mayor of the City of Lawrence. "His willingness to volunteer his time and efforts help make our city an attractive place to live and work."

Ryan grew up in the Boy Scout community as a member of Troop 278. Ryan currently serves as Secretary of the Indiana Credit Union League's Board of Directors and on its Governmental Affairs Committee. He is a member of the Credit Union National Association's (CUNA) Advocacy Committee and serves on Fiserv's Executive Advisory Council.

Within the Lawrence community, Ryan serves as Vice Chairman on the Board of the Indiana Military Veterans Hall of Fame and as Board Chairman of the Friends of Lawrence Police Foundation.



Left to right: American Heritage's Vice President of Business Development Dorian Smith; Kathleen Peca, RN; Jean M. Keeler, JD; Kathleen Shafer, RN; and American Heritage's President/CEO Bruce Foulke. Photo courtesy American Heritage CU

American Heritage CU Donates \$50,000 to the Grand View Health Foundation

Adam Remshifski, American Heritage CU

Bruce Foulke, American Heritage President/CEO, and Dorian Smith, American Heritage's Vice President of Business Development, presented the check to Grand View Health Foundation's Jean M. Keeler, JD, President and Chief Executive Officer, Kathleen Peca, RN, Director—Maternal and Child Health, and Kathleen Shafer, RN, Clinical Coordinator—Pediatrics and Well Nursery.

The donation will provide support to the foundation's Pediatric and Neonatal Intensive Care Service. American Heritage plans to revamp support to local area hospitals in its Workplace Partner Program in its near future.



Keesler Federal Board Chairman James Hollingsworth (left) makes check donation to Gulf Coast Rescue Mission. Photo courtesy Keesler FCU

Keesler FCU Makes Thanksgiving Donation

Sharon Keller, Keesler FCU

Keesler FCU donated \$3,000 to fund a Thanksgiving dinner for 700 people at the Gulf Coast Rescue Mission in Biloxi.

Keesler FCU is one of several organizations that helped fund the Thanksgiving meal, which was served November 23 (Thanksgiving Day). A number of Keesler FCU employees also volunteered to serve at the event.

“This is the season of thanks, and we are pleased to have supported this very important effort,” said Andy Swoger, Keesler FCU President and CEO. “The Gulf Coast Rescue Mission provides a critical service to the Coast community and we are extremely pleased to have been part of it.”

The mission prepared turkey, ham, and a variety of side items such as beans and potatoes. The donation was used for the turkey and hams, renting a large tent (where food was served), food items, plates and eating utensils.

Gulf Coast Rescue Mission serves the homeless across the area. Although fire destroyed its former facility in 2016, the community continues to support the mission as it rebuilds its capacity to serve.

Security Service Charitable Foundation Helps Pediatric Transplant Patients

Kara Hall, Security Service FCU

The Security Service Charitable Foundation is helping pediatric transplant patients and their families by donating \$5,000 to Transplants for Children. The funds assist families with the myriad of challenges that come with pediatric transplantation. Programs and services for recipients and their families are provided from diagnosis until the child reaches his or her 26th birthday.

Security Service’s \$5,000 donation will help support the non-profit organization’s programs dedicated to family counseling; creating a network of people who are facing similar struggles; and offsetting costs for medications, co-pays, utility assistance for medically necessary medical equipment in the home, groceries and transportation.

“Partners like Security Service are helping us to serve more than 350 children, along with 1,200 parents and siblings, who are in desperate need of support and resources as they face perhaps the greatest struggle of their lives,” said Sharon Sutton, executive director of Transplants for Children. “Navigating these challenges alone is something no family should have to do and we make sure that they don’t have to.”

“We are humbled by and grateful for the work that Transplants for Children undertakes to serve our community,” said Barbara Taylor, Transplant for Children board member and senior vice president of payment services for Security Service FCU. “As a financial organization, we see first-hand the toll major medical events can take on families and their financial health. Transplants for Children helps to not only assist with the financial strain but also the social and emotional needs of families undergoing this arduous journey.”

The Security Service Charitable Foundation helps further Security Service FCU’s corporate goal of community service by contributing to deserving organizations and causes in the credit union’s market areas.

Heritage Trust Employee Wins Credit Union Protégé Chapter-Level Competition

Nise Lowell, Heritage Trust FCU

Katie Warren, Operations Support Manager with Heritage Trust, was named the winner of the 2018 Lowcountry Chapter of Credit Unions’ CUaware Protégé Competition in Charleston, SC. This competition is an opportunity for credit unions and chapters to recognize the value and potential in rising young professionals, enhance chapter programming and credit union interest, reinforce cooperative principles and credit union philosophy—ultimately supporting CUaware and the league’s investment in developing leadership. To participate, eligible candidates are required to submit a written essay outlining their credit union knowledge and deliver an oral presentation to a panel of judges.

