



# ALERT

## DCUC UPDATE

### DCUC Redesigns Logo

#### *Innovation and Evolution in Progress*

*Anthony Hernandez, Chief Operating Officer, DCUC*

The year 2017 is set to be one of great change for the Defense Credit Union Council. One of the more visible changes is our logo and rebranding campaign. Our current logo was introduced in 1963 and reflected the then new council's identity: DCUC is a niche organization of credit unions (symbolized by the hands) serving the United States military (symbolized by the eagle seal). This logo, which has served us well for the last 54 years, now becomes a part of our rich history as we move forward and look to the future.

Given all the changes in the industry and within our council, we recognized it was time to update our image. Most of our partners in the DoD, the industry, and our members have been calling us "DCUC" for many years, either for the sake of brevity or because it sounds so good. Our new brand recognizes our mission and history, and now it also acknowledges how we have adapted. After careful consideration and many rounds of changes, comments, and edits, the DCUC board recently approved the final design, and we want to make sure we share it with you, our members, first.

At first glance, the new DCUC logo is easier to read, more colorful, and retains some of the old logo's symbolism. However, we did not stop there. We embedded many motifs in the final design:

*continued on page 3*

## MILITARY RETIREMENT CHANGES

### Blended Retirement System Guide

*Anthony Hernandez, Chief Operating Officer, DCUC*

Military pay and retirement benefits are always emotional issues for our military members and their families. Survey after survey confirm this fact and this year is no different. In fact, beginning in 2018, all DoD service members in the active and reserve components will get automatic and matching Thrift Savings Plan contributions as well as mid-career compensation incentives in addition to monthly annuities for life. This is a major change! See <http://militarypay.defense.gov/BlendedRetirement/>

While this sounds like an easy decision, there are tradeoffs between the current retirement system and the new Blended Retirement System. For some DoD service members, there are pros and cons for staying in the current system. For others, the Blended Retirement System makes more sense. Thus, a choice must be made before the end of the year. Every case is different. Yet, a recent Blue Star Military Family Lifestyle Survey found that 45 percent of those sampled worry that DoD will not provide adequate training on the new retirement system to help with this choice. Financial education and retirement planning have never been more important. This is where Defense Credit Unions can help.

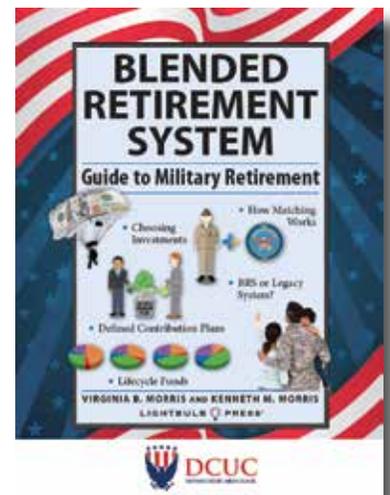
As a proud partner and charter member of the Department of Defense Financial Readiness Campaign, we are pleased to announce the publication of the *Blended Retirement System: Guide to Military Retirement*.

This 36-page, illustrated guide is among the very first guides to be published. DCUC will distribute sample copies to each of our member credit unions to assist you in partnering with the installation Personal Financial Managers in ongoing financial readiness campaigns per your operating agreement.

Since our target audience is primarily our younger military members, we made a conscious decision to include fundamental retirement planning considerations in addition to information on the Blended Retirement System. This educational booklet not only describes why saving is important, it also offers practical guidance for meeting both immediate and long-term financial goals.

Finally, we are developing a companion presentation and script that will also be available on our website. We all want our military members to succeed; and we want to assist our Defense Credit Unions by having something to offer your members in making an informed choice as well as serving those who serve our country!

*Look for this Blended Retirement System: Guide to Military Retirement as soon as next month. A digital copy will also be posted on our website.*



## DEFENSE CREDIT UNION COUNCIL, INC.

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

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Chievres Branch Staff pose with gifts donated to Don Bosco Home. Photo courtesy Andrews FCU

## Andrews Federal Donates Toys to Orphanage in Belgium

Scott Bolden, Andrews FCU

Andrews FCU Chievres Branch staff donated toys, sports equipment, and gift cards for a local sports store to orphans at the Don Bosco Home and Orphanage for Boys in Petit Hornu, Belgium.

Don Bosco is a network of homes, supported by the Catholic Church, that exist to take care of orphans. This particular home is located close to Chievres Air Base and has been adopted by organizations and members of the U.S. Military who work with the home throughout the year. This year, the staff and Credit Union donated gifts to 18 boys.

"It is a privilege to be able to bring some joy and cheer to these boys during the Holiday season," said Andrews Federal Chievres Branch Manager Joshua Barrett. "It is the goal of Andrews Federal Credit Union to not only be there for our members, but also be a partner in our local community."



