



ALERT

VIEW FROM THE BOARD

A Season for Giving

*Denise Floyd, President/CEO, Fort Sill FCU;
DCUC Board Chair*

Election years can be rough and seem like they are never ending. This year's election was unprecedented, as social media and the news monopolized our daily lives with endless innuendo, causing much anxiety and indecisiveness among voters. With the holidays just around the corner, I am hoping the election can be put behind us, and we can focus on the joy of the holidays and our military personnel, especially those who will be apart from loved ones serving in harm's way!

As with all defense credit unions, my credit union, Fort Sill FCU, is proud to serve and support the military, their families and their communities. For many families, the holidays can be difficult and demanding, and making ends meet can be equally challenging. To assist those in need, in addition to focusing on our members' financial needs, we also extend a helping hand to those in the community by providing food baskets to the local Armed Services YMCA and conducting a food drive for both on and off the base. FSFCU also hosts a clothes drive to collect and provide apparel and coats for the less fortunate during the winter months. Additionally, as there are many military families unable to buy their children gifts for Christmas, FSFCU sponsors an event to give free toys to the children of these families in the military community.

The holiday season is a time of giving; it is a special time of year, where we at FSFCU not only take care of our members' financial needs, but also connect with the Lawton/Fort Sill community to

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CHAIRMAN'S UPDATE

Roland "Arty" Arteaga Announces Plan to Retire

*Denise Floyd, President/CEO, Fort Sill FCU;
DCUC Board Chair*

It is with mixed emotions that I announce the retirement of Roland "Arty" Arteaga. After almost 17 years at the helm of DCUC as President/CEO, Arty has informed the board of directors of his plan to retire on July 31, 2017.

Arty began his career with DCUC on March 1, 2000, after serving 28½ years in the United States Army, retiring as a Colonel in 1999. After retirement from active duty, he served a short tour (6 months) at Bank of America, but in his words "he quickly saw the light" and was hired by the board of directors of DCUC to begin his career with the Council.

Over the last sixteen years Arty has done an outstanding job serving our collective needs and being our principal voice at the Pentagon. He has worked tirelessly with the Department of the Defense on policy and procedural matters affecting credit union operations on DoD installations. Aside from maintaining a close working relationship with the Military Departments and the Offices of Under Secretaries of Defense for Personnel and Readiness and the DOD Comptroller to include DFAS, he also coordinates with key partners, such as CFPB (Office of Service Member Affairs), our sister trade associations, and NCUA, on matters of interest to on-base credit unions. Arty has actively worked with Military Saves and other non-profits to further enhance the financial preparedness of military personnel and their families, including the President's Advisory Council on Financial Capability. And to the great benefit of DCUC, he was also instrumental in the Council becoming part owner of Armed Forces Financial Network, which has strengthened the Council immensely allowing DCUC to support their mission and their members to the fullest.

Arty has done a tremendous job staying abreast of situations and regulations that impact our credit unions. He has been a great leader for the DCUC team, guiding a small staff and maintaining DCUC as the premier advocate for defense credit unions. Arty is not only operationally minded, he is a personality that inspires and energizes all those around him. He will be hard to replace and will definitely be missed as DCUC's fearless leader. Arty is a true professional who has been dedicated to DCUC and exemplifies the DCUC motto "Serving Those Who Serve Our Country."

On a final note, after receiving Arty's notice, the board of directors formed a search committee that will conduct a nationwide search for his replacement.



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

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Andrews Federal Headquarters staff and Executives stand with several of the items collected for the Thanksgiving Food Drive. Photo courtesy Andrews FCU

Andrews FCU's Thanksgiving Food Drive a Success

Scott Bolden, Andrews FCU

Andrews Federal wrapped up its Thanksgiving Food Drive to benefit several local charities. From November 7–18, the Credit Union's stateside and overseas branches received donations of non-perishable foods to help families in need during the holiday season. Nearly 1,000 items were collected amongst all the branches and distributed to several local charities. Donations were made by both Andrews Federal staff and members.

"This time of year can be extremely difficult for some, which is why we made it a point to give back," said Oma George, Chief Retail Officer. "It feels good to know we're making a difference in the lives of those who need it most."

Scott CU Gives Nearly \$1.5 Million Back to Members

Adam Koishor, Chief Marketing Officer

Just in time for the holidays, area residents who have savings accounts or loans with Scott CU are realizing the value of membership with a gift of extra money in their pockets. Scott CU declared a bonus dividend and loan interest rebate in November, giving nearly \$1.5 million back to members. The money was directly deposited recently into Scott CU members' accounts.

