



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

VIEW FROM THE BOARD

Preserving Our Heritage of Freedom

Jack Fallis, President/CEO, Global Credit Union; DCUC Board Member

In 1954, Veterans Day was renamed by President Eisenhower to “solemnly remember the sacrifices of all those who fought so valiantly...to preserve our heritage of freedom.” What better time than the start of the Thanksgiving season to remember our Veterans? In addition to remembering, I encourage that we also actively demonstrate our thankfulness.

I have traveled to military installations around the world and met numerous military personnel. I am always impressed by the dedication of our military men and women and awed by their accomplishments. Remembering and thanking the men and women who have served in the Armed Forces should not simply be a passive activity; it should be active and dynamic. A part of our heritage of freedom is the ability to choose how we can positively affect our community.

There are countless ways to move thankfulness from merely words to actions. There are several organizations dedicated to helping our military service personnel, their families and our veterans. Search them out. Consider the veterans who are returning to the workforce. Create a strategy within your community to hire and reintegrate veterans into our economy. Actively show your thankfulness by showing up at events that honor our veterans. Remind our younger generation of the significance of our military. Finally, reach out and talk to a veteran. Take the time and make the effort to create a connection. I believe we can best

continued on page 5

CEO UPDATE

Landmark Announcements

Anthony Hernandez, DCUC President/CEO

As we recently announced via email, DCUC is making big moves in the coming year to become a fully independent trade association. A large part of this new direction is our upcoming physical move to offices at the Army Navy Building next April, locating us above the historic Army Navy Club at Farragut Square in Downtown DC. This is a significant change given over 54 years of mentorship and partnership with the Credit Union National Association (CUNA), and it is integral to our growth as DCUC continues to become the premier defense trade association. Be assured, DCUC will continue to maintain a strong relationship with CUNA as well as others in the credit union movement. It is all part of our 5-year plan!

This month, we are also implementing our strategic partnership with the Association of Defense Communities (ADC). As on-base institutions, defense credit unions are an essential part of the local community. You hold a unique position since most other ADC members are located off the installation, making you strong partners within your respective defense communities. Plus, DCUC and ADC members share fundamental core interests: supporting strong, viable bases and sustaining a high quality of life for service members and their families. Thus, it is in the interest of defense credit unions to remain visible stakeholders within defense communities and to enhance strategic relationships with local and state leaders. It remains important for defense credit unions to have a voice when key decisions are being made at the local and state level, as well as in Congress and DoD.

As a DCUC active member, here is what will be provided in your partnership with ADC: 1) access to the ADC membership database to help maintain community connections; 2) a ADC-hosted webinar for DCUC members that will focus on current political issues impacting military installations and defense communities (i.e., potential BRAC); 3) discounted registration for all ADC events; 4) subscription to ADC’s daily e-news publication *Defense Communities-360*, which contains detailed and actionable information for your defense community.

Finally, I want to welcome DCUC’s newest team member, Brittany Boccher, who will be helping DCUC with our public relations campaign. Brittany is also the current “Military Spouse-of-the-Year” for the entire DoD. We are honored to have her on board

and excited by the energy she brings to the team.

Again, we at DCUC remain focused on improving membership value as we become the premier defense trade association. Look for specific details at our upcoming Defense Issues Conference in February. We are gaining momentum. So, once more: “Let’s get started on the next mile!”



DEFENSE CREDIT UNION COUNCIL, INC.

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

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American Heritage CU participated in the Ronald McDonald House's "Show Your Stripes" Day on October 13. Photo courtesy American Heritage CU

American Heritage CU Participates in the Ronald McDonald House "Show Your Stripes" Day and Guest Chef Program

Bill McKenna, American Heritage CU

American Heritage CU participated in the Ronald McDonald House's "Show Your Stripes" Day on October 13. Employees were given the opportunity to purchase red and white striped socks, red and white scarves, a "Show Your Stripes" t-shirt or "Show Your Stripes" Sock Monkey to support the Ronald McDonald House.

Over 250 American Heritage employees participated in the event and bought 83 pairs of socks, 166 shirts, 70 scarves, and 77 Sock Monkeys resulting in a total of \$4,070 donated to the Ronald McDonald House. American Heritage and its subsidiaries partner with the Philadelphia Ronald McDonald House hosting several guest chef programs throughout the year to cook meals for the families staying at the house.

American Heritage participated in the Ronald McDonald House Guest Chef Program on Wednesday, October 11. Employees spent time together to volunteer at the Ronald McDonald House in Philadelphia, cooking and preparing home-cooked meals for families residing at the location. They prepared a fresh meal for over 70 guests. The volunteers enjoyed interacting with the families, giving each family a chance to talk to others and escape reality for a moment.

