



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

DCUC PERSPECTIVE

Change: A Time to Celebrate!

Chris Cosby, DCUC SVP of Operations

Heraclitus, a Greek philosopher, is quoted as saying “change is the only constant in life.” This saying has also been translated to “the only constant is change.” If you read excerpts from other portions of what remains of this book, it can easily be concluded that change is to be celebrated.

I am celebrating as I transition from 32 years as a uniformed Service Member to the DCUC. I am celebrating the institutional knowledge, operational experiences, friendships and associations my military career has blessed me with. In my new chapter as the Senior Vice President of Operations with DCUC, I celebrate the proud lineage of service and support that our organization has. I celebrate the numerous members we support and represent. I celebrate the leadership, their previous accomplishments, vision and guidance.

I celebrate the changes ahead as we build on the past successes of our distinguished organization. The past is the corner stone of who we are now, and the changes ahead complement our past. Our experiences, failures, and triumphs have prepared us for times such as these. I look forward to meeting and celebrating the changes each of you will make by sharing your ideas, perspectives, and experiences!

I celebrate the unknown as we strive to reach greater heights. Together we can navigate the sea of change. It is imperative for each of us to work together to ensure we arrive at the correct destination. As we apply our efforts into supporting the vision and doing our part, we will be able to look back years from now and celebrate the change.

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CEO UPDATE

Driving Toward Success—The Next Mile

Anthony Hernandez, DCUC President/CEO

Last month’s article recognized DCUC’s impressive decade and half along with highlighting some of the changes we are making as we drive toward our vision of success. Along with balancing our normal day-to-day activities, I am proud to report that October was an impressive month. Yet, we remain focused on increasing member value as we gain momentum and pass mile-marker one along our journey. Here are some of the major items accomplished this month:

First, we released our new website, made significant progress in rebranding DCUC, and introduced our brand in some very promising markets. Speaking of new markets, we also successfully onboarded our new Senior Vice President—Chris Cosby. Second, we re-balanced our financial portfolio, rebranded our GEM scholarship, and advocated for our members on some important issues. Finally, we conducted a two-day staff offsite where we restructured staff responsibilities to optimize our member services and discuss new ideas that will help us become the premier defense trade association. All these gains are successfully in our rear-view mirror. *Note:* We will provide specific details on all the above (and more) at our upcoming Defense Issues Conference on February 25.



Speaking of more, our next mile features other exciting changes! We will be making a major announcement regarding DCUC’s move in the spring that will complement our rebranding efforts—this will be big news! Additionally, we will send details on our new strategic partnership with the Association of Defense Communities. This partnership includes complimentary memberships for each of our active member credit unions. As BRAC legislation appears likely this year, we want to provide each of you with inside, detailed, and actionable BRAC information for you and the defense communities you serve. Finally, stay tuned for changes in our Public Relations campaign where you will see DCUC making positive impressions in a variety of new forums.

Again, while we believe there is already great value in DCUC membership—finding ways we can improve is essential to sustain our momentum in being recognized as the premier defense trade association. I look forward to announcing many more successes and providing specific details at our upcoming Defense Issues Conference. There is lots of work to do in the next month. So, once again: “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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Eglin FCU (Team EFCU) was honored to sponsor the 3rd Annual CMSAF Binnicker 9K Memorial Run benefitting the Air Force Enlisted Village (AFEV). The AFEV is a non-profit organization whose core mission is to provide a safe, secure home for surviving spouses of retired enlisted U.S. Airmen. This year's memorial run raised \$20,050. All proceeds will directly help to care for the 520 residents of Bob Hope Village and the Hawthorn House. Photo courtesy Eglin FCU

Service CU Hosts Saturday Evening Post Cover Exhibit

Lori Holmes, Service CU

Saturday Evening Post cover art was on display at the Service CU (SCU) Corporate Office at 3003 Lafayette Road, Portsmouth, N.H. beginning Monday, September 25. This free exhibit ran through Friday, October 13.

Lent by the Wright Museum of World War II in Wolfeboro, NH, the display featured covers by Norman Rockwell, Mead Schaeffer, John Falter, Stevan Dohanos and more.

The *Saturday Evening Post*, with roots tracing back to the *Pennsylvania Gazette* in 1728, has been one of America's most recognizable and widely celebrated publications. The *Post* was one of the most popular ways Americans could keep up with the war efforts, but it also offered an occasional distraction in a gloomy time. Despite major national crises like the Great Depression and World War II, the *Post* endured through the 1960s until television became a more popular avenue for entertainment and advertising. Today, the *Post* continues to be published bi-monthly.

"Service Credit Union and the Wright Museum make a perfect partnership, both organizations committed to enriching the lives of NH residents. We recognize and acknowledge those Americans, both past and present, who have helped shape our national identity. The Wright Museum was proud to share its *Saturday Evening Post* cover exhibit with Service Credit Union," said Michael Culver, Executive Director of the Wright Museum of World War II.

The show was curated by Culver from a selection of *Post* covers that are part of the Museum's Permanent Collection and the covers were donated to the Museum by John and Evelyn Frank. There was no charge to the public and all were welcome.



