



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

# ALERT

## DCUC UPDATE

### A View from the CEO

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

There is a new Administration in town, and politics aside, one thing is for certain—a cadre of new Presidential Appointee/Senate (PAS) confirmed leaders and a host of White House appointees will soon descend on the Pentagon.

While approximately 50 executive leadership positions at the Pentagon will require Senate confirmation, an additional 170 or so positions will be filled by non-career Senior Executive Service and Schedule C positions. That is over 200 new leaders converging onto the Department of Defense in the next few months...all of whom will be armed with innovative ideas and a renewed sense of responsibility likely giving rise to new policies in support of the President's Fiscal Year (FY) 2018 Budget. As the Director for OMB has yet to be confirmed (as of this writing), the probability of the President submitting his FY 2018 budget this month is remote. The more likely scenario is March...probably early to mid-March.

That being said, the Pentagon is hard at work developing a budget to accommodate the President's vision. And in so doing, you can bet your bottom dollar, a call for supplemental funding (to address FY 2017 shortfalls) and a request for increased spending for FY 2018 will occur. But to what extent will Congress support the Administration's requests? Where will the Department find the dollars to support the President's strategy in the short and mid-term?

I can assure you, each of the Military Departments has developed a "wish list"—Unfinanced Requirement (UFR) list—to support the President's commitment to enhance readiness, increase military

*continued on page 6*

## VIEW FROM THE BOARD

### We've Got a Drum and We're Beating It...

*Bill Birnie, President/CEO, Pacific Marine CU;  
DCUC Board member*



Maybe a little background is in order to put my thoughts into context. I served in the uniform of a United States Marine for nearly 25 years and retired as a Sergeant Major in 1997.

Following my retirement, I worked at Pacific Marine Credit Union for 10 years until my selection as the CEO of Eagle Community Credit Union up in Orange County, CA. The eight years I served at Eagle—leading that organization through the recession and a cultural transformation—were so engrossing that the connection with "my" Marines dwindled. Since my return to Pacific Marine Credit Union in late 2015 I have been working to rebuild that bond. Each interaction with a young Marine, a Sergeant Major, a Battalion Commander, or a Commanding General envelops me with a wave of memories of my own time in the Corps.

One of those not-so-pleasant memories was the unreasonably frequent need to counsel young Marines on financial matters—not to mention the familial turmoil and performance issues they can create. I vividly recall one young man who was reeling from the financial burdens he himself created through his ignorance of basic personal financial concepts. He was behind on his rent, late on his car payment and his marriage was in jeopardy. Cases such as his are not only crippling to the young Marine, but they are also a huge drain on organizational resources and an inordinate distraction to the command.

In my conversations with Marine leaders today, I have come to realize that my memories are not dissimilar to their reality. The problems resulting from ignorance of personal financial concepts continue to be a frustrating distraction.

Defense credit unions around the world have leveraged their passion for service to those who serve and stepped up to attack this issue. This is truly outstanding! But, and I can only speak for Pacific Marine Credit Union when I say, there is so much more we can do! To this end, we are creating a 3-person team that will focus entirely on the bases that we serve to strengthen relationships, support command efforts and provide personal financial education. Later this year we are going to experiment with the applicability of the RMJ Foundation's "Bite of Reality" program to young service men and women. I have seen this program, designed for teens, in action, and I am optimistic that it may be a powerful financial education platform.

Another tool available to us is the *Military Saves* program. In an effort to encourage a habit of saving, throughout the year Pacific Marine Credit Union offers active duty and retired service members a special 12-month share certificate that can be opened with a maximum amount of \$500 and can be increased by up to \$500 each month and earns a dividend of more than 5 times our current rate. We also launch a promotion during *Military Saves Month* with the same share certificate with a dividend rate of 5%! That's good stuff, right? To get the word out, we work primarily with the senior enlisted leadership and the installation Personal Financial Managers. We have found that this eyeball-to-eyeball conversation is much more impactful than a billboard, branch signage or an article in the

*continued on page 10*

## DEFENSE CREDIT UNION COUNCIL, INC.

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

### BOARD OF DIRECTORS

**Denise Floyd**  
Chairman

**Frank Padak**  
1st Vice Chairman

**Mike Kloiber**  
2nd Vice Chairman

**Stu Ramsey**  
Secretary

**Barb Geraghty**  
Treasurer

**Bill Birnie**  
Member

**Gary Yonamine**  
Member

### COUNCIL SUPPORT STAFF

**Roland A. Arteaga**  
President/CEO

**Anthony Hernandez**  
Chief Operating Officer

**Beth Merlo**  
Director for Administration

**Lizette Krajnak**  
Administrative Assistant

**Christa Dittus**  
Web Specialist

**Janet Sked**  
Conference Manager

**Megan Mundt**  
Comptroller



Left to right: Major Melanie Torossian, 459th Force Support Squadron Commander, TSgt Gonzalez, Airmen and Family Readiness NCO IC, Rosalind Bishop, Regional Manager, SMSgt Parson, 459th Force Support Squadron Superintendent. Photo courtesy Andrews FCU

## Andrews Federal Sponsors 459th ARW Welcome Home Event

*Scott Bolden, Andrews FCU*

Andrews FCU sponsored the 459th Air Refueling Wing (ARW) Deployed Service member Holiday Appreciation/Welcome Home event. Upon their return, Airmen were welcomed back with a gift package and a \$25 gift card from Andrews Federal. This year, the Credit Union provided the 459th ARW returning deployed airmen with 86 gift cards, for a total of \$2150.00.

