



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

VIEW FROM THE BOARD

A Time for Change

Michael Kloiber, President/CEO, Tinker FCU; DCUC 2nd Vice Chair

We have all experienced change of leadership, whether it was during a military career or at our credit unions. We, as a nation, just witnessed the peaceful change of command in our highest office, when Donald Trump replaced Barack Obama as our Commander and Chief.

I cannot count the number of Changes of Commands I have witnessed at both Air Force and Navy ceremonies here at Tinker AFB. It is truly amazing to see how seamlessly the authority of command passes from one leader to the other. It is also truly amazing to see how well those who report directly to the two leaders take to the change so easily and readily.

This is what is happening right here at our Defense Credit Union Council (DCUC). A longtime leader is departing, while a new leader eager to excel is coming in to take over the job. As with all changes, it will be hard to say goodbye to Arty Arteaga who has put his heart and soul into making DCUC the successful defense credit union trade association it is today.

It will be equally as hard for Arty to let go. It is hard to give up command, especially when this change means moving into retirement. He recognizes it is the right time and thing to do, and he also knows that this change provides the opportunity to the new commander to make the necessary changes to take the organization to the next level.

So, as we head towards our annual conference in San Diego this year, we too, will witness a Change of Command. Our incoming President/CEO, Anthony (Tony) Hernandez, stands poised and ready

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DCUC UPDATE

Anthony R. Hernandez Named DCUC CEO Successor

Defense Credit Union Council Board Chair Denise Floyd is proud to announce that Anthony R. Hernandez (Tony) is selected to be the next President/CEO of DCUC on August 1, 2017, after the retirement of Roland "Arty" Arteaga.

Hernandez joined the Defense Credit Union Council (DCUC) as its Chief Operating Officer on August 9, 2016. In this capacity, he has been responsible for DCUC's overall operational effectiveness and for enhancing the Council's advocacy role as the principal trade association exclusively supporting the interest of credit unions operating on Department of Defense installations worldwide.

Hernandez also works closely with the Department of Defense (DoD) on matters affecting defense credit unions and the financial quality of life of DoD personnel. Since his arrival at DCUC, Hernandez successfully fielded a guide on the new DoD Blended Retirement System; worked with member credit unions on Military Lending Act rules; offered comments on the Department's personal commercial solicitation policy; bolstered the Council's emphasis on financial education; and spearheaded the Council's 5-year strategic plan.

Prior to joining DCUC, Tony Hernandez served in the United States Air Force in various senior leadership and command positions, both as a Mission Support Group Commander and as the Chief Financial Officer of an Air Force Major Command as a full colonel. Key among his assignments were his tour of duty at the Pentagon and two tours as a Squadron Commander for the 8th and 62nd Comptroller Squadrons. Colonel Hernandez also served as the Executive Officer to the Commander of Air Combat Command where he directly supported the 4-Star commander of 145,000 Airmen.

On 1 October 2016, Colonel Hernandez officially retired from the United States Air Force after 25 years, closing his career as the Commander 319th Mission Support Group at Grand Forks AFB, North Dakota. Hernandez has a Bachelor of Business Administration from New Mexico State University, a Master of Arts in Organizational Management from the University of Phoenix, a Master of Military Operational Art and Science from the Air Command and Staff College, and a Master of Strategic Studies from the Air War College.



DEFENSE CREDIT UNION COUNCIL, INC.

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

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Winning teams from the 13th annual Community Invitational tournament. Photo courtesy APGFCU



Forest Hill Heat and Churchville Curve Win APGFCU's 2017 Community Invitational at Ripken Stadium

Brian Wilcox, APGFCU

Aberdeen Proving Ground FCU (APGFCU) hosted its 13th annual Community Invitational tournament for local youth softball and baseball teams on Sunday, May 21, 2017, at the Ripken Youth Baseball Academy in Aberdeen.

Eight 11-under and 12-under recreational council teams from Harford County participated in this grand slam tournament, allowing many of them an unprecedented opportunity for tournament play at Ripken Stadium.

Teams played in double-elimination rounds. The top two scoring teams from each sport went on to play final championship games. Trophies were awarded to all players on the first-place and second-place teams.

The first and second-place winners are:

Softball: Forest Hill Heat – First Place; Joppatown Xplosion – Second place

Baseball: Churchville Curve – First Place; Joppatown Blackhawks – Second Place

VIEW FROM THE BOARD *continued from page 1*

to assume command. It should be seamless and transparent to all of us ready to follow his lead!

We will definitely miss Arty, but we welcome Tony. He comes in as a seasoned observer, having been around DCUC for many years while his wife, Jennifer, worked here. He has also served as the number two under Arty, gaining valuable experience and knowledge to enhance his qualifications.

Will things change? They should. Our military is constantly changing, as is the credit union industry. There are a multitude of challenges within the Department of Defense, and these challenges affect the very way we operate. If we are going to provide the support to our membership, we must be constantly changing too as a trade organization.

As we say goodbye to Arty and Carol, we say hello to Tony and Jennifer. Because of this simple Change of Command, our future is bright, and our spirits are high!