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:

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Infuze CU is excited to announce that the construction of their new Waynesville Branch location is underway. The official ground breaking ceremony was held on November 18, 2016. In attendance were (from left to right); Jim Woods-Chairman, Janice Hartinger-Vice Chairman, Pam Welch Secretary, and Darin Robinson-Director, as well as Tracey Smith-EVP/COO, and Cynthia Cole-President/CEO. Photo courtesy Infuze CU

# Fort Knox Federal Directly Helps 38 Military Families Through USA Cares

Michael Bateman, Fort Knox FCU

In 2016, Fort Knox FCU and its members donated nearly \$31,000 to USA Cares that directly helped 38 military families to pay their utility bills, buy food and fuel as well as assist with housing costs. A portion of the donations were dues paid by Fort Knox Federal for approximately 1,700 new Credit Union members who joined as part of the USA Cares Patriot Club field of membership.

In 2014, USA Cares launched the Patriot Club, which is open to anyone wishing to support the organization's mission and donate to supporting military families. All dues and gifts to the Patriot Club go directly to sustain USA Cares' support of military families. "Club members receive quarterly newsletters with articles about upcoming events and how USA Cares makes a difference in the lives of so many of our nation's heroes," said Hank Patton, USA Cares Executive Director.

USA Cares provides emergency assistance to post-9/11 active duty U.S. military service personnel and veterans who are transitioning back into civilian life after more than a decade of conflict. Both the number of individuals needing help and their requests to USA Cares are increasing.

Since opening its doors in 2003, USA Cares, a private, non-profit agency that provides advocacy along with emergency financial aid, has responded to more than 80,000 requests with over \$12 million in grants that the recipients do not have to repay.

"We know better than other financial institutions in this area about the special needs of the military, civil service employees and their dependents. Fort Knox Federal has been servicing the financial needs of its members for more than 65 years," said Ray Springsteen, Fort Knox Federal President and CEO.

All corporate donations, Patriot Club dues and gifts go directly to sustain USA Cares support of military families. Club members receive quarterly newsletters with articles on upcoming events and how USA Cares makes a difference in the lives of so many of our nation's heroes.

For example, an Air Force Reserve veteran, who served two combat tours in Afghanistan and left the service after a diagnosis of PTSD, was scheduled to begin work for a government contractor. Because the veteran had one month without pay, while waiting on his first paycheck, he fell behind on his auto loan. "USA Cares assisted this veteran during his transition with a loan payment to avoid the loss of his transportation," Patton said.

## TFCU Receives Cornerstone Credit Union League Pinnacle Awards

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) received two Pinnacle Awards this year for its marketing achievements. The awards were presented by the Cornerstone Credit Union League. TFCU was awarded first place in the category of Overall Campaign and first place in the category of Financial Education. The Overall Campaign entry highlighted the credit union's achievements through their credit card balance transfer initiative.

"The purpose of the Credit Card campaign was to continue our efforts to achieve loan growth and encourage members to use TFCU as their primary financial institution," TFCU marketing coordinator Chris Weigl said. "Our efforts in doing so proved to be very successful." The first place award for Financial Education acknowledged TFCU's commitment for educating members through its workshop "Drive Away Happy: A Guide to a Better Car Buying Experience."

The awards were presented at the Cornerstone Credit Union League Business and Marketing and Business Development conference held in Fort Worth, Texas. The event highlighted marketing achievements from credit unions across Texas, Oklahoma and Arkansas.

THEN



NOW



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

- First, the Five Stars represent the 5 Services:  
*Army • Marine Corps • Navy  
Air Force • Coast Guard*
- Second, the four red stripes represent our four essential dimensions of character necessary for optimum service to Defense Credit Union members:  
*Integrity • Selflessness  
Respect • Accountability*
- Third, the logo is shaped like a shield from the curvature of the stars along the top and the diamond tail at the bottom. This represents DCUC's service to our members in the finest tradition of the credit union philosophy in helping one another.
- Finally, the talons' firm grip on the olive branch and arrows represent our service in times of peace and in war; always with an eye toward peace—yet always ready in times of war.

Moving forward, you will see this logo featured in DCUC's upcoming website re-design, on our new corporate materials, and on DCUC branded products. Thus, we want to share this new logo with you now and assure you that though our look will be different, we as a council will still embody the principles and values that have guided us since the beginning and make us the strong, dependable organization you count on for your needs at the Department of Defense and beyond. There is more to come as we move into 2017, so look for other changes, which we will feature in the *ALERT* throughout the year.

## ABNB Coat Drive Success!

*Kelli Ragland, VP of Marketing*

**A**BNB is proud to announce another successful Coat Drive in 2016, collecting over 230 children and adult sized coats. This year, Charles Black with 95-7 R&B and the Salvation Army partnered with ABNB on the 'One Warm Coat' drive that ran from November 1 through December 2, 2016. Coats were collected at all ABNB locations through member and employee donations.

"It is overwhelming to see the corporate office hallway filled with so many coats donated by both members and employees who are so invested in giving back to the community. These coats are donated by varying walks of life, all coming from diverse places to care for our own Hampton Roads neighbors in need. It's that kind of generosity year after year that makes this coat drive such a successful mission!" says ABNB Marketing Manager Melissa Rose. Since this campaign started over a decade ago, more than 2,700 coats have been donated.

