

ALERT

VIEW FROM THE COO

DCUC Update

Anthony Hernandez, DCUC COO

It is a great honor to be serving as DCUC's Chief Operating Officer after a successful 25-year career in the United States Air Force. Throughout my time in uniform, I learned many things about the military, its people, its families, and its culture in a way that is very personal, yet widely shared. I am sure DCUC members can easily relate via our shared experiences. As such, I am thrilled to part of an organization that remains focused on "Serving Those Who Serve Our Country."

Since I reported for duty two months ago, we have embarked on a number of efforts to add value to DCUC's mission. Each of these projects will serve our members very well as we look forward to the immediate and long-term future. First and foremost was to find and hire a new website specialist to fill an immediate void with the departure of one of our longest employed team members—Jen Hernandez. Not an easy task—believe me! Yet, with Jen's help, we found the perfect person to hire in Christa Dittus, a military spouse located here in the local D.C. area. Thanks to Jen and welcome aboard Christa!

Second, after gaining strategic intent, we promptly and prudently "moved out" on several organizational initiatives which we will present to our Board at the November meeting. There is lots of excitement with each of these endeavors, and I look forward to providing periodic releases and updates on these and other programs as approved by the Board.

There is one initiative I would like to highlight in this month's *Alert*—that is where we are in terms of producing a

continued on page 5

MEMBER SPOTLIGHT

PenFed Foundation Raises Over \$675,000 for Troops and Veterans

T.V. Johnson, PenFed

The PenFed Foundation enlisted the help of 75 corporate and community partners to raise more than \$675,000 for troops, veterans, and their families with its annual Military Heroes Golf Classic at Bethesda, Maryland's legendary Congressional Country Club.

When asked what inspired the efforts to make a difference in the lives of our nation's defenders, the PenFed Foundation's volunteer President/CEO James Schenck said, "We can never fully repay the debt of gratitude owed to our troops, veterans, and their families. What we can do is provide programs that help them do better each and every day. The money we raise for the PenFed Foundation helps military heroes overcome financial emergencies, afford needed medical expenses, and move off the streets into safe accommodations."

Summing up lessons learned from the golf tournament, Schenck said, "The outpouring of support for our nation's defenders is our way of showing these military heroes that the citizens of a grateful nation have not forgotten their service and sacrifices. I was honored to play a round of golf with a double amputee who loves America and is very proud to have served our nation as a Marine. This experience truly touched me and everyone who was able to meet this extraordinary public servant. It reinforced the importance for all of us to support noble causes that help our active duty service members, veterans, and their families."

PenFed Foundation Chairman Fred Pang said, "Our sponsors and participants joined together as an Ohana for this event. Ohana is a Hawaiian word that means 'family.' The PenFed Ohana gave selflessly and generously to support a very special community in our country—our men and women in uniform and their families, who protect and sustain our American way of life."

The PenFed Foundation's volunteer Executive Director Tammy Darvish led efforts to recruit 60 volunteers, who organized 300 golfers into morning and afternoon rounds on one of America's most treasured golf courses. Dozens more PenFed CU

continued on page 5



US Marine Corps veteran Nick Thom (left) and PenFed Foundation President/CEO James Schenck. Photo courtesy PenFed

DEFENSE CREDIT UNION COUNCIL, INC.

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Redstone FCU Donates \$2.5 Million Toward Building Three New Libraries

Fred Trusty, Executive Vice President / Chief Marketing Officer

Redstone FCU will donate \$2.5 million to the Huntsville Library Foundation to help build three new libraries. It is the largest single donation the library system has ever received.

The funds will be used for the library's capital campaign to build and furnish three new libraries within Madison County, Alabama. Madison County is one of the state's fastest growing counties and home to the U.S. Space Camp.

Joe Newberry, RFCU President and CEO, said the donation further strengthens the ties Redstone has had with the communities it has served over the past 65 years—and sets the tone for service over the next 65 years.

"We search out those opportunities where Redstone can be a catalyst for positive change in the community," Newberry said. "This is definitely such a project. Libraries encourage the adoption of technology and lifelong learning. Those goals are very much in line with our credit union's goals."

The library donation is part of Redstone's aggressive member give-back campaign which began in January and celebrates its 65th Anniversary. The give-back campaign includes \$65,000 monthly cash giveaways and other prizes.

