



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

DCUC UPDATE

Defense Issues 2017

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

This year's Defense Issues once again proved to be extremely popular. Held in conjunction with CUNA's Governmental Affairs Conference, this half-day session—typically held on Sunday morning at the front end of GAC—brought together a handful of notable speakers who updated DCUC members on significant military-related and industry issues. Among this year's headliners were Paul Kantwill, Assistant Director, CFPB Office of Servicemember Affairs; Michael Christians, Senior Federal Compliance Counsel, CUNA; Tony Hernandez, DCUC's Chief Operating Officer; John McKechnie, Senior Partner, Total Spectrum; and from the Department of Defense, Bill Hawbecker (DFAS), CPT Christopher Anderson (Army), Elise Newton (Department of Navy), and Jim Sisson (Air Force)... all of whom did a superb job addressing key topics, such as the Military Lending Act (MLA), the new Blended Retirement System (BRS), DoD regulations, and on-going legislation.

Thanks in particular to Michael Christians for his excellent discussion and sound advice on the Military Lending Act. As expected, Christians' presentation generated a number of comments and questions, especially on statutory lien rights and the MAPR calculation. Thanks as well to our own Tony Hernandez whose presentation on the new military retirement system and DCUC's Retirement Guide was well-received. The Guide has received rave reviews from both DoD leaders and DCUC members alike, and it continues to receive very favorable comments from the Department's Personal Financial Counselors (PFC) at the installation level.

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VIEW FROM THE BOARD

Savings the Foundation of Financial Stability

Gary Yonamine, President/CEO, Schofield FCU; DCUC Board Member

For financial stability and wellness, it all starts with a savings account. The Department of Defense recognizes the importance of savings and for the past 13 years *Military Saves* and the Department of Defense have mutually benefited from a Memorandum of Understanding. The *Military Saves Campaign* is a total force command program and was created to motivate, support and encourage military families to save, reduce debt and build financial wealth. This campaign is a great opportunity to help service members set a goal, make a plan and save automatically. The military allotment system provides an excellent way to save automatically. Past history has shown that pledges with no savings allotment are very short lived. Since 2007 the Department of Defense has issued a Memorandum of Understanding annually designating the last week of February as *Military Saves Week* to "kick off" the campaign. This "kick off" is the military's largest financial readiness celebration. This year *Military Saves Week* was February 27 to March 4, 2017.

This campaign provides an excellent opportunity for commands, detachments and financial institutions at all military installations to motivate and educate service members and their families. Since 2007 more than 250,000 service members and their families have taken the *Military Saves Pledge* to reduce debt and build wealth. Savings and financial literacy is critically important to service members and their families. Negative decisions are often due to financial distress. Leaders need to recognize and be aware that a service member's bad choices often times are related to financial stress. Excessive and delinquent debts not only create negative credit reports but also reduce a service member's security clearance.

Schofield FCU has always supported our soldiers and their families with financial counseling. All loan applicants go through an interview process to determine their financial status. Discussion is focused on the importance of savings and secondly on their credit needs. We have helped soldiers with consolidation loans to satisfy negative accounts to preserve their security clearance and also assisted with negotiating the purchase of vehicles. Without financial guidance many soldiers are at the mercy of car dealers when negotiating a purchase with add-ons. The typical profile of a soldier applying for credit is 18-21 years of age, on their first enlistment, first duty assignment and with minimal or no established savings account. They are encouraged to start an allotment for savings and to open a special *Military Saves* savings account that pays a considerable higher rate than a regular savings account. This year Schofield FCU participated in a "4.01K Race to Savings" promoting and distributing savings and financial literacy materials at stations along the race route. We also provided a booth at the main exchange during the week supporting the campaign.

Last year more than 800 organizations participated in *Military Saves Week* 2016. In the 1st quarter of 2016 (January – March), 30,251 service members had taken the pledge. Considering the total force of our armed forces, there is much room for improvement. Every year this campaign is announced by the Office of The Chairman of The Joint Chiefs of Staff. Commands and their subordinates need to buy in and commit 100%

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

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Left to right: Josh Barrett, Chievres Branch Manager; Lt Gen Steven M. Shepro; Britney Gardner, Head Teller; and CMSgt Alfred Coe. Photo courtesy Andrews FCU

Andrews Federal Sponsors 2016 Air Force Annual Awards Banquet

Scott Bolden, Marketing Communications Officer

Andrews FCU served as a sponsor for the 2016 Air Force Annual Awards Banquet at the SHAPE Club, located on S.H.A.P.E., outside of Mons, Belgium. The dinner, an annual event Andrews Federal has sponsored over the past five years, is held to award Air Force Junior Enlisted, Non-Commissioned Officers, and Officers of the SHAPE/Chievres Community.

The speaker for the evening, Lieutenant General Steven M. Shepro, spoke on his Air Force career and how he has been stationed all over the world. He offered the following advice to the Airmen, "Get out and explore the country you are in, instead of hanging out at the barracks or on-base. The opportunities that you have are once in a lifetime."