## APGFCU Donates \$15,000 to Habitat for Humanity

*Brian Wilcox, APGFCU*

**A**PGFCU answered Habitat for Humanity Susquehanna's "Giving Tuesday" challenge—where Habitat would match, dollar-for-dollar, any contribution up to a maximum of \$3,000. The credit union contributed \$15,000 that day to ensure the matching contribution would be maximized. For 23 years, APGFCU has proudly supported Habitat for Humanity Susquehanna, contributing both monetary donations and volunteer time. In fact, former and current APGFCU board members helped to found the organization, which serves residents in Cecil and Harford counties in Maryland. The funds most recently donated will help to complete Habitat's 99th home. Work will soon begin on the milestone 100th home, which APGFCU will take an active role in helping to build.



Left to right: AFCS Program Manager, Richard DeChaineau; ACU President/CEO, Kenneth Leonard; Santa's Castle's VP of Purchasing, Anita Vargo; President Amy Luekenga, US Army Master General Mark Stammer; and ACU Community Liaisons Christopher Mejia and Amber Young. Photo courtesy ACU

## Annual ACU Turkey Shoot Golf Tournament Brings in \$36,000 in Donations for Three JBLM Charities

*Amber Young, Community Liaison*

**O**n November 4, America's CU (ACU), held its 16th Annual Turkey Shoot Golf Tournament at Eagles Pride Golf Course. Many local businesses and over 100 golfers, including guest soldiers, participated to help raise \$36,000.00 for Santa's Castle, The Food Basket Program and The Madigan Foundation on JBLM.

The tournament originally started to help get Santa's Castle off the ground. It was expanded to include the JBLM Holiday Food Basket Program. The final piece helps to pay soldiers and their families' medical costs not covered through insurance.

Kenneth S. Leonard, President/CEO of America's CU, has been there from the beginning and shared the history and meaning of the tournament as well as his commitment to give back to our soldiers. ACU and Ken are honored to contribute to the moral and welfare of our military.

ACU wishes to thank the following sponsors for their support of this tournament: Red Wind Casino—our presenting sponsor for the second year in a row; SWBS—Award Sponsorship; and Cascade Print Media—Dinner Sponsor; Bruce Titus Olympia Nissan; Cook Security; Northwest Motor Sports; Tactical Tailor; The USO NW; Cigar Daddies; The Better Business Bureau; BMW Northwest; Arrow Cleaning; AUSA; Boom; Creative; Costco; Access Softek; CUNA; I5 Designs; Jimmy John's; Sound CU; The Madigan Foundation; US Family Healthplan; Air-Streams; and Little Caesars. ACU also thanks the Walmart Lakewood Store for supplying 15 turkeys and Dimitri's Gourmet Mixes for continuing to make the event a great success.

## Cookies for Courage

*Pam Schwartz, Marketing Clerk*

**H**olidays can be an extremely difficult time, especially for single members of our military who are stationed abroad. To provide support during this time of year, and show appreciation for their commitment to our country, the Dover Chiefs Group/Dover Spouses Club at Dover Airforce Base, has created an annual Holiday Cookie Drop project. This small gesture collects homemade baked goodies that are then packaged and distributed to single airmen during the Christmas holiday. These cookies are made and distributed to provide a reminder of the courage and commitment that is given to protect our freedom.

For the last few years, Dover FCU's team members have participated in the Cookie Drop project, with baking more than 1,000 cookies this year alone. Their contribution is a small reflection of the support they provide to our local military.

# Security Service Charitable Foundation Donates to A Little Help Program

*Brandy Ralston-Lint, Senior VP, Corporate Communications*

The Security Service Charitable Foundation is pleased to announce a \$2,500 donation to A Little Help, a Colorado service organization founded by a group of retirees who wanted to offer “a little help” to senior citizens in their neighborhoods.

“Our goal is to not only help seniors stay in their homes as long as possible, but to thrive there,” said Dr. Paul Leon Ramsey, executive director of A Little Help. “Our volunteer teams do it all to help their neighbors- driving to appointments and errands, raking leaves, washing windows, organizing, assisting with technology; a plethora of important chores that need to be done and that we’re happy to do. We appreciate Security Service supporting our efforts to grow our program and provide these important services to other seniors in need.”

Funds from the Security Service donation will provide additional equipment, supplies, and other needs in support of the organization’s Service Saturdays!, which take place at least 10 times a year.

“It is an amazing experience to witness neighbors helping neighbors. We know the majority of seniors, when given the option, prefer to stay in their own homes as they get older. Many, however, simply cannot manage the day to day chores that this requires,” said Rick Weber, senior vice president of member service - Mountain Region, for Security Service FCU. “We’re delighted to support A Little Help in their caring efforts to lend a helping hand to our community’s elderly residents.”

Since 2011, more than 1,000 volunteers have assisted 450-plus older adults in and around the Denver area and in Chaffee and Jefferson Counties, and the North Folk Valley; helping with transportation, household chores, and repairs so seniors can remain in their homes and their communities.

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# SAC FCU Establishes Foundation Dedicated to Financial Literacy and to the Military

*Joyce Wells, SAC FCU Public Relations & Events Specialist*

Early in 2016, a volunteer committee of SAC FCU employees gathered with the goal of finding a way to support the development of financial literacy initiatives that encourage self-sufficiency and the ongoing care of the community for future generations. Not unlike the credit union philosophy of “people helping people,” these concerted efforts would help bring a focus to the need of quality financial literacy not only in their local community, but on a global scale as well.