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2017 White House Ornament on sale at www.d cuc.org.

See details on page 5.

PenFed Foundation Raises \$834,633 at Military Heroes Golf Classic

Robin Pence, PenFed CU

Military heroes who served in Afghanistan and Iraq joined business and community leaders to help raise a record \$834,633 at the PenFed Foundation's 14th annual Military Heroes Golf Classic at the legendary Congressional Country Club in Bethesda, Maryland. All proceeds go towards the PenFed Foundation which supports more than 35,000 veterans, active military members and their families each year.

This year's tournament attracted a record 92 corporate sponsors and veterans including numerous Purple Heart recipients.

"As a nation, we can never fully repay our debt of gratitude to the service men and women who have fought to defend and preserve our great way of life," PenFed CU President and CEO James Schenck said at the tournament which took place September 25. "What we can do is provide them with the support and resources they need to live the life they deserve and to provide for their families. Your generosity and support at this event each year enables us to help thousands of veterans, active military members and their families get the financial support they need to do better each and every day."

"PenFed Credit Union and PenFed Foundation truly set the standard for how Corporate America can support our nation's warriors. Their annual Military Heroes Golf Classic is an amazing fundraiser that ultimately helps thousands of veterans each year," said U.S. Marine Corps Lt. Col. (ret.) Justin Constantine. "I have played in this tournament several times and always feel buoyed and optimistic after the personal interactions all day long." Constantine, who deployed to Iraq in 2006, was shot in the head by a sniper while on a routine combat patrol. Although the original prognosis was that he had been killed in action, Constantine survived and earned the Purple Heart, Combat Action Ribbon and Navy-Marine Corps Commendation Medal for his service in Iraq.

"This is a terrific day. I cannot thank everyone enough for having us all together. It creates great comradery for a great program," said U.S. Marine Corps Captain (ret.) Jason Haag.

Since it was created, the PenFed Foundation has provided more than \$30 million of financial support to veterans, active military and their families.

Infuze CU Donates to Armed Services YMCA and Several Local Organizations

Brittani Clabaugh, Infuze CU

With the completion of its new branch and operations center, Infuze CU found community partners that could make use of its previous building's contents located in Waynesville, MO. Representatives of the Armed Services YMCA, Hoodies for Hope, Shekinah Tabernacle Ministries, and Stonebrook Center were standing by to take delivery of thousands of dollars of valuable donated building supplies, to include a small HVAC unit, doors, bathroom fixtures, glass windows, a water fountain, dozens of desks, office chairs and filing cabinets, fluorescent light fixtures, countertops and cabinetry. Even the building's lay-in ceiling system and electrical panels were repurposed, potentially saving each organization thousands.

Mike Smith, Infuze CU Chief Brand and Growth Officer, said, "The donation further strengthens the ties Infuze has with the communities it has served over the past 63 years and sets the tone for service in the future. Our credit union searches out opportunities where we can give back to our community."

Armed Services YMCA director Matt Rumph said, "With this gesture, Infuze Credit Union is demonstrating its dedication to making the future brighter and more successful for the youth of our area."

Andrews Federal Provides School Supplies to Students in Germany

Scott Bolden, Andrews FCU

Andrews FCU distributed school supplies for students during the Wiesbaden/Hainerberg Main Exchange's Back-to-School Expo. Attendees were also offered an opportunity to win Andrews FCU apparel and prizes. The event marked the beginning of the new school year and featured a welcome ceremony for the Department of Defense Educational Activity faculty and student body.

"It's always fun to get out in the community, to interact, educate and provide those on the spot answers that make a difference," said Andrews Federal's Gregory White, Assistant Branch Manager, Wiesbaden Branch. "We hope our support makes a difference for the children's school year, and ultimately, their future."

Fort Knox Federal 2017 Concert Series is a Wrap

Eldon Tilley, Fort Knox FCU

The Fort Knox FCU Concert Series wrapped up for 2017 with a performance by Sawyer Brown at the Historic State Theater. The concert series included five performances from May-September and also featured Wynonna Judd, Diamond Rio, Nitty Gritty Dirt Band and Delbert McClinton.

As the primary sponsor of the 2017 concert series, the Credit Union partnered with the City of Elizabethtown and the Historic State Theater to help bring outstanding national performers to the local community. Fort Knox Federal also previously served as one of the annual City Concert's primary sponsors.

"These events are an opportunity for the community to come together and enjoy good music in a treasured downtown venue. As a local, not-for-profit financial cooperative, Fort Knox Federal is proud to be a part of these types of successful downtown revitalization efforts," said Becky Ates, Executive Vice President.

CO-OP Member Wins Free Month of Electric Courtesy Dover FCU

Deb Jewell, Dover FCU

Members of cooperatives reap the rewards of belonging to a member-owned organization. When cooperatives partner together, their members benefit greatly. Most recently, Delaware Electric Cooperative (DEC) members who attended the DEC annual meeting and community fair, had the opportunity to stop by Dover FCU's booth.