"We are one library with 12 branches, and we are equally passionate about all of the communities we serve, as are our donors like Redstone Federal Credit Union," said Laurel Best, Executive Director, Huntsville Madison County Public Library. "We are thrilled to receive such a generous donation and we look forward to bringing state-of-the-art 21st century libraries to Huntsville and Madison."

Huntsville Library Foundation Chair Christina Tabereaux said, "With this gift, RFCU is demonstrating its dedication to making the future brighter and more successful through literacy."



Joseph Newberry, president and CEO of Redstone Federal Credit Union, presents a large check for \$2.5 million to Huntsville Library Foundation. Photo courtesy Redstone FCU



Service CU celebrated the opening of its new Wildcat Stadium branch at the University of New Hampshire with a ribbon-cutting ceremony Thursday, September 8. University, state and credit union representatives attended the event, marking Service CU's first branch on a college campus and a continuing great partnership with Wildcat Athletics. "We look forward to serving many new members from the university and this community who will enjoy the personal member service and state-of-the-art mobile and online convenience that Service Credit Union offers," said David Hanchett, Board of Directors Chair at Service CU. "That goal is only possible through the outstanding people here at the University of New Hampshire." Photo courtesy Service CU

Credit Union West Provides Financial Education for New Airmen

Amy Graham, Credit Union West

Credit Union West partners with Luke Air Force Base to provide financial information to new airmen during their time with the First Term Airman Center (FTAC). When new airmen are stationed at Luke AFB, they receive a suite of briefings through FTAC and Credit Union West partners with Luke to provide a portion of the required four hours of financial education. Every two weeks, a presenter from the credit union provides a course on the importance of credit and how it affects your financial life. Each year, over 200 new airmen are going through these briefings, so the reach and impact of the knowledge provided is significant.

"We are privileged to have the opportunity to partner with Luke AFB to offer this important information to these airmen," says Scott Grundy, VP, Chief Information Officer at Credit Union West. "By helping the airmen understand the significance of credit early on, they will be well-equipped to have financial freedom and stability throughout their life."

The 2016 White House Christmas ornament now on sale. All proceeds support the DCUC's George E. Myers Scholarship Fund.

Visit www.d cuc.org.



\$22 each includes s/h

Back to School with a Smile and New Supplies from Dover FCU

Tyler Kuhn, Marketing Clerk

Going back to school can be bitter-sweet. Excitement, adventure, and even anxiety are feelings that many children and young adults deal with whenever summer is coming to an end. Thanks to the community, and the employees at Dover FCU, kids can replace anxiety with a smile, new supplies and equipment.

Donation boxes were available at all Dover Federal locations for members and employees to donate school supplies to help students of the Smyrna and Caesar Rodney School District have a smooth transition into the classroom. In addition to the supplies, Dover FCU made a monetary contribution of \$766 to each school, which was raised through their employee jeans day program; a program in which employees donate to wear jeans, with the company matching donations dollar for dollar. For JBM, this donation will be used to buy new equipment for STEM projects in the classroom.

Andrews Federal Helps Local School Purchase Classroom Teacher Supplies

Scott Bolden, Andrews FCU

Andrews Federal continued its giving ways by donating \$1,000 to Malcolm Elementary School, located in Waldorf, MD, which serves 600 students in pre-kindergarten through fifth grade. Most enrichment activities are designed to include all students. Staff works hard to create a climate where disparate populations experience academic rigor within a cohesive and healthy social environment.

"We are happy to be able to assist members of the educational community in any way possible," said Sasha Harding, Waldorf Branch Manager. "We wish the students and staff at Malcolm Elementary all the best this year, and hope our donation contributes to their success."

Southeastern CU Receives Social Responsibility and Community Service Award

Courtney Gooding, AVP of Marketing

Southeastern CU has received the Dora Maxwell Social Responsibility Community Service Award from Georgia Credit Union Affiliates for the Fill-a-Truck for Hunger Food Drive. Southeastern will go on to compete at the national level for the Credit Union National Association's Social Responsibility Award in the \$50 to \$250 million asset category.

"We are honored to receive the Dora Maxwell Social Responsibility Award from GCUA," says Southeastern CU President/CEO, Mike Gudely. "This award embodies the credit union philosophy of 'people helping people', and Southeastern is proud to be recognized for the philanthropic work we do in the South Georgia communities we serve."