At SAC’s Annual Meeting in November, SAC President and CEO, Gail DeBoer announced the establishment of the SAC Foundation, a 501(c)(3) tax-exempt organization. Operated by a volunteer board of directors, this Foundation was formed with a mission to be a steward of economic and social sustainability in the communities we serve. SAC Foundation’s activities will primarily consist of supporting and providing financial literacy educational opportunities. It advocates outreach and development of economic and social programs in support of the military. SAC Foundation believes in making communities stronger through financial literacy and empowering people to live financially secure lifestyles.

In support of this mission, SAC FCU, in conjunction with SAC Foundation, will be launching a new, online financial literacy program called “KOFÉ,” also known as Knowledge of Financial Education. This addition of the KOFÉ program, aligns well with not only the Foundation’s areas of focus, but also with SAC FCU’s mission of providing tailored solutions to support members throughout their life events. KOFÉ is a free, online website with engaging educational tools and a toll-free number to unlimited financial coaching resources. It’s available 24/7 and works on any device to fit a person’s lifestyle.

To help further this investment, on behalf of SAC FCU, DeBoer presented a check for \$10,000 to the SAC Foundation as SAC’s inaugural donation.

# Hanscom FCU Announces Loyalty Dividend to Members

*Patricia Warden-Conty, Marketing Communications Manager*

Hanscom FCU announced a membership payout for 2016. The special payment, known as a Loyalty Dividend, returns 2% of most consumer loan finance charges as well as 2% of dividends earned on savings. The Loyalty Dividend payment was posted to member accounts on December 31, 2016. This is the 20th consecutive year the credit union paid such dividends, returning more than \$8 million directly to its members since 1996.

“The Loyalty Dividend is a tangible result of a successful year,” said Hanscom FCU Chairman of the Board Paul Marotta. “We have the support of our members in the form of increased loans and deposits, and we are continually grateful for their confidence in us. I am proud we are able to offer an extra dividend to reinforce their choice to be a member.”

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# Pacific Marine CU Fulfills Local Foster Children’s Wishes

*Kimberley DeLauro, Pacific Marine CU*

Pacific Marine CU (PMCU) partnered with Rancho Damacitas, a local foster home in Temecula, to fulfill the holiday wishes of over twenty-five children.

Foster children spending the holidays at Rancho Damacitas created wish lists of their top wanted or needed items, from toys and makeup to comforter sets and school backpacks. PMCU employees and members took each of the wish lists and went shopping for their gifts. Donors ended up exceeding the amount of wishes, and many shopped for year-round items needed for the Rancho Damacitas cottages instead.

“As a credit union, we believe it is important to give back to our local community,” said Sandra Salazar, PMCU Temecula Branch Manager. “We are so grateful for Rancho Damacitas’ dedication and support for our local children affected by emotional, physical and mental abuse. I am happy we could help this worthwhile organization.”

## Fortera CU Recognized as a Healthier Tennessee Workplace

*Susan Dickinson, Community Relations Manager*

The Governor's Foundation for Health and Wellness announced that Fortera CU has been named a Healthier Tennessee Workplace for its commitment to encouraging and enabling employees to live a healthy lifestyle both at work and at home.

"Fortera Credit Union has created a culture of wellness that encourages and enables employees to be healthier, more productive, and more satisfied with their jobs. It's good for business, and it's good for Tennessee," Richard Johnson, President and Chief Executive Officer of the Governor's Foundation said.

To become a Healthier Tennessee Workplace, Fortera CU certified that they have a wellness program in place that does the following:

- Encourages and enables physical activity in the workplace
- Offers healthy eating options at work
- Provides a tobacco-free environment and helps with tobacco cessation
- Encourages and enables employees to monitor their own health through regular health risk assessments, screenings, or check-ups
- Rewards and recognizes employees for participating in health and wellness activities and achieving health improvements

Mark your calendar!

**Defense Issues 2017**

February 26, 2017

## DEFENSE CREDIT UNIONS IN THE NEWS

CHESAPEAKE, VA—The **ABNB FCU** Board of Directors is pleased to announce the selection of Charles Anthony Mallon, Jr. as the organization's next President/Chief Executive Officer. The selection of Mallon demonstrates the Board's continued commitment to engage a management team dedicated to providing exceptional financial products and service to the ABNB FCU membership. The CEO position at ABNB FCU represents an exciting opportunity to combine my personal and professional values with the credit union's rich member service culture. "The credit union movement was founded on the vision of coworkers and neighbors joining together to assist each other financially... 'People Helping People.' ABNB FCU is dedicated to making that vision a reality throughout the Hampton Roads community. I look forward to working with the board of directors and leading the team of highly skilled professionals at ABNB FCU," Mallon stated.

## DEFENSE CREDIT UNION PEOPLE IN THE NEWS

INDIANAPOLIS, IN—Financial Center First CU has hired **Mickey Kinder** as its Vice President of Operations. Kinder joins Financial Center with over 20 years of leadership experience, including working with the State of Indiana, Evansville Teachers CU, and CUNA Mutual Group. Kinder has achieved numerous accomplishments such as developing the Midwest's first home equity line of credit, decreasing taxpayer costs in the State of Indiana, founding Motivate Consulting Group, and writing multiple publications.