Operating under the philosophy of people helping people, Dover Federal provided the opportunity for DEC members to Enter to Win one month's electric bill paid on their behalf.

Deb Jewell, Director of Marketing for Dover Federal, had the pleasure of notifying Mr. Bill McVay, and congratulating him on being randomly selected as the lucky winner to receive a \$250 credit to his DEC account.

Jewell stated, "When Cooperatives unite, the members benefit. It's great to partner with a fellow member-owned cooperative, and give back to its members in order to make a positive difference in their financial life; it's not just who we are, it's what we do."

Financial Center Donates \$1,500 to National Exchange Club

Dusty Simmons, Financial Center First CU

Financial Center First CU presented the National Exchange Club Region 7 Vice President Jeffrey L. Young with a \$1,500 check to support the Club's Americanism efforts throughout Indianapolis. The credit union raised the funds through its annual charity golf outing.

Proceeds from the outing were distributed among several organizations that support Financial Center's community outreach efforts which include military families, feeding the hungry, and promoting financial literacy.

Long-Time Tower Member Surprised with \$1,000 Award to Help with Education Expenses

Carla Burger, Tower FCU

A Tower member for three decades, Theresa Johnson is probably not the typical student that comes to mind when thinking about college scholarship applicants. In her late 40s, the Mount Airy, MD, resident has worked in the nursing field for over 20 years, and has two children, ages 17 and 20. But she is becoming more and more the norm as women decide to pursue—or finish—their academic degrees as children grow up and leave the nest.

Johnson is pursuing a Master's Degree in Nursing from Stevenson University, and was a participant in the 2017 CU Foundation Scholarship Program, held earlier this year by the Credit Union Foundation of Maryland & D.C. Her essay on the topic of why consumers should choose a credit union as their primary financial institution received high marks from the scholarship program's panel of judges.

In support of her ongoing education and as a thank you for her participation in the program, Tower surprised Ms. Johnson with a \$1,000 award to help with her education expenses. The check presentation took place at Tower's Headquarters in Laurel, MD, at the end of August.

"This was such a nice surprise, and I really appreciate Tower doing this for me," she said at the presentation. "It will definitely help with school expenses, and the timing is perfect since my tuition bill is due next week!"

Tower is a long-time supporter of the CU Foundation's annual scholarship program, even at times providing volunteer judges.

"Tower supports continuing education and we value our members' opinions on the credit union movement," said Rick Stafford, Tower's President & CEO, who presented the check. "This award was a way to show our appreciation to Theresa for taking the time to put together such a well-prepared essay. Her essay reflects the unique nature of credit unions as service-oriented institutions. We wish her much success in her educational pursuits, and, as with all of our members, Tower is here every step of the way to help her reach her financial goals."

In addition, six other Tower members will receive \$50 Amazon gift cards from Tower in recognition of their high-ranking entries to the scholarship program.



APGFCU, a community credit union serving Harford and Cecil counties, unveiled a new logo on September 25, 2017. Since its founding on Aberdeen Proving Ground in 1938, APGFCU has grown to over \$1.2 billion in total assets and \$1 billion in outstanding loans. With close to 125,000 members, nearly one out of every two households in Harford and Cecil counties now belongs to APGFCU. "We're excited to be updating the APGFCU brand with a new design that honors our roots and signifies our ongoing dedication to all the communities we serve," said APGFCU Chief Marketing Officer Brian Wilcox. Photo courtesy APGFCU



Left to right: Maria Alvarado, PAWedu program coordinator for DaisyCares; Sebastian Ramos, animal caretaker for DaisyCares; Erika Borrego, chief operating officer for the San Antonio Food Bank; and Brandy Ralston-Lint, senior vice president of corporate communications for Security Service FCU. Photo courtesy SSFCU

Security Service Charitable Foundation Donates \$3000 for Pets in Need of Food and Medical Care

Brandy Ralston-Lint, SSFCU

Security Service Charitable Foundation has presented DaisyCares with a \$3,000 donation that will be used to provide 10,000 pounds of pet food, four life-saving grants for veterinary medical care and animal welfare education to 250 children.

DaisyCares was established in 2010 to provide pet food and medical care to needy pets, as well as to reduce animal abuse through outreach and education programs. The organization helps some 10,000 families and 25,000 pets annually. Daisy's Barn, established this year on the San Antonio Food Bank campus, will serve as the hands on component to the organization's efforts.

"The sad reality is that when families struggle to feed their children, they often have to surrender their pets because they can no longer care for them," said Brandy Ralston-Lint, senior vice president of corporate communications for Security Service FCU. "DaisyCares enables families to keep and adequately care for their animal family members."

"We are solely funded by private donations like this one from Security Service which is going to have a significant impact on hundreds of families and animals," said Ami Gordon, founder and board chair of DaisyCares. "We want people to know that their animal companions are important, so we do everything we can to help them with pet food and other necessities when financial challenges arise."