Southeastern's award application highlighted their signature Fill-a-Truck for Hunger Food Drive. The 2016 campaign is presently taking place in the ten South Georgia counties served by the credit union. Southeastern set a community goal of 20,000 pounds of food, and if met, the credit union will match by donating the funds to purchase a second truckload of food for local food bank Second Harvest of South Georgia. Recent estimates have the amount raised in food and funds at the equivalent of 18,000 pounds of food with just over a week to go in the community-wide effort.

"We encourage local residents and businesses to get to a Southeastern branch or local donation location and make a food or monetary donation so we can ensure the 'Fill-a-Truck' goal is met," says SCU AVP of Marketing, Courtney Gooding.

The Fill-a-Truck Community Challenge has been met the past two years, with Southeastern matching community donations both years.



Left to right: Scott CU Chief Marketing Officer Adam Koishor, SCU Executive Vice President Scott Seidl, St. Elizabeth's Hospital President & CEO Peggy Sebastian, Scott CU President & CEO Frank Padak, and St. Elizabeth's Foundation Director David Garris. Photo courtesy Scott CU

Scott CU Pledges \$250,000 for New St. Elizabeth's Hospital

Adam Koishor, Chief Marketing Officer

Scott CU recently pledged \$250,000 over the next five years to support the new St. Elizabeth's Hospital being built on Green Mount Road near Interstate 64 in O'Fallon. Construction of the new \$300 million, 144-bed facility is under way and is expected to be completed in 2017. The modern facility, featuring state-of-the-art medical technology, will include an attached medical office building offering a full range of outpatient services. Scott CU President & CEO Frank Padak met with St. Elizabeth's Hospital representatives recently to present a check and express Scott CU's support of the new hospital.

"As an active member of the community, we realize the importance of quality hospitals and are proud to play a role in helping make a new facility a reality," Padak said "Scott Credit Union has enjoyed great success in the communities we serve and understand we have a responsibility to give back and support our communities whenever possible. This is another great opportunity for us to give back to the residents of St. Clair County."

The new hospital will incorporate the latest advances in design, function and patient care. The facility will include private rooms, an improved technology infrastructure, electronic health records in each patient room, a nurse call system with smartphone technology, telemetry monitoring systems and provide the ability for the medical staff to monitor patients from throughout the facility. The facility will also feature high resolution video feeds to assist with imaging, surgery procedures and telemedicine services.

The new St. Elizabeth's Hospital will offer comprehensive in-patient and outpatient services to meet the health care needs of the region. In-patient services will include general medicine, cardiology, general surgery, emergency pediatrics, a comprehensive acute rehabilitation unit, a mother-child center, wound care, hospitalists and intensivists, and more to serve patients. In addition, the hospital and connected medical office building will offer outpatient services such as lab testing, medical imaging and physical therapy, plus many family and specialty physician offices.

"The hospital will be designed to emphasize healing and wellness with a focus on outpatient treatment and therapy, allowing patients to avoid unwanted overnight stays and assist healing at home," said St. Elizabeth's Hospital President & CEO Peggy Sebastian. "The construction of our new hospital positions us to meet the healthcare needs of not only today, but tomorrow. The 114 acres of surrounding land offers room for expansion, ensuring we can evolve to meet the needs of the region for decades."

The new hospital's Outpatient Registration Center will feature a plaque that recognizes Scott CU for its financial support for the facility. "Supporting our communities is very important to us," Padak added. "We realize that this new hospital will serve residents of the area for many years to come. We believe in doing the right thing for people when it comes to their banking and in their community. This is another way that Scott Credit Union is helping people."

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

MADISON, WI—The Credit Union Executive Society (CUES) recognizes Credit Union Executives every year who have established a standard of educational excellence in the Credit Union movement, through a three-part graduate-level program. Most recently, Dover FCU's VP of Business Services, **Lynne Schaefer**, earned the title of Certified Chief Executive (CCE). With a refreshed and enhanced perspective of the financial industry as a whole and the role that credit union's play, Lynne will continue to make a positive impact not only in the organization, but in the community... INDIANAPOLIS, IN—Financial Center First CU's Director of Community Relations, **Marco Dominguez**, was one of eleven Latino community leaders recognized by the Indy Eleven at their Hispanic Heritage Night on September 24. Dominguez has been essential to Financial Center's efforts to provide basic banking education and services to the under-banked Latino community in and around Indianapolis. His work includes offering weekly financial education seminars to Latinos visiting the Mexican Consulate's office, working with the Indianapolis Police Department through the IMPD and Me program, and increasing government and media awareness of the need for financial literacy... CHESAPEAKE, VA—ABNB welcomes new staff member, **Melissa Snook Rose**, as Marketing Manager of ABNB Marketing. She will direct the development, implementation, and maintenance of the credit union's strategic market plans set to grow membership for 18 branch locations.