## Former Belvoir FCU Chairman Alfred Rudolph Named to PenFed Board

*TV Johnson, PenFed*

Representing Pentagon FCU's largest merger in history, former Belvoir FCU Chairman Alfred Rudolph has been appointed to the PenFed Board of Directors. Rudolph served as a volunteer on the Belvoir FCU Board for 10 years, including the last six years as Chairman. Since the merger, Rudolph has been leading an Advisory Board dedicated to helping Belvoir's former members take advantage of PenFed's full array of products and services.

"Alfred was instrumental in helping us welcome Belvoir's members and employees into the PenFed family," said PenFed Board Chairman Ed Cody. "Alfred's dedication to military service, his experience in logistics, and his relationships in the Belvoir community make him a perfect fit and a tremendous asset to the PenFed Board."

In his full-time career, Rudolph is the Director of the Secretary of the Navy Executive Dining Facility at the Pentagon. He supports the Secretary of the Navy, the Chief of Naval Operations and the Commandant of the Marine Corps, along with their executive staff and visiting dignitaries. Rudolph has received the Department of the Navy Superior Civilian Service Award, two Department of the Army Civilian Achievement Medals, and the Commander Award for Civilian Service. Rudolph is a graduate of the Army Management Staff College, Sustain Base Leadership and Management Program, and the Walt Disney Institute.

Rudolph replaces Lonnie Stith, who moved out of the national capital area and resigned after 11 years of service to the PenFed Board.

"Director Stith made significant contributions to both the PenFed Credit Union and the PenFed Foundation during his tenure," said Chairman Cody. "Thanks to Lonnie's leadership, support, and volunteer spirit, PenFed has grown significantly over the past 11 years. Lonnie's contributions as Treasurer clearly had a major positive impact on that growth. In addition, Lonnie helped numerous military families as a Board member of the PenFed Foundation."

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

# 54TH ANNUAL DCUC CONFERENCE

## Enjoy the Beautiful City of San Diego

Imagine 70 miles of sun-drenched coast, an inviting ocean, and a year-round daily forecast of 70° F, and you'll understand why this southernmost stretch of California is a wonderful place to be during the hot summer months. And if all that sunshine isn't enough, here's a waterfront city filled with perfect vistas, incredible neighborhoods each with completely different histories and cultures, outstanding Museums in Balboa Park, the lively Gaslamp Quarter and even outdoor shopping in Horton Plaza.

The recorded history of the San Diego region began when San Diego Bay was first discovered by Juan Rodriguez Cabrillo of Spain in 1542. However, it was 200 years before Europeans actually settled the area. A fort and mission were established in 1769, which gradually expanded into a settlement. This history is why San Diego is known as "The Birthplace of California."

San Diego remained a small town for quite a long time, but grew rapidly after 1880 due to development and the establishment of multiple military facilities. Growth was especially rapid during and immediately after World War II.

Today there are more than 1 million people living within the city limits, making San Diego the second largest city in California and the seventh-largest in the nation.

Sound inviting? Join us at the 54th DCUC Annual Conference, and you will be able to enjoy the best of San Diego while participating in one of the best credit union conferences around! Our conference hotel is the Grand Hyatt Manchester San Diego. Located right next to Seaport Village with sweeping views of the water, Coronado Island and the USS Midway, but just steps from downtown, it's the perfect place to meet.

***Registration materials will be available on the DCUC website in late February, but in the meantime, please mark your calendars for yet another outstanding DCUC Conference: August 6–9, 2017.***



© Joanne DiBona

## Security Service Earns Auto Finance Excellence Award

*Brandy Ralston-Lint, Senior VP,  
Corporate Communications*

**S**ecurity Service FCU is once again named the best in the country in overall performance by the Auto Finance Performance Report, receiving the Auto Finance Excellence Award at the 2016 Auto Finance Summit.

Security Service was selected by dealers through the Auto Finance Performance (AFP) survey, a data query conducted by Auto Finance News' sister company, Auto Finance Advisors. The survey measures and ranks lenders based on service, pricing, representatives, and products.