Security Service Charitable Foundation Donates \$5,000 to Purchase New Computers

Brandy Ralston-Lint, SSFCU

Children at the Lee & Beulah Moor Children's Home will now have state of the art computers for schoolwork thanks to a \$5,000 donation from Security Service FCU's Charitable Foundation. "Every child should be given the opportunity to succeed," said Marisela Molinar, vice president of member service—Mountain West Region for Security Service FCU. "We are honored to help children at the Lee & Beulah Moor Children's Home excel in school and life by providing them with new computers."

For 58 years, the Lee & Beulah Moor Children's Home has been a haven for children in need, not only providing shelter, but also working to heal and restore families. All services are provided free of charge. Children in residence range in age from newborn to 18 years. Behavioral assistance, counseling and healthy life skills are provided in a loving environment.



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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ABNB FCU's 14th Annual Fishing Fest Raises Thousands

Melissa Rose, ABNB FCU

ABNB FCU is proud to announce that its 14th Annual Fishing Fest summer event and year-long fundraiser has raised over \$94,000 for Children's Hospital of The King's Daughters (CHKD).

After 14 years of hosting Fishing Fest, ABNB has raised more than \$715,000 for CHKD. "ABNB staff and our volunteer officials joined forces with our members, vendors, the Hampton Roads community, and CO-OP Miracle Match in a year-long series of events highlighted by ABNB's 14th Annual Fishing Fest to raise funds" said Chris Anuswith, ABNB FCU Vice President of Risk Management and 2017 Fishing Fest Chairman. "The commitment and dedication displayed by all involved reaffirms my belief in the value of the community centered credit union."

"We are truly grateful for ABNB's generous support over the past 14 years," says Karen Gershman, CHKD executive director of development. "Through events like their annual Fishing Fest and the dedicated efforts of their associates, customers and management team, ABNB has shown a passionate commitment to helping the kids at CHKD."

Consulate of Mexico Endorses Financial Center First CU to Offer Bank Services to Mexicans in Central Indiana

Dusty Simmons, Financial Center First CU

The Head Consul of Mexico, Luis Enrique Franco, and Financial Center First CU President & CEO, J. Kevin Ryan, signed a memorandum of understanding on Thursday, October 5, that allows the credit union to offer financial education and banking products and services to Mexican immigrants living in Central Indiana.

The endorsement was signed in conjunction with the Consulate announced the launch of the Patrimony Protection and Financial Services Advice Window which is designed to provide training and guidance on how to protect patrimony, as well as free, culturally and linguistically appropriate financial and education advice to increase financial education among the Mexican- and Hispanic-origin community.

The agreement was brought about after several years of informal partnership between the Consulate's office and Financial Center.

"Financial Center is honored to be held in high regard by the Consulate and looks forward to this formal program after several years of partnership," said J. Kevin Ryan, President & CEO of the \$530 million credit union.

Under the agreement, the credit union will exclusively provide weekly seminars at the Consulate's office building trust in the U.S. banking system, discuss documentation needed to obtain bank accounts and loans, and provide credit building and small business loans and retirement planning and insurance services.

The memorandum was signed at the Consulate of Mexico in Indianapolis in front of Mexican business leaders, visitors to the Consulate's office and credit union officials.



2017 White House Ornament on sale at www.dcuc.org.

The holidays are here. Get yours today!

Hanscom FCU Earns Honor for Financial Education

Patricia Warden Conty, Hanscom FCU

Hanscom FCU was recognized with an Award of Excellence for its financial education program. Cooperative Credit Union Association presented the award at its 2017 annual convention earlier this month.

"We've committed considerable resources to address financial literacy, both for members and the community," noted Hanscom FCU Chairman of the Board Paul Marotta. "Our efforts come from the very core of our mission, and help our members grow and thrive financially."

Highlights of Hanscom FCU's efforts include formal classes to high school and vocational training students. Staff conducted 126 Lunch and Learn seminars on 14 topics to the public and to employees at partner companies.

Hanscom FCU staff also helps members understand their credit score with a free review that includes their credit score. Visitors to the web site can download eguides, read educational blog posts, and follow Hanscom FCU social media channels for a daily stream of financial tips.



**You're Invited to Our Webinar:
Military Saves Week 2018:
Helping Your Customers Save
More Towards Their Goals!**

Military Saves Week is coming up February 26–March 3, 2018. Join AMBA, DCUC and the Military Saves team for an informative webinar on Thursday, December 7 at 2 p.m. ET. The webinar link, conference line and slide deck will be shared on Tuesday, December 5. Please RSVP to info@militarysaves.org by Monday, December 4.

MAC FCU Donates \$25,000 to Financial Reality Foundation

Jennifer Herkstroeter, MAC FCU

According to the Council of Economic Education 2016, Survey of States, there are currently no economic and personal finance standards or graduating requirements for Alaskan students. To strengthen these areas of study for students, MAC FCU has partnered with the Financial Reality Foundation to bring financial education to high school students.

