



ALERT

CONFERENCE EDITION

Power of the Past... Force of the Future!

*Roland "Arty" Arteaga, President/CEO,
DCUC*

Let me echo Chairman Floyd's welcome to Boston and thank you one and all for making this year's main event one of DCUC's best attended conferences. While we only represent 3% of the industry, without fail, year after year, our numbers are strong. Whether in major cities, such as Boston, or in the mountains, such as in West Virginia (The Greenbrier), annually we come together as a family to learn, network, and support each other... and to show our pride and acknowledge our roots in "Serving Those Who Serve Our Country."

Supporting the most respected profession in our Country is a statement in and of itself for which to be proud, but serving and supporting the DoD establishment as a whole, during times of war or peace, prosperity or uncertainty has been and continues to be a trademark of your loyalty, dedication and respect. Respect for the men and women in military uniform and their loved ones... and respect for the Department's civilian workforce.

Your values have served you well since the beginning of times, and from my perspective have been the hallmark of your success! From as far back as 1928, you have provided the Department—your members and our troops—the best in financial services and products...and have literally gone "above and beyond" to meet their financial needs. From day one you have been the Red, White, and

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Welcome to Boston!

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

On behalf of DCUC's Board of Directors, management, and staff, I would like to welcome all of our attendees, speakers, exhibitors, and guests to next month's 53rd Annual Conference! We appreciate you taking the time to join us and are confident you will thoroughly enjoy this year's general and educational breakout sessions, and our Showcase with a Purpose.

This year's theme is "Power of the Past...Force of the Future," and what better place to look to the past than the city of Boston. One of the oldest cities in the United States, Boston holds a special place in our country's history, especially during the American Revolution. In city streets, churches, and the still-standing Faneuil Hall our Nation's great foundation and spirit were forged by words and by actions.

But the great city of Boston isn't just about the past; it is also a city that looks to the future. Businesses and institutions in the city rank among the top for environmental sustainability and investment, and the greater Boston area has more than 100 colleges and universities. Boston is also placed among the top 30 most economically powerful

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53rd Annual DCUC Conference Boston, Massachusetts

KEYNOTE SPEAKERS



HON J. Mark
McWatters,
NCUA Board
Member



Dennis Dollar,
Dollar Associates



Paul Moya,
Millennial Labs



Mark Meyer,
Filene Research
Insitute



VADM Herman A.
Shelanski, Naval
Inspector General



Major General
Jay W. Hood (R),
U.S. Army



Brigadier General
Jack Hammond (R),
U.S. Army



Michael P.
Radway, NCUA



August 14-17, 2016

Power of the Past...Force of the Future

KEYNOTE SPEAKERS



B. Dan Berger,
President/CEO,
NAFCU



Dr. Daniel Cooper,
Federal Reserve
Bank of Boston



Brian Holloway,
Motivational
Speaker

**DCUC
welcomes
all of this
year's
speakers
and thanks
them for
sharing
their
time and
expertise.**

MILITARY AWARDS PRESENTERS



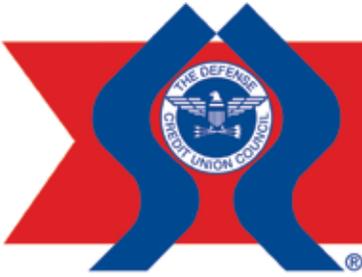
Doug Bennett
Principal Deputy Assistant
Secretary of the Air Force for
Financial Management and
Comptroller, Headquarters
U.S. Air Force, Washington,
D.C.



Major General
David C. Coburn
Commanding General, United
States Army Financial Manage-
ment Command



Karen
Fenstermacher
Deputy Assistant Secretary of
the Navy (Financial Operations)



53rd Annual DCUC Conference Boston, Massachusetts

2016 Hot Market Issues

DCUC is proud to announce the two selected presentations for this year's Hot Market Issues. Over 10 companies submitted ideas in the hopes of being chosen to provide these sessions to our members, but these two were the winners! Please join us on Monday afternoon, August 15 at the Fairmont Hotel to hear these great speakers.

Hot Market Session #1

5 Critical Challenges Facing Credit Unions Around the Member Journey

Equipped with her proprietary, up-to-the-minute research results, Rhonda Sheets, Founder, President and CEO of Support EXP, will focus on the five critical challenges credit unions face in delivering the ultimate member journey. During this action-oriented, high-impact session, Rhonda will share startling facts about the priorities, problems and predictions credit unions face today—and most importantly, reveal the single most-powerful action that credit unions need to take now to increase their chances of winning the challenges against all odds.

Speaker: Rhonda Sheets, President/CEO, Support EXP

Hot Market Session #2

Emerging Trends in Digital Engagement and Mobile Experiences

This session will provide an overview of the emerging digital technologies and channel management solutions impacting credit unions and their members. Join us for an informative session that will provide insight regarding the key market drivers driving consumers to engage in digital solutions, a summary of the disruptive effect various financial services and Fintech providers are creating through mobile platforms, and an overview of the increasing use of innovative mobile technologies to enable dynamic user experiences.