Scott CU has given active members an additional 3.00% Annual Percentage Yield bonus dividend on their deposits and a rebate of 3.00% of the interest they paid this year on any loan or credit card to thank them for their loyalty. The Scott CU Board of Directors approved the bonus dividend and the loan interest rebate as another way to share the success of the credit union in 2016 with its members.

"Since members own the credit union, this is a great way for us to thank them and share our success," said Scott CU President & CEO Frank Padak. "This is one of the benefits of being a member with accounts at Scott CU. Since we are a not-for-profit cooperative, we give our earnings back to members through dividends, loan interest rebates, better rates on savings, lower rates on loans, lower fees and the most convenient services possible."

Over the past eight years, Scott CU has given bonus dividends and loan interest rebates back to members totaling over \$9.2 million, Padak noted.

SAFE Light the Night Walkers Generate Over \$10,500 for Leukemia & Lymphoma Society

Kristine Tanzillo, Dux Public Relations on behalf of SAFE FCU

SAFE FCU and its employees generated more than \$10,500 in donations to the Leukemia & Lymphoma Society through the society's October 27 Light the Night Walk in South Carolina.

A dozen SAFE employees, representing the West Columbia, Garners Ferry, and Bishopville branches, along with SAFE headquarters in Sumter, took part in the fundraising event. SAFE offered a corporate donation in addition to the money the walkers raised through sponsorships.

Participation in the walk is an annual event for SAFE, which has contributed more than \$45,000 since 2010, with the money going toward research to find cures for blood cancer and toward financial assistance to families affected by blood cancers.

"At SAFE, it's very important to us to support all aspects of our community," said Antione Frederick, Branch Manager at SAFE's West Columbia Branch. "We were happy to participate in this walk and are thrilled that we could help raise money for this important cause."

Northwest Federal Goes Green, Donates to Appalachian Trail Conservancy

Kristen Soller, Public Relations Specialist

As part of Northwest FCU's commitment to supporting the communities its members live in, the credit union recently held a "Go Green" campaign advocating environmental responsibility. For every member who switched from paper statements to eStatements, or signed up for eStatements when opening their credit union account during the campaign, Northwest Federal donated a dollar to the Appalachian Trail Conservancy. 2,652 members chose eStatements, representing over 30,000 paper statements per year and thousands of pounds of paper saved.

"We are proud to be the official credit union for Appalachian Trail Conservancy members and admire the dedication they show to preserving the trail for future generations," said Northwest Federal's President and CEO, Chris McDonald. "They have a strong spirit of community and we're happy to partner in their continued efforts to protect the beauty and heritage of the trail for years to come."

Langley FCU Donates \$10,000 to Support the Center for Child & Family Services

Sue Thrash, Public Relations Director

Langley FCU donated \$10,000 to the Center for Child & Family Services, Inc. (CCFS) for support of their many programs and services that help individuals and families to improve their lives.

"The Center for Child & Family Services has been providing counseling and support services to the Virginia Peninsula since 1943," stated CCFS Executive Director Michael Edmonds. "We empower people to face life's challenges through counseling and support services such as mental health counseling, child abuse counseling and prevention services, domestic violence prevention, youth anger management and violence prevention, credit, budget and financial education and child care training and support services."

Tower Opens Branch, Makes \$2,500 Donation

Karen Talley, Tower FCU

A grand opening celebration brought 350 people to Tower FCU's newest branch in Pasadena's Magothy Beach Plaza, an event that featured residents shredding 2.5 tons of paper and a \$2,500 contribution to an area organization dedicated to serving those living with disabilities.

Providence Center of Glen Burnie was the recipient of the grant, which it will use to continue its efforts on behalf of people with disabilities. The center has, for over 50 years, striven to help those 21 and older live more independent lives and function well in society.

"It means a lot when it's a local branch giving back to its community," said Aimee Bullen, director of development and community relations at Providence Center. "We're all partners in our communities."

About 100 people brought boxes to the giant shredder that was stationed next to the new branch at 25 Magothy Beach Rd., with one local resident saying she was taking care of all the papers in her attic and another deciding to shred the first check he ever wrote.

The BBQ Joint, a tenant of the plaza, donated sliders, and attendees also enjoyed food that Tower provided from others that populate the plaza, including Ledo Pizza and Dunkin' Donuts.

Army Aviation Center FCU Donates \$1,000 to American Red Cross

Lisa Hales, AACFCU

Arrmy Aviation Center FCU (AACFCU) employees donated \$1,000 to the Southeast Alabama Chapter of the American Red Cross to support those affected by the recent wildfires in Gatlinburg and Pigeon Forge, Tennessee.