The Get REAL Financial Reality Fair, a program provided by the Financial Reality Foundation, is an interactive program that allows students to make budgeting decisions (and mistakes) in a fun-filled, interactive learning environment. The event is a two-hour simulation specifically designed for high school seniors where they make real-life choices about a post high school career and how to stay within budget while paying for necessities such as housing, food and transportation to name a few. Along the way, needs versus wants are tested as community volunteers sell vacations, puppies, hot tubs and many more impulse spending items that can have a major impact on a budget.

Budgeting is a topic area that is most relevant to high school seniors at this stage of their life, making real-life application foreseeable.

“MAC Federal Credit Union wholeheartedly believes in the mission of people helping people and is excited to be a part of the Financial Reality Foundation’s Get REAL program for students in Alaska. We believe this important program expands accessibility to our youth by providing an innovative and real life financial education training that is so desperately needed in our communities. In return, students enter adulthood with a much better grasp on the challenges that lie ahead and have the necessary tools to adapt and succeed,” said CEO Angela Head of MAC FCU.

MAC FCU has been providing the Get REAL Financial Reality Fairs to schools in the Fairbanks, North Pole and Delta Junction areas since 2015. Nearly 500 students have graduated with the skill of budgeting and the importance of savings and balancing their wants vs. needs.

Fort Knox Federal Wins 2017 Member Service Award

Eldon Tilley, Fort Knox FCU

Fort Knox FCU is the 2017 winner of the Louise Herring Philosophy in Action Member Service Award in the more than \$1 billion asset category. This is the eighth time the credit union has received the statewide award, which is sponsored by the Kentucky Credit Union League and Credit Union National Association (CUNA). CUNA established the award to recognize credit unions that demonstrate, in an extraordinary way, the practical application of the credit union philosophy—“People Helping People”—in the programs and activities offered to its membership.

Some of the specific organizations and events the credit union has supported this year include: Big Brothers Big Sisters, Boy Scouts of America, Elizabethtown Police Department, Good Neighbor Expo, Danville Boyle County Humane Society, “Operation Purple Cow” job interview sessions at local high schools, Abraham Lincoln Elementary’s Career Day, Community Fest, Warm Blessings Soup Kitchen, and the 2017 concert series at the Historic State Theater.

“As a local, not-for-profit financial cooperative, the ‘people helping people’ philosophy is a driving force behind everything Fort Knox Federal does,” said Ray Springsteen, Fort Knox Federal President & CEO. “We’re honored to receive this award once again and look forward to continuing to serve through active community participation and better value financial products and services.”



Students comparing housing options at the activity station. Photo courtesy Heritage Trust FCU

Heritage Trust Hosts Financial Simulation in Area High Schools

Dustin Haynes, Heritage Trust FCU

Heritage Trust FCU teamed up with area school districts to provide local high school students with its “Reality of Money” financial simulation. Business students were provided with various profiles outlining their income, occupation and marital status. Participants were then tasked with visiting activity stations while attempting to create a budget. Through this activity, Heritage Trust impacted over 1,000 students that will soon be entering the workforce. Students were able to engage with credit union employees while attempting to purchase housing, automobiles, childcare services and other basic necessities. Once students completed their budget, they participated in a group discussion about what they had learned.

“Heritage Trust is committed to educating local students about the importance of money management. Our organization is committed to expanding the Reality of Money simulation into other area High Schools, with our next event being held at Summerville High School,” commented Dustin Haynes, Heritage Trust Public Relations Officer.



Left to right: Britney Gardner, Head Teller, Chievres Branch; Rear Admiral Fred W. Kacher, U.S. Navy; Capt. Joseph Brock, U.S. Air Force. Photo courtesy Andrews FCU

Andrews FCU Sponsors 2017 Air Force & Navy Joint Ball

Scott Bolden, Andrews FCU

For the fifth consecutive year, Andrews FCU was a sponsor for the 2017 United States Air Force & Navy Joint Ball held at the Chateau De La Rocq, located in Arquennes, Belgium. The event, held on October 13, brought together the Air Force and Navy Junior Enlisted, Non-Commissioned Officers, and Officers, to participate in celebrating the different barriers that have been broken and overcome by the military in the past years.

The speaker for the evening, Rear Admiral Fred W. Kacher, spoke about the different barriers that had been broken with just the people sitting in the room that night; some were the first in their family to wear a military rank, go to college, or even live overseas. He said the best advice he could give was, "Never quit, fight hard, and if we do that we will break the most important barriers."

"I was afforded the privilege this year to help bring this event together by being on the committee for the first time," said Head Teller Britney Gardner. "It was great to work with the different Airmen and Seamen to create a wonderful night for everyone."