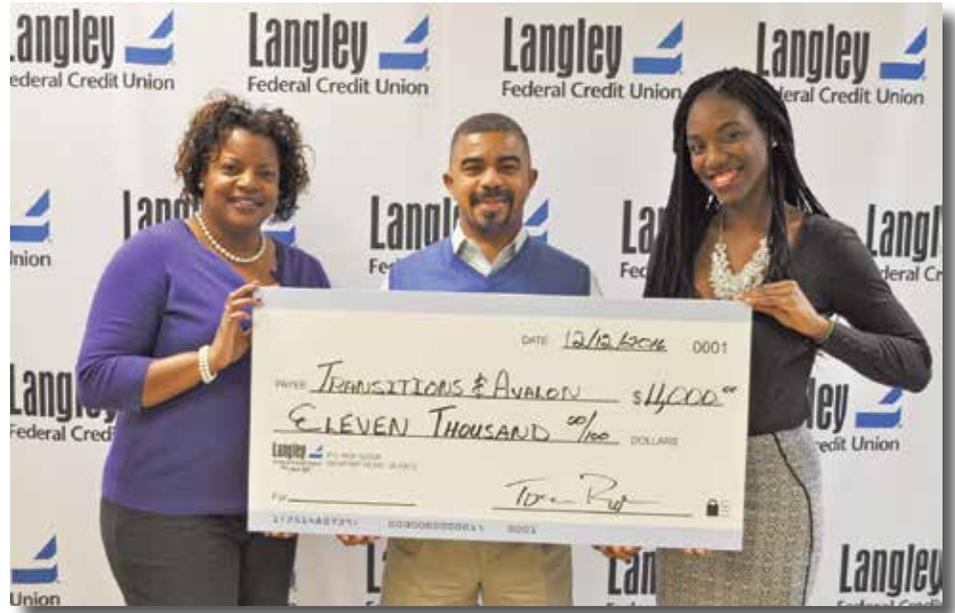
"We take great pride in the trust both dealers and consumers place in Security Service Federal Credit Union," said Charles Goss, EVP and chief lending officer for Security Service. "Our auto loans are one of the most popular products we offer, and for good reason; we make the car-buying process straightforward and easy for all parties involved."

Security Service was the only credit union in the country recognized with the top honors in the prime lending category.

## Infuze Employees Donate to Charities

*Brittani Clabaugh, Community &  
Social Relations Manager*

**I**n 2016, Infuze CU employees raised \$5,720 for local causes. Over 50 employees paid \$10 monthly to wear jeans each Friday. The donations benefited Genesis Domestic Violence Shelter, Gingerbread House Residential Learning Center for the Mentally and Developmentally Challenged, Claws & Paws Animal Adoption Center, Hope House Thrift Store & Food Pantry, Infuze CU's Military Appreciation Day, Tonya's Hope, Mercy Hospital Back to School Fair, Lime Tree Addiction Recovery, Sergeant Audie Murphy Club, Kids Harbor Child Advocacy, Laclede Literacy Council, and Pulaski County Humane Society.



*Left to right: Glenda Turner, Avalon Board Member and Busch Gardens Marketing Manager; Gary Hunter, Langley AVP of Corporate Relations; and Sanu Dieng, Transitions Executive Director. Photo courtesy Langley FCU*

## Langley FCU Donates \$11,000 to Domestic Violence Agencies

*Sue Thrash, Public Relations Director*

**L**angley FCU donated \$5,500 each to Avalon Center for Women & Children and Transitions Family Violence Services. The funds will be used to provide emergency shelter, services and programs for victims of domestic violence in Hampton, Newport News, Poquoson, York County and Williamsburg.

"These organizations were chosen because of their dedication to providing emergency and transitional housing for those who are less fortunate or find themselves in a situation where they need shelter," said Langley AVP Corporate Relations Gary Hunter.

Avalon and Transitions work to end domestic violence by breaking the cycle of abuse through prevention, education, shelter and support services on the Virginia Peninsula.

## Redstone FCU Awards Member \$65,000 Grand Prize

*Fred Trusty, Executive Vice President / Chief Marketing Officer*

**R**edstone FCU surprised a member with a check for \$65,000 in December—the grand prize in its 65th Anniversary Giveaway. Donald Odom, 42, of Rainsville, AL, arrived at Redstone's Wynn Drive branch thinking he was a finalist for the big prize. He even hesitated taking off work, thinking someone else would likely take the prize home. After the check was presented to him, Odom said, "It feels pretty awesome! I've never really won anything. Nothing like this," he said.

Joseph Newberry, Redstone's President and CEO, congratulated Odom and his wife, Samantha, and said how excited Redstone is to give back to its members. "What a wonderful way to wrap up our 65th Anniversary celebration," Newberry said.

Odom was one of more than 460 winners randomly selected during the nine-month celebration. Redstone has been giving away \$65,000 each month since March. Instead of cash prizes in October, two members won four tickets, cash and hotel accommodations to attend the state's biggest football rivalry matchup—the Alabama-Auburn game.

## Scott CU Wins Four Top State Awards

Adam Koishor, Chief Marketing Officer

Scott CU has won first place awards in all four categories of the Illinois Credit Union League's annual state-wide awards competition. The credit union won the top prize in categories focused on youth and adult financial education, social responsibility and credit union philosophy in action. Scott CU won first place awards in the greater than \$1 billion asset categories for its partnership with Gateway Region YMCA's Community Services Branch, for its first-time home buyer seminar series, its volunteerism with Salvation Army bell ringing during the holidays and for its Youth Advisory Council.

"We partnered with the Gateway Region YMCA to provide financial education to more than 125 middle and high school students during three budgeting fairs and money management presentations in East St. Louis," said SCU Community Relations Supervisor Jennifer Hess. "There is a real need for financial education and our budgeting fairs give kids real-life experience with handling a budget and making financial decisions."

Scott CU also received a first place award for its first-time home buyer seminars that provided financial education to adults getting ready to purchase their first home. "We hosted five seminars and had 115 people attend," Hess said. "Our mortgage team presented information to help a first-time home buyer with purchasing their first home. We realize that people have many questions going into the home buying process. Our goal was to give them the information they need to be successful in reaching their goal of home ownership."