"This donation comes from an account funded by employee contributions," said Bobby Michael, AACFCU president/CEO. "Our employees are very generous and happy to help out in this time of need."

Andrews FCU Helps Build a Habitat Home

Scott Bolden, Andrews FCU

Andrews FCU partnered with Habitat for Humanity to help build a home for a family in need. Staff from Andrews FCU's New Jersey region volunteered their time to help with floor installation, painting, power washing, cabinet/hardware installation, and landscaping.

"We had a great day of selfless giving, team building, and learning construction skills," said Christina Nixon, Burlington Branch Manager, Andrews Federal. "It was a very rich and rewarding experience."

Habitat for Humanity Site Manager, Mike Coslop stated, "I appreciate all of their help. Volunteers like Andrews Federal are what help make this program possible."

Financial Center Receives Award for Marketing from the Credit Union Journal

Dusty Simmons, VP of Membership Development

Financial Center First CU was awarded the 2016 Best Practice Award for Marketing by the *Credit Union Journal*, the nation's leading credit union news-weekly. Financial Center took home the award for its development of a Marketing Campaign ROI Tracking Process, which helps the marketing department develop strategies that are well aligned with credit union goals, collaborate with departments that contribute to a marketing campaign's success, and demonstrate marketing's value to the organization's bottom line.

Since developing the ROI process in 2015, Financial Center's marketing department has reported ROI results on eleven campaigns and demonstrated a Return on Investment that is more than double its annual advertising spend.

Financial Center was one of only 14 credit unions from across the nation who were honored with a Best Practice Award.



Left to right: Langley staff Skylar Buzard, Jason Portell, Charles Dunn, HDCof HR Board Member Sister David Ann Niski, Langley's Angeli Chesson and Barbara Rosa. Photo courtesy Langley FCU

Langley for Families Gives Big Hearted Donation to Housing Project

Sue Thrash, Public Relations Director

The Langley for Families Foundation has donated \$7,000 to the Housing Development Corporation of Hampton Roads (HDCofHR). The monies will help to provide affordable housing to low-income individuals and families, the homeless and the disabled in Hampton and Newport News.

"HDCofHR was extremely fortunate to receive a \$7,000 grant from the Langley for Families Foundation, state Board Member Sister David Ann Niski. "The funds will be used to purchase a commercial water heater and replace piping in the apartment building. The Board, staff and tenants are giving a BIG SHOUT of THANKS to the Foundation for hearing our story and our need."

Navy Federal Opens First Branch Location Serving Fort Drum

Bill Pearson, Public Relations Specialist, Corporate Communications

This fall, Navy Federal opened its first branch in Evans Mills, New York. It's their 292nd location worldwide and the first Navy Federal branch serving the Fort Drum community. Inside the new branch includes a child's activity area, tablet computers for member use and a 24-hour ATM. While the design of the new branch is nice, it's the people that really make the branch in Evans Mills special.

"We have nine employees working here," said Jessica Campbell, branch manager, "and we are all either married or engaged to a current or former military member, or previously served in the military." It's that personal, family connection with military members and their families that helps the branch staff deliver the best service possible.

"We don't just want this to be a convenience for our members," Campbell said. "We want this to feel like home. Our members are valued and we want to make sure they get the help and support they deserve while they are living and serving in the Fort Drum community." In December, Navy Federal is opening branches in Kennesaw Mountain, Georgia and Oak Harbor, Washington, bringing its total branch network to 294 locations.

PenFed Partners to Entertain 2,300 Military Family Members

T.V. Johnson, PenFed CU

PenFed CU proudly joined the USO in supporting a free concert at the Kennedy Center—the National Symphony Orchestra Salutes the Military—in honor of all U.S. military service members and their families. The NSO Pops performed for 2,300 military service members and their family members in the Kennedy Center’s main Concert Hall. The concert was the first in a series of NSO events sponsored by PenFed. PenFed President and CEO James Schenck and Chairman of the Board Ed Cody, both military veterans, emphasized the importance of supporting our nation’s defenders and their families.

“This time of year, millions of Americans enjoy spending time with loved ones. However, military deployment cycles have no regard for holidays, birthdays or any other times that families hold dearly,” said Schenck. “Military families are special people who willingly go without the comforts that many of us too often take for granted. At PenFed we are humbled to have the opportunity to partner with the National Symphony Orchestra to show our appreciation for the services and sacrifices of the men and women who fight and win our nation’s wars.