"For the last five years, Andrews FCU has had the privilege of sponsoring this great event," said Branch Manager Joshua Barrett. "This is just one form of recognition for the hard work that Airmen put in all year long. It is great to see the members of our community receive recognition for their hard work."

The award winners will now proceed onto the MAJCOM (USAFE) level to compete against other winners.



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Okaloosa Saves Youth Piggy Bank Pageant Winners

Sherry Harlow, Eglin FCU

Okaloosa Saves held their 11th Annual Piggy Bank Pageant and Eco-Nomic Living Expo at the Santa Rosa Mall in February. Kids were challenged to make a creative and unique piggy bank to be judged for a prize of \$100, \$50 or \$25. Each category's winners include: (7 and under) Eres Abell, Aidan Binney, Sarah Rubaicara, (8 to 12) Adrian Rey Peralta Jr., Tiana Hutchins, Alysa Copper, (13 to 18) Mercy Rose Pettis, Ellise Sorrells and Delany Kaiser. A total of \$525 was awarded to the prize winners.

Okaloosa Saves, a non-profit organization, has served the residents of Okaloosa County since 2003 with its mission to encourage positive financial action. Through awareness and education, Okaloosa Saves addresses economic stability issues concerning the lack of savings and high level of debt in our communities.

Community Involvement Continues to be a Priority for Scott CU

Adam Koishor, Chief Marketing Officer

Scott CU has made giving back to its communities a major priority. The local credit union contributed about \$430,000 and its employees volunteered 2,100 hours to a variety of local civic efforts throughout the region through the end of 2016.

The credit union has contributed approximately \$2.2 million and its employees have volunteered over 17,000 hours to a variety of local civic efforts and financial education throughout the region in past eight years.

“We realize that without our members and the communities in which we serve, we would not exist as a financial alternative,” said Scott CU Community Relations Supervisor Jennifer Hess. “Through the end of the year, we donated about \$430,000 to a variety of fundraising efforts for charities, schools and civic and community organizations.”

The credit union has increased its community involvement in the past few years while also increasing its efforts to educate consumers of the value of doing their financial business with a not-for-profit credit union.

“We really want people in the area to know more about the value of doing business with a credit union,” Hess added. “That is why we have focused our time on educating area residents about Scott CU. A couple of the ways we’ve done that is through our community involvement and through our employees giving financial education presentations. Last year, the employees in our Speakers Bureau presented financial topics at 33 speaking engagements to more than 550 people.”

“Conducting financial business with a credit union saves the consumer real money,” said Scott CU President & CEO Frank Padak. “Many credit unions, like Scott Credit Union, offer similar products and services to what the conventional financial institutions have, but we do so with our members’ best interest in mind because we are a not-for-profit cooperative. Plus, we care about the community and we are committed to supporting local efforts through contributions and volunteerism.”



PenFed “Team of Teams” Passes 1.5-million Member Mark

At its Feb. 28 Board of Directors meeting, PenFed Board members congratulated the PenFed “Team of Teams” in surpassing the 1.5-million-member mark. Pictured from left to right are PenFed Board members: COL (Ret.) Ronald P. Hudak, COL (Ret.) Robert W. Siegert, III, Mr. Alfred E. Rudolph, Mr. Ron Spear, The Honorable Frederick F.Y. Pang, Ms. Sandra L. “Sam” Patricola, Treasurer, LTC (Ret.) Bill R. Vinson, COL (Ret.) James F. Quinn, Lt Col (USAF, Ret.) John A. Rolando, Secretary, Mr. Edward B. Cody, Chairman, Mr. Walter P. Fairbanks, Vice Chairman. Photo courtesy PenFed

DCUC UPDATE *continued from page 1*

Special thanks to our DoD and Military Department participants, whose remarks on pending changes and updates to the DoD Financial Management Regulation, Base Access Instruction, and Commercial Solicitation regulation were greatly appreciated...and whose advice and guidance on Operating Agreements and Acquisitions and Mergers was most informative. With regards to mergers, each of our Program Managers emphasized the need to contact the Banking Liaison Officer at the onset of the process and to ensure novation actions are approved at the Secretariat level before the acquiring credit union opens the doors and begins operating on base. Approval at the Headquarters level could take 30-45 days... and if an Operating Agreement is not current or non-existent, the process could take even longer. And more importantly, it could cause some immediate “service and support” issues with your members, the installation and with the Command. That being said, if you have any questions regarding mergers, acquisitions or change of control...or novations in general, please do not hesitate to contact us.

In closing, let me also offer my sincere appreciation to our sponsors this year (Armed Forces Financial Network, Crews & Associates, and IZALE Financial) and extend my gratitude to our staff (Tony Hernandez, Beth Merlo and Lizette Krajnak). Without their collective support, Defense Issues 2017 would have been quite difficult to achieve!