SAC Seeing Record Attendance for Wealth Management Educational Series

Joyce Wells, SAC FCU

As part of their ongoing commitment to financial literacy and to being their members trusted partner through all phases of life, SAC FCU hosts educational seminars that are free to members and non-members alike. This past month's seminar on "Legal Documents and More: Protecting Yourself and Your Family" had record number of attendees. Attendees at this latest seminar gained insight into a variety of topics. Over 67 attendees signed up and had an opportunity to learn more about: estate documents, will vs. trusts, Medicaid vs. Medicare and strategies for retirement planning. The seminars are one hour in length and include light refreshments.

Eglin FCU Donates to CUAid for Hurricane Relief

Neko Stubblefield, Eglin FCU

Credit Unions helping Credit Unions during times of disaster. In support of the victims of Hurricane Harvey, Eglin FCU employees donated \$3,000 and the Credit Union matched employee donations, increasing contributions to \$6,000. CUAid.COOP is a National Credit Union Foundation offering the only online giving center for credit unions providing relief exclusively to credit union people recovering from major disasters.



Ornaments on Sale Now!

The 2017 White House Christmas ornament honors the presidency of Franklin D. Roosevelt. The ornament is filled with references to his time as president: From the top, the stars commemorate Roosevelt's four historical consecutive terms in office; Fala, the president's beloved Scottie, can be found by the Christmas tree on the back, and even the shape of the ornament is reminiscent of the early tabletop radios around which American families gathered to listen to the president's Fireside Chats.

All proceeds of our fundraising efforts support the George E. Myers Scholarship Fund. Since 1997 our fundraising efforts have provided 45 scholarships totaling nearly \$125,000 to volunteers, management, and staff of DCUC member credit unions so they may further their professional credit union education, knowledge and leadership skills.

American Heritage Cleans Up the Local Community During Its Annual Fall Adopt-A-Highway Event

Bill McKenna, American Heritage CU

American Heritage CU's Green Team hosted their third and final Adopt-A-Highway event of the year on Tuesday, September 19. Employees cleaned two miles of Route 13 (Frankford Ave.) between Academy and Knights Roads. The environment is everyone's responsibility and the Adopt-A-Highway program provides the opportunity for American Heritage employees to be a part of the solution. The Adopt-A-Highway initiative is part of the Credit Union's strategic goal to "Go Green" and holds numerous clean-ups throughout the year.

Pacific Marine CU Celebrates New Branch Opening Onboard Camp Pendleton

Kimberley DeLauro, Pacific Marine CU

On August 30, Pacific Marine CU (PMCU) hosted a Ribbon Cutting event in celebration of their newest facility located at the School of Infantry (SOI) onboard Camp Pendleton.

The new full-service branch was built to help fulfill PMCU's commitment to serve the financial needs of Marines and their families. The location will offer increased convenience and accessibility to those stationed at the School of Infantry and the surrounding areas.

Lieutenant Colonel Gregory A. Thiele cut the ribbon along with the Camp Pendleton branch manager, Alyson Warner. Among those also in attendance were Sergeant Major Benny R. Benton and Pacific Marine CU President and CEO Bill Birnie.

"We are honored to be celebrating our 65-year partnership with Camp Pendleton," said Birnie. "Our new SOI branch was built on the foundation of that partnership, and is another step forward in helping our Marines achieve their financial goals."



Tower FCU employees and members of Senior Management present a check for \$52,282 to American Red Cross representatives outside the credit union's Laurel Headquarters building on Sept. 26. Photo courtesy Tower FCU

Tower FCU's Matching Donation Campaign Raises Over \$50,000 to Help Those Impacted by Hurricane Harvey

Carla Burger, Tower FCU

What started with Tower members asking "What can we do to help?" ended just two weeks later in a \$52,000 donation to the American Red Cross to help with Hurricane Harvey relief efforts. Earlier this month, in response to member inquiries and the widespread devastation in Texas brought on by the Hurricane Harvey, Tower FCU management and staff mobilized quickly to put together a matching donation campaign.

"It all started with a few folks here at Tower coming together to discuss helping those that were impacted by Hurricane Harvey," said Al Smith, Tower's Senior Vice President of Member Services. "We knew that both our employees and our members wanted to help so we quickly put a convenient and safe process in place for members and staff to make monetary donations to benefit the American Red Cross' disaster relief efforts."

Smith said the goal was to collect \$10,000, and Tower would provide a matching donation of up to \$10,000. Once the plan was in place, Smith said Tower spread the word to members through branch employees, posters, e-mails, and social media posts.

"Donations came into our branches and Member Service Center in record numbers and we far exceeded our goal, raising over \$22,000 in the first week," he said. At the end of the two-week campaign, donations totaled over \$42,000. With Tower's match, the total amount given to the Red Cross was just over \$52,000.

"We were once again overwhelmed by the generosity of our members, but not really surprised," Smith said. "Tower members have consistently shown that they are willing to go above and beyond to help others, whether it's our food drives for Sarah's House, our annual Have A Heart campaign for Johns Hopkins Children's Center, or fundraisers in response to national emergencies like this one. It's a testament to the compassion and generosity of our members."