“We are always proud to support our troops in every way possible,” said Andrew Federal’s Rosalind Bishop, DC/MD/VA Regional Manager. “The gift cards are a token of our appreciation for all that they do for us year round.”



is the official publication of the Council. One copy of *ALERT* is mailed first-class to each defense credit union as a membership service. Defense credit unions may order additional copies (three or more) to be mailed in bulk to one address at \$10.00 per copy per year. Individual subscriptions mailed first class to defense credit union members are \$15.00 per year; to all others \$25.00 per year. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In accepting a limited amount of advertising (two advertisements per issue), the Council as a matter of strict policy does not in any way endorse either the product or the vendor. The right to refuse advertising for any reason whatsoever is reserved. Reproduction of *ALERT* material in whole or in part is authorized for Council members only. Address all correspondence to:

**Defense Credit Union Council, Inc.**  
601 Pennsylvania Avenue, NW  
South Building, Suite 600  
Washington, D.C. 20004-2601

Telephone: 202/638-3950  
FAX: 202/638-3410  
e-mail: alert@dcuc.org  
www.dcuc.org

## Air Force FCU Donates to JBSA-Lackland AFB Fisher House

*Danny Sanchez, Air Force FCU*

Air Force FCU (AFFCU) donated over 800 pounds of paper products and non-perishable items as part of the “Fill’er Up for the Fisher House” food drive for Joint Base San Antonio Lackland (JBSA-Lackland Air Force Base) Fisher House on Wednesday, December 28, 2016. AFFCU’s month long food drive encourages members and employees to bring canned goods, paper products and non-perishable food items to any AFFCU branch. The items donated are for the families staying at any one of the three Fisher Houses on JBSA-Lackland during the holidays.

“We are so thankful to AFFCU and to all those who contributed. We sincerely appreciate their thoughtfulness,” said Dwayne Hopkins, Executive Director of Fisher House, Inc. “Every dollar spent on donations like food or paper goods gives Fisher House the capability to fund other programs for military families staying at our Fisher Houses.”

The “Fill’er-Up for the Fisher House” food donation drive is annual event held by the credit union. The participation in the donation drive from the AFFCU family has increased and has spread to involve the credit union’s community partners.

“The Fisher House is a very important part of our military community,” said Bob Glenn, President/CEO AFFCU. “The amazing work they do day-in and day-out to support those military families in need is immeasurable. The credit union employees and members are honored to support this great organization.”

## APGFCU Strengthens Financial Literacy Commitment, Sponsors Millionaire's Club at North Harford High School

Brian Wilcox, APGFCU

APGFCU has sponsored its first "Millionaire's Club" at North Harford High School in Pylesville, MD, making it the first school in Harford County to host the popular financial education experience.

Students at North Harford now have a new, engaging resource for developing personal finance skills while enjoying competitions with other students locally, statewide, and across the nation.

"Credit unions have a tremendous opportunity to empower the next generation to take control of their financial lives," says APGFCU President & CEO Don Lewis. "Personal financial management skills are often not taught at home or as part of a school's curriculum. This is where credit unions can help bridge the knowledge gap. The earlier we can help young people achieve financial literacy, the greater the impact it will have on their futures."

Millionaire's Club members at North Harford are preparing to engage in The Stock Market Game™ competitions, with teams of students researching and trading stocks on a "virtual" basis, pitting their selections against other teams and learning ins and outs of investing. In addition, they are learning the basics of budgeting, selecting financial services, protecting their assets and identities, responsible borrowing, career choice, and more.

Millionaire's Clubs were created to help credit unions serve local high schools through a complete financial education offering. Millionaire's Clubs have been growing at an increasing rate. As of this writing, over 1,500 students benefit annually from their participation.

Clubs are provided seed grants, detailed curriculum, and faculty/student materials at no charge. Clubs are entered into local, regional, and national competitions such as The Stock Market Game™ and The Personal Finance Challenge™. Additional support materials add a fun, competitive edge to the club's activities.

---

## HOCU Accepting Applications for its 2017-2018 Scholarships

Alysha Komenaka, HOCU

HOCU (Honolulu FCU) announced that it is now accepting applications for HOCU scholarships. Up to five \$1,000 scholarships will be awarded to qualified member-applicants who have been accepted to or are currently enrolled in a community college, trade school, or university program at any two or four year institution of higher learning for the 2017-2018 academic year. The deadline to apply is April 1, 2017.

Consideration for a scholarship is based on the following criteria: Academic Merit (cumulative GPA of 2.5 or higher) – 20%; Community Service – 15%; Credit Union Relationship – 5%; Financial Need – 15%; Personal Essay – 45%

"We are proud to give back to our members and community by promoting the pursuit of higher education among our young men and women," said Mark Munemitsu, HOCU president and CEO.

HOCU established the scholarship program in 2003 and has awarded 55, \$1,000.00 scholarships to date to qualified member-applicants who have been accepted to, or are currently enrolled in a trade school/community college or university program.

## Pacific Marine CU Delivers Contest Winnings to San Diego Humane Society

Kimberley DeLauro, Pacific Marine CU

Pacific Marine CU (PMCU) held their Annual Ugly Sweater Contest in December to show support for local charities.

Credit Union staff donned their ugly holiday sweaters and posted their best team pictures on the PMCU Facebook page for fellow staff, members and the public to vote for their favorite photo by clicking the 'like' button. Each team chose a local charity that they were competing on behalf of, knowing that the winning charity would receive a donation of \$500 from Pacific Marine CU.

This year, the Pacific Marine CU branch team in Yucca Valley, California won with the most likes and chose the San Diego Humane Society as their charity of choice to receive the winning donation.