DEFENSE CREDIT UNIONS IN THE NEWS

LIVE OAK, TX—**Randolph-Brooks FCU** (RBFCU) has broken ground on a third addition to its administrative service center (ASC) campus in Live Oak, TX. The new building, informally known as ASC III, will encompass 192,000 square feet, providing additional space to house expansive member assistance call centers to serve the needs of more than 650,000 RBFCU members, their families and communities. RBFCU first built its headquarters in Live Oak in 2004 and added its second building, ASC II, in 2012. The addition of the new building will accommodate the ongoing growth in membership in the past several years and facilitate continuing member growth, as more people turn to credit unions for their financial needs. "With this new facility, we are not only excited to add the resources needed to continue serving our members well, but also increase job opportunities in the Randolph Metrocom Area, as well as northeast San Antonio," said Christopher O'Connor, president and CEO of RBFCU... WASILLA, AK—**Alaska USA FCU** has opened a new branch in Wasilla for a total of four branches in the Mat-Su Valley and 36 branches statewide. The West Parks Highway branch, located at 1850 W. Rupee Circle, opened September 23 with a ribbon cutting by Alaska USA Executive Vice President Geoff Lundfelt, and Wasilla Mayor Bert Cottle. "We've seen a lot of excitement from members who saw the new branch being constructed," said Brian Wolf, Chief Operations Officer, Alaska USA. "By adding this branch, we're showing our commitment to providing service, value, and convenience to one of the fastest growing communities in Alaska." The branch offers a full range of credit union services, plus a depository, 24-hour ATM, and a Self Service Center.

MEMBER SPOTLIGHT *continued from page 1*

executives and managers volunteered to make fundraising calls to recruit 75 sponsors. Volunteers also staged a VIP dinner for top supporters.

"Our corporate partners are overwhelmingly generous when we ask them to support the troops," said Darvish. "But a successful golf tournament requires more than money. It requires people who are truly committed. Our sponsors, volunteers, Board members, and the exceptional staff at Congressional Country Club came together to support a cause that is greater than all of us."

PenFed CU provides \$1.5 million annually to the PenFed Foundation. This annual disbursement covers 100% of the Foundation's personnel costs and most of its operating expenditures. As a result, the PenFed Foundation will be able to channel the majority of the golf tournament's proceeds to directly benefit the military community it serves.

VIEW FROM THE COO

continued from page 1

DCUC-sponsored *Blended Retirement System (BRS) Guide*. This will be a printed 36-page guide to DoD's new Blended Retirement System which will be available to DCUC members in January 2017. Since the program goes into effect on January 1, 2018, it will be very important for our members to understand this new retirement system.

We anticipate service members will want to learn more about the BRS and will seek information from local sources initially, and from credit unions that serve their installation as partners in financial education. Yet, we still emphasize the need for military members to obtain specific financial advice from a certified financial planner.

As such, the proposed guide will clearly explain the mechanics of the BRS, especially as the new system affects service members who need to decide on the best course of action based on their years of service, financial situation, and future career in the military. It is directed primarily at active service members (with sidebars for guard and reserve members) and has a two-pronged approach.

The main thrust is aimed at those mid-term members who are eligible to participate in the new system but need to decide if participating is their best choice. The second thrust speaks to young members who need to understand the value of saving for retirement upon entry into the workplace. This two-pronged approach is a crucial for educating service members about the importance and benefits of participating in retirement savings plans.

While the DoD is already in the process of rolling out four educational programs aimed at informing military financial professionals about the blended retirement system, DCUC believes there is a more immediate need to educate active service members about the program. As always, we are working with the DoD to ensure the proposed guide meets DoD standards and guidelines.