“It truly is a pleasure to be able to bring so many servicemembers, veterans and their families together at these special concerts,” said Cody.

Southeastern CU Provides Thanksgiving Meals to Local Families in Need

Courtney Gooding, AVP of Marketing

For the seventh year in a row, Southeastern CU and its employees provided Thanksgiving meals to twelve local families in need. Southeastern employees donated food and funds for side dishes, rolls, and pies, and the Credit Union purchased fully-cooked smoked turkeys to give the families everything needed for a traditional Thanksgiving meal. The twelve families who received meals were identified by Southeastern’s Community Partners in Education (CPIE) partner schools as being in need during this time of Thanksgiving.

“We are thankful for our employees who make this event possible,” said Southeastern AVP of Marketing Courtney Gooding. “We just want the recipients to have a nice meal they can sit down and enjoy with their family.”

GOT NEWS?

Send your credit union news to bmerlo@dcuc.org

SAC FCU Working with Students on Business and Entrepreneur Skills

Joyce Wells, Public Relations & Events Specialist

As a Cooperation BEST partner, SAC FCU is involved in a number of different financial literacy programs with the Papillion LaVista school district. One such initiative is working with the “HAL” (High Achieving Learner) students. Representatives from SAC’s Operations and Business Lending teams recently worked with Junior High HAL students who are interested in Business, Marketing & Finance. Each student came to SAC with an idea for a product or invention. After a tour of the SAC headquarters, Credit Union staff provided training to the students on how to prepare a business plan and a “pitch” for each student’s invention or product. At the end of the SAC lead business training, the students participated in a “Shark Tank” type of game where they had an opportunity to defend their product or invention.



Alaska USA FCU Food Drive

The Alaska USA FCU and Alaska USA Foundation recently teamed up for their annual Cash for Cans food drive where it raised \$80,400 nationwide, across all branches. Alaska branches raised \$47,800, California branches raised \$13,400 and Washington branches raised \$18,600, which will benefit 19 food banks in Alaska, Maricopa County Arizona, the High Desert region of California and Washington. (From right) Dan McCue, Executive Director, Alaska USA Foundation; Jim Baldwin, Executive Director, Food Bank of Alaska; and Food Bank of Alaska Staff. Photo courtesy Alaska USA FCU

support our troops and their families, and others who might be in need, in any way possible. So as we enter the Season for Giving, please remember to open your hearts to others.

May the Christmas season fill your home with joy, your heart with love, and your life with laughter and stay with you throughout the coming year.

Security Service FCU Named Top Workplace

Brandy Ralston-Lint, SVP, Corporate Communications

Security Service FCU has been named one of the best places to work in San Antonio. Recently celebrated at an awards luncheon, Security Service ranked 5th in the large company category list of winners as determined by the *San Antonio Express-News*.

This marks the seventh consecutive year the *Express-News* has partnered with independent research firm Workplace Dynamics to elevate local businesses large and small that prioritize their employees.

Nominated by employees themselves, candidates for the Top Workplaces Program were evaluated in key areas including company values, leaders and future; company communication and execution; working atmosphere and environment; opportunity for training and progression; quality of the managers and their managerial skills; and assessment of employee compensation for the work done. Survey results are verified by an independent organization.

“We could not be more proud of this recognition because it is a direct reflection of where we stand with our most valuable resource: our employees,” said Jim Laffoon, president and CEO for Security Service FCU. “We take our commitment to our employees as seriously as our commitment to our members, and we will never stop looking for new ways to better serve and support both groups.”

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

KEY WEST, FL—Keys FCU recognizes **Rocio Lindback** for being their Volunteer of the Quarter for the Third Quarter of 2016. In addition to being their Southard St. Branch Manager, Rocio dedicated her time and energy at several community events from June through August 2016. She volunteered at the Big Pine Key Fourth of July Fireworks, the Key West Kids Show and the Key West Chamber of Commerce’s Trade Show. Rocio is always ready to lend a helping hand and support Keys FCU’s community investment initiatives. Keys FCU thanks her for her dedication to their community...

HONOLULU, HI—HOCU announced the promotion of longtime employee **Davin Yamada** from Loan Officer to Indirect Lending Manager. In this new position, Yamada will be responsible for the growth, quality, and profitability of the indirect loan business operations. He will also assist with strategic planning, developing and maintaining high quality sales and encouraging growth and retention of member relationships...

VACAVILLE, CA—Travis CU appointed **Oscar Dominguez** to the board of directors effective immediately. “We are pleased to welcome Oscar to the Board,” said Pat Moreno, chairman, Travis CU Board of Directors. “His knowledge will prove invaluable as we progress through our strategic plan and continue to make our mark adding value for our members and the communities we serve”...