"Our Ugly Sweater Contest has quickly become a favorite tradition among our staff," said Jennifer Topzand, Director of Marketing at Pacific Marine CU. "It is one of the many fun ways throughout the year that we enjoy supporting local non-profits."

---

## AFFN Matching Grant Program 2017

John Broda, President/CEO, AFFN

For the 14th consecutive year, the AFFN Board of Directors has authorized funding for the AFFN Military Community Support Program. Since inception this program has generously given back to our US Service Members and their families over \$ 3,000,000.00 in direct support.

Since 2004, AFFN in partnership with DCUC Credit Unions and AMBA Banks, have awarded over 578 grants to support our military and civilian communities on a local level and on a global scale, directly benefiting military service members and their families worldwide.

To learn more or to apply, please visit [www.AFFN.org/Services](http://www.AFFN.org/Services).

**GOT NEWS?** Send your credit union news to [alert@dcuc.org](mailto:alert@dcuc.org)

## RFCU's Letters to Santa Raises \$5,300 for Foster Children

*Fred Trusty, EVP/Chief Marketing Officer*

Redstone FCU presented a check for \$5,300 to the Kids to Love Foundation as it wraps up its first Letters to Santa initiative.

Redstone members and friends helped to brighten the lives of children living in foster care when they dropped off letters to Santa at one of Redstone's 25 branches or by emailing them to a special address.

Redstone donated \$1 to Kids to Love for each letter dropped off or emailed. Kids to Love is a non-profit organization that helps find permanent homes for foster children and provides for their immediate needs.

In North Alabama and Middle Tennessee, Kids to Love serves 22 counties—many of the same counties served by Redstone FCU.

"When we introduced Letters to Santa, we had no idea how well-received it would be. Not only did members and friends write down their requests to Santa and drop them in the mailboxes, but it was also their way of showing love to the children served by the Kids to Love Foundation," said Joseph Newberry, RFCU President and CEO.

"We appreciate Redstone Federal Credit Union's continued support of Kids to Love initiatives," said Lee Marshall, Founder and CEO of Kids to Love. "Our Christmas for the Kids drive is over, but this donation will greatly support programs such as, More than a Backpack, Scholarships and Camp Hope."

**Get the latest  
credit union  
news!**

**[www.dcuc.org](http://www.dcuc.org)**

## Alaska USA's CEO Bill Eckhardt Announces Retirement

*Dan McCue, Senior Vice President, Corporate Administration*

Alaska USA FCU announced that President and CEO Bill Eckhardt will be retiring in May 2017 after a career spanning over 45 years. Geoff Lundfelt, currently Executive Vice President, has been selected to succeed Eckhardt at that time.

Eckhardt has long been at the forefront of progress and innovation at Alaska USA, as well as within the credit union industry. He started his career at Alaska USA in 1971 as the Operations Manager—at a time when the credit union had only one facility located in the basement of a military building on Elmendorf Air Force Base, had \$36 million in assets, 36 employees and served 25,411 members.

Promoted to President/CEO in 1979, Eckhardt has since overseen exponential growth and expansion at Alaska USA. Today the credit union has over \$6.6 billion in assets, over 100 branches and service facilities in four states, nearly 2,000 employees, and serves over 600,000 members.

"It has been an honor to enjoy a long career serving the financial needs of members and to work with outstanding colleagues dedicated to providing members with service, value and convenience," said Eckhardt. "As I prepare for retirement, I am excited for the future of Alaska USA with Geoff Lundfelt at the helm."

A leader in the credit union industry, Eckhardt served on the board of directors of the Credit Union National Association, was a founding member of the Filene Research Institute, and served on the board of directors of CUNA Mutual Group. Additionally, he spent over 35 years as a board member of the Alaska Credit Union League.

Eckhardt's successor, Geoff Lundfelt, began his career at Alaska USA nearly 20 years ago, as a part-time teller before working his way up through branch administration. Lundfelt joined the executive staff at the credit union in 2006 and has since distinguished himself over the years, helping to guide strategic expansion and growth in geographically diverse markets, as well as nurturing and affirming Alaska USA's leadership role in the industry.

## TFCU Financial Educator Hopes to Make Impact in Latino Leadership OKC Program

*Nancy Ward, VP/Marketing Director*

Giovanni Monterroso, financial educator with Tinker FCU (TFCU), has been accepted into the Latino Leadership OKC program. Latino Leadership OKC (LLOKC) is a program of the Greater Oklahoma City Hispanic Chamber of Commerce, which works to teach participants how to be effective leaders and community volunteers. Participants are from a broad range of organizations representing the private, nonprofit and government sectors in the Oklahoma City area.

Monterroso is an active participant in the Oklahoma City community and currently serves on the board for Junior Achievement. Community interest is one of the requirements for joining the program, along with being bilingual in both English and in Spanish. Monterroso said he is honored to be accepted and happy that TFCU and LLOKC have given him an opportunity to serve.

"TFCU has a close relationship with the Greater OKC Hispanic Chamber of Commerce," he said. "I hope to increase my commitment to serve the Hispanic community by creating a network of people with whom I can work to further TFCU's mission."

"Many Hispanics have the potential to become community leaders in the larger OKC area, but they are limited by educational and network opportunities," Monterroso said. "Programs like this help expose those potential leaders to the people, tools and organizations that can help them be more involved not only in the Spanish-speaking community, but the OKC community at large."