See details for this year's Annual Conference in San Diego, CA, on pages 6-7.



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Keeping the Community Warm in Winter

Pam Schwartz, Marketing Clerk

Thanks to the community initiative of Code Purple and members of Dover FCU, the community of Milford will be a little warmer this winter. Through the Code Purple program, members of our community who need to seek shelter, when the temperatures reach below freezing, can find a warm place to sleep and get food at the Milford Community Center. The MCC delivers warmth to the homeless by providing coats, gloves, hats and blankets. In an effort to make a difference in the communities they serve, Dover Federal team members along with credit union members generously provided Milford's Community Center Code Purple program with a truck full of clothing and a donation of \$1492.00 to assist in their efforts.

Andrews FCU Wins Stars & Stripes Best of Germany Award

Scott Bolden, Andrews FCU

Andrews FCU was selected as the Best Bank/Credit Union for the 2017 Stars & Stripes Best of Germany Awards, Rhein Main Area, Service and Leisure Category. The win marks the fourth year in a row the \$1.4 billion credit union has achieved this distinction.

Stars & Stripes, an independent news outlet, surveyed readers in at least 40 business categories to select their favorite service providers. Andrews FCU was chosen as the top financial institution hands down.

"We are extremely honored to win this award once again," said Andrews Federal's Jose Ruberte, Wiesbaden Branch Manager. "We pride ourselves on delivering world class member service, and this award speaks volumes to our efforts here in Europe."

Stars and Stripes exists to provide independent news and information to the U.S. military community, comprised of active-duty servicemembers, DoD civilians, contractors, and their families.

Heritage Trust and MUSC Deliver Education Seminar on the Financial and Health Care Side of End of Life Planning

Dustin Haynes, Public Relations Officer

Heritage Trust FCU and the Medical University of South Carolina teamed up to offer a community educational workshop on the financial and health care sides of End of Life Planning. This new community initiative is designed to bring awareness to resources made available through Heritage Trust and the MUSC Palliative Care program.

At the event, Heritage Trust's Wealth Management group covered all of the financial aspects needed to pre-plan, including, Power of Attorney, beneficiaries and the types of insurance and coverages individuals may need or want to leverage like long-term care, Medicare/Medicaid benefits, annuities, disability insurance and others. Kirk Matenaer of Franklin and Associates answered detailed questions about Medicare coverage and Long-Term Care and Sabrina Call, representing the Law Firm of Cynthia O'Dell provided additional information on Power of Attorney and Estate Planning. Resource documents were provided to help participants with effective planning steps.

Mary Catherine Dubois from the MUSC Palliative Care program educated the group on how Palliative care works and how it differs from Hospice care. Palliative care is a specialized treatment designed to ease suffering by improving the quality of life for individuals with serious illness and MUSC has one of the top programs in the state for adults and children. Palliative care is designed to provide comfort to individuals that may be dealing with a life-threatening medical condition at any time throughout the course of their illness. Mary Catherine went on to emphasize the importance of having an Advanced Care Directive specifically a SC healthcare power of attorney to ensure physicians provide the type of care you may wish to experience if you were to become seriously ill or injured. "Most importantly is that people talk to their loved ones about their wishes for end-of-life care as it is the loved ones who will be left to make these difficult medical decisions if the patient cannot talk. This is the greatest gift you can give your loved ones," commented Mary Catherine Dubois.

"Pre-planning for long-term and end of life care can make things much less painful for individuals confronted with a life challenge. Our team is excited to come together with MUSC to present information on a topic that will affect everyone in one way or another," said David Davis, Heritage Trust Financial Advisor.

Together, Heritage Trust and MUSC will be expanding this series throughout the Charleston region to provide the community access to more resources and information.

VIEW FROM THE BOARD *continued from page 1*

to this program for it to achieve a higher level of participation. Commands should understand that *Military Saves Week* is just a "kick off" and the campaign should be promoted throughout the year. *Military Saves* reported in 2016 a total of 61 credit unions exclusive of branches participated. Military credit unions can do better. Each year the Defense Credit Union Council does a tremendous job promoting this campaign. It encourages all 120 active members and associates to participate and take the challenge. Let us hope that the participation in the 2017 *Military Saves Week* campaign far exceeds last year's participation.

If your credit union did not participate in the 2017 *Military Saves Week* campaign, remember this campaign is a yearlong effort and there are still nine months to meet the challenge. Support our troops and their families to get on track to financial wealth. Savings is the foundation of a service member's financial stability. Savings is financial readiness. Savings is mission readiness!

Don't forget to apply for the *America Saves Designation for Excellence* for your efforts during *Military Saves Week*! Apply at www.americasavesweek.org/america-saves-designation-of-excellence-for-credit-unions/.