Sally Murphy, Manager of Tower's Columbia Branch, is a native Texan and had friends directly impacted by the hurricane. Her branch collected the most donations, raising over \$8,000. "My heart was just broken for my state," Murphy said. "I was thrilled that Tower not only encouraged our members and staff to give but also offered matching funds. So while I have tremendous pride for my state and how it handled this crisis, I also have tremendous pride in Tower and our members for consistently living out our motto of 'People Helping People.'"

Fort Knox Federal Named Best Mortgage Company

Eldon Tilley, Fort Knox FCU

Fort Knox FCU was selected as the “Best Mortgage Company” and “Best Credit Union” in Hardin County through the 2017 Reader’s Choice Awards survey. This is the 5th year in a row the Credit Union was named “Best Credit Union” and its first time being named “Best Mortgage Company.”

“Our team of dedicated mortgage professionals works hard to help members make their dream homes a reality,” said Ray Springsteen, Fort Knox Federal President and CEO. “As a local not-for-profit financial institution, the Credit Union is often able to offer lower fees and better rates than national lenders.”

Fort Knox Federal offers a wide range of affordable mortgage solutions and continuously seeks opportunities to provide even more value to new and existing credit union members. As part of our commitment to helping those who have served—or are serving—our country, the Credit Union has Veterans Administration (VA) loans available for those who qualify.

First-time homebuyers have also benefitted from Fort Knox Federal’s partnership with the Federal Home Loan Bank (FHLB), which offers “Welcome Home” grants to assist eligible buyers with down payments and closing costs. The Credit Union’s mortgage professionals help members navigate the application process and several have received grants through the program.

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

Security Service Charitable Foundation Donates \$10,000 to EnableUtah as They Recover from a Devastating Fire

Brandy Ralston-Lint, SSFCU

Security Service Charitable Foundation is helping people with cognitive and physical disabilities maintain employment by presenting EnableUtah with a \$10,000 donation. EnableUtah is a non-profit organization that has been providing jobs, skills training and employment services to adults with disabilities for more than 50 years. This feat is achieved through their janitorial services, production and secure document shredding operations.

In March, their secure document shredding facility was severely damaged by fire which destroyed much of their equipment and left disabled workers without employment. Security Service’s \$10,000 donation helped replace a damaged forklift at EnableUtah’s shred facility. This forklift is a critical part of their daily operations, as it hauls one-plus-ton bales of shredded paper to the scale and then to trucks for recycling.

“Our goal is to get everyone working who wants to work and Security Service is helping us do just that,” said Gavin Hutchinson, president for EnableUtah. “This new forklift is helping us restore operations in our secure shredding facility where we employ 12 disabled adults and conduct shredding for 159 Utah companies. It is because of the generosity of donations like this that we are able to help provide quality employment opportunities for disabled members of our community.”

“We are honored to help EnableUtah maintain their ability to employ disabled individuals after the devastating fire that damaged their secure shredding facility,” said Greg Reed, senior vice president of member service - Mountain West Region for Security Service FCU. “Their dedication to serving disabled citizens is an awe-inspiring example of how organizations can truly make the world around them a better and more inclusive place.”

Keesler FCU Celebrates 70th Anniversary

Sharon Keller, Keesler FCU

Keesler FCU on Sept. 29, 1947, began in inauspicious fashion: 32 Civil Service employees at Keesler Field joined as the initial members. Each paid a 75 cent share fee and a 25 cent membership fee. By year end membership totaled 100 and assets a whopping \$2,200.

But those 32 laid the groundwork for what is now a financially strong, federally insured company providing an array of products and services to its members. Keesler Federal today has more than \$2.5 billion in assets and a membership of 200,000 plus.

Keesler Federal will begin celebrating its 70th year with festivities at its branches and an eye on growing its footprint.

“Keesler Federal is a true business success story, a not-for-profit cooperative started by people wanting to help its members and better the community,” said Andy Swoger, Keesler Federal’s CEO and President. “That mission continues today with what we call the ‘Keesler Difference’ by providing members lower loan interests, higher savings rates and being active members in our community. We like to do things the right way and want our members to benefit, not shareholders.”



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.

Pen Air FCU Earns “Best of Bauer” 5-Star Elite Rating

Melissa Dandridge, Pen Air FCU

BauerFinancial Inc. announces that Pen Air FCU (Pen Air), has once again earned its highest 5-Star Superior rating. Having achieved Bauer’s highest rating for the latest 107 consecutive quarters, Pen Air has also been given the “Best of Bauer” status, a designation reserved only for those credit unions that have earned a 5-Star rating for 25 straight years or longer.

“Our mission is to enhance lives through exceptional service, strength and financial solutions,” said Stu Ramsey, president and CEO of Pen Air. “Earning this distinction proves that we are achieving our mission to provide exceptional strength. Our members can trust that their credit union is safe and sound.”

BauerFinancial Inc. has been analyzing and reporting on the nation’s financial institutions since 1983. A 5-Star rating by Bauer indicates that Pen Air is one of the strongest credit unions in the nation, excelling in such areas as capital, loan quality, profitability, and much more.