Katie, along with other Heritage Trust employees, first participated in an internal selection process with credit union leaders. She was chosen to move on to represent Heritage Trust in the chapter competition. Through her combined efforts in the written portion of this process and her presentation on CU Viability, Katie was named the winner!

Next, Katie will compete at the CUaware Protégé Finals which will include the addition of a written exam at the Carolinas Credit Union Connect event in Charlotte, NC in February.

Visit our website at www.dcuc.org for the latest credit union news!



Christmas tree lighting and fireworks symphony at American Heritage CU's Grand Illumination held on November 25 in Philadelphia. Photo courtesy American Heritage CU

Over 15,000 Kick Off the Holiday Season at American Heritage's Grand Illumination

Bill McKenna, American Heritage CU

Over 15,000 people celebrated the start of the holiday season in Northeast Philadelphia at American Heritage CU's Annual Grand Illumination Tree Lighting and Fireworks Symphony.

Guests enjoyed the sounds of the Philadelphia Boys Choir and The Fife and Drums of the Old Barracks before Benjamin Franklin and Betsy Ross counted down the lighting of the credit union's 40-foot Christmas tree that illuminated over 35,000 lights. The tree lighting triggered the evening's grand finale, a spectacular fireworks show set to the music of the HBO series "John Adams."

American Heritage also presented their American Heritage Award to three Philadelphia Police Officers who have gone above and beyond in serving our community. This year the award went to Officer Joel Rice, Officer Sean Schmied, and Officer Myoung No.

Guests were asked to bring donations of canned or dry foods as admission to the event to support Philabundance. The credit union also raised over \$3,000 for the Children's Hospital of Philadelphia through on-site donations.

SAC Federal Opens 23rd Branch in Downtown Omaha's Old Market

Joyce Wells, SACFCU

SAC FCU opened its first "cashless branch" in the historic downtown Omaha area known as Old Market. The building where the new branch is located, is on the National Register of Historic Places and is in the Poppleton block of the Old Market. The new branch is a different style for the credit union, in that it is a "cashless branch."

The full-service branch employs 3 employees and features an ATM as well as an ITM or Interactive Teller Machine. The new branch is "really a branch of the future" says Robin Larsen, Chief Operations Officer for the credit union. "What we've done is taken a historical building and made it modern." The employees at the new branch are able to assist members with all the services of a standard branch, from checking and credit cards to lending needs.

"The convenience of our members is important to us, with so many members who work, live and are visiting downtown Omaha every day, this location was the perfect site for our new branch" said Gail DeBoer, SAC FCU President and CEO.

Andrews FCU Helps Deliver H.O.P.E. to Residents in Southeast Washington

Scott Bolden, Andrews FCU

Andrews FCU partnered with Anacostia-AMP Outreach & Empowerment Center (Anacostia-AMP), a 501(c)(3) nonprofit organization based in the historic Anacostia neighborhood of Washington, DC, for its first annual pre-holiday community dinner and coat giveaway.

Andrews FCU's Jasmine Lyle, Henson Ridge Branch Manager, helped distribute food and coats to local residents to assist during the holiday season.

"Our Henson Ridge location is deeply rooted in the community in which we serve," said Lyle. "It is my honor to be of service to families in the Anacostia area during this holiday season."

Anacostia-AMP Outreach & Empowerment Center exists to bring H.O.P.E. (Healing, Opportunities, Provision/Peace & Empowerment) back to underserved communities, particularly those "East of the River."



Andrews FCU's Jasmine Lyle (right), Henson Ridge Branch Manager, shown here with Aumett Paige, President/Executive Director of Anacosita-AMP. Photo courtesy Andrews FCU

Heritage Trust FCU Spreads Holiday Cheer to Local Airmen

Nice Lowell, Heritage Trust FCU

Heritage Trust FCU donated \$2,500 to be used for holiday meals for junior enlisted service members stationed at Joint Base Charleston and the Naval Weapons Station. Many military members are unable to return home for the holidays and often celebrate with fellow service members on base. The credit union's donation helped provide dinner to over 130 airmen on Thanksgiving and over 150 are expected for a similar meal Christmas! "This donation made it possible to bring a sense of home to our military," stated CMSgt Cole.

Andrews FCU Sponsors 2017 SHAPE Anti-Drug and Alcohol Campaign

Scott Bolden, Andrews FCU

Andrews FCU joined with other organizations to sponsor the 2017 SHAPE Anti-Drug and Alcohol Campaign. This is the fifth year that Andrews Federal has partnered with the SHAPE Provost Marshall's Office to sponsor the event. The goal of the campaign is to have Middle and High School students put together a poster showing the dangers of abuse or overdose of drugs and alcohol. The posters can either be hand drawn or digitally created, and are then entered into either category.

Each year, the competition gets fiercer and the ingenuity just pours out in the many different designs and drawings that are submitted. This year, 133 entries were received for both categories.