Fortera CU supports Army Emergency Relief Kick-Off. Photo courtesy Fortera CU

Fortera Supports Army Emergency Relief Kick-off

Susan Dickinson, Membership Development Manager

Fortera CU continues to support soldiers and their families with a contribution of \$5,101 during the Army Emergency Relief Kick-Off on February 22, 2017, at the Fort Campbell Division Headquarters Atrium.

Army Emergency Relief (AER), a private, non-profit organization, was established to assist soldiers and their family members in emergency financial situations due to no fault of their own. This assistance is provided in the form of an interest-free loan, grant, or combination of the two. In 2016, AER helped many soldiers, family members and retirees in the Fort Campbell area with interest free loans and grants.

The AER Campaign runs until May 15, 2017. During this time AER is hoping to receive \$250,000 in unsolicited, voluntary contributions from Fort Campbell soldiers and the local community. All contributions are fully tax deductible. Fortera CU is proud to have helped support this worthy organization for many years.

APGFCU Hosts Women & Finance Seminar in Charlestown, MD

Brian Wilcox, APGFCU

Continuing its commitment to provide free financial literacy capability education to Harford and Cecil counties, APG FCU hosted a Women & Finance Seminar, on March 2, 2017, at The Wellwood in Charlestown, Maryland.

This seminar featured a panel discussion with local experts on various topics including: retirement strategies for women; college preparation and avoiding the financial pitfalls in college; kids and money; and more. Deborah Owens, CEO and President of Owens Media Group and wealth coach, author and entrepreneur, delivered the keynote address on financial empowerment for women.

“As women, it is critical that we empower ourselves with the knowledge and tools needed to make savvy financial decisions,” said Liz M. Leoni-Monti, APG FCU Financial Education Director. “The Women & Finance Seminar will connect women from all walks of life. Our hope is that women will leave the seminar inspired and equipped with the financial knowledge and understanding needed to help them on their path towards achieving financial wellness.”

HOCU Awards the Kapiolani Children’s Miracle Network

Alysha Komenaka, HOCU

As part of the Hawaii Credit Union League’s (HCUL) 5 in 5 campaign, HOCU (Honolulu FCU) presented a check for \$6,640 to the Kapiolani Children’s Miracle Network.

The goal of the 5 in 5 campaign is to raise \$500,000 in five years to help build the new Kapiolani Medical Center for Women and Children.

The money was raised via a Keiki Day event held at the main branch of the credit union located at 2305 South Beretania Street with funds matched by CO-OP Miracle Match.



Left to right: Karen Kaoihana (Centralized Lending Manager), Mark Munemitsu (HOCU President), Darlene Asuncion (Operations Manager), Lori Kobayashi (Accountant), Colette Forcier (Children’s Miracle Network Hospitals Program Director), Noreen Piccinino (Senior Loan Officer). Photo courtesy HOCU

54TH ANNUAL DCUC CONFERENCE



On Tuesday, August 8, join DCUC as we welcome a talented speaker, attorney and security consultant, Eric O'Neill, to discuss a subject that is on everyone's minds these days, Cyber Security.

Recent years have seen a massive increase in cyber theft of private and confidential information from government agencies, business, and private individuals. The modern spy is responsible for these attacks. Today's cyber criminals are sophisticated, brilliant, devious, and technologically advanced, and they are targeting your data.

Eric will use real-life stories to show how careful diligence, counter techniques, and restraint in social media can help identify the numerous hackers and trusted insiders that threaten every stroke of the keyboard...and will focus on the cyber security problem as it relates to businesses and credit unions.

In 2001, Eric helped capture the most notorious spy in United States history: Robert Hanssen, a 25-year veteran of the FBI. The remarkable true events of his life are the inspiration behind the critically acclaimed dramatic thriller *Breach*, starring Ryan Phillippe as O'Neill. The film is the story of the greatest security breach in US history.

Currently, Eric runs The Georgetown Group, a premier investigative and security consultancy out of Washington, DC. Eric is also the National Security Strategist for Carbon Black, the leader in next generation endpoint protection.

You won't want to miss a word of this presentation on Tuesday morning in San Diego, CA. Eric O'Neill is a speaker who weaves real life experiences into a presentation that is both entertaining and rewarding, and he will provide you with practical insights into real work situations relevant to our industry.

If you have not already registered for the 54th Annual DCUC Conference, don't delay!



SAN DIEGO, CA • AUGUST 6–9, 2017

Our 2017 Motivational Speaker has been a registered nurse, psychologist, and flight instructor, who for 25 years has guided change leadership in organizations around the world.

Dr. Lapp's topic, ***Lead the Way: Bold Leadership Through Transformation***, is a future-focused high-energy program that will transform your life by helping you create a vision for the future that works. How? By learning to act with courage and boldness by leading others into the future and teaching them the skills they need for growth, optimism, flexibility and courage. You won't want to miss the final, dynamic session of the DCUC Conference!