Financial Center Annual Golf Outing Raises Over \$28,000 for Charity

Dusty Simmons, Financial Center First CU

Financial Center First CU’s 19th annual charity golf raised over \$28,000 to support local military and food pantry charities. The golf outing, held on June 12 at The Fort Golf Resort in Lawrence hosted 136 community partners. Over the past 19 years, Financial Center has raised a total of \$184,623 from its annual golf outing.

The proceeds were divided among organizations that support Financial Center’s charitable areas of focus including: honoring and supporting Indiana military families, feeding the hungry and providing financial education. This year’s charities included the Indiana Military Veterans Hall of Fame, St. Vincent DePaul Food Pantry, and the Association of the U.S. Army Scholarship Fund.



American Heritage CU’s Employees and Board of Director raised over \$10,000 to help with the Hurricane Relief efforts in America. On Tuesday, September 19, 2017 American Heritage Vice President of Business Development, Dorian Smith, and Vice President of Human Resources, Flora Caranci, presented the donation to Chief Executive Officer of the Eastern Pennsylvania Region of the American Red Cross, Judge Renée Hughes. Photo courtesy American Heritage CU

American Heritage CU Donates Over \$10,000 for Hurricane Relief Efforts to the American Red Cross

Dorian Smith, American Heritage CU

American Heritage CU raised \$10,060 for the victims and relief efforts due to the recent tragedies of both Hurricane Harvey and Hurricane Irma. Through the first half of September, American Heritage employees were given two separate opportunities to participate in “Dress Down Days,” where they could wear jeans and sneakers to work for a minimum of a five-dollar donation. Our staff was determined to help our fellow Americans and went above and beyond the minimum donation to participate. As a result of the generosity from our staff and Board of Directors, American Heritage was able to raise \$10,060. The Board of Directors also made a separate \$5,000 donation to Credit Unions located in Texas to help their members who were impacted by Hurricane Harvey.

On September 19, American Heritage Vice President of Business Development, Dorian Smith, and Vice President of Human Resources, Flora Caranci, visited the American Red Cross’ Philadelphia office to deliver the donation. They presented the donation to Chief Executive Officer of the Eastern Pennsylvania Region of the American Red Cross, Judge Renée Hughes. The American Red Cross is one of American Heritage’s 800 local Workplace Partners.

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

Hanscom FCU Golf Tournament Raises \$120,000 for Home Base Program

MaryJo Kurtz, Hanscom FCU

The Hanscom FCU Charitable Foundation held its third annual Golf Classic in September at Red Tail Golf Course in Devens, MA. The non-profit charity raised \$120,000 to benefit the Red Sox Foundation and Mass General Hospital Home Base program. There were 138 golfers who enjoyed a morning on the course in summer-like heat and sunshine. At a special presentation following play on the course, Hanscom FCU Chairman Paul Marotta announced a tribute to longtime board director and chairman of the Hanscom FCU Charitable Foundation Alan Hart, who passed away earlier this year. With Mr. Hart's family in attendance, a portrait was unveiled as it was announced that the golf tournament will now be known as the Alan M. Hart Memorial Charity Golf Tournament.

"Al served on the Hanscom FCU board for 28 years, and he willingly and enthusiastically led the Hanscom FCU Charitable Foundation," said Mr. Marotta. "This is a fitting tribute for Al. He loved golf and he loved helping people. He embraced the credit union philosophy of people helping people."

The Home Base program is dedicated to healing the invisible wounds of war for service members, veterans and their families through clinical care, fitness and mind-body wellness programs.

Keesler FCU Supports Coast Schools and Hurricane Relief Efforts

Sharon Keller, Keesler FCU

Keesler FCU made donations to six Mississippi Gulf Coast school districts engaged in relief efforts in Texas following Hurricane Harvey. The six school districts have adopted schools in Texas affected by the hurricane and the funding will be used to help in recovery efforts.

Keesler Federal presented \$1,000 each to Biloxi Public School District, Gulfport School District, Harrison County School District, Pascagoula Separate School District, Ocean Springs School District, and St. Martin High School.

School administrators in Texas have reported that Hurricane Harvey caused an estimated \$700 million in damage to Houston-area schools when it made landfall August 25. Nine Houston school campuses were so damaged students had to be moved to other schools. The Houston Independent School District operates 280 campuses.

Most of Keesler Federal's Mississippi Coast branches are serving as collection points for relief supplies such as toiletries and cleaning materials. These items will be delivered by a local business, Hartson-Kennedy Cabinet Top, which is making several deliveries to the hurricane impacted area.

Keesler Federal also donated \$3,000 to CUAid, with the National Credit Union Foundation. The system was activated to raise money for relief efforts for those affected by Hurricane Harvey and Hurricane Irma.

"Those of us living on the Mississippi Coast know all too well the damage and disruption a major hurricane can cause," said Keesler Federal CEO Andy Swoger. "We are proud to partner with our coast schools in supporting relief efforts after these major storms."