Those who participated in the seminars received a certificate to have their origination fee waived on a mortgage with Scott CU, Hess said. "We held the seminars on Saturday mornings and actually had to add more dates because of the high demand," Hess noted. "We also had realtors available to talk with attendees to give them information and tips for buying their first home. We are really happy to have provided people with the information they need." Scott CU also won a first place award for 44 of its employees volunteering over 100 hours during the Salvation Army bell ringing campaign during the 2015 holiday season.

Scott CU's Youth Advisory Council garnered a first place award in the state-wide competition. Members of the SCU Youth Advisory Council also receive financial education and can volunteer with Scott CU at community events, Hess stated. "Once they have served their term on the council, SCU donates \$250 to a charity of the student's choice in their name," she said.

## Tinker FCU Awards Top Oklahoma Teachers with Cash Prize

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) has awarded three outstanding financial educators in Oklahoma Teacher of the Year awards as part of their Teacher of the Year contest. The contest was held September through October and open to any educator who teaches financial education to 7th to 12th grade students. Each teacher submitted an application, a lesson plan and a letter of recommendation from their principal.

TFCU's panel of judges selected the winner in the three school size categories: 750 students or less, 751 to 1,500 students and more than 1,500 students.

This year, the winners were Justin Gerry from Jones High School, Tamara Kuriger from Guthrie High School and Zackary Michel from Bartlesville High School.

"I am very thankful to teach in a state where teaching financial literacy has been made a priority," Gerry said. "I think it is important to launch our students out into the real world with the tools, skills and confidence to succeed financially before they make mistakes."

Each teacher received a \$1,000 check and plaque, as well as a \$1,000 check and plaque for their school.

"I would like to express my gratitude to TFCU for making this award possible," Michel said. "It's always a great feeling to know that your hard work is recognized and that you are being supported by your community and the people within your state."



Eglin FCU donated \$1000 to the Panhandle Warrior Foundation, a non-profit organization that provides support services to military veterans in Northwest Florida. The funds were raised through the sale of \$1 pledge cards in the Credit Union's branches. From left to right: Samantha Barrett, Development Director, Panhandle Warrior Partnership; Dan Verda, Executive Director, Panhandle Warrior Partnership; Jerry Williams, President/CEO, Eglin FCU; and Cathie Staton, Senior Vice President of Marketing/Compliance, Eglin FCU. Photo courtesy Eglin FCU

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## Sarah's House Gets a Little Warmer Through TowerCares

Gail Sanders, Tower FCU

Nothing says Christmas like fresh linens—at least at Sarah's House. A Jeep and an SUV pulled up in front of the provider of housing and shelter for the homeless just before Christmas, filled to the brim with everything from sheets to pajamas to food in an effort to make residents' holiday happier and warmer.

The goods were paid for with \$1,700 that employees from the Operations & Technology division of Tower FCU raised in late November through a fundraiser, selling soups, chili and other homemade goods. The proceeds were donated to TowerCares Foundation, a charitable organization that aids children in need, as well as brave and heroic individuals and their families who sacrificed while protecting our freedom.

In consultation with the employee group that raised the funds, it was decided that the donations should benefit Sarah's House. Essentials needed year round were purchased with the funds, like baby wipes, canned goods, and paper towels, in addition to new sheets and children's pajamas. "It's quite natural to think about toys at this time of year," said Bruce Clopein, volunteer resource manager at Sarah's House. "But we have recurring needs, and that's why TowerCares' donation is so significant. Our residents need these items to get by day to day."



Employees of APGFCU donated new toys and clothing to The Salvation Army for local families in need during the holiday season. Left to right: Chris Hand, Terry O'Brien, Melissa Dehn, Rachel Brush, Danielle Waldera, Aaron McCoy, Julie Rund, and Donald Williams. Photo courtesy APGFCU

## APGFCU Employees Help Brighten the Holidays for Local Families

Brian Wilcox, APGFCU

For more than 25 years, employees of APG FCU have partnered with The Salvation Army and its Angel Tree program to provide gifts to local families in need during the December holiday season. APGFCU staff gave generously again this year, collecting hundreds of new toys and gifts of clothing for deserving children in Harford and Cecil counties. In addition, the credit union gave the gift of savings by providing a certificate valued at \$25 for each child to redeem and open a share account.

Through the Angel Tree program, local families in need register their children for Christmas gifts through The Salvation Army. Gift-givers may choose to donate all the items on a child's wish list or additional gifts. Once donations are collected, The Salvation Army sorts and then distributes the gifts to the families before Christmas Eve.

## SAC FCU Supports Operation Holiday Cheer

Joyce Wells, SAC FCU Public Relations & Events Specialist

Each year SAC FCU employees look forward to taking part in Operation Holiday Cheer. Operation Holiday Cheer is a program initiated by the local Bellevue Chamber of Commerce that loads sling backpacks with goodies for the service men and women who are living in the dorms at Offutt Air Force Base. These military men and women are not always able to go home for the holidays to be with their families. This initiative and the backpacks (filled with goodies) bring a little holiday cheer and make the holidays just a little "sweeter" for these Offutt AFB men and women. SAC employees also see this event as a "sweet" way to say "thank you for your service" to Offutt AFB. This year over 500 backpacks were filled with holiday cheer.