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The First States' First Annual Credit Union Day

Deb Jewell, Director of Marketing

The Cooperative Credit Union Association (CCUA) along with the Delaware Credit Union Community, hosted the first annual Credit Union Day on June 7, 2017. The recently named First State Favorite Credit Union, Dover FCU, joined CCUA's President Paul Gentile, and fellow associate members as they invited Gov. John Carney and the Senators and Representatives of Delaware's 149th General Assembly to Delaware's First Annual Credit Union Day. This forum provided an excellent opportunity to share the good work that credit unions are doing every day in the communities they serve, with local lawmakers, along with lawmakers from throughout the state.

Chaz Rzewnicki, Dover Federal CEO and CCUA Member, stated "The First Annual Credit Union Day, is a great time to showcase the good work and positive influence that credit unions, such as Dover Federal, have made on the communities we serve. Working hand in hand with our legislatures, will allow us to collaborate on the changes to regulations that affect the industry while being proactive in providing solutions that will not have a negative impact the operational stability of Delaware credit unions or the financial security of their tens of thousands of members."

Local Students Win Scholarships, Car in Driven 2 Excel Program

Dani Brown, Marketing

Several prizes were rewarded to high school seniors in Cumberland County on May 16, 2017 as part of the Beasley Broadcast Group's "Driven 2 Excel" program, including \$5,000 in scholarships by Fort Bragg FCU.

"Driven 2 Excel" is a community enhancement campaign that recognizes academic excellence and impeccable attendance records of high school seniors in the 2016-17 school year. During the qualification periods, students were to have a cumulative GPA of 3.2 or higher and no more than five absences to qualify for the program.

This year, there were over 700 graduating seniors who qualified for the "Driven 2 Excel" program. The qualifiers' names were all thrown into a drawing for the opportunity to win the grand prize of a Kia Soul from Fayetteville Kia. Second- and third-place prizes, sponsored by Fort Bragg FCU, consisted of a \$3,000 scholarship and a \$2,000 scholarship. Additional prizes were also put into the drawing.

Diana Cain from Jack Britt High School received the \$3,000 scholarship and Kade Sibert of Westover High School won the \$2,000 scholarship. Eva Kelly, also from Jack Britt High School, won the "Driven 2 Excel" Kia Soul.

"We are thrilled to be able support these excellent local students in their educational pursuits," said Fort Bragg FCU Marketing Director Andrew Reiff.

Andrews Federal Presents Financial Literacy Seminars at Rowan College

Scott Bolden, Andrews FCU

Andrews FCU's Stan Koussis, Community Development Manager and Jennifer Fiore, Mt. Laurel Branch Manager, presented "The Psychology of Spending: Why We Buy" financial literacy seminars at Rowan College at Burlington County.

Attendees learned how to save money by gaining a better understanding of their spending habits, attitudes and values.

"We are very concerned about the financial health of our students, which is why Rowan College at Burlington County is the most affordable college in the state," Rowan College at Burlington County President Paul Drayton said. "Our popular 3+1 program provides a way for students to save \$75,000 while earning a Rowan University degree and avoiding high college debt and has been called one of the top college affordability initiatives in the country by *Money Magazine*."

South Omaha Latino Peace Officers Association Easter Egg Hunt

Joyce Wells, SACFCU

Each year the Latino Peace Officers Association hosts an Easter Egg hunt for the South Omaha community. Each egg is filled with candies and treats. However, hidden in some of the eggs are winning certificates that entitles the recipient to a new bicycle.

SAC FCU sponsors the event each year and donates a boy's and a girl's bicycle. The bicycles are on display for weeks prior to the event at one of SAC FCU's South Omaha branches before being given to the lucky recipient. SAC employees from various branches participate in the event as part of their community outreach.

Two DCUC Board Director to be Elected at Annual Meeting

Two seats on the DCUC Board of Directors will be filled at the annual business meeting at The Manchester Grand Hyatt San Diego, CA, Tuesday, August 8, 2017. The regular three-year terms of two Representatives-at-Large are currently held by Frank Padak and Stu Ramsey. Both will seek re-election for their respective positions. Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *ALERT*.

Langley FCU Donates \$10,000 to Support Big Brothers Big Sisters

Sue Thrash, Public Relations Director

Langley FCU donated \$10,000 to Big Brothers Big Sisters of the Greater Virginia Peninsula (BBBSGVP) for support of their youth mentoring programs. The organization provides positive role models for children to identify with and emulate, which then encourages them to do better socially and in school.

“The success of our programs depend on the support received by our community partners such as Langley,” stated BBBSGVP CEO Ayanna King. “Based on our annual evaluations, 94% of our youth have improved their social-emotional competence by having a mentor in their life, 98% have avoided risky behavior and 85% have improved their educational success.”

During 2016, BBBSGVP served 186 youth on the Peninsula. There are currently 65 children on a waiting list for mentors.