DCUC PERSPECTIVE *from page 1*

I challenge each of us to look through our time machine glasses and see tomorrow's victories today! By doing this, we equip ourselves to keep going when we feel like giving up; we focus on the light at the end of the tunnel instead of the hurdles in the way; we don't wait until it's over to celebrate; we celebrate along the way!

DEFENSE CREDIT UNION COUNCIL, INC.



Joseph Brackins, AACFCU business development officer, and Salvation Army captain Christopher Bryant. Photo courtesy AACFCU

Army Aviation Center FCU Donates \$1,000 for Texas Hurricane Relief

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) donated \$500 to Salvation Army and \$500 to American Red Cross to support those affected by Hurricane Harvey. "We are happy to help those in need during the unprecedented flooding in Texas," said Lisa Hales, AACFCU vice president of marketing.

AmeriCU Proud Supporter of Breast Cancer Research

Angie Blair, AmeriCU

AmeriCU continues its partnership with the Carol M. Baldwin Breast Cancer Research Fund of CNY, which has to date, raised more than \$3.5 million in support of local breast cancer research. The Carol M. Baldwin Breast Cancer Research Fund of CNY, Inc. supports the work of surgeons, oncologists, and radiologists at SUNY Upstate Medical University. All proceeds raised in Central New York remain in the local community.

This year, AmeriCU is a proud supporter of A Run For Their Life, the only breast cancer run held in Syracuse, NY; the 9th Annual Syracuse Bicycle Breast Cancer Awareness Ride; and a leisurely, two-mile Paddle for the Cure held on Moose River.

Army Aviation Center FCU Donates School Supplies to Local Organizations

Margaret Donald, AACFCU

Arrmy Aviation Center FCU (AACFCU) donated to 11 local organizations throughout its service areas to assist students and teachers during the 2017-2018 school year. Donations were made by AACFCU members and employees in an effort to give back to the community. This is the sixth year AACFCU has held a school supply donation drive at each of its 20 branches. Donations stay in each branch's local area.

Donations were also given to the following organizations: Boys and Girls Club of the Emerald Coast—Santa Rosa Beach, FL; Boys and Girls Club of Ozark—Ozark, AL; Boys and Girls Club of Pike County—Troy, AL; Dale County Board of Education—Ozark, AL; Dothan Education Foundation—Dothan, AL; Enterprise Teachers Assistance Center—Enterprise, AL; Fort Rucker Elementary School—Fort Rucker, AL; Opp Elementary School—Opp, AL; Volunteers of America Southeast—Mobile, AL; West DeFuniak Elementary School—DeFuniak Springs, FL; and Windham Elementary School—Daleville, AL.

PenFed Donates \$50,000 to American Red Cross for Disaster Relief

Robin Pence, PenFed CU

PenFed CU announced a donation of \$50,000 to the American Red Cross Corpus Christi and Houston Chapters for people affected by Hurricane Harvey. American Red Cross, its employees, retirees and volunteers are among PenFed's diverse field of membership. "Our thoughts are with our Members and the communities in Texas that are affected by this devastating storm," said PenFed President and CEO James Schenck. "For 82 years, we have stood by our Members through good times and bad times. We will continue to stand by them—and our employees—during this crisis."

Redstone and Its Employees Donate \$10,000 to Help CU Disaster Victims

Fred Trusty, Redstone FCU

Redstone FCU and its employees have donated \$10,000 to assist credit union staff affected by the recent hurricanes. Redstone matched employee donations to CUAid.coop, the only disaster relief fund dedicated to helping credit unions, their employees and volunteers recover from disasters, such as Hurricanes Irma, Maria and Harvey. In addition to donating to the American Red Cross, Redstone employees dug even deeper to help their fellow credit union staffers who suffered great losses due to the hurricanes.

"In times of crisis, it is heartwarming to watch people come together to help each other," said Joseph Newberry, president and CEO of Redstone. "As a Credit Union family, that is exactly what we have done now to show our support for areas ravaged by the recent hurricanes."

CUAid is helping affected credit union people directly with critical needs, longer-term recovery needs, operational needs, and assisting credit union members. 100% of the donations through CUAid goes to credit union disaster relief. Donations are still being accepted.

"Based on news reports and limited communication with credit union staff in Puerto Rico, the situation is truly dire," said Foundation Communications Director Christopher Morris. "With CUAid now actively assisting credit union people affected by three large-scale disasters, we are now directing people to donate to the Foundation's General Disaster Relief Fund, which will allow us the flexibility to direct dollars to wherever they are needed most on an ongoing basis."



SAC Employees from a number of departments worked the credit union's educational booth at the Go Red for Women Expo. Photo courtesy SAC FCU

SAC FCU Partners with American Heart to Go Red for Women

Joyce Wells, SAC FCU

American Heart Association's Go Red for Women Expo was held in September in La Vista, Nebraska, and SAC FCU was a presenting sponsor of the event. SAC's participation at the Expo was the culmination of a yearlong partnership between the credit union and the American Heart Association. SAC was proud to not only sponsor of the event, but to have their CEO Gail DeBoer serve as the Chair for the campaign which benefits the American Heart and Stroke Associations. In addition to being a sponsor, having an exhibit booth at the Expo and several tables of SAC attendees, SAC employees played a role in helping the Association earn raise over \$300,000 to fight heart disease and stroke.