VIEW FROM THE BOARD *from page 1*

best honor our heritage of freedom and the patriotism of our veterans by actively supporting the men and women that fight to protect us.

According to the US Department of Veterans Affairs, approximately 21 million veterans are currently living in the United States. Actively recognizing our veterans, especially those who have suffered either physical or mental wounds as they defended us, is our responsibility. This is part of our heritage of freedom, for without our military, we would not enjoy our freedoms.

These are not new ideas and undoubtedly many of you already participate in these activities. However, I urge you to challenge yourself today. Together, we can go further. We must acknowledge that there are challenges facing our veterans and it is our duty to do more. Our veterans deserve our respect and gratitude for their service. As Veterans Day approaches once again this year, let us forever remember those that have preserved our heritage of freedom.

PenFed President/CEO James Schenck Elected to U.S. Chamber of Commerce Board of Directors

Robin Pence, PenFed

PenFed CU President and CEO James Schenck has joined the Board of Directors of the U.S. Chamber of Commerce. Schenck joins the 101-member U.S. Chamber Board of Directors led by Chairman Tom Wilson, Chairman and CEO of Allstate Insurance Company. Schenck's two-year term runs through November 2019.

"The U.S. Chamber of Commerce is our nation's strongest advocate for a pro-business agenda," Schenck said. "I am proud to serve on this esteemed Board of Directors and do my part to represent America's credit unions and our nation's veterans who are transitioning back into the civilian workforce."

"We are thrilled to have James join our Board of Directors," said U.S. Chamber President and CEO Thomas J. Donohue. "Credit unions serve a unique and valuable role in our communities and economies and he will be a strong voice for the more than 100 million people that they serve."



Last call for the 2017 White House Christmas ornament. All proceeds support the DCUC's George E. Myers Scholarship Fund.

Order now at www.d cuc.org.

Andrews FCU Sponsors Fitness Resolution Day in Wiesbaden

Scott Bolden, Andrews FCU

Andrews FCU served as a sponsor for Wiesbaden Sports, Fitness and Outdoor Recreation Center's Fitness Resolution Day. This year's theme was "Make Your Body Your Machine."

The event, held at the Tony Bass Fitness Center in Wiesbaden, Germany, was aimed at giving community members an open house where they can get a first-hand look at fitness classes, as well as learn about all facets of fitness, wellness and outdoor recreation.

"We always welcome an opportunity to support our local community," said Greg White, Wiesbaden Assistant Branch Manager. "Physical and financial fitness are equally important."

Andrews Federal, and other local sponsors, supported Wiesbaden MWR with distributing water bottles, t-shirts, fitness information and healthy snacks to participants and attendees.

Dover Federal Awarded Social Responsibility Recognition 2017

Pam Schwartz, Dover FCU

The Cooperative Credit Union Association (CCUA) has a National Social Responsibility Awards Program to honor credit unions that demonstrate the credit union difference through innovative community involvement and efforts to incorporate the credit union philosophy in their daily operations and member service.

This year, Dover FCU has been awarded the 2017 National Social Responsibility Recognition for the State of Delaware. This award was based upon Dover Federal's innovative community involvement and their charitable giving and sponsorship.



Left to right: Ryan Sherwin of ALM First Financial Advisors, winner of a trip to Punta Cana, Dominican Republic for the David Ortiz Celebrity Golf Classic; Langley President/CEO Tom Ryan; and Jon Jeffreys of Callahan & Associates, winner of a trip to Scotland. Photo courtesy Langley FCU

Successful Charity Golf Classic Raises Over \$233,000

Sue Thrash, Langley FCU

The 3rd Annual Langley for Families Charity Golf Classic successfully raised over \$233,000, thanks to the generosity of many sponsors and participants. One hundred forty golfers enjoyed a beautiful day at the Golden Horseshoe Golf Club in Williamsburg, VA on September 11 to raise money and awareness for Hampton Roads charities.

"The support of our sponsors and participants makes the work of the Foundation possible," said Foundation Chairman Fred Hagerman. "The money that we raise from events like this goes back into our communities to make a profound impact on people's lives."

In addition to golf, two impressive prizes were awarded to participants in the Shootout Challenge. The first was an all-expenses paid trip to Scotland and the second was a package to play in David Ortiz' Celebrity Golf Classic in La Ramona, Dominican Republic.

To commemorate the anniversary of 9/11, a moment of silence was held for the victims and first responders. A \$2,500 check was presented to Vigilant Watch, Inc. to provide support to first responders and their immediate families in Hampton Roads.

Langley for Families Foundation is a 501c(3) non-profit organization that concentrates on supporting organizations that serve the needs of families—specifically health-care, housing and human services, safety and security, and financial education.