# Army Aviation Center FCU Donates \$5,000 to Children's Miracle Network Hospitals

*Lisa Hales, AACFCU VP of Marketing*

**A**rmy Aviation Center FCU (AACFCU) donated \$5,000 to three Children's Miracle Network Hospitals as it completed its year-long 50th anniversary celebration. The donations to Children's of Alabama, Studer Family Children's Hospital at Sacred Heart and USA Children's and Women's Hospital resulted from a campaign that encouraged Facebook, Instagram and Twitter users to post a selfie with #aacfcugives in the post or comment.

"Being a part of the communities we serve is an important part of who we are as a credit union. We were excited to wrap up our 50th anniversary by giving back to Children's Miracle Network Hospitals," said Lisa Hales, AACFCU vice president of marketing.

Credit unions are the third largest corporate contributor to CMN Hospitals. Children and families in AACFCU's local service areas often receive treatment at CMN Hospitals in Alabama and Florida and even at hospitals across the country when needed. According to the CMN Hospitals website, donations stay local to fund critical treatments and healthcare services, pediatric medical equipment and charitable care. CMN Hospitals are available 24 hours a day to help kids of every age and background overcome every injury and illness imaginable.



*Left to right: Amanda Hahn, AACFCU marketing specialist, with Carmen Bishop, Children's of Alabama community development coordinator. Photo courtesy AACFCU*

# Security Service Charitable Foundation Donates \$2,500 to the Diaper Bank

*Brandy Ralston-Lint, SVP,  
Corporate Communications*

**F**or families with infants, diapers are a daily necessity. However, for families living in poverty, providing diapers for their children can be costly and challenging, forcing some families to go without this basic need.

A donation from The Security Service FCU Charitable Foundation will help ensure families and babies in the Pueblo community receive the diapers they need. The foundation donated \$2,500 to the Pueblo Catholic Charities' Diaper Bank. The funds will help provide clean diapers and wipes to the most vulnerable babies in the Pueblo community.

The Diaper Bank distributed 89,000 diapers to families living in poverty last year. However, due to high demand, the agency was only able to serve approximately one-third of the families with young children in need of clean diapers.

"Like hunger, a lack of diapers has a profound impact on a child and the family," said Emelin Medina, program coordinator for the Diaper Bank. "Without diapers, babies cannot participate in early childhood education programs or daycare and without child-care parents cannot go to work to earn money."

The Diaper Bank statistics show a baby will use six to ten diapers a day, costing a family up to \$100 per month. The Security Service donation will assist Catholic Charities in taking some of this financial burden off families in need in the Pueblo community.

"There are many programs available to assist with basic needs, however very few assist young families with the purchase of diapers and baby wipes," said Rick Weber, senior vice president of Member Service-Mountain Region for Security Service FCU. "We recognize that something so simple as a diaper can have a profound effect on a family's financial outlook, so we are proud to be able to support this important cause."



*Left to right: Jennifer Andrew, branch manager for Security Service FCU; Joe Mahoney, executive director for Pueblo Catholic Charities; Claudette Retana, branch manager, and Rick Weber, senior vice president of member service - Mountain Region for Security Service FCU; and James Dilorio, communications and development coordinator for Pueblo Catholic Charities. Photo courtesy Security Service FCU*

end-strength, equip a larger Force, and to modernize. However, given the impasse and on-going arm wrestling on the Hill, DoD might look internally to fund some UFRs. And as I have advised over the years, Base Operations (BASOPS) will be a bill payer...and indirectly, so will you!

Sponsorships will be on the rise; outsourcing of some installation functions will probably occur; Commanders will seek additional support to maintain an acceptable quality of life on their respective installations; and requests for financial education and counseling will likely increase...as will some infractions of the rules! Your Liaisons can assist you with the latter; however, if questions arise, do not hesitate to contact us. We will address the issues promptly and strive to resolve them on your behalf favorable.

Bottom line: with a new Administration comes an influx of new leaders and new thinking at the Pentagon; be prepared for what the near future holds. Rest assured, we will remain proactive and vigilant on our end...I ask you to do the same on yours!

## APGFCU Awards 2016 Educator Rewards Scholarship

*Brian Wilcox, APGFCU*

APGFCU is proud to announce the recipient of its 2016 Educator Rewards Continuing Education Scholarship. Alysia Asp was presented with a check for \$1,000. Asp is a Visual Arts Educator, presently teaching abroad, at the Shanghai American School-Pudong Campus Middle School.

The APGFCU annual Continuing Education Scholarship is one benefit of the credit union's Educator Rewards program. The scholarship helps local educators fund their continuing education.

Educator Rewards is an extension of APGFCU's ongoing support of financial education. Since 1995, APGFCU has partnered with local schools to provide free financial literacy programs and wealth-building resources to youth and adults. In 2016, the credit union's financial educators taught or coached 861 sessions that reached 8,378 youths and adults.

## DEFENSE CREDIT UNION PEOPLE IN THE NEWS

DOVER, DE—Dover FCU is pleased to announce **Rich Mazzio** has been promoted to Chief Member Experience Officer. Rich has over 15 years of experience in the financial industry, serving most recently as Dover Federal's Director of Member Resource. He brings experience to Dover Federal, which encompasses branch management, business development, commercial lending, investment services, fraud services, training, operations and call center management. As Chief Member Experience Officer, Rich will be instrumental in ensuring the delivery of legendary service to Dover Federal's members, making sure the products and services that make the most sense for their financial needs are provided.