Nearly 60 Navy Federal branches participated in this year's Operation Homefront Back-to-School Brigade. Photo courtesy Navy FCU

Navy Federal Supports Operation Homefront

Bill Pearson, Navy FCU

Throughout the year, Navy Federal is proud to support the efforts of Operation Homefront. For Navy Federal employees, one of the most enjoyable efforts that they participate in is Operation Homefront's Back-to-School Brigade.

Through the hard work of their teammates and the generosity of their members, Navy Federal branches around the country were able to help young students become better prepared for the start of a new school year. In Omaha, Nebraska, volunteers from Navy Federal helped stuff backpacks for a distribution event at Offutt Air Force Base.

Thirty-four branches across Southern California supported the Back-to-School Brigade by collecting donations at branches. Credit union employees and members donated backpacks and school supplies. According to Operation Homefront, more than \$13,000 in school supplies and backpacks were collected at San Diego area branches.

And finally, in Washington State, Navy Federal branches in Lakewood and Bremeron supported the Back-to-School Brigade both through monetary donations and volunteerism. All told, nearly 60 Navy Federal branches participated in this year's event, collecting more than \$20,000 worth of donations according to Operation Homefront.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHESAPEAKE, VA—ABNB FCU is proud to announce that its Board of Directors Treasurer, **Richard Losea**, was awarded with The Paul Revere Award for 2017 during the National Association of Federally-Insured Credit Union's (NAFCU) Congressional Caucus. The Paul Revere Award recognizes Losea as the credit union grassroots activist of the year. Losea has been a part of the credit union movement for more than 20 years, and goes to great lengths in his political efforts to support the movement. He regularly attends meetings with congressional staff on behalf of ABNB to discuss critical issues, which affect the credit union industry. He also avidly calls, emails, and writes letters to support NAFCU Grassroots Alerts and communicates directly with NAFCU regarding legislative and regulatory information. "I enjoy being an advocate for the ABNB family and the credit union movement of people helping people. Being recognized by my peers is icing on the cake!" said Losea when learning of the award.

Langley FCU Donates \$10,000 to Boys & Girls Club of Southeast Virginia

Susan Thrash, Langley FCU

Langley FCU donated \$10,000 to the Boys & Girls Club of Southeast Virginia to support the organization's many programs that provide the skills and encouragement youth need to become responsible, caring citizens who lead healthy and productive lives.

"By supporting Boys and Girls Club of Southeast Virginia, we are able to change the lives of many local children who are in need of guidance and support," said Langley AVP of Corporate Relations Gary Hunter. "Children are our future and the positive skills and behaviors nurtured by the Boys and Girls Club have a lasting effect in helping them avoid risky behaviors and achieve educational success."

Boys & Girls Clubs of Southeast Virginia serves over 3,000 youth with 11 Clubs located in the cities of Norfolk, Portsmouth, Virginia Beach, Exmore, Suffolk, Chesapeake, and Franklin. They offer affordable afterschool care to kids from ages 6-18.

Andrews Federal Sponsors Back to School Bash

Scott Bolder, Andrews FCU

Andrews FCU served as a Community Sponsor for the Tots2Tweens Back-2School Bash at the Springfield Town Center in Springfield, Virginia. The first 500 kids were provided drawstring backpacks, pencils and pencil cases. Additionally, Andrews Federal staff volunteers gave away fidget spinners, notepads, pens, and lunch bags to the winners of their spin the wheel game. "Starting the school year off on the right foot is extremely important," said Andrews Federal's Enola Thaboun, Springfield Town Center Branch Manager. "We are always ready to contribute to the success of our future leaders in any way we can."

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Hanscom FCU Raffle Winner Enjoys the Sox from the Box

MaryJo Kurtz, Hanscom FCU

Josephine Schiavone of Malden, MA and her 19 guests enjoyed a Red Sox game this week from a luxury box at Fenway Park. Josephine was the lucky winner of the Hanscom FCU Charitable Foundation's "See the Sox from the Box" raffle to benefit the Red Sox Foundation and Mass General Hospital Home Base program.

"It was a fun afternoon," said host and Foundation board secretary Paul Marotta. "We had a suite full of vim and vigor throughout the game."

The raffle prize included food, beverages, and three VIP parking spaces. A Red Sox win, unfortunately, was not part of the prize package. Instead, the group celebrated the home team's American League East title, clinched the night before.

All proceeds from this year's raffle benefit the Home Base program. The program is dedicated to healing the invisible wounds of war for service members, veterans and their families through clinical care, fitness and mind-body wellness programs.



Family and friends joined Josephine Schiavone in a luxury suite at Fenway Park for a Red Sox game this week. Josephine was the winner of Hanscom FCU Charitable Foundation's "See the Sox from the Box" raffle to benefit the Red Sox Foundation and Mass General Hospital Home Base program. Photo courtesy Hanscom FCU