"The creativity and talent that these kids possess just amazes me," said Joshua Barrett, Chievres Branch Manager. "I am glad that Andrews Federal can be a part of this event and show the children of our community that we are dedicated to such an important campaign."



Hanscom FCU Chairman Paul Marotta, Commander 66th Air Base Group Col Roman Hund, Levitow Award recipient SrA Amy Dziewaltowski, DCUC President CEO Anthony Hernandez, and Hanscom FCU President/CEO David Sprague. Photo courtesy Hanscom FCU

Hanscom FCU Sponsors Airman Leadership Graduates

Maryjo Kurtz, Hanscom FCU

Twelve future noncommissioned officers were recognized for completing the Airman Leadership School (ALS) training held on Hanscom Air Force Base. Hanscom FCU sponsored the event, as it has in the past.

"We are grateful for these accomplished men and women," said Hanscom FCU Chairman Paul Marotta. "They are future leaders, ready to lead Air Force work teams. The ALS training is a testament to hard work and commitment, and Hanscom FCU is proud to sponsor this program."

The Airman Leadership School is a five-week class designed to prepare graduates for supervisory roles. Participants study academics, hone their leadership skills, and participate in team exercises.

During the graduation ceremony, SrA Amy Dziewaltowski was recognized with the John L. Levitow Award, an honor reserved for the student who scored the best in performance evaluations and demonstrated leadership.

SAC FCU Participates in Retiree Appreciation Day

Joyce Wells, SACFCU

More than 1200 military service members from all branches of service attended Retiree Appreciation Day at the Offutt Base Exchange. SAC FCU was one of 20 groups taking part in the event which included representatives from: Veterans Affairs, Survivor and Casualty Benefits, Tricare, Wing Chapel, Air Force Sergeants Association, 55th Medical Group, VFW, American Legion and the Legal Office.

SAC FCU employees worked the SAC Wheel of Fortune game which gave retirees an opportunity to learn more about tips for better financial literacy, the credit union's products and services, as well as a chance to win prizes.



Left to right: Rebecca Jones, regional operations manager, and Derrick Aguilar, senior vice president of member service – Mountain Region for Security Service FCU; Walter Williams, director of capital advancement for Mountain States Children's Home; Amanda Huerta, branch manager, and Cristi Williams, vice president of member service – Mountain Region for Security Service FCU. Photo courtesy Security Service Charitable Foundation

Security Clearance Charitable Foundation Donates Computers and Learning Stations to the Mountain States Children's Home

Article provided by Security Service FCU

Security Service Charitable Foundation presented the Mountain States Children's Home with a \$5,000 donation that will be used to replace several computers and install new learning stations.

Established in 1960, the Mountain States Children's Home has spent decades caring for youth in need on their 155-acre farm. There, the organization provides Christian services to wounded children in an effort to meet their physical needs, heal their emotional hurts, challenge their minds and teach them moral principles in order to reach the goals of reuniting them with their families or preparing for independence. This is accomplished by utilizing a family model of care, strengthened by professional counselors and teachers.

"We are so grateful to Security Service for helping children in our care," said Randy Schow, executive director for Mountain States Children's Home. "Aside from providing for their emotional and housing needs, we want to provide our youth with the gift of education so they can succeed in the world around us. The computers and learning stations that Security Service is providing are invaluable tools that will help us do just that."

"At Security Service Federal Credit Union, we believe that lives can be shaped greatly by having tools to succeed," said Derrick Aguilar, senior vice president of member service for Security Service FCU – Mountain Region. "It is because of this that we are deeply honored to provide computers and learning stations to the Mountain States Children's Home. Their unwavering commitment to children in need is an example of the good things that can happen when we come together as a community to care for one another."

The Security Service Charitable Foundation helps further Security Service FCU's corporate goal of community service by contributing to deserving organizations and causes in the credit union's market areas.

Army Aviation Center FCU Donates to Food Banks During 2017 Holiday Season

Lisa Hales, AACFCU

Army Aviation Center FCU (AACFCU) donated hundreds of pounds of food to local food banks in its service areas following its annual food drive. Each October, AACFCU employees and members come together in a company-wide effort to collect food and supplies for local organizations. This year, the credit union was able to assist nine organizations in preparing for the holiday season.

Donations were given to the following organizations:

Caring and Sharing of South Walton in Santa Rosa Beach, Fla.

Dale County Rescue Mission in Ozark, Ala.

Enterprise Christian Mission in Enterprise, Ala.

Feeding the Gulf Coast in Mobile, Ala.

Light of the World Ministries in Daleville, Ala.

Opp First United Methodist Church Food Pantry in Opp, Ala.

Pike County Salvation Army in Troy, Ala.

The Matrix in DeFuniak Springs, Fla.

Wiregrass Area United Way Food Bank in Dothan, Ala.



Army Aviation Center FCU donated hundreds of pounds of food to local food banks in its service areas following its annual food drive. Photo courtesy AAFCU

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