Fort Knox FCU Branch Receives Business of the Year Award

Michael Bateman, Fort Knox FCU

Fort Knox FCU's Hodgenville Branch was presented with the Business of the Year Award at the LaRue County Chamber of Commerce Annual Meeting on May 18. Accepting the award was Branch Manager, Katie McDowell, flanked by the Hodgenville Branch staff.

Fort Knox Federal operates 16 branches throughout central Kentucky which provide a wide range of personal and business financial services including mortgage and loan processing, free onsite ATMs and fee free checking accounts. In addition to providing financial services, Fort Knox Federal has a long history of supporting community, civic and charitable activities.



Fortera CU employees support Week of the Eagles at Fort Campbell. Photo courtesy Fortera CU

Fortera CU Sponsors Week of the Eagles Concert

Susan Dickinson, Community Relations Manager

The Week of the Eagles events were celebrated on May 19–25, 2017, at Fort Campbell in recognition of the 75th anniversary of the 101st Airborne Division (Air Assault). The Week of the Eagles Concert was open to soldiers, families, retirees, veterans and members of the greater Fort Campbell community. The community concert featured live music, food and a Golden Knights airborne jump demonstration. Great job to all of the Fortera CU employees who came out to support the Fort Campbell Week of the Eagles Concert.

Pacific Marine CU Gifts Handicap-Accessible Van to Local Wounded Warrior

Kimberley DeLauro, Pacific Marine CU

Pacific Marine CU (PMCU) gifted an injured Camp Pendleton Marine with a modified van to easily accommodate her wheelchair. The fully-equipped, handicap-accessible van was returned to the Credit Union after the previous owner passed away. Instead of selling or auctioning the vehicle, employees came up with a plan to donate the vehicle to a local wounded warrior who would benefit most from its upgrades.

The search for the best beneficiary of the van concluded when they found Staff Sergeant Danielle Pothoof through the Navy-Marine Corps Relief Society. Pontoof was awarded a Purple Heart for wounds she sustained in Afghanistan when a roadside bomb detonated. Eventually, the injuries led to a necessary amputation below the knee of her left leg. As she continues her life and career as an active duty Marine, Pontoof will now own a vehicle capable of easily storing and transporting her wheelchair.

“Being able to give back to our military and honor the sacrifices they make for our country is absolutely wonderful, especially when it’s someone as deserving as Staff Sergeant Pothoof,” said Bill Birnie, President and Chief Executive Officer at Pacific Marine CU. “I am proud to see our employees seeking these opportunities and fulfilling our mission to support the communities we serve.”

Announcing the 2017 America Saves Designation of Savings Excellence Recipients

Article provided by America Saves

We are pleased to announce the 32 banks and credit unions awarded the 2017 America Saves Designation of Savings Excellence and eight financial institutions that received honorable mentions.

The award is presented annually to banks and credit unions that make extraordinary efforts to encourage saving during *America Saves Week/Military Saves Week* and succeeded in encouraging customers and members and to open and add to wealth-building accounts.

2017 America Saves Designation of Savings Excellence Recipients: Air Force FCU; Andrews FCU; Armed Forces Bank; BancorpSouth Bank; Dean Bank; District Government Employees FCU; Dover FCU; Eglin FCU; Farmers Savings Bank; First Arkansas Bank & Trust; First Federal Savings and Loan Association of Port Angeles, WA; FNB Community Bank; Fort Hood National Bank; Guadalupe CU; Hanscom FCU; Home Federal Bank; Jax FCU; Keys FCU; LUSO FCU; M&T Bank Corporation; Mechanics Bank; MECU of Baltimore; Navy FCU; Pacific Marine CU; Peninsula FCU; Pioneer Valley CU; Quontic Bank; R.I.A. FCU; SmartyPig by Sallie Mae Bank; Southern Bancorp; Torrington Savings Bank; WesBanco Bank, Inc.

Honorable Mentions: Broadway Bank; Freedom FCU; FreeStar Financial CU; Frontier Community CU; Heritage Bank & Trust; NSWC FCU; Security Service FCU; TS Bank

Security Service FCU Rewarded for Using Innovation to Create Energy Efficient Data Center

Brandy Ralston-Lint, SVP, Corporate Communications

Staying true to its core value of using innovation to find the best solution, Security Service FCU recently installed a data center cooling system to significantly reduce energy consumption at its new corporate campus in San Antonio.

“Installing this new technology has allowed us to be able to reduce our energy consumption by 95%,” says Robert Williamson, senior vice president, Real Estate Development for Security Service.

Williamson credits the dramatic reduction to a data center cooling system installed at the new campus. The system was designed and created by OptiCool Technologies.

“All data centers produce significant heat and therefore require thoughtful airflow management,” says Jay Winslow, executive vice president and chief information officer for Security Service. “OptiCool Technologies’ design results in a substantial increase in cooling capacity and energy efficiency for our data center.”

The installation of the system earned Security Service a \$233,000 energy rebate from CPS Energy. In addition to being energy efficient, the system also takes up less floor space, and has reduced noise levels.

“This system allows us to provide the highest level of technology for our members, while having a positive impact on our environment,” says Winslow. “The significant reduction in energy consumption will continue to be a positive impact for years to come.”