ABERDEEN, MD—APGFCU has promoted **Carol McBrien** to executive vice president. She has over 24 years serving the credit union, playing an integral role in its growth to over \$1 billion in assets and over 119,000 in members. “Carol brings experience, expertise and enthusiasm, plus passionate member advocacy to all her tasks. She successfully couples her financial management skills with a fine understanding of operations and regulations in order to achieve the long-range strategies of APGFCU and the entire credit union movement,” said Don W. Lewis, president/CEO of APGFCU. APGFCU has also hired **Scott Weaver** as senior vice president of mortgage lending. “We’re pleased to welcome Scott to APGFCU. He brings extensive knowledge to our lending division and will be instrumental in building our loan portfolio moving forward,” said Lewis.



Fort Knox Talk

Fort Knox FCU President and CEO Ray Springsteen spoke about the importance of supporting the military at the Hardin County Chamber of Commerce November luncheon at the Pritchard Community Center held two days before Veterans Day. The guest speaker was Major General Christopher P. Hughes, Commanding General U.S. Army Cadet Command & Fort Knox. The credit union was the luncheon’s primary sponsor. The day focused on honoring veterans and thanking all those who have served both the country and local communities. Photo courtesy Fort Knox FCU

For the latest credit union news, visit www.dcuc.org



New Hampshire Food Bank Interim Director Robert Gossett, left, and Service CU President/CEO David Van Rossum hold the \$15,000 donation check, representing the credit union's 2016 contribution. Photo courtesy Service CU

For the 11th Consecutive Year, Service CU Donates to the N.H. Food Bank

Lori Holmes, Assistant Vice President of Marketing

With the New Hampshire Food Bank preparing to feed thousands for the holiday season, Service CU presented a check for \$15,000 representing its total annual contribution.

Service CU President/CEO David Van Rossum presented the check to New Hampshire Food Bank Interim Director Robert Gossett on Wednesday, November 16 to help keep the shelves well stocked.

About 1 in 9 individuals in the state are food insecure and of those about 1 in 5 children in the state are food insecure. The food bank is expected to distribute close to 13 million pounds of food this year.

Service CU has made a considerable donation to the food bank for 11 straight years to assist the agency during its critical times of need. The contribution could not have come at better time as New Hampshire Food Bank officials describe this year's demand for food as one of its most severe in years.

In addition to the annual monetary donation, Service CU will be delivering non-perishable items to the food bank and local food pantries which are now being collected during the credit union's Food for Families canned food drive. New Hampshire branches from across the state are currently participating in the campaign.

"We thank Service Credit Union for being a tremendous supporter of the New Hampshire Food Bank for many years," Gossett said. "This donation in particular comes at a time when the people of the state really need it. This has been a remarkable partnership throughout the years."

"Service Credit Union is honored to help the New Hampshire Food Bank fulfill its mission of helping the less fortunate in our communities. The food bank supplies local food pantries with their food to become beneficiaries of donations like the one from Service Credit Union," said Van Rossum. "This donation embodies the credit union philosophy of people helping people."

Southeastern CU Earns National Recognition for Community Service

Courtney Gooding, AVP of Marketing

Credit unions make a positive social impact in their communities and one Valdosta credit union was recently recognized nationally for its efforts.

Southeastern CU earned an Honorable Mention in Credit Union National Association's (CUNA) Dora Maxwell Award competition in the \$50 – \$250 million asset category for its Fill-a-Truck for Hunger food drive.

Angela Head Appointed CEO to MAC FCU

Marie Rocheleau, Human Resources Director

MAC FCU announces that Angela Head has accepted the position of CEO. Head, formerly the COO for MAC, will assume the responsibilities immediately. Head joined MAC in November 2013 after serving as the COO of Shell FCU in Deer Park, Texas. During her time at MAC she has been instrumental in developing and launching new products and services and enhancing technology operations. Head also created and leads the MAC PAC, an employee volunteer community service team that provides support and resources to the local community.

"I want to express my gratitude to the MAC Board of Directors and staff for their support and confidence as we work together to shape the future of MAC, and our renewed commitment to the Fairbanks community," expressed Head. "I believe these past few years have been pivotal in preparing me for this new role and the challenges that lie ahead."

Linda Hilliard, MAC Board Chairman states, "The Board and I are pleased to have Angela step into the role of CEO. Along with her excellent business acumen, we believe Angela's focus on our members, staff and community will continue to lead our credit union to tremendous success."