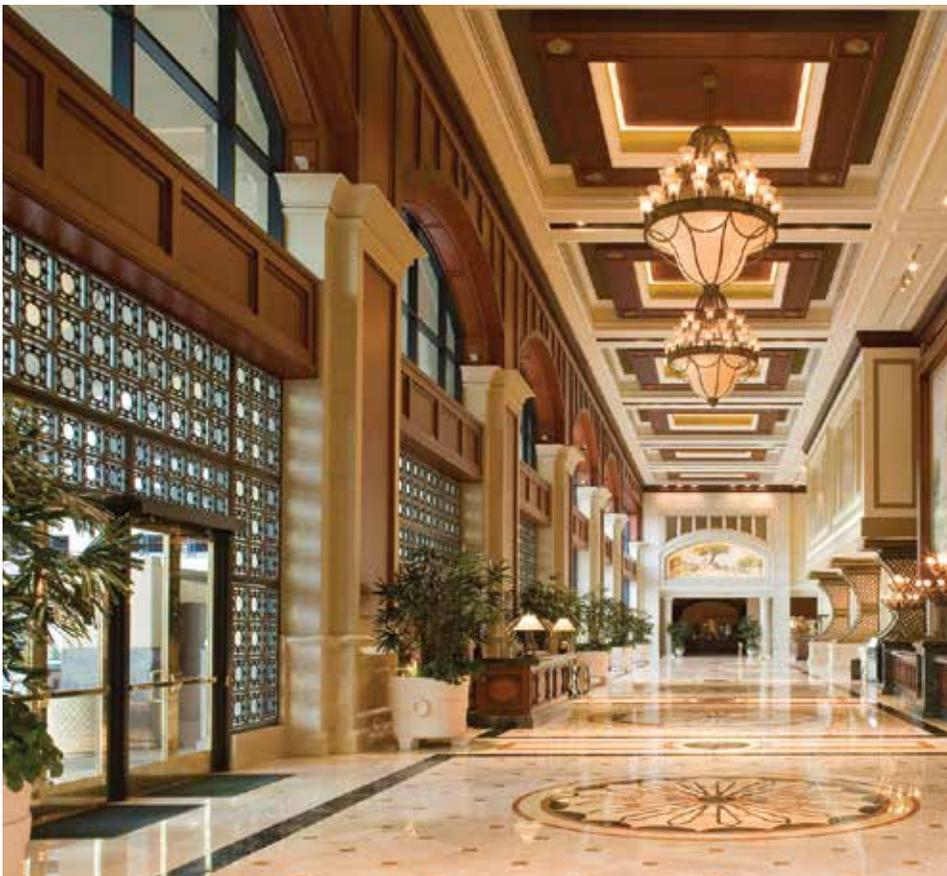
After a career as a University Professor at both McGill in Canada and in California, Dr. Janet Lapp authored five books, created an Emmy-nominated CBS-health series called 'Keep Well', and was inducted into the Speaker Hall of Fame.

Each month, Lapp flies volunteers and supplies to central Mexico with the Flying Doctors to provide medical care to the underserved.

***"Change is a force to be feared or an opportunity to be seized.
The choice is ours."***



Join us on Wednesday morning, August 9 in San Diego to meet and be inspired by Dr. Janet Lapp.



Preliminary Program Now Available!

Go to www.d cuc.org to see more information on delegates, guests, golf, and optional tours, and registration details.

Hotel: The Manchester Grand Hyatt San Diego \$240/night

Our room block is filling up fast. Reserve your hotel room today!

Fort Knox Federal Looks to Top 2016 Military Saves Week

Michael Bateman, Fort Knox FCU

Last year, sponsors reported that more than 500 Ft. Knox families took 'the pledge' to improve their financial readiness as part of one the most successful *Military Saves Weeks* in recent years.

Military Saves Week, part of the year-long national *America Saves Campaign*, is an effort by the Department of Defense to promote financial readiness of military members and their families. This year's campaign, held February 27–March 4, featured weeklong initiatives to help members of the military and their families reduce debt and save for the future. Research shows that continual and routine reminders help recipients save more money than those who don't receive these reminders.

Fort Knox FCU, along with Army Community Services (ACS) and Armed Forces Bank, helped gather 532 pledge cards last year. "We had more events, more participation and more interest in *Military Saves Week* (in 2016) and the number of signed pledge cards is a direct result of that heightened interest," according to Ray Springsteen, Fort Knox Federal President and CEO.

During this year's *Military Saves Week*, all three partner organizations launched a "Get a Grip" campaign, providing informational booklets to help savers track their spending.

"As always, special thanks to our on-post branch staff and our partners supporting *Military Saves Week* for their efforts to help military families plan for better lives," Springsteen added. As the only financial institution with branches both on and off post, Fort Knox Federal has served the unique financial needs of its military, civil service and civilian members for more than 65 years.