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Langley FCU Makes Homeownership Easy for Military & Veterans

Sue Thrash, Public Relations Director

Langley FCU has offered VA home financing for many years through various strategic partners. Langley has recently started to process, underwrite and close VA Home Loans in-house. Langley is now the only credit union in Hampton Roads to offer in-house servicing for VA Home Loans.

“This means members can now pay their monthly VA mortgage loan directly to Langley through online bill pay, traditional check, or any of our local branches,” stated Langley VP of Mortgage Lending Tammy Gelles. “It’s another way we are making our VA mortgage experience even better for our military and veterans.”

The VA Home Loan program is offered to qualified active duty service members, veterans and reservists.

Andrews FCU Sponsors Mt. Vernon-Lee Chamber Golf Classic

Scott Bolden, Andrews FCU

Andrews FCU sponsored the Mt. Vernon Lee Chamber of Commerce’s 19th Annual Golf Classic at the Laurel Hill Golf Club in Lorton, Virginia. The tournament, which benefits the Chamber’s business scholarships, has provided \$175,000 for graduating high school students since its inception.

The Andrews Federal team consisted of Oma George, Chief Retail Officer, Todd Fox, Director of Real Estate Lending, Eric Stegner, Director of Information Risk, Stan Koussis, Community Development Manager and George Ksenics, VP of Information Technology.

“Many thanks to the Mt. Vernon Lee Chamber for hosting an amazing event,” said Andrews Federal’s Oma George, Chief Retail Officer. “We are always willing to support the local community and such a worthy cause.”

USO Visit to the Middle East

*Karl Murphy, President/CEO,
FirstLight FCU*

Over 32 years of my career working at FirstLight Federal Credit Union, I have had the pleasure and opportunity to work with the military at Fort Bliss. I have seen soldiers train in the field at the ranges on Fort Bliss, and training at the National Training Center in California, as well as interacted with them on Ft. Bliss and in the community. FirstLight Federal Credit Union, its staff, and I have supported the United Services Organization (USO) for many years, both personally and professionally because of what they do for soldiers and their families.

FirstLight Federal Credit Union was instrumental in providing financial support and volunteers to bring the USO to Fort Bliss. Congressman Sylvestre Reyes was a great supporter at the national level to make this transition happen to support soldiers at Fort Bliss. There have been many other supporters of the USO in El Paso, and I am grateful to see how the community embraces supporting our soldiers. I use the words “our soldiers” because we are indebted to them and all those who have served in the military and sacrificed much of what we might enjoy—the freedom that we have in the United States. Freedom comes with great sacrifice, both in times of war and in times of peace.

As a business and religious leader in the community, I have seen the impact deployments have on military families. The families are not involved in fighting, but their sacrifice is great. I am amazed at the quality of our servicemen and women, and their commitment to their mission and their families. These servicemen and women are volunteers. My father served in the Korean War and was not able to continue his military career due to serious injuries. He was reminded of those injuries many times during his life, as he continued to carry shrapnel in his body that could not be taken out.

I was recently invited to participate on a trip to the Middle East to visit several military installations, USO facilities, and in service opportunities with our

servicemen and women. I felt so proud to be an American and to visit and stand with individuals I call heroes. While at one installation, I was proud to see the 1AD “IronSides” patches on soldiers’ sleeves as they had just finished their deployment and were in the process of returning home. What an honor to see the 3rd Brigade 1st Armored Division. I had a few minutes to speak with Col McGee, the commander of 3/1AD. At one airbase, I spoke with a female airman, who was born and raised in El Paso and excited to see someone from home. Her fellow airmen spoke highly of her abilities and work.

As I had the opportunity to visit army installations, air force facilities, and even a naval station, the accommodations for the servicemen and women varied. One army installation was a “temporary facility” that had been utilized for over ten years. Soldiers lived in tents during their deployment, in which they either had portable toilets or trailer like facilities for showers and toilets. Other facilities had tin buildings for service members, and others had more typical facilities that you would have seen on installations years ago. Internet access was a challenge in some of these installations and was a great cost to the servicemen and women, unless they used the USO provided internet at each of the locations. Servicemen and women used this service to communicate with their families at home and to take care of other needs. The only home away from home was a USO facility, where our servicemen and women would enjoy united in reading programs, entertainment, such as video games, movies, crafts, games and many other activities. Most of all, the USO was a place to relax.

Each of these installations had a USO facility to support our servicemen and women. They had many of the same programs, but often differed depending on the needs of the servicemen and women on that installation. At one center, we served over 300 soldiers a meal at the end of the day. At another installation, we gave out care packages to soldiers. At each location, the soldiers thanked us for being there. They said that no one from home

visits, and that they are grateful to see us there. Almost as if they felt we cared more because we were there. The second and most important response was “thank you for supporting the USO.” I was given a different perspective, as I saw our servicemen and women use the USO to utilize Wi-Fi capabilities to communicate with family at home. The wireless internet was their link to their families and home. The internet access was probably the most important service the USO provides to our servicemen and women. Other services that are used quite heavily are, a place to relax and have a place for entertainment—TV, movies, video games, and many other activities. Another program that is being utilized heavily, is the “United Through Reading.” This program allows servicemen and women to get a book and read to their children, and have the reading recorded to be sent home with the book for their child. One of the officers from Public Affairs was in her early twenties, and had a young child at home. I can’t imagine how difficult that is for this young soldier.