Southside Chapter representatives presented a check to Amy Dickstein of Children's Miracle Network Hospitals. Pictured left to right: Rebecca Benson with Peoples Advantage FCU, Michelle Davis with Peoples Advantage FCU, Amy Dickstein, and Sarah Marks with Fort Lee FCU. Photo courtesy Fort Lee FCU

Southside Chapter of VA Credit Unions' 10th Annual Benefit Golf Tournament Raises Over \$14,000

Sarah Marks, Fort Lee FCU

Southside Chapter of Virginia Credit Unions' 10th Annual Golf Tournament, held in September at the Cardinal Golf Course on Fort Lee, raised more than \$14,000 to support Children's Miracle Network Hospitals and VACUPAC.

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

Additionally, the Southside Chapter graciously thanks CO-OP Miracle Match for their 25 percent matching donation to support our local Children's Miracle Network Hospital, Children's Hospital of Richmond at VCU (CHoR). Their support brought total contributions for CHoR to \$7,828.81.

Virginia Credit Union PAC was also a beneficiary of the tournament, receiving \$6,200. VACUPAC is a non-partisan voluntary organization that supports credit union initiatives through legislation.

RFCU's Letters to Santa Brightens Lives of Foster Children

Fred Trusty, Executive Vice President / Chief Marketing Officer

Redstone FCU is making the lives of children in foster care a little brighter this Christmas season with help from its members and friends.

Letters to Santa premier this year and is Redstone's way of bringing joy to children in North Alabama and Middle Tennessee by collecting letters for Santa at its branches and online. For each letter dropped in the branch mailbox or emailed to Santa, Redstone will donate \$1 to the Kids to Love Foundation. Kids to Love is a non-profit organization that helps find permanent homes for foster children and provides for their immediate needs. Since its incorporation in 2004, the Kids to Love Foundation has reached more than 200,000 foster children.

Redstone will accept letters from December 1–24. Look for the bright and festive mailbox in each branch where members and non-members will find paper and a pencil to write their letter. Residents



Joseph Newberry, President & CEO of Redstone FCU, helps a young member deposit his first letter to Santa into a mailbox located at Redstone's main branch. Lee Marshall, Founder and CEO of Kids to Love, looks on with a smile. Photo courtesy Redstone FCU

can also email their letters to Santa. Find out how at: redfcu.org/Santa.

In North Alabama and Middle Tennessee, Kids to Love serves 22 counties—many of the same counties served by Redstone FCU. “Kids to Love touches children in foster care and those transitioning out,” said Joe Newberry, RFCU President and CEO. “The foundation provides school supplies, college scholarships and career training and makes certain these

children and young people are not forgotten. Christmas is a great time to lift up these wonderful children.”

“We appreciate Redstone FCU's continued support of Kids to Love initiatives,” says Lee Marshall, Founder and CEO of Kids to Love. “Our Christmas for the Kids drive will fulfill Christmas wishes for more than 1,100 foster children in three states, and we couldn't do it without our generous business community.”



Left to right: David Sprague, Hanscom FCU President/CEO; Andrew McCawley, NECHV President and CEO; Paul Marotta, Chairman of the Board for Hanscom FCU; and Bobby Jacques, Charity Advisor for the Hanscom FCU Charitable Foundation. Photo courtesy Hanscom FCU

Hanscom FCU Donates to Boston Veterans Housing Group

Patricia Warden Conty, Marketing & Communications Manager

The Hanscom FCU Charitable Foundation presented a \$10,000 donation to the New England Center and Home for Veterans (NECHV). The gift will assist the center as a national leader in housing and serving veterans who are at risk of homelessness.

“We created the Hanscom FCU Charitable Foundation so we could focus our support of organizations such as this one,” said Alan Hart, chairman of the board for the charitable foundation. “NECHV provides vital services for members of our community who are in need, plus many of its programs are driven by volunteer support. These two factors make us a perfect match.”

The Hanscom FCU Charitable Foundation was started in 2012 to help the local nonprofit community with funds and assistance. Proceeds received through membership, fundraisers, and donations are distributed to nonprofits with nothing taken for administrative purposes.

“The strength of our organization is our membership,” noted Paul Marotta, a director of the Foundation and Chairman of the Board for Hanscom FCU. “We come together so we can make a lasting impact on the organizations that serve our community.”

The NECHV serves over 350 veterans each day in their home communities. Current programs include education, clinical support, employment and housing. The organization provides affordable housing as well as transitional and emergency shelter for hundreds of veterans. The organization serves over 100,000 resident meals per year.