Speaker: Keith Riddle, SVP, Chief Product Management Officer, Corporate One FCU

2016 Chairman's Reception

Celebrate Boston 50 Floors Above the City

The Prudential Center Skywalk Observatory is the only observatory in New England that offers a breathtaking 360-degree panoramic view of the Greater Boston area and beyond. Offering the best view of the city, the Skywalk Observatory is the ideal place to begin your stay in Boston.

On a clear day, you can see up to 100 miles away—a great way to get acquainted with this lovely city. Here, you will gain a bird's eye view of Boston's Hancock Tower, Fenway Park, the Boston Common and Public Garden, the Esplanade and Hatch Shell, the Charles River, MIT, Harvard University, and countless other Boston landmarks.

Its stunning views, delightful cuisine, and exceptional service have made the Top of the Hub Skywalk Observatory a sought-after locale for social events. Within walking distance to Back Bay and Copley Square, we will gather on Sunday, August 14 to officially kick-off our 53rd Annual DCUC Conference. A shuttle bus will also be offered for this short trip to/from the Fairmont Hotel! Be sure to wear your patriotic Red, White and Blue in the city where our Independence was forged.

Our special thanks to the Armed Forces Financial Network for their generous sponsorship of this very popular event!



WELCOME TO BOSTON! continued from page 1

cities in the world and is the 12th-largest economy in the world. With its rich and vibrant history and place as a financial power, Boston is a fabulous setting for this year's Annual Conference!

As always, we have strong attendance, a packed lineup of our industry's best conference speakers, a showcase that has been sold out for months, and special tours on tap for delegates, spouses, and guests. Whether you are sitting in the educational sessions or discussing business with colleagues during meals and the Chairman's Reception, DCUC's 53rd Annual Conference is sure to be nothing less than outstanding.

I thank you all for your committed support of your Council and hope your conference experience is the best to date.

This year's theme is "Power of the Past...Force of the Future," and what better place to look to the past than the city of Boston. One of the oldest cities in the United States, Boston holds a special place in our country's history, especially during the American Revolution.



August 14-17, 2016 Power of the Past...Force of the Future

2016 Showcase with a Purpose

Giving back to a worthy cause that supports our troops has significantly enhanced our conference and made a substantial difference in the lives of our wounded warriors. This year will be no different!

Here are just a few of the opportunities to help!

- ★ Donate an item from your credit union to the Showcase Silent Auction.
- ★ Purchase mulligans at the 23rd Annual VADM Vincent Lascara Golf Tournament at the Red Tail Golf Club.
- ★ Buy Raffle tickets for the very popular 50/50 drawing or for this year's amazing handmade patriotic blanket generously made and donated by Eileen Ehram, Pen Air FCU.
- ★ Bid on Silent and Live Auction Donations.

Join us this year as we, once again, support our Veterans and their families!

Travel Tips to Boston, MA

New England's largest transportation center, Logan International Airport, recently completed a \$4-billion major expansion and modernization. All four terminals were renovated and upgraded with additional parking, easy access, expanded retail options and additional restaurants.

With 53 daily international and 75 daily domestic flights, getting to Boston has never been easier. Logan Airport is conveniently located just two miles from the city center and current taxi fares from the airport to downtown are approximately \$25-\$35 one way.

Summer can be delightful in Boston with the ocean breezes helping to keep the humid temps under control. Evening temperatures can be cool and may require a light sweater. And a pop-up thunderstorm is not uncommon, so you may want to include an umbrella in your bag. The month of August is characterized by gradually falling daily high temperatures, but the average high temperatures are about 80°F and overnight lows about 60°F.

We look forward to seeing you in historic and beautiful Boston next month! Wishing you all safe travels!



Four Directors of the DCUC Board to be Elected at Annual Meeting

Four seats on the DCUC Board of Directors will be filled at the annual business meeting at The Fairmont Copley Plaza in Boston, MA, Tuesday, August 16, 2016: The regular three-year terms of one Representatives-at-Large and the Marine Corps Representative as well as the remainder of the terms for Army Representative and a second Representative-at-Large. As of this writing, Denise Floyd, Bill Birnie, Gary Yonamine, and Stu Ramsey will seek re-election for their respective positions. Any part interested in serving on the DCUC Board is invited to advise the Council.

FORCE OF THE FUTURE from page 1

Blue of our industry...and notwithstanding the challenges associated with operating on base, you don't run! You have always remained firm in posture and strong in spirit, and have always upheld our time-honored tradition of "Serving Those Who Serve Our Country!" For that I am proud—proud of you as leaders in our industry; as leaders in your respective military installations and communities; and proud of you as family members of the Defense Credit Union Council.

Given the pivotal role Boston played in the birth of our Nation and the overwhelming Patriotism that permeates in every corner of the city, there is no better place to celebrate "*The Power of the Past and Force of the Future*" than Boston, Mass! Thanks for your support of our 53rd Annual Conference and Showcase, and for your unparalleled support of our Armed Forces yesterday, today, and tomorrow!

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Frank Padak
1st Vice Chairman

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Bill Birnie
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Jennifer Hernandez
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Megan Mundt
Comptroller

DCUC Names Anthony R. "Tony" Hernandez, Chief Operating Officer