You might ask, what is the purpose of this short experience. I think the following are points that I would like for readers to understand:

- **Our servicemen and women sacrifice much for our freedom**
- **They need to be connected to their families just like we are—in fact, more since they are often separated by thousands of miles**
- **Servicemen and women, as well as their families need our support, as they are very deserving**
- **They are a volunteer group and represent each of us**
- **The USO does a great job at keeping them connected to family and their home through their service to our nation**

The USO is a private, nonprofit organization, not a government agency. The USO programs, services, and entertainment tours are made possible by the American people, support of corporate partners, and the dedication of volunteers and staff. I invite each of you to be a part of this great mission to support our servicemen and women at home, abroad or wherever their duty takes them. I am proud to be an American and proud to support the USO.

54TH ANNUAL DCUC CONFERENCE

2017 Showcase with a Purpose

For 15 years, our mission has been to raise funds for a charitable organization that provides support for our veterans and active military in times of need. This has been a joint effort between you, our credit union members, our generous corporate partners and the DCUC Board of Directors—working together to make a real difference.

We are proud and thankful for this great partnership and appreciate the efforts of all those who have contributed over the years. This year, we will be supporting the good work of Purple Heart Homes, which provides critical housing solutions for service connected disabled veterans.

Purple Heart Homes was co-founded in 2008 by Dale Beatty and John Gallina, two Iraq combat wounded Veterans that remain on a mission to make sure no Veteran is left behind at home. Purple Heart Homes fills the gaps in housing through the Veterans' Aging In Place and Veterans Home Ownership Programs. From building a ramp for a Veteran of World War II to providing home ownership opportunities to younger Veterans, their programs are designed out of necessity and fit the specific needs of the Veteran population. They help Veterans of all ages with their housing needs, recognizing that to a Veteran 'home' means everything.

Purple Heart Homes campaign, Operation: Veteran Home Renovation, was established to raise awareness about the housing challenges faced by older service-connected disabled veterans that might need a ramp, grab bars, their house painted on the inside or out or their yard cleaned up. Renovations are provided at no cost to the Veteran or their family.

The kick-off for the 2017 campaign will be August 7, which also happens to be "Purple Heart Day" and also the exact time we will be in San Diego at our 54th Annual Conference.

In the past year, a number of our distinguished credit unions have stepped up to work with Purple Heart Homes to participate in various housing projects. These credit unions, as well as other interested defense credit unions, will have from August 7 to November 11, 2017, to complete a project or projects for an older Veteran. There are many ways in which you can participate:

Defense Credit Unions interested in participating in the 2017 Operation: Veteran Home Renovation should contact Vicki Thomas at vthomas@phhusa.org or call her at 203-984-2138.

Vicki will also be representing Purple Heart Homes in our 2017 Showcase with a Purpose. Be sure to stop by and talk with her about ways your Credit Union can become involved in this worthy cause.

We will also raise funds for Purple Heart Homes during our Silent Auction in the Showcase. Thank you for your continued support.



© Joanne DiBona

See page 3 for details on this year's Board elections.

1st Advantage Awards \$8,000 in Scholarships

Amber Callahan, Marketing Manager

1st Advantage awarded a total of \$8,000 in scholarships to Greater Peninsula high school students. The recipients of the 2017 Directors' Scholarships are: Dimitri M. Diaz, Bethel High School; Clemence A. Hidalgo, Warwick High School; Cherelle D. Matthews, Bruton High School; and Laurel Lee Anne Nicks, Grafton High School. Each scholarship winner received \$2,000.

For over 47 years, 1st Advantage has been providing scholarships to first-year college students. The program began by offering two scholarships of \$750 each memorializing two people that played a key role in the development of the credit union, Del Close and William Coughron. An additional scholarship was added, recognizing the superior volunteer service to 1st Advantage by Dave Hornstein and then Carlo Roma. The program added a scholarship in 2003 recognizing the achievements of Joe Cona, past Credit Union Chairman and longtime volunteer.



SAC FCU Sponsors Deployment Goodie Bags

Joyce Wells, SACFCU

As part of their ongoing partnership with the 97th Intelligence Squadron located at Offutt Air Force Base, SAC FCU provides goodie bags for airmen who are deploying. Once a quarter, SAC employees (working in conjunction with Key Souses) assemble bags with treats, snacks and a note from SAC and artwork from the children of those being deployed.