I am excited to see the final product and will let you know as soon as it is available. I also look forward to keeping you informed on all the other initiatives your Council is taking to add value for our great members. Again, it is my honor to work with you and serve in this new role. Thanks for reading!

AACFCU Partners with Local Boys and Girls Clubs

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) is partnering with three local Boys and Girls Clubs to provide a Bee the Boss Program. This program teaches elementary and middle school students' business principles and how they can be their own boss.

Students at Boys and Girls Clubs in Dothan, Ozark and Troy will be given a preset amount of money or a "loan" from the Credit Union to purchase a Boys and Girls Club logo item they can sell to make money. They will learn how to write a business plan, complete a loan application and how interest is calculated, prepare a budget and marketing plan and then will be allowed to sell their product. At the end of the program, students will be allowed to use the profits they have made for either a group party, a donation to another non-profit or give the proceeds back to their Boys and Girls Club.

"We're excited about this new program that will provide a hands-on learning experience for students," said Lisa Hales, AACFCU vice president of marketing.



U.S. Marine Corps Celebrates Birthday in November

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

Northwest FCU and its Members Support "Collect for Kids" with Backpacks and Donations

Kristen Soller, Public Relations Specialist

The NWFCU Foundation, the charitable arm of Northwest FCU, collected backpacks and school supplies for the Foundation for Fairfax County Public Schools, donating them along with a \$1k check in support of local students. Employees and members donated items as part of the annual, county-wide "Collect for Kids" campaign.

"Over 50,000 children in Fairfax County receive free or reduced-price lunches, making an astounding number of our local students eligible to benefit from the Collect for Kids program," said President and CEO of Northwest Federal, Chris McDonald. "We believe that when a child begins the school year with the tools they need to succeed, anything is possible, and we're proud to support the Foundation for Fairfax County Public Schools again this year."



Chris McDonald (left), President/CEO of Northwest Federal Credit Union and Board Chairman of the NWFCU Foundation presents a check to Jay Garant, Coordinator, Business & Community Partnerships, Fairfax County Public Schools. Photo courtesy Northwest FCU

Security Service Foundation Donates \$5,000 to Noelle's Dogs Four Hope

Brandy Ralston-Lint, SVP, Corporate Communications

The Security Service Charitable Foundation announces a \$5,000 donation to Noelle's Dogs Four Hope, a Colorado organization dedicated to providing service animals for children in need. For a child living with a disability or a life-threatening condition, the organization believes a trained service dog can be an invaluable companion and in some cases, even save a child's life. The donation will provide funds to both acquire additional service dogs and help with the cost of training for area families.

"The families we serve have children with epilepsy, cerebral palsy, diabetes, life-threatening allergies, autism, and other debilitating conditions and our goal is to help each and every one of them," said Christopher Smith, president of Noelle's Dogs Four Hope. "The purchase, training and monthly care for a service dog can be expensive for these families who are already strapped with medical bills. The generous donation from the Security Service Charitable Foundation will help offset some of those costs for many of these families."

Noelle's Dogs Four Hope was founded by a Colorado Springs family who themselves struggled to find a service dog for their own child, as most service dog organizations are geared toward adult clients rather than children. The family eventually found and trained their own service dog and then began offering their assistance to other families. That led to the founding of Noelle's Dogs Four Hope in September of 2008. Since then, the organization has placed more than 300 dogs with families, primarily in the Colorado Springs area.

"Families of children with disabilities have so many daily hurdles to manage," said Rick Weber, senior vice president of member service—Mountain Region, for Security Service FCU. "Service dogs can alert them to issues with their children and also provide these children with greater independence and self-confidence. Security Service recognizes the value of this service and we are thrilled to be able to play a role in improving the quality of life for these children and their families."

Andrews Federal Sponsors 2016 SNCO Induction Ceremony

Scott Bolden, Andrews FCU

Andrews Federal recently sponsored the 2016 Senior Non-Commissioned Officer (SNCO) Induction Ceremony; a joint event including the 470th ABS, Geilenkirchen AFELM Component, Kalkar and JFC Brunssum. The event, held at Schinvelder Hoeve in The Netherlands, properly recognizes the remarkable milestone and achievement of more than 20 SNCO Inductees this year.

“We are privileged to sponsor this event honoring our military service members,” said Andrews Federal’s James Niba, Schinnen Branch Manager.