## Longtime Tower FCU CEO to Retire

*Karen Talley, Tower FCU*

Tower FCU President and Chief Executive Officer Martin Breland will retire on June 30 after 28 years at Tower, 22 of them as President and CEO. He led Tower through a period of sustained growth to become the largest Federal Credit Union in Maryland, with almost 160,000 members and \$3 billion in assets. During this period of growth Tower built significant financial strength, growing its net worth from \$50 million to \$328.9 million.

Tower exists to enhance the financial well-being of its members by delivering exceptional value through excellent service, fair prices, honesty, convenience, variety, safety, confidentiality, and timeliness. Said Breland, "It has been a joy coming to work every day knowing that the reason we are here is to help our members succeed." During Breland's tenure, Tower has often been recognized by independent consumer, research, and trade organizations as a leader nationally in the depth, breadth and loyalty of its member relationships as well as for providing high quality service.

Breland implemented a strategy of blending the use of technology, including ATMs, online, and mobile services with brick-and-mortar branches to conveniently meet the needs of Tower members locally and around the globe. During Breland's tenure, Tower built its network of community-based branches and continuously introduced new technology-based ways for members to access their credit union. He also ensured that Tower embraced sound money management practices and delivered simple, affordable and innovative products and services.

Breland credited Tower's board, management team and employees for the successes during his tenure. "Accomplishing all Tower has over the years has been a great team effort, with so many contributors," Breland said. "I feel incredibly fortunate to have worked with such a tremendous group of people."

In addition to his dedication to Tower, Breland has been an ardent supporter of expanding the role and impact of credit unions as member-owned financial co-operatives. His professional affiliations include leading, chairing, or serving on the boards of multiple credit union organizations. He has also spoken about industry trends and issues at numerous seminars, schools and conferences over the years.

Rick Stafford, currently Executive Vice President of Member Services at Tower, will assume the role of President and CEO on July 1, 2017. "Rick is a seasoned financial services leader with 28 years of extensive experience in community based financial institutions. He is a champion of our culture and will carry forward the mission and core values of Tower and the credit union community," said Breland. "I am confident that Rick, the rest of our management team, our exceptional employees and our board will successfully guide Tower in the future by taking advantage of opportunities that lie ahead to better meet our members' needs and adeptly navigating any challenges that may arise."

"I am honored to follow Martin Breland in assuming the leadership of Tower as we start the next chapter of the credit union's prestigious history," Stafford said. "We look forward to continuing to provide extraordinary member service, financial security, innovative products and value to our members."

# 54TH ANNUAL DCUC CONFERENCE

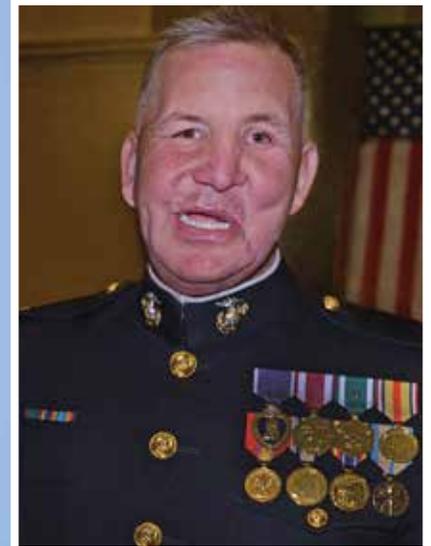
To complement this year's conference theme of *"Serving Those Who Serve Our Country,"* we are proud to introduce Lieutenant Colonel Justin Constantine—a retired Marine, now inspirational speaker and consultant—to be our Keynoter on Monday morning, August 7.

Justin Constantine survived a gunshot wound to the head while serving in Iraq. For his service, he earned the Purple Heart, Combat Action Ribbon and Navy-Marine Corps Commendation Medal. Justin is a Presidential Leadership Scholar, and leads a team at the U.S. Chamber of Commerce focused on employment for wounded warriors and caregivers.

Justin's writing on military and leadership issues has been featured in such outlets as CNN, *Time*, *The Washington Post*, *The Atlantic*, *Forbes* magazine, *USA Today*, *Business Insider*, *Stars and Stripes* and the *Huffington Post*. He recently completed his first book, *My Battlefield, Your Office*, which focuses on teaching mid-level managers how to lead people. Justin is also a co-host of the weekly Internet program, Military Network Radio, covering topics of interest to veterans and military families.

In 2012, the Virginia Legislature passed a commending resolution highlighting Justin's continued support of veterans and other wounded warriors. Justin has been named a Champion of Change by the White House and was awarded the prestigious inaugural 2014 Lincoln Award recognizing his outstanding achievement and excellence in providing opportunities and support to our nation's veterans and military families.

Join us on Monday morning, August 7 at the 54th Annual Conference in San Diego to hear Justin's presentation, *Officers Eat Last*. After 16 years of service to our country in the Marine Corps, Justin certainly understands the value and challenges of effective leadership. And he will share how taking care of your people has to be your #1 priority. Justin's leadership principles apply directly to any credit union focused on winning in today's market!



Keynote Speaker  
**Justin Constantine**  
**LtCol, USMC, Ret.**



© Joanne DiBona

## Andrews Federal Participates in DC Attorney General's Financial Literacy Panel

Scott Bolden, Andrews FCU

Andrews FCU's Jasmine Lyle, Henson Ridge Branch Manager, recently served as a panelist for DC Attorney General Karl Racine's Financial Literacy Panel. Other panelists included: Michelle Hammonds, Bank on DC Program, DC Department of Insurance, Securities and Banking; Cherelle Hood-Silue, Financial Well-Being Coach, Operations Hope; and Stephen C. Taylor, Commissioner Department of Insurance, Securities and Banking.