Hanscom FCU Scholarship recipients were recognized at the annual meeting. Pictured left to right are: Hugh McNeil, Scholarship Committee Vice Chairman; Matthew Dunbar, Wesley Gallishaw; Michael McAlarney, Cadet/Colonel Sabrina Diaz; Cadet Zane Adam Sharkawy; and Paul Marotta, Hanscom FCU Chairman of the Board. Photo courtesy Hanscom FCU

Hanscom FCU Awards Annual Scholarships

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU recognized seven high school students with college scholarships at its recent Annual Meeting. Five credit union members and two students from local Air Force Junior ROTC units each received \$1,500 towards college expenses. The John F. Condon scholarship is named after a former board member who contributed substantially to Hanscom FCU's success in his 26 years of volunteer service. The award is based on academic record, extracurricular activities and an essay.

This year's recipients are Logan Stansbury of North Reading, Michael McAlarney of Lexington, Benjamin Lacroix of Littleton, Matthew Dunbar of Franklin, and Wesley Gallishaw of Seekonk. The top graduates of the Lowell High and Bedford High AFJROTC programs, Cadet/Colonel Sabrina Diaz of Lowell and Cadet Zane Adam Sharkawy of Bedford, received \$1,500 scholarships.

"Today's students embody the community's hopes for the future," said Chairman of the Board Paul Marotta. "Anything we can do to help them get the tools they need is a good investment."

Service CU Donates to the Plummer Endowment Fund

Lori Holmes, Assistant Vice President of Marketing

Service CU contributed a total of \$15,000 to the Dan and Renee Plummer Endowment Fund which provides support to military members and veterans who are battling addiction.

"We'd like to express our sincere appreciation to Service CU, a leader in corporate philanthropy that has supported military through their donations of time and money," said Renee Plummer. "This particular donation provides a tremendous boost to our mission of supporting the needs of veterans when they need it the most. We thank Service Credit Union for its generous contribution to the endowment fund."

The endowment fund was established to provide financial support, in perpetuity, for service members and veterans of all eras, to receive substance abuse treatment and recovery services through Easterseals N.H. programs. Treatment includes Easterseals alcohol and/or drug abuse services, along with Care Coordination through Easterseals Military & Veterans Services. The fund honors Renee and Dan Plummer of Portsmouth, N.H., for their service and support of Easterseals N.H.'s Military and Veterans Services and Veterans Count.

Honoring Those Who Served, Supporting Members and Communities Topped the Agenda at PenFed's 82nd Annual Meeting

Robin Pence, PenFed CU

At its 82nd Annual Meeting, PenFed CU's Chairman of the Board, Ed Cody, and PenFed President and CEO, James Schenck, spoke about the importance of service—to country, to members and community—and reported on the exceptional growth the nation's second largest federal credit union continues to achieve on behalf of its members.

In his business update, Schenck reported that PenFed increased its net new membership by 110,000 in 2016, ending the year with 1.48 million members. He said that as of May 2017, PenFed has more than 1.5 million members. Total assets grew by \$1.8 billion from \$19.5 billion in 2015 to \$21.3 billion in 2016 and was up an additional \$1.1 billion in the first quarter of 2017. He reported on the safety and soundness of the institution, noting PenFed is well capitalized at 10.2%, exceeding industry regulations of 7% for a well-capitalized institution.

"We are able to achieve this growth on behalf of our members because of the extraordinary commitment and talent of PenFed employees. The trust and confidence our members place in PenFed is what keeps us moving forward," Schenck said. "I am honored and humbled to represent the men and women who fight our nation's wars and to serve our communities."

More than 350 PenFed CU members, credit union industry leader Dan Berger, President and CEO of the National Association of Federal Credit Unions, and more than 50 PenFed employees attended the meeting.

Cody provided an update on the PenFed Foundation and made a \$3,000 contribution on behalf of PenFed to the Foundation. Highlights included:

- The Military Heroes Fund provided 346 grants in 2016 totaling \$340,506 in emergency financial assistance to wounded warriors and their families;
- The Dream Makers provided 113 grants totaling \$538,047 to help first-time homebuyers make down payments on their homes.
- The Asset Recovery Kit program provided 2,522 interest-free loans totaling \$1,160,432 to service members as a safe alternative to payday lenders.
- A partnership with the U.S. Department of Veterans Affairs to end Veteran homelessness, which included 461 grants for rent and utility payments, transportation vouchers and critical household items valued in excess of \$457,000.

Cody presented the 2017 Chairman's Award to Bill Vinson, who is retiring after serving for 32 years on the PenFed Board of Directors, and to Laurie Horstmann, PenFed's Vice President of Business Integration and 22-year career employee with PenFed. Vinson, a retired Army Lt. Col. and Vietnam War Veteran, is decorated aviator who has received the Distinguished Flying Cross, the Bronze Star, and the Purple Heart.



Patsy Stuard, CEO of Fort Lee FCU, presents a check for \$2,500 to Kasinda Thomas, representing the USO of Hampton Roads and Central Virginia. Photo courtesy Fort Lee FCU

Fort Lee FCU and AFFN Donate \$3,000 to Support Veterans

Sarah Marks, Fort Lee FCU

Fort Lee FCU, in partnership with Armed Forces Financial Network (AFFN) Matching Grant Program, was proud to donate \$2,500 to the USO of Hampton Roads and Central Virginia. The USO provides support to military service members and their families. The donation was presented at Fort Lee FCU's annual meeting in April 2017. In addition, \$500 was donated to the Eighth Annual Ride for the Warriors, facilitated by American Legion Riders to benefit the Virginia Department of Veterans Services/Virginia Veteran & Family Support.