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Security Service Charitable Foundation Donates \$4,800

Brandy Ralston-Lint, SVP, Corporate Communications

A donation from the Security Service Charitable Foundation will help make feeding the hungry a little easier. The Foundation recently donated \$4,800 to The Good Samaritan House located in downtown Salt Lake City. The money will go towards the purchase of a meat slicer to aid in preparing more than 400 sack lunches each day.

"Our motto has always been—a sack lunch, no questions asked," said Darren Williams, program director of The Good Samaritan House.

The Good Samaritan House provides food, personal care items and referrals to all people regardless of their affiliations. The services provided rely heavily on volunteers, something the Security Service Volunteer Corps is proud to be a part of. "Our employees have seen first-hand the impact this program has on the community," explained Greg Reed, senior vice president of member service – Mountain West Region, for Security Service. "We are proud to be able to support the organization both through a charitable contribution and our volunteer efforts."

A Primer on Encouraging Savings: Military Saves Week

Lizette Krajenak, Administrative Assistant, DCUC

Earlier this year, *America Saves* and Artemis Strategy Group published a report that quantifies how past *America Saves* and *Military Saves* pledge campaigns have influenced the financial behaviors of individuals. The report, which can be found at <https://americasaves.org/images/Insights-on-the-Saving-Decision.pdf>, shows 32-39% of individuals taking the pledge reported saving "Somewhat Successfully to Very Successfully." Financial behavior evolves over time, and it is unlikely that pledges alone triggered the increased savings. However, a pledge makes one accountable and aware of his/her financial responsibilities and goals.

DCUC has made collecting pledges the centerpiece of its *Military Saves* display at the Pentagon the past two years. We know that the pledge can improve the likelihood of an individual's commitment to save; all we must do is entice individuals to take the pledge. While technology typically rules the day, we actually obtain pledges the old fashion way at the Pentagon (Wi-Fi and internet are virtually non-existent at the Pentagon). We use the official America Saves Take the Pledge form to secure pledges during *Military Saves Week* and always sweeten the deal.

This year, we gave away nearly 100 insulated lunchboxes. To create value, we put together an infographic displaying how much money one could save by bringing their lunch to work. The infographic reflected the average cost of lunch in the metro DC area (\$13) and advised that bringing lunch 3 days a week could save an individual over \$1,000/year. Suddenly, that lunchbox becomes very valuable...and is worth a trade for a pledge. In the past we have also offered fortune cookies with savings "fortunes," Tic Tacs packaged with a catchy savings phrase, or DCUC bags, padfolios, etc. All for a good cause: acquiring pledges and encouraging savings.

Taking the pledge makes a difference; it increases the likelihood of savings success. As you wrap up this year's campaign, consider ways to better show the value of taking the pledge next year. In addition to fostering savings, you will have a positive impact on your audience and will be providing an invaluable service to our troops and their families!





Hanscom FCU Chairman of the Board Paul Marotta, left; Relationship Manager Ferdousi Faruque, center; and President/CEO David Sprague with the Dora Maxwell Social Responsibility Community Service Award at the Governmental Affairs Conference in Washington, DC. Photo courtesy Hanscom FCU

Hanscom FCU Recognized with National Community Service Award

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU was recognized at the CUNA Governmental Affairs Conference in Washington, DC for its work supporting veterans. The credit union received the national Dora Maxwell Social Responsibility Community Service Award.

The award, given annually in several credit union asset sizes, is named for a credit union pioneer who helped shape the socially responsible policies credit unions are known for. Dora Maxwell is focused specifically on external activities within the community.

Hanscom FCU partnered with the staff at Edith Nourse Rogers Memorial Veterans Hospital in Bedford, MA to provide a monthly Money Management/Credit Score education event, plus a roundtable discussion on financial services, for veterans receiving homeless, mental health, and vocational services.

“We have several programs aimed at helping veterans,” explained Chairman of the Board Paul Marotta. “We also donate to veterans’ causes and spend time volunteering at veterans’ events. In all, we served veterans at 150 events during 2016.”

SAC FCU Go Red

This year SAC FCU will be partnering with the American Heart Association to bring awareness and education about heart disease and heart health to their members, employees and the communities they serve. SAC will be participating in a number of initiatives throughout 2017 to achieve this mission. Starting in February all SAC branches took part



in the “Save A Life—Buy A Heart” campaign by selling red hearts, with 100% of proceeds going to the American Heart Association. SAC also featured life-saving heart health messages on social media and in employee wellness communications. SAC employees participated in National Wear Red Day by wearing red and creating awareness and conversation among SAC members about heart disease. The Credit Union also partnered with Omaha Fashion Week to promote fashion week tickets with 10% going back to the American Heart Association. Photo courtesy SAC FCU

Dover Federal’s Kuhn Selected to Crash the GAC

Pam Schwartz, Marketing Clerk

The Credit Union National Association (CUNA) recognizes 50 young professionals from all over the U.S.A. for Crash the GAC, held in February in our Nation’s capital. For the state of DE, Dover FCU’s very own Community Relations Officer Tyler Kuhn was hand selected by Cooperative Trust and Credit Union National Association (CUNA) to attend this five-day event. “As an aspiring Credit Union Executive, I am excited to return to my credit union full of new ideas, connections in the industry and the motivation to create even MORE positive change right here in my hometown.”