The event, held at Petey Greene UPO Community Center in Ward 8, featured financial experts from the DC government, the private sector, and non-profit organizations who shared advice on how to understand your finances, avoid financial scams and pitfalls, and protect your money.

"This was a wonderful opportunity to meet with local residents and answer many of their questions of how to build their financial wellness," said Lyle. "Financial literacy is essential to helping individuals understand and manage their financial matters on their own."

## APGFCU Donates 100 Phones to Cell Phones for Soldiers

Brian Wilcox, APGFCU

Thanks to the generous donations of its member-owners, APG Federal Credit Union (APGFCU) collected over 100 wireless phones, chargers and accessories for Cell Phones for Soldiers in 2016. The donated items will be recycled into prepaid calling cards and distributed to U.S. soldiers overseas, enabling them to call home for free.

Cell Phones for Soldiers sends the donated to an electronic refurbisher or a recycler and the proceeds they receive are used to purchase prepaid international calling cards for the troops and to provide emergency funding to veterans.



Southeastern CU awards education grants to local schools. Photo courtesy Southeastern CU

## Southeastern CU Donates \$5,350 to Local Schools

Courtney Gooding, AVP of Marketing

Southeastern CU awarded six Valdosta City and Lowndes County schools with education grants totaling \$5,350 as part of their Community Partners in Education (CPIE) initiative. Teachers and administrators from Southeastern's six CPIE schools submitted grant applications for special classroom, grade level, and schoolwide projects. Many of the school projects would not be possible without the funding provided by these grants.

Grant recipients were as follows: JL Lomax Elementary: \$350 to We Are Authors (Barbara Christian), \$250 to Flying Together: Loving the Outdoors (Sherie Vu), \$250 to Chapter Book Club (Lauren Whittaker); Moulton Branch Elementary: \$1,000 to Climbing Wall Mats (Christine Brooks & Amanda Hughes); Newbern Middle: \$500 to We Are Going to College (Monia Thomas); WG Nunn Elementary: \$1,000 to 5th Grade Moving Up Trip (Megan Welch); Pine Grove Middle: \$250 to Keeping on Target with Archery (Melissa Ratcliff & Amy Broad), \$250 to Social Studies Academic Dignitaries Quiz Bowl (Beth Baker), \$500 to Student Champion of the Year (Amy Broad); Hahira Elementary School: \$1,000 to Chromebooks for Creative Learning (Jennifer Lukens & Kelly Lupton).

## ABNB FCU Saves Its Members Over \$45 Million Since 2011

Melissa Rose, Marketing Manager

ABNB boasts of being "Open. Honest. Hardworking" and has put its money where its mouth is, quite literally! In 2011 this federal credit union instituted the 'Honest to Goodness Savings' program to help members refinance high interest rate loans with fair and honest credit union rates. Six years later ABNB has helped save its deserving members over \$45 million dollars cumulatively! In 2016 alone, ABNB saved members \$5,110,841.00.

"The amount of savings we have been able to help our members receive has been tremendous. We appreciate the opportunity to establish valuable financial relationships with our members, that not only better their lives, but the lives of their families as well," stated Kelli Ragland, Vice President of Marketing at ABNB.

This past year, members showed their appreciation with 'Honest to Goodness Savings.' James Turner, ABNB member, attested to personal savings through the program: "Thank you so much ABNB for saving me so much money. I was truly surprised. It was right on time."

ABNB continues its Honest to Goodness campaign in 2017 with commitment to an increased member savings goal of \$7 million.

## PenFed Helps Local Veterans Land Jobs at High-Tech Firms

Robin Pence, PenFed

For the third consecutive year, PenFed CU is donating \$25,000 to the Northern Virginia Technology Council (NVTC) Foundation in support of the NVTC Veterans Employment Initiative. Through this donation, PenFed will help veterans and their spouses secure jobs and careers within Northern Virginia's technology sector.

"We have incredibly talented men and women transitioning out of the military in the D.C. Metro area every day, yet there are scores of unemployed and underemployed veterans. At the same time, Northern Virginia is home to world-class companies and some of the nation's top technology organizations. Through NVTC and the Veterans Employment Initiative, we are able to connect the two and, most important of all, serve those who have selflessly served our nation," said PenFed President and CEO James Schenck. "PenFed is proud to have donated \$75,000 to VEI since 2015, and we look forward to continuing to support them and their mission to serve our veterans."

NVTC launched the Veterans Employment Initiative (VEI) in 2013 to accelerate veteran transitions to civilian life by providing better employment opportunities within Virginia's technology community. VEI connects veterans with jobs, internships, mentorships and education/certifications while also providing support to member companies in their efforts to recruit, hire, train and retain qualified veteran employees.

"We are grateful to the ongoing support PenFed has provided VEI over the last three years. Having this level of sustainable funding is immensely important to our ability to connect veterans with careers in our region's technology community," said NVTC President and CEO Bobbie Kilberg. "PenFed is truly making a difference in the lives of our veterans and in the business community of Northern Virginia."

PenFed donated over \$6 million to charitable organizations in 2016 and intends to continue to support a myriad of organizations that are making a difference for veterans and their families.

"PenFed is committed to helping our nation's defenders and their families on many levels: from providing them rewarding jobs and careers at PenFed, to helping them do better through our financial programs and the PenFed Foundation, to opening doors to new careers at other great organizations within Northern Virginia," said Schenck. "These are the people who make America the greatest nation in the world, and there is no more noble cause than giving back to them in every way we can."