For the latest credit union news, visit [www.d cuc.org](http://www.d cuc.org)

Mark your calendar!

## Defense Issues 2017

February 26, 2017

Registration is open now.  
Price is \$100 and includes lunch.

## Pacific Marine CU Supports New Veteran Outreach Program Onboard MCRD

Kimberley DeLauro, Pacific Marine CU

The Marine Corps Recruit Depot (MCRD) Museum Foundation and Command Museum have debuted the Veteran Outreach and Increased Community Engagement (VOICE) program to provide veterans, active duty, and their families with events, resources and services designed to reconnect them with their Marine Corps history, share experiences and provide networking opportunities. Pacific Marine CU has become partners of the program, helping educate Marines and their families about financial education opportunities and resources available to them.

The VOICE program is held onboard MCRD at the Command Museum, a place that hundreds of thousands of Marines who attended boot camp at MCRD San Diego consider a home away from home and the museum as the steward of their experiences in the Marines, making it an ideal place to connect.

“It is such a natural fit for us to partner with the VOICE program,” says Pacific Marine CU President/CEO, Bill Birnie. “Being the sole on-base financial institution for MCRD provides us with the opportunity and responsibility to be an integral part of the base’s financial education efforts, and this new program enhances our ability to reach out and do what we love—assist Marines and their families.”

## RBFCU Helps Send Troops Home for the Holidays with Holiday Cheer

Inez C. Kirchner, Communications Manager

Randolph-Brooks FCU (RBFCU) teamed up with the United Service Organizations (USO) and the San Antonio International Airport to help send troops home for the holidays with a little extra holiday cheer.

Beginning in the early hours of the morning, RBFCU volunteers handed out breakfast and coffee and provided complimentary gift wrapping to more than 6,000 soldiers, airmen, and sailors as they awaited their departing flights. They also delivered inflatable travel pillows and snacks to help make their trip home a little more comfortable.

“We’ve partnered with the USO in this initiative for the last nine years,” said Mary O’Rourke, RBFCU chief of staff. She added, “Volunteering at 2 a.m. is only a small gesture to express the gratitude we have for what these service members do for our country every day. We hope we can make their trip home as comfortable as possible, so they can enjoy this holiday break with their families.”



RBFCU teamed up with the United Service Organizations (USO) and the San Antonio International Airport to help send troops home for the holidays with a little extra holiday cheer. Photo courtesy RBFCU

## PenFed Donates \$30,000 to Buy ALLY Chair Adapted Segways

TV Johnson, PenFed

Pentagon FCU will change the lives of more disabled veterans by donating \$30,000 to Segs4Vets to build custom-designed ALLY Chair adapted Segways for combat veterans wounded in Afghanistan and Iraq.

PenFed’s donation will fund ALLY Chairs: adapted Segways that allow their operation from a seated position, giving paraplegics and double, triple or quadruple amputees the freedom to operate independently.

“Every time we give the gift of mobility, we are truly changing a wounded warrior’s life forever,” said PenFed President and CEO James Schenck. “We are proud to support Segs4Vets in their efforts to empower our nation’s military heroes.”

“If you’ve never been in a wheelchair, you can’t fathom the freedom that an ALLY Chair gives you,” said Segs4Vets Founder and President Jerry Kerr. “Permanently disabled veterans can now go virtually anywhere, places their wheelchair couldn’t. This solves many of the mobility issues facing these veterans. It also rekindles their desire to serve themselves, their families, and their communities. So the impact extends to their wives, husbands, children, mothers, fathers, and other family members and friends whose lives have been turned upside down.”

“We have seen videos of paraplegics using ALLY Chairs to carry mattresses, push snow blowers, and race up and down hills with their children,” said Schenck. “The greatest gift we can provide for other permanently disabled veterans is to give them back their quality of life.”

# GOT NEWS?

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## Army Aviation Center FCU Employees Donate to Local Organizations During the 2016 Holiday Season

*Lisa Hales, AACFCU VP of Marketing*

**A**rmy Aviation Center FCU (AACFCU) employees donated gifts for families and individuals in need this holiday season by partnering with local organizations throughout its service areas.

In 2016, AACFCU partnered with seven organizations to distribute gifts including: Chautauqua Rehabilitation Center in DeFuniak Springs, FL; Enterprise Health and Rehabilitation Center in Enterprise, AL; Oakview Manor Health Care Center in Ozark, AL; Opp Health and Rehabilitation in Opp, AL; South Walton Fire District Angel Tree Program in Santa Rosa Beach, FL; Southeast Alabama Regional Council on Aging in Dothan, AL; Toys for Tots in Mobile, AL; Troy Health and Rehabilitation in Troy, AL; Wiregrass Salvation Army Angel Tree Program in Dothan, AL.

*Left to right: Torrian Davis, AACFCU business development officer, and Ben Bradley, AACFCU assistant vice president of Mobile operations with donations for Toys for Tots. Photo courtesy AACFCU*