The SNCO ceremony honors individuals who have recently been selected for promotion to master sergeant. When an Airman becomes a senior noncommissioned officer, he or she commits to a higher level of service to our nation by taking on greater levels of responsibility, by taking on a larger piece of the mission and by influencing and developing more Airmen.



James Niba (left) presents MSgt David Burgos with his promotion plaque during the 2016 SNCO Induction Ceremony. Photo courtesy Andrews FCU



\$10,000 to the Indiana Military Veterans Hall of Fame. Left to right: Kevin Ryan, President/Chief Executive Officer, Financial Center and Russ Dowden, IMVHOF Board of Directors Chairman. Photo courtesy Financial Center First CU

Financial Center Donates \$18,000 to Local Charities

Dusty Simmons, Financial Center First CU

Financial Center First CU recently hosted its 18th annual charity golf outing, which raised nearly \$18,000 for charity. The outing, held on June 13, 2016, hosted 116 vendors, members, and employees of Financial Center. Over the past 18 years, Financial Center’s charity golf outings have raised more than \$150,000 for charity.

The proceeds generated from this year’s outing were divided among three charities that fall within the credit union’s areas of charitable focus and included the Association of the United States Army’s scholarship fund, the Indiana Military Veterans Hall of Fame, and the St. Vincent de Paul Food Pantry. Additionally, Financial Center employees donate many volunteer hours to help serve these organizations.

Tower Program Gives \$1.6M to Home Buyers, Sellers

Karen Talley, Tower FCU

A Tower FCU program has given \$1.6 million to its members who have bought or sold a home through Tower’s HomeAdvantage program. The amount is among the top three of more than 100 credit unions that participate in the nationwide program. As a result of the accomplishment, CU Realty Services, Tower’s partner in the program, is inducting Tower into its “Million Dollar Club.”

The Tower/CU Realty Home-Advantage program is based on attracting prospective home buyers, helping them buy through an authorized real estate agent and working closely with a Tower loan officer to secure a mortgage. Members receive an average \$1,700 back. The rebate is 20% of the real estate agent’s commission.

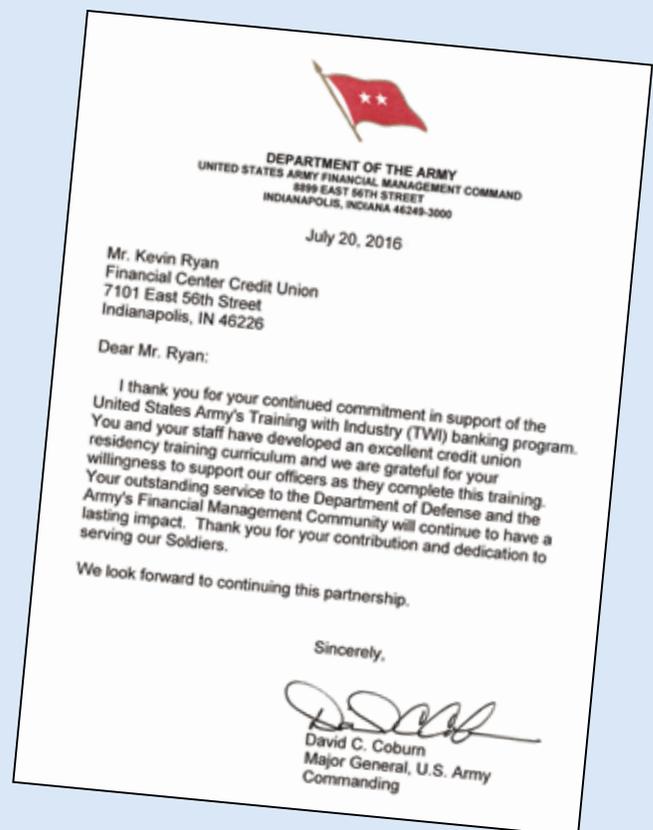
Tower is “an excellent model of how a credit union can be the trusted real estate advocate for their community,” said Harrison Dorne, Regional Account Manager for CU Realty Services.

Tower began offering the service 12 years ago as one of CU Realty’s first customers and has seen its rebates grow just about every year. Last year, \$214,548 was given to buyers and sellers. This year, Tower is on pace to top that mark.

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Financial Center First CU Receives Thank You Letter for Training with Industry Program



Images courtesy CPT Anderson, U.S. Army