## South Carolina FCU Announces 7th Annual Scholarship Competition

Meredith Siemens, South Carolina FCU

South Carolina FCU announces its 7th Annual smpl. Scholarship Competition. The smpl. program provides financial education and community engagement opportunities for 15 to 25 year olds throughout the region. The scholarship will award a total of \$7,500 to three deserving students for use toward their college educations.

The smpl. program strives to prepare young adults by teaching saving, budgeting and basic investing skills. The 2017 essay prompt requires a maximum of 500 words essay on "How are you planning for your financial future?" Applicants must also complete an online application, submit a transcript and letter of recommendation. The scholarship is awarded in \$4,000 (first prize), \$2,500 (second prize) and \$1,000 (third prize) increments.

The application process is now open and interested students, planning to attend undergraduate college during the fall 2017 semester, are encouraged to submit their application online at [www.scfederal.org/scholarship](http://www.scfederal.org/scholarship). The application period will close February 28, 2017 and winners will be announced April 3, 2017.

## SAC FCU 100,000th Member

Joyce Wells, SAC FCU

When Frank Graf of Papillion, Nebraska woke up that one morning, he didn't know that it would be his lucky day. He thought it would be a day like most with the exception he would be visiting a local credit union to begin a new banking relationship.

He walked into his neighborhood SAC FCU branch on North Washington in Papillion and was greeted by FSO Kayla Sommer. Kayla Sommer asked how she could assist Mr. Graf and he stated he wanted to open savings and checking accounts.

There it was...the moment Kayla and SAC FCU had been waiting for. After 70 years of serving the Greater Omaha area, SAC achieved yet another milestone; their member base reached 100,000. Mr. Graf received a crisp new Ben Franklin to add to his new checking account as did the FSO Kayla Sommer who assisted him.

In celebration all SAC employees received 100,000 GRAND candy bars. *Photo courtesy SAC FCU*





Service CU employees show their support for National Wear Red Day. Photo courtesy Service CU

## Service CU Shows Support for American Heart Association

Lori Holmes, Assistant Vice President of Marketing

Service CU employees once again joined forces with “New Hampshire Goes Red for Women Day” as part of National Wear Red Day on Friday, February 3 to show their support for heart disease awareness.

National Wear Red Day is a national awareness campaign for women and men about heart disease sponsored by the American Heart Association. For the ninth straight year, Service CU employees each donated \$5 toward the cause. Service CU also contributed for a total of more than \$2,000.

“Wear Red Day is a great opportunity to reach out to the communities we serve to alert them to the personal risk factors of heart disease. By wearing red and participating on February 3, we show our support for heart disease awareness,” said David Van Rossum, President/CEO.

National Wear Red Day is an annual event held on the first Friday in February. The first observance, in February 2004, was announced at the White House. On National Wear Red Day, women and men across the country wear red to unite in the national movement to give a personal and urgent wakeup call about the risk of heart disease.

## CoastHills Board Chairman Hugh Rafferty Recognized as Lifetime Honorary Commander of Vandenberg’s 4th Space Launch Squadron

Joshua D. Scroggin, Social Media Officer

Hugh Rafferty jokes that he’s trying to take on more unpaid jobs than anyone in Santa Barbara County. The CoastHills CU Volunteer Board of Directors Chairman also serves on boards with the Committee to Improve North County, the Santa Maria Valley Chamber of Commerce, the Allan Hancock College Bond Oversight Committee, Coastal Business Finance Corp, the Santa Maria Public Airport District, the Santa Barbara Chapter of the California Special Districts Association, Leadership Santa Maria Valley and Luis OASIS Senior Center. But his latest appointment might be nearest and dearest to his heart.

On Jan. 13, Rafferty was recognized as the Lifetime Honorary Commander of Vandenberg Air Force Base’s 4th Space Launch Squadron, which is responsible for the primary methods of launching U.S. military satellites. It’s a tremendous honor for Rafferty, who spent much of his civilian career working with the military after he was honorably discharged from the U.S. Marine Corps.

“As a Marine Corps Veteran, I really felt honored to be asked to be an honorary commander of a space launch squadron for the Air Force,” Rafferty said. “It is just such a pleasure to support the military. They really come number one in my life. There’s not enough we can do for active duty and veterans.”

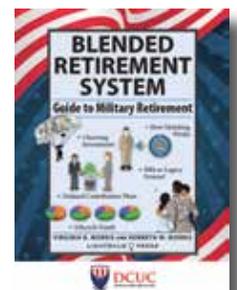
Rafferty has served continuously on the CoastHills Board since 2004. He was elected as the Board Chairman in 2007. Rafferty and wife Arlene have lived in Orcutt since moving to the area in 1979. Rafferty was a civilian employee of IBM working in the space shuttle program at Vandenberg. Now retired, Rafferty’s paying gigs included work on the first automated air traffic control system for the FAA and then the Navy’s Trident missile, the first submarine-launched, nuclear-powered ballistic missile capable of reaching 6,000 miles.

Upon retirement, Rafferty’s first volunteer opportunity came with the Santa Maria High School District Bond Oversight Committee. One of his proudest accomplishments was seeing a Wall of Honor instituted at the Santa Maria Public Airport honoring service men and women who deploy and/or return through the terminal.

### VIEW FROM THE BOARD *continued from page 1*

paper. We have been offering this special share certificate each year since the *Military Saves* program was created, and each year we have literally hundreds of repeat *Military Savers*. Pacific Marine Credit Union also participates in the *America Saves* program and offers the same year-round and promotional share certificates to our “civilian” members—with dividends at a premium above our current rate.