Pacific Marine CU Super Hero Staff Meeting Focuses on Helping Those in Need

Kimberley DeLauro, Pacific Marine CU

Pacific Marine CU (PMCU) utilized their recent all staff day to embrace the longstanding credit union philosophy of “people helping people.” A super hero theme was selected to remind staff of the unique talents they bring to the organization and the unified goal of helping others—whether they are PMCU members, within the local community or around the world at large.

Employees kicked off the day off with a bang as super heroes for the local community—in this case, Rady Children’s Hospital in San Diego. As it has for the past decade, Pacific Marine CU raised funds and collected toys for the ill and injured children at Rady. But this year they set a new record with \$22,500 raised and over 125 toys collected. The agenda included an in-depth look at the Credit Union’s core values and strategic plan, all aimed at helping to better the financial lives of their members.

The highlight of the day was a team building activity called “The Helping Hands Project.” Staff gathered into small teams with an initial task of assembling an item per the instructions provided. About halfway through the assembly as the item began to take shape, the teams were informed that what they were assembling was actually a prosthetic hand that would be transported to war torn countries and fitted to be worn by landmine victims. This philanthropic mission inspired a deep sense of dedication and collaboration among all of the participants as they worked to improve the lives of recipients on the other sides of the world.

“Pacific Marine Credit Union is always seeking out new avenues to embrace our philanthropic values,” said Bill Birnie, PMCU President/CEO. “By utilizing our inaugural credit union wide meeting to focus on helping those in need, employees demonstrated they can be super heroes every day for our members, as well as for those needing a helping hand.”

Mark your calendar!

Defense Issues 2017

February 26, 2017

Hanscom FCU Foundation Supports Benefit Concert

Patricia Warden Conty, Marketing & Communications Manager

The Hanscom FCU Charitable Foundation donated \$100,000 as a sponsor for the 4th Annual Home Base Mission Gratitude concert. The event, which took place November 8 at Boston University's Agganis Arena, featured a special performance by the Beach Boys.

"What a wonderful opportunity to stand with veterans and their families," said Alan Hart, Board Chairman for the Hanscom FCU Charitable Foundation. "They call them the invisible wounds of war, but brain injuries and post-traumatic stress can be devastating. Our hats are off to the providers who help ease the burden placed on our country's heroes. We are proud to support the Mission Gratitude concert and other fundraising events for this organization."

"We appreciate that all proceeds from the event will go directly to Home Base," stated Paul Marotta, Hanscom FCU Board chair and a director for the foundation. "Our charitable foundation is also focused on sending 100% of donations to the beneficiaries, with nothing taken out for administrative expenses."



Left to right: Regina Williams, AACFCU Dothan East branch manager; Sarah Herrell, AACFCU Dothan South branch manager; Jan Maun, AACFCU Dothan North branch manager; and Laura Lynn Lester, AACFCU Assistant Vice President of Mortgage Services. Photo courtesy AACFCU

Army Aviation Center FCU Donates to Food Banks During 2016 Holiday Season

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) donated hundreds of pounds of food to local food banks in its service areas following its annual food drive. Each October, AACFCU employees and members come together in a company-wide effort to collect food and supplies for local organizations. This year, the Credit Union was able to assist nine organizations in preparing for the holiday season.

Donations were given to the following organizations: Light of the World Ministries in Daleville, AL; Enterprise Christian Mission in Enterprise, AL; Wiregrass Area United Way Food Bank in Dothan, AL; Dale County Rescue Mission in Ozark, AL; Pike County Salvation Army in Troy, AL; Feeding the Gulf Coast in Mobile, AL; The Matrix in DeFuniak Springs, FL; Food for Thought Outreach in the Santa Rosa Beach, FL; First Methodist Church Food Pantry of Opp in Opp, AL



SAC Tree Lighting

SAC Sponsors Offutt 55 FSS's Christmas Tree Lighting Celebration—A popular annual event, the Offutt Tree Lighting Celebration attracts over 1500 Airmen and their family members to the Patriots Club to witness the lighting of the Offutt AFB Christmas Tree. After the tree was illuminated, families moved inside the Patriots Club where they enjoyed shopping at the children's "Elf Mart," family bingo, face painting, music, games and photos with Santa. In addition to financial support, SAC FCU employees volunteered at the event by working the children's "Create a Craft" table where children made souvenirs to take home as mementos of the event. Photo courtesy SAC FCU

Making a Holiday Difference: Travis CU to Support Community Fund-raising Campaigns

Sherry Cordonnier, Director of Corporate Relations

This holiday season, Travis CU (TCU) members and employees are reaching out to community people in need by taking part in the Solano, Contra Costa and Yolo County Food Banks annual food drive; the Festival of Trees; Christmas Wish 2016; Toys for Tots; and 2016 Children's Miracle Network Holiday Stocking Campaign.