DEFENSE CREDIT UNIONS IN THE NEWS

Biloxi, MI—**Keesler FCU** has officially broken ground on its new branch in Petal, MS. Keesler Federal is proud to be joining the Petal Community with this new branch. The branch is slated to open in December 2017...Richmond, VA—**Henrico FCU** earns the Enterprise Car Sales Bronze Award (Virginia Group) for used car sales volume in fiscal year 2016. Earning a Bronze Award, the credit union originated over \$250,000 in loans specific to Enterprise Used Car Sales. Henrico FCU partners with Enterprise Used Car Sales to provide additional auto-buying benefits to members.

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Scott CU Employees Raise Over \$1,490 During Autism Awareness Month

Adam Koishor, Scott CU

Employees of Scott CU recently raised nearly \$1,500 during a fund-drive to support the Illinois Center for Autism during Autism Awareness Month.

During the fund drive, Scott CU employees made a donation in order to dress down during a day at the credit union. The credit union also accepted donations from its members over a month-long effort.

The Illinois Center for Autism (ICA), a not-for-profit, community-based mental health treatment and educational agency, is dedicated to serving people with autism. Referrals are made through local school districts, hospitals, the Department of Human Services, and doctors.

The Illinois Center for Autism's primary goal is to educate and serve children and adults with autism to achieve their highest level of independence in their home, school and community.

Locally, Scott CU Community Relations Representative Cassidy Beck presented a \$1,490 check to Rachel Newsome, Director of Communications/Development and Cindy Guthrie, Special Events Planner at Illinois Center for Autism.

"We were excited about the opportunity to help the Illinois Center for Autism in their efforts to increase awareness," said Beck. "Our staff was eager to be involved by donating money to the fund raiser for the dress down day. It is our way of showing our support of the work the Illinois Center for Autism does to help people reach the highest level of independence they can."

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

Visit www.dcuc.org to register today.



Pictured are AACFCU employees, their family members and Kirby Kangaroo, AACFCU's children's savings account mascot, at the CFF Great Strides Walk in Dothan, AL. Photo courtesy AACFCU

Army Aviation Center FCU Donates \$17,155.01 to Cystic Fibrosis Foundation

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) donated \$17,155.01 to the Cystic Fibrosis Foundation (CFF) after a company-wide fundraising campaign in April and May. Because of the kindness of AACFCU employees and members, \$10,155.01 was raised in donations while AACFCU donated an additional \$7,000 to CFF.

AACFCU is a sponsor of the CFF Great Strides Walks in Dothan and Mobile each year, and AACFCU employees coordinate fundraisers at each location. Since 2010, AACFCU has donated more than \$145,000 to the CFF.

Lisa Hales, AACFCU vice president of marketing, said, "Our employees get excited and work hard every year to put together fun ideas to help raise money for Cystic Fibrosis. If it wasn't for the generosity of our members and local communities a donation like this wouldn't be possible."

Alaska USA Foundation Gives \$75,000 to Support Military and Youth Programs in Alaska

Dan McCue, Alaska USA FCU

Alaska USA Foundation has donated \$75,000 among five community service programs. \$50,000 was donated to the Armed Services YMCA (ASYMCA) of Alaska to help support military service members and their families. The funds will aid in the operation of the more than 30 programs ASYMCA provides, including hospital morale visits, Operation Holiday Joy, and Operation Kid Comfort.

\$10,000 was donated to Stand Down, Inc. to help in-need and homeless veterans access vital medical, dental, mental health, and substance abuse services. \$5,000 was donated to the Great Alaska Council in support of Boy Scouts of America. The funds will provide Scouts without financial means or transportation the opportunity to attend day camps. \$5,000 was donated to Alaska Legal Services to provide high quality legal services to low-income veterans and families, as well as disadvantaged people and communities. \$5,000 was donated to Camp Fire Alaska in support of youth development programs that service more than 5,000 youth annually in the state of Alaska.

"Alaska USA Foundation is committed to supporting organizations that help their community," said Dan McCue, Executive Director, Alaska USA Foundation. "By working with these non-profits, it's our hope that this money will touch the lives of many different people in the communities we serve."



Left to right: Madonna Attocknie, Jennifer Kirby, Denise Floyd and Cheryl Crow are accompanied by two USO Volunteers at the USO at Fort Sill. Photo courtesy Fort Sill FCU

Fort Sill FCU Supports the USO

Madonna Attocknie, Marketing Officer

Since opening its doors on December 7, 2016, the Fort Sill United Service Organizations (USO) has served over 18,000 service members and their families by providing programs such as brunch, lunch, crafts, family programming, outreach and more. The facility offers eight gaming systems, nine computers, three large screen televisions, a pool and shuffle board table, free Wi-Fi and snacks, a patio area and a reading corner. It is a facility for all service members to relax, especially for those who do not have vehicles and cannot leave post.