U.S. Marine Corps Celebrates Birthday in November

As set by Marine Corps Order No. 47, Series 1921 issued by General Lejeune, November 10 marks the formal commemoration of the birthday of the United States Marine Corps. DCUC wishes our Marine Corps a Happy Birthday.

DEFENSE CREDIT UNIONS IN THE NEWS

CLARKSVILLE, TN—**Fortera CU** is excited to announce the launch of Fortera Insurance Agency. As of November 1, 2017, the Fortera Insurance Agency can provide price quotes for auto, home, life, and business insurance—among others... CHESAPEAKE, VA—**ABNB FCU** is pleased to announce the opening of ABNB Ghent branch in Norfolk, Virginia. ABNB hosted a Ribbon Cutting Ceremony in partnership with the Hampton Roads Chamber of Commerce on Thursday, September 28, 2017. The ribbon cutting ceremony was followed by a light reception and member celebration. In attendance was Delegate Daun Hester along with representatives from Congressman Bobby Scott and Norfolk Mayor Kenny Alexander offices.



Navy Federal held its third annual “Virtual 5K” walk/run to help raise money for the Committee for Helping Others, an all-volunteer organization that helps the needed in northern Virginia. Photo courtesy Navy FCU

Navy Federal’s Virtual 5K to Benefit The Committee Helping Others

Bill Pearson, Navy FCU

On October 1, Navy Federal held its third annual “Virtual 5K” walk/run to help raise money for the Committee for Helping Others, an all-volunteer organization that helps those in need in northern Virginia. Participants selected a 3.1-mile course of their choosing and received race packets that included 5K T-shirts and bibs as well as banners with their branch name printed on them.

More than 400 employees, family members and friends (a record number of participants for this virtual event) from 88 branches and Navy Federal’s Winchester campus participated. Employees from locations all over the U.S. and overseas branches in Okinawa, Japan, Guantanamo Bay, Cuba and Bahrain took time to have some fun, stretch their legs and raise money for a great cause.

The Virtual 5K was held the same weekend as the 25th annual run/walk at Navy Federal’s headquarters in Vienna, VA. The weather cooperated with a beautiful fall day with 66-degree temperature and more than 800 participants. Both events raised a grand total of \$20,000 for the Committee Helping Others.



Alaska USA FCU members contributed \$77,900 to support community food banks during the annual Cash for Cans food drive. Donations will assist 21 food banks in Alaska, Maricopa County in Arizona, the High Desert region of California, and Washington State. Photo courtesy Alaska USA FCU

Hanscom FCU Charitable Foundation Announces Nearly \$200,000 in Gifts

Patricia Warden Conty, Hanscom FCU

The Hanscom FCU Charitable Foundation revealed major gifts in 2017 at its fifth annual meeting. The meeting took place on October 23 at the Hanscom FCU headquarters on Hanscom AFB, and was attended by supporting members of the Foundation.

Foundation Chairwoman Teresa Conrad said, “Today we mark a milestone in the evolution of our charitable activities.” She led attendees in a moment of silence to honor past Chairman Alan M. Hart, who passed away in June.

Conrad announced significant donations by the Foundation. She noted the non-profit organization distributes 100% of its proceeds to charity. Gifts included:

- \$100,000 to Home Base, a partnership of the Red Sox Foundation and Massachusetts General Hospital. This is the fourth year the Foundation has supported Home Base, bringing the total gift to \$400,000.
- Over \$50,000 to Boston Children’s Hospital, through the sponsorship of three participants in the Boston Marathon. The amount raised is the highest amount raised in the 18 years Hanscom FCU and the Foundation have been part of this fundraiser.
- \$10,000 to Crossroads for Kids, to support programs for economically disadvantaged kids across Eastern Massachusetts. This organization provides students with summer and school year programs that support them to become economically independent citizens, socially responsible leaders and emotionally connected adults.
- \$1,500 to the Lincoln School Foundation, earmarked to the Hanscom AFB elementary and middle schools.

Additional donations in the past year include the Massachusetts Coalition for the Homeless and the American Cancer Society Relay for Life in Burlington, MA.



Dover branches collected donations for First State Animal Center as well as raised funds to support the no kill animal shelter. Photo courtesy Dover FCU

Keeping the Animals Happy & Healthy

Pam Schwartz, Dover FCU

Thanks to a community initiative between the First State Animal Center, SPCA and Dover Federal Credit Union, \$2,644 was raised for the animals during the month of October. In a month-long initiative, Dover Federal's seven statewide branch locations served as a donation drop off for the First State Animal Center and SPCA "Wish List" items. As well as collecting donation items, each of the branches accepted monetary donations for the shelter. In addition, Dover Federal team members "Jean Fridays" donations were matched dollar for dollar by the First State Favorite Credit Union. On October 20, an adoption event was held at Dover Federal's Smyrna branch, which provided the ability to find a forever home for some fur babies, while also raising awareness for the shelter.