These action-packed Crash events are designed to help develop the skills of young professionals as they commit to developing their abilities and talents in an effort to be future influential credit union executives.

Tinker FCU Joined Military Saves Week

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) partnered with Tinker Air Force Base for *Military Saves Week*, an annual event promoting good savings behavior for service members and their families. *Military Saves Week* ran February 27 through March 4. TFCU shared savings tips at TinkerFCU.org and on social media, bringing awareness to military families and others about building a strong financial foundation.

TFCU also spread the message of saving, urging the community to participate and encouraging them to set goals for themselves, such as putting aside money in an emergency fund, investing a set amount and review their credit scores.

“TFCU is proud to be a part of *Military Saves Week*,” said Senior Vice President of Marketing, Matt Stratton. “With our history with the Tinker Air Force Base, we make it our mission to serve our military members and their families by providing them with the education and tools they need to succeed with their financial goals.”

GOT NEWS?

Send your credit union news to alert@dcuc.org

SAC Partners with 97th Intelligence Squadron

Joyce Wells, Public Relations & Events Specialist

SAC was approached by the 97th Intelligence Squadron to provide a financial education presentation one time each month for all of 2017. The SAC Foundation serves as the host for these monthly educational programs. At the first briefing in February all 97th Squadron attendees were provided a survey of interest so SAC could uncover the financial topics of most interest to the group and customize future briefings around those topics. Over 100 airmen attended February's briefing where the presentation was "Financial Fitness Starting 2017 On the Right Track."

Financial Educational seminars are just one of several initiatives SAC will be participating in with the squadron. The Credit Union is regularly providing funding for support of deployment goody bags which are assembled for distribution to Airmen who are about to deploy. SAC is also assisting the squadron by supporting social and celebratory events.



Eleven Alaska military members were honored at Alaska USA's 22nd annual Military Appreciation Breakfast in Anchorage on Feb. 17. Pictured are the recipients of the Service Person of the Year award. Photo courtesy Alaska USA FCU

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

OCEANSIDE, CA—Bill Birnie, President and CEO of Pacific Marine CU (PMCU), announces the appointment of **Jim Dages** to serve as Senior Vice President/Chief Lending Officer. "We are excited to welcome Jim to PMCU's executive team," said Birnie. "We look forward to leveraging his 30 years of industry experience, lending expertise and leadership, in service to our membership through the growth of our lending operations." Prior to joining Pacific Marine CU, Dages held executive leadership positions at several large financial institutions and companies... KEY WEST, FL—Keys FCU thanks **Mary Lou Carn** for five years of dedicated service. Mary Lou began her credit union career as our Marketing Director in 2012. She was promoted to our Marketing and Operations Director in 2016. Her passion for learning and dedication to excellence help her lead our Marketing, Member Service and Card Services departments. Mary Lou is proud to represent an organization that puts member's needs before profits. Mary Lou says "Keys FCU makes local decisions and investments that put our community first."

CBC FCU Supports Military Saves Week

Kellie Prather, CBC FCU

CBC FCU partnered with the NBVC Fleet and Family Support Center to kick-off the annual military saves campaign with a *Military Saves Week* contest at Naval Base Ventura County. Both CBC and the Fleet and Family Support Center had informational booths at the blended retirement system workshops held during the kick-off week. CBC launched a contest that will run through the end of March for members who sign up for their Financial Cents program. Financial Cents is a free interactive educational website that helps users prepare to manage their financial future. Users can explore more than twenty educational topics, including investments, mortgages, credit scores and credit reports. It is a goal of CBC FCU to meet the financial literacy needs of all members, including our servicemen and women.



CBC FCU partnered with the NBVC Fleet and Family Support Center to kick-off the annual Military Saves Campaign with a Military Saves Week contest at Naval Base Ventura County. Photo courtesy CBC FCU

Scott CU Helps More than 1,800 Students Learn to Handle Money During School Year

Adam Koishor, Chief Marketing Officer

More than 1,800 students from more than 12 area schools and youth organizations had the opportunity to face their financial future during the last school year during CU 4 Reality Financial Education Fairs aimed at helping them learn financial skills they will use the rest of their lives.

Scott CU sponsored 18 CU 4 Reality Financial Education Fairs to teach students important skills that will equip them to handle money responsibly, set and adhere to budgets, and avoid the pitfalls of debt. During the fairs, the students had to make life-like decisions about handling the expenses of housing, utilities, transportation, clothing, food, and other necessities, according to Scott CU Community Relations Representative Cassidy Beck.