Last night, I attended the 76th Anniversary Dinner for the 1st Marine Division on board Camp Pendleton, and I had the opportunity to converse with numerous Marine leaders. I had no less than three Sergeants Major profess to me that they simply do not understand the new Blended Retirement System. And if they can’t figure it out, how are they going to teach and coach their Marines? Wait! Look! Out there on the horizon... That’s your Defense Credit Union Council riding in on their white horse and armed with their brand new Blended Retirement System Guide! Complete with a slide show and script! What a tremendous opportunity for defense credit unions to partner with the leadership on the bases we serve as experts on this new retirement system, helping service members make wise decisions, enhancing our presence and strengthening relationships. Thank you DCUC! We got a drum called financial education, and we’re beating it!



See DCUC’s BRS Guide at [www.bit.ly/BRSGuide](http://www.bit.ly/BRSGuide).



SSgt Alicia James, SSgt Ashley Lerke, and MSgt Ryan Dillingham accept a donation to the Airman Leadership School at Hanscom AFB from Paul Marotta, Hanscom FCU Chairman of the Board and David Sprague, Hanscom FCU President/CEO. Photo courtesy Hanscom FCU

## Hanscom FCU Supports Airman Leadership School at Hanscom AFB

*Patricia Warden-Conty, Marketing Communications Manager*

**H**anscom FCU has pledged support for the Airman Leadership School at Hanscom AFB with a \$2,200 donation. The funds will allow the program to hold celebrations when each class graduates throughout the year.

“It’s an honor to be a part of the Airman Leadership School program,” said Hanscom FCU Chairman of the Board Paul Marotta. “For many people, graduating from ALS is the first step to a career in military service. We are so pleased to acknowledge this achievement with a fitting ceremony.”

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

## SAC Members Respond Well to Interactive Teller Machines (ITMs)

*Joyce Wells, Public Relations & Events Specialist*

**S**temming from a desire to provide cutting edge technology while maintaining a person-focused approach to member service, SAC FCU introduced new Interactive Teller Machines (ITMs) to their members in November. The introduction of the ITMs has allowed SAC to bring their two commitments (cutting edge technology & person focused approach) into a single transaction servicing avenue.

The ITMs provide an expanded broader scope of banking options to SAC members, including check cashing to the penny, expanded deposit and withdrawal functionality, loan payment capabilities, funds transfers, and account balance inquiries. SAC’s new ITM machines also have the dual function of being both a Virtual Teller and a traditional ATM. Since rolling out the ITMs, SAC now has a total of 8 machines with plans for a 9th at another branch location. Locations were selected by analyzing member traffic at branch drive thru lanes, identifying those branches that were most in need, with a focus on the overall geographical footprint as well.

SAC recognized early on that special measures would need to be initiated to introduce, promote and demonstrate these new tellers to members. All ITMs were wrapped with branded marketing to fully explain their purpose and functionality. Marketing clings were placed over all drive-thru windows, and additional marketing efforts were taken to introduce the new ITMs to members. During the first week in which a branch had a new machine go “live,” SAC had staff standing out by the ITMs to help walk members through the experience. SAC staff was able to share not only the FAB (features, attributes and benefits) of the new machines, but also the “why” making these upgrades and changes for their members was so important for SAC. The direct member contact helped ease any hesitations and fears among members as well as reinforce the importance SAC places on high member service standards.

## DEFENSE CREDIT UNIONS IN THE NEWS

DUPONT, WA—**America’s CU** (ACU) together with the Tacoma Chamber of Commerce, and other community leaders celebrated the Grand Opening and ribbon-cutting ceremony of its new Proctor branch location on Tuesday, January 24. “We are thrilled to be a part of this community and am looking forward to working closely with the businesses and residents of Proctor,” said Tanya Morin-Cukjati, branch manager of ACU Proctor branch. This is ACU’s 17th branch... RICHMOND, VA—On November 28, 2016 the membership of **NABISCO Employees CU** voted to merge with **Henrico FCU**. The newly formed partnership will provide the members of the former NABISCO Employees CU with access to enhanced products such as Internet Banking, Mobile Banking, and Mobile Deposit. Members will also gain new services such as Visa® credit cards, mortgages, and investment services as well as an expanded branch and ATM network. The official account conversion took effect the weekend of January 28, increasing the number of Henrico FCU members to over 29,000. DALEVILLE, AL— In January, **Army Aviation Center FCU** (AACFCU) employees donated \$11,600 to 21 nonprofit organizations in AACFCU’s service areas of Southeast Alabama, Florida’s Emerald Coast and the Mobile Bay area. The donations come from an account funded completely by employee contributions in 2016 in exchange for wearing jeans to work.

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

First Class Mail  
US Postage  
PAID  
Annapolis, MD  
Permit 163

## Langley FCU Donates \$10,000 to Boys & Girls Clubs of the Virginia Peninsula

*Sue Thrash, Public Relations Director*

Langley FCU presented a \$10,000 check to the Boys & Girls Clubs of the Virginia Peninsula.

“This money will be used to help fund our Workforce Program, the YES (Youth Employment Services) Academy,” stated Boys & Girls Clubs President & CEO Harold Smith. “The YES Academy teaches teens valuable workforce skills including resume writing, interviewing skills, and workplace etiquette. They also explore careers, college, and learn financial literacy.”

Boys & Girls Clubs of the Virginia Peninsula serves over 6,000 youth, with 13 Clubs located in the cities of Newport News, Hampton, and Williamsburg and in the counties of York, Gloucester and Mathews.



Left to right: Langley's Fred Hagerman, Boys & Girls Clubs President & CEO Harold Smith and Langley's Gary Hunter. Photo courtesy Langley FCU