The First State Animal Center is a non-profit no kill animal shelter, that offers pet adoptions, wellness care, doggy dog care and boarding changing animal lives one by one.

Visit our website at
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for the latest credit
union news!

Financial Center First CU Receives Four First Place State Awards from CUNA

Dusty Simmons, Financial Center First CU

The Indiana Credit Union League reported the statewide results in CUNA's national award competition. Financial Center First CU received four first place awards in the \$250 million to \$1 billion asset category for its financial education, product development, and philanthropic efforts. The credit union was recognized at the League's annual banquet held on September 22.

First place honors included: the Alphonse Desjardins Awards for Youth and Adult Financial Literacy in which the credit union won for reaching over 4,800 youth and adults with financial education in 2016, the Dora Maxwell Award for Social Responsibility which recognized Financial Center for helping feed over 190,000 people in partnership with Fox 59's Pack the Pantries spring fundraiser, and the Louise Herring Award for Philosophy in Action which recognized Financial Center for its unique International Advisory Council.

All four entries will move on to national competition which will be announced in February at CUNA's National Government Affairs Conference. Financial Center has received a national award for adult financial literacy the last three years.

Community Shred Day and Canned Food Drive a Success

Sarah Marks, Fort Lee FCU

Fort Lee FCU hosted a Community Shred Day and Canned Food Drive on October 7, along with Prince George County Police Department and Prince George Electric Cooperative. More than 150 vehicles came through with over 8,000 pounds of documents to shred securely. Police representatives were also on hand to check child safety seats. As community members came to shred documents, they donated more than 25 boxes of canned food for the Prince George Food Bank—enough to fill the Fort Lee FCU van. Cash donations totaling \$140 were also collected and presented to the food bank.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

DOVER, DE—The Cooperative Credit Union Association (CCUA) Awards of Excellence recognizes credit unions for excelling in their efforts to advance the credit union industry by promoting a deeper awareness of credit unions and financial literacy. This year's CCUA Awards of Excellence included the recognition of one young credit union professional in each state, based upon Advocacy, Social Responsibility and Financial Education. For the state of Delaware, **Tyler Kuhn** was recognized and honored for his commitment to the credit union industry. Tyler's work includes advocating with legislators, volunteering both professional and personal time to social responsibility as well as presenting more than 160 financial literacy seminars in the first nine months of this year alone. For his commitment, dedication and achievements, Kuhn of Dover FCU received the "CCUA Young Professional Award of Excellence" by receiving the highest total in each category. Deb Jewell, Director of Marketing for Dover Federal, stated, "Tyler, Dover Federal's Community Relations Officer, is the epitome of what a young professional in the Credit Union industry should look like. From his commitment to fulfilling the credit union philosophy of 'People Helping People', to his advocacy with Legislators, volunteering professional and personal time to social responsibility as well as developing and presenting financial education initiatives, one would be hard pressed to find another young professional with this much drive and talent. Dover Federal is honored to have Mr. Kuhn represent Dover Federal and the credit union industry."



Left to right: Collinsville Fall Festival Coordinator Tami Springer, Collinsville Mayor John Miller, Christine Airey's son Cayden Williams and SCU Financial Services Representative Christine Airey. Photo courtesy Scott CU

Scott CU Sponsors Downtown Collinsville Fall Festival

Adam Koishor, Scott CU

Scott CU presented a \$1,700 check to representatives from the Collinsville Main Street Community Association to be the presenting sponsor of its 2017 Fall Festival that was held on Saturday, October 28, on Main Street.

The Fall Festival was held on Main Street in Uptown Collinsville. The day was packed with fun family festivities that included Trick or Treating, a Chili Cook-Off, a Children's Costume Contest, and a Pet Parade that stepped off from the Dog Park.

Scott CU has been the presenting the sponsor of the event for seven straight years. SCU Financial Services Representative Christine Airey presented the check to Fall Fest Coordinator Tami Springer and Collinsville Mayor John Miller.

Collinsville Main Street Community Association's mission is to improve the quality of life by strengthening the downtown as a center of the community through concentrated efforts of volunteerism in organization, promotion, design and economic restructuring.

"This is another great opportunity for us to support our community and the people who live here," Airey said. "It is our way of showing our support to downtown Collinsville." "Credit unions are really about helping people and this is a perfect way for us to take that even a step further," she added.

Scott CU representatives were on site during the Fall Festival hosting a "trunk or treat" booth. Scott CU's surcharge-free mobile ATM also was available at the event.

PenFed CU and PenFed Foundation Honor Major Donors to Defenders Lodge

Robin Pence, PenFed CU

Major donors who helped fund construction of the Lee & Penny Anderson Defenders Lodge, a PenFed Foundation project, were honored at a celebration dinner in San Francisco on October 27. The Defenders Lodge provides free lodging for veterans and their families undergoing outpatient care at the VA Medical Center in Palo Alto, Calif.