"We are proud to support these worthwhile holiday programs," says Barry Nelson, president and CEO of Travis CU. "We continually look for ways in which the credit union can help the community and make a difference in people's lives at the same time, especially over the holidays."

Each year TCU helps the working poor, seniors, single parents, and homeless in three counties through an annual food drive. Credit union employees, members and the public are encouraged to bring non-perishable foods to all TCU branches through January 31, 2017. Specially printed grocery bags for the drive are inserted in several local papers. In addition, the credit union hosted the Vacaville Chamber of Commerce Holiday Mixer on December 4 where business participants are asked to contribute five cans of food to enjoy the festivities.

TCU is also supporting the 2016 Children's Miracle Network Holiday Stocking Campaign. TCU employees and members can purchase and sign paper stockings to help provide needy children with health services. Proceeds from this year's campaign will go to UC Davis Medical Center in Sacramento and Valley Children's Hospital Central California in Madera County.

In addition, TCU has been the No. 1 corporate sponsor for the Christmas Wish program for the past 7 years. In 2015, TCU employees raised more than \$8,000 and donated 340 gifts to the program, a goal they hope to match or beat this year. Their generous giving ensures that less fortunate children are granted one Christmas wish.

For 12 years, TCU has participated in the Festival of Trees, benefiting The Opportunity House. What started out as a labor of love years ago, has become a special holiday tradition in Vacaville. Working together, churches, businesses, organizations, and individuals have made this all-volunteer-supported festival extremely successful. Each year the festival presents a forest of beautiful Christmas trees to be auctioned off to the highest bidder. This year features 95 elaborately decorated trees, each with its own unique theme. TCU donated a themed tree entitled 'Waiting for Santa' for auction.

Additionally, TCU branches in Concord, CA, acted as collection sites for Toys for Tots. Members and non-members dropped off unwrapped toys to benefit community children. To show respect and appreciation, TCU employees also honored our fallen veterans at the Annual Wreath Laying event on December 17 at the Sacramento Valley VA Cemetery in Dixon.

Dover FCU Breaks Ground On Dover AFB

Tyler Kuhn, Marketing Clerk

Dover FCU was first chartered in 1958 by a handful of Air Force and civilian workers at Dover Air Force Base. Since 1958, Dover Federal has had a presence on the base, and truly has bought into the culture that has been birthed there. On Friday, December 2, 2016, Dover Federal added to their legacy on base by breaking ground on a new 2,400 sq. ft. branch that will be located next to the gas station at 418 Atlantic Street Dover AFB, DE 19902. Construction is set to officially begin in December of 2016, with a projected date of completion of July 2017. Dover Federal CEO Chaz Rzewnicki stated that "being able to expand the branch is a symbol of not only our growth, but of the continued commitment to better serve our military by making them the TOP priority."

DEFENSE CREDIT UNION COUNCIL, INC.



Credit Union West sponsored the newest addition to Bethany's Ranch, a rescue horse named Daphne. Every rescue horse at Bethany's Gait Ranch is trained to directly assist clients with the development of leadership skills, PTSD treatment, and integration back into civilian life. Photo courtesy Credit Union West

Credit Union West Supports Veteran Rehabilitation

*Evan Norris, Community Relations
Specialist*

Credit Union West takes pleasure in supporting a variety of community organizations that demonstrate a spirit of service, just as they do. One such organization is Bethany's Gait Ranch in Prescott, AZ. The mission of Bethany's Gait is geared to assist active duty, reserve and veteran military by incorporating rescue horses into their therapy programs.

Every rescue horse at Bethany's Gait Ranch is trained to directly assist clients with the development of leadership skills, PTSD treatment, and integration back into civilian life. However, the healing process is mutual since the majority of their horses have experienced abuse and neglect.

Credit Union West decided to get involved by sponsoring one of the newest additions, a rescue horse named Daphne. They have enjoyed watching her mature and integrate into the therapeutic ranch setting at Bethany's Gait. She has had such a positive impact on area veterans.

In 2016, Bethany's Gait will be celebrating 10 years of service. The credit union is proud to support such a worthy organization and would like to congratulate Bethany's Gait Ranch on this wonderful accomplishment and wish them many more years of service!

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Holiday & Greetings

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Registration materials will be available early in 2017.