Recognizing that there are six military bases in Oklahoma, Fort Sill FCU (FSFCU) understood the importance of having a USO facility in this state. Denise Floyd, President & CEO of FSFCU, attended the grand opening. “We wanted to support a program that benefits our service members from the day they enlist until the time they are discharged. Many of them need a community to feel safe and welcome, almost a “home away from home,” and we know that the USO provides that type of reinforcement.” FSFCU will be contributing \$25,000 to the USO and recently donated \$2,500 for patio furniture for the Fort Sill location.

Since its inception on February 4, 1941, the USO has provided help to over 10 million military service members and their families. “The USO’s mission is to strengthen our nation’s military by keeping them connected to family, home and country through their service to our nation” said Jennifer Kirby, Center Director for the Oklahoma USO. “We believe by enabling that connection, it boosts morale and resiliency. Helping improve morale and connection helps make someone mission-ready and if a service member is mission-ready, they are in a better frame of mind to defend the Nation.”

Fort Lee FCU Donates \$2,000 to the James House

Sarah Marks, Fort Lee FCU

Fort Lee FCU was pleased to donate \$2,000 to the James House, an accredited non-profit organization helping people affected by domestic or sexual violence in the Greater Tri-Cities region. Funds raised from ticket sales for the credit union’s annual meeting were matched 100% by the credit union to reach the total donation amount. The donation was presented at Fort Lee FCU’s annual meeting in April 2017.

Frontier Community CU Awards 13th Annual McCoy-Porter Scholarships

Michael J. Augustine, President, Frontier Community CU

Frontier Community CU has awarded \$1,000 scholarships to area high school graduates Emma Bresser and Megan Unrath, based on their outstanding academic achievements, work ethic, civic and educational involvement and character.

“These young women not only demonstrate academic excellence, but have also proven their leadership skills by participating in a wide range of school and community activities,” says Michael J. Augustine, credit union president.

Bresser, the daughter of Devon and David Bresser, graduated from Lansing High School and will attend the University of Nebraska. She plans to obtain degrees in forensic science and physics.

Unrath, the daughter of Melissa and Craig Unrath, graduated from Leavenworth High School and will be attend Cornell University. She hopes to complete a degree in biology and become a physician’s assistant.

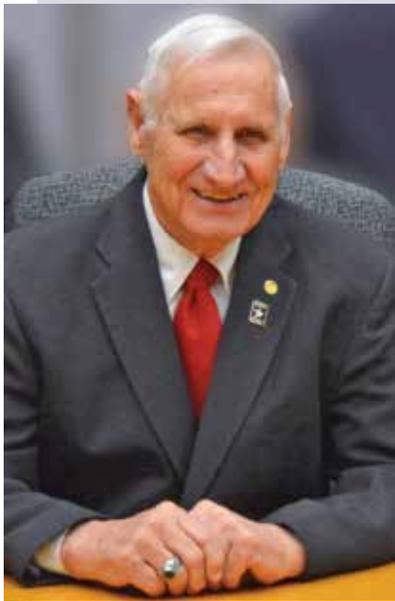
The annual scholarships are named in honor of Frontier Community’s former leaders Lyle McCoy and Ray Porter, two long-time volunteers who worked to bring credit union services to the community.



The annual conference hotel deadline is July 5. Book today!

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Robert Hopper, DCUC Hall of Honor member, retires from Fort Sill FCU Board of Directors. Photo courtesy Fort Sill FCU

Fort Sill FCU Chairman Retires After 28 Years on the Board

Madonna Attocknie, Marketing Officer

After 28 years of volunteer service on Fort Sill FCU's Board of Directors, Robert Hopper has retired from the Board. Charles Hutchinson, who formerly served as Vice Chair, was elevated to the role of Chairman in 2016 to begin Hopper's transition into retirement.

Hopper, who has served on the Board since 1989 with 21 consecutive years as Chairman, has been an influence in the credit union's progression and development during his years of volunteer service, according to FSFCU's President & CEO Denise Floyd. "We will definitely miss Bob's guidance," Floyd said, "but I'm happy to announce that our Board of Directors has voted him to a Chairman Emeritus position, which will allow him to continue to be a volunteer on our Board."

Hopper served from 1995 to 2013 on the Mid-West Defense Sub-Council Board of Directors. Having served three years as 1st Vice Chairman and fifteen years as Chairman of the Board, he retired from that position in May of 2013. The Mid-West Defense Sub-Council consists of Defense Credit Unions in the Central and Western United States and is organized to promote and advance credit union issues relating to and affecting military and defense contractor personnel. In 2003, Hopper was inducted into the Defense Credit Union Council Hall of Honor. The Hall of Honor was established to acknowledge individuals who have provided inordinate support to the credit union movement, DCUC and their community. Individuals are also recognized for their contribution to their credit union, their members (especially our troops), Department of Defense civilians and their families and the Defense Credit Union Council.

Fort Sill FCU will look back on Robert Hopper's many accomplishments with pride and admiration. His commitment to the credit union will always be appreciated and admired.