The dinner, hosted by PenFed CU President and CEO James Schenck and PenFed Foundation Board Chairman Frederick F.Y. Pang, recognized the largest supporters of this project, including Lee and Penny Anderson who donated \$3.5 million. PenFed, which funds a wide range of programs supporting veterans and military members and their families, donated nearly \$8 million toward this and other projects.

Since it opened in May 2014, the Defenders Lodge has provided 91,298 free bed nights, saving veterans and their caregivers more than \$22.5 million in lodging expenses. This first of its kind facility offers 52 rooms and 104 beds to all eligible veterans and their caregivers cost-free. A public-private partnership of the Department of Veterans Affairs, Pen Fed CU and the PenFed Foundation, it was founded to help the thousands of veterans who travel each year to Palo Alto for medical care.

Schenck thanked the gathering of more than three dozen supporters and donors attending the dinner. "The Defenders Lodge fills a critical need for veterans and their families and is almost fully occupied 365 days a year," he said. "Without you, this amazing facility would not be a reality. You have built an outstanding legacy. The Lee & Penny Anderson Defenders Lodge will continue helping veterans and their families for years to come."

GOT NEWS? Send your credit union news to alert@dcuc.org.

American Heritage CU Hosts 8th Annual Red Cross Blood Drive

Bill McKenna, American Heritage CU

American Heritage CU hosted their 8th Annual Red Cross Blood Drive on Friday, October 13, on their main campus located at 2068 Red Lion Road, Philadelphia, PA.

American Heritage employees were given the opportunity to donate blood to support the American Red Cross. On the day of the event, 33 donors gave blood and two of the 33 donors gave a “Power Red” donation. A Power Red donation is a concentrated dose of red cells, the part of your blood used every day for those needing transfusions as part of their care. Red blood cells are the most commonly transfused blood component, and therefore the most needed. Since they carry oxygen throughout the body, they are essential to hospital patients.

American Heritage is proud of their employees for helping their community and the cause. With their donations, we can save 99 patients lives. They thank the American Red Cross for allowing them the opportunity to host this event and honored for our continued work with the organization.



DCUC's Website Has a Fresh New Look! Check It Out at www.dcuc.org

Come see new and upgraded features such as DCUC Insights and Member News now found on the home page. Keep your eye on these spaces as we share the latest industry information.



Left to right: Tom Martin, executive vice president and chief financial officer for Security Service FCU; Verina Martin, board member for THRU Project; and Elaine Andries Hartle, executive director and co-founder of THRU Project. Photo courtesy SSFCU

Security Service Charitable Foundation Donates \$5,000 to THRU Project, Helping Young Adults Transition Out of Foster Care

Brandy Ralston-Lint, SSFCU

Security Service Charitable Foundation has presented THRU Project with a \$5,000 donation to continue their mission of helping young adults transition out of foster care. THRU Project is a non-profit organization supporting San Antonio foster youth as they age out of the foster care system. Often times, these young adults are alone and have no one to guide them through this critical time. THRU Project recruits and trains advisors to provide these young adults with one-on-one guidance. Additionally, THRU Project helps them get a job, apply for college and set up an apartment—fulfilling their mission of providing resources to achieve a successful life.

“We are currently facing a shortage of volunteers to help guide youth through their transition out of foster care and into succeeding on their own,” said Elaine Andries Hartle, executive director and co-founder of THRU Project. “This can be a difficult time for individuals and they need to know they have a community of support around them. Security Service’s donation is going to help us increase awareness of this need and ultimately grow our community, attaining more mentors.”

“We all do better in life when we have a strong team supporting us,” said Tom Martin, THRU Project board member and executive vice president/chief financial officer for Security Service FCU. “THRU Project provides an amazing team of mentors for young adults facing the transition from foster care into a world of opportunities. We want them to feel empowered and understand their life has tremendous potential. In order for that to happen, they need the right people around them.”

R.I.A. FCU Presents Donation Check to United Way of the Quad Cities

Helen Wols, R.I.A. FCU

R.I.A. FCU presented a donation check of \$9,776.28 to United Way of the Quad Cities on Thursday, November 2. The money was raised through the credit union’s annual United Way campaign that began on September 21, the United Way’s Day of Caring, and ran through October 25. R.I.A. FCU thanks its members and employees for supporting this important organization that works towards health, education, and financial stability for everyone in the Quad Cities.



Gail Sanders (far left) and Mark Cruz (far right), from Tower's Business Development team, attended the kickoff and provided the students and teacher/advisor Barbara Ashman with a Millionaire's Club poster, mouse pads, pins, lanyards, and bookmarks. Photo courtesy Tower FCU

Tower FCU Sponsors Millionaire's Club

Carla Burger, Tower FCU

Tower FCU, Laurel, MD has sponsored their first Millionaire's Club financial education experience at Northeast High School, Pasadena, MD.