“Each of the students received a salary based on a career assigned to them. Then they had to complete a budget worksheet to determine how to best use their monthly earnings to cover the cost of necessities,” she said. “Putting these budgeting lessons into a realistic exercise like this really teaches them the life lessons that they will face at some point and that their parents face each day in handling a household budget.”

Students from high schools and middle schools in O’Fallon, Troy, Collinsville, Wood River, Mascoutah and Belleville attended fairs conducted by Scott CU representatives at their schools. The credit union also partnered with the Youth Center at Scott Air Force Base and the It’s Not Too Late Scholarship organization in East St. Louis to provide financial fairs to students in those communities.

The CU 4 Reality program was developed by the Financial Literacy Education Committee of America’s Credit Union Museum, in conjunction with the New Hampshire Credit Union League.

“We are proud to be the first financial institution in our area bringing this type of experience to the students in our area,” Beck said. “We encourage other area high schools to call on us to present the program at their schools. It really is an extremely valuable experience for students.”

Northwest Federal Honors the Communities it Serves with “70 Acts of We”

Kristen Soller, Public Relations Specialist

Northwest FCU is celebrating its 70th anniversary by working with its Community Partners, members, and employees to perform 70 Acts of We (part of its “70 Years of We” celebration). The actions aim to benefit the communities the Credit Union serves as well as the members who have contributed to 70 successful years.

“Northwest Federal exists and thrives because of its members,” said President and CEO of Northwest Federal, Chris McDonald. “70 Years of We’ and our 70 Acts are all about appreciating how far we’ve come as an organization and celebrating what we, our community, members, and employees, can do together.”

For the first Act of We, Northwest Federal celebrated National Soup Month by donating 70 cans of soup to LINK, Inc., a local non-profit group dedicated to supplying emergency food to people in need. The Credit Union challenged employees to match this number with their own donations, resulting in a total of 700 cans donated.

Other Acts of We in January included supporting an internal “MentorMe” program for National Mentoring Month, sponsoring the International Spy Museum’s SpyFest, holding a Westie’s Kids Club Event at the Children’s Science Center for members, and donating art supplies and prize money to the Loudoun Art League for their Next Gen Art program. Visit 70 Acts of We throughout the year to see what Northwest Federal is doing to celebrate its members and the communities they live in.

Seacoast Veterans Conference Focuses on Caring

Lori Holmes, Assistant Vice President of Marketing

Service CU will host the 7th Annual Seacoast Veterans Conference, which provides a unique opportunity for veterans to meet those service providers and agencies specializing in providing benefits and specialty services to the military.

These local New Hampshire service providers and agencies will be able to relay in person what they can offer veterans and their families during the April 8 event from 8 a.m. to 2 p.m. at the credit union’s Corporate Office located at 3003 Lafayette Road in Portsmouth, N.H. This is the fourth year the credit union has hosted the event.

Brigadier General (Ret.) Carolyn Protzmann will be the master of ceremonies of the conference. Guest speakers include Brigadier General Laurie Farris, Chief of Staff New Hampshire Air National Guard, and Dan Marcek, owner of Vetflix, a Brookline, N.H. company specializing in interviewing veterans and sharing their stories through film. This year’s conference theme is “From Your Lips to Our Ears—A Caring Outreach Response” and will feature a video presentation by Vetflix followed by an interactive discussion on the military experience.

The afternoon will include demonstrations of alternative health practices to benefit veterans’ well-being, such as vibrational gongs, acupuncture, Reiki and Tai Chi.

“We are thrilled to be able to provide important tools for veterans in the state,” Protzmann said. “Service Credit Union, Long Term Care Partners and others take a leadership role in supporting the military community by supporting this Veterans Conference year after year.”

“We are pleased to be able to support our local veterans and their families through this event. It is an honor to host this conference which is an important resource for those who have served,” said David Van Rossum, President/CEO of Service Credit Union. “This event will make them aware of the special services and service providers available to them.”

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ABNB FCU Presents Gift Cards to Fisher House

Melissa Rose, Marketing Manager

Charles Mallon, Jr., ABNB CEO, presented Jill Thompson, Manager of Fisher House, with \$1,000 in gift cards sponsored by The Armed Forces Financial Network (AFFN) in partnership with the Defense Credit Union Council (DCUC) Credit Union Participants. These AFFN 'Thank You' Cards are presented to military families staying at Fisher Houses throughout the year to assist with everyday living expenses.

"I want to extend my heartfelt thanks for the support given to the Fisher House program," said Thompson. Fisher House is a home-away-from-home for the families of seriously ill or injured patients receiving treatment at the Naval Medical Center Portsmouth. The home is available for active duty or retired military families coping with the medical crisis of a loved one and who have no local accommodations.



Charles Mallon, Jr., ABNB CEO, presents Jill Thompson, Manager of Fisher House, with \$1,000 in gift cards. Photo courtesy ABNB FCU