Students gathered for their first meeting to hear about the Club from their Advisor, Northeast faculty member Barbara Ashman and members of the Tower staff. Club members will soon begin the process of developing their personal finance skills, enjoying competitions with other schools, engaging in investment simulations, and performing an annual entrepreneurial project.

"Tower is excited to sponsor our first Millionaire's Club and to do so with the welcoming faculty and student body at Northeast High School," said Gail Sanders, Tower's Manager of Business Development. "This innovative program combines all of the elements needed to prepare students for future financial independence and what better way can a credit union serve their community?"

Sanders went on to say: "Students recognize that regardless of the career choices they may make in the future, a sound financial base is essential to their success. Tower welcomes this opportunity to play a role in preparing students for that success, and it's our privilege to partner with the students and faculty at Northeast High School."

Millionaire's Club members learn skills relating to budgeting, selecting financial services, protecting assets and identities, responsible borrowing, career choice, and putting savings to work through wise investment choices. "These are skills that will serve them a lifetime," Sanders said.

The six-month program was developed by the Credit Union Foundation MD|DC and is available to schools and credit unions nationwide at no charge through the Foundation's MillionairesClub.org site.

The clubs are provided seed grants, detailed curriculum, and faculty/student materials at no charge. Clubs enter local, regional, and national competitions such as The Stock Market Game™ and The Personal Finance Challenge™. Sponsoring credit unions provide support through seed grants and occasional guest speaking engagements. Additional support materials add a fun, competitive edge to the Club's activities. Millionaire's Clubs have produced State and National personal finance champions as well as first-place Stock Market Game™ competitors since the program was founded in 2013.

Millionaire's Clubs have been expanding rapidly. Currently, over 1,900 students benefit annually from participation at 44 sites.

Southeastern CU Announces Successful Food Drive

Brandy Wilkes, Southeastern CU

Southeastern CU announced its annual Fill-A-Truck food drive to feed the less fortunate ended successfully. For the fourth straight year, the community has joined together in an effort to "fill a truck" with food donations and cash, and as a result, Southeastern CU has again fulfilled its promise to donate a second truck if the community succeeding in the challenge of filling the first truck.

President and CEO Mike Gudely said, "This is a great event because of the people of South Georgia. The credit union is the catalyst, but without significant community involvement, it would not be successful." Gudely further stated, "this was a difficult year with so many hurricanes and fundraising relief activities, many were not able to give to Fill-A-Truck as they have in the past."

Southeastern reported an equivalent total of 57,600 lbs of food based on total donations. Southeastern pointed to Wild Adventures and its annual support of the food drive as a primary reason for its success. The theme park, with its Labor Day special for park guests who bring food items, raised a record for their location of over 3,900 lbs of food. Gudely praised the park saying, "Wild Adventures does such a great job with this and they are annually the largest food collection location for this event."

This year, as in past years, food items were donated to Second Harvest of S. Georgia. However, rather than provide all donations to Second Harvest, the credit union elected to donate a large portion of the food and cash resources to other local organizations. For the Fill-A-Truck Food Drive these included Lowndes Area Ministries for People (LAMP), The Soup Kitchen (Valdosta), The Caring Place (Nashville), Tiftarea Community Food Bank (Tifton), and Concerted Services of (Waycross). Gudely acknowledged there are many deserving organizations that do great work in the community saying, "there are churches and other organizations that provide meals for people. We tried to donate to organizations that serve food on a regular basis, rather than once or twice a month."

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Southside Area Credit Unions' Benefit Golf Tournament Raises More Than \$14,000

Sarah Marks, Fort Lee FCU

Southside Area Credit Unions held their annual benefit golf tournament in September at the Cardinal Golf Course on Fort Lee, raising more than \$14,000. Credit Unions Care Foundation of Virginia was presented with \$7,500 of the proceeds. This amount, along with donations from other credit unions in Virginia, and matching funds from the Foundation, contributed to a relief fund for Hurricanes Harvey and Irma. In total, the Credit Unions Care Foundation was able to present \$57,000 to the Red Cross specifically for hurricane relief.

Virginia Credit Union PAC was also a beneficiary of the tournament, receiving \$7,064. VACUPAC is a non-partisan voluntary organization that supports credit union initiatives through legislation.

Special thanks go to Premier Event Sponsor, CUNA Mutual Group, and supporting Gold Sponsor, P.W. Campbell. Each company has been a loyal sponsor, proudly participating for multiple years.



Diane Bailey and Sarah Marks of Fort Lee FCU present a check for \$7,500 to Roger Ball, Board Chairman for the Credit Unions Care Foundation of Virginia. Photo courtesy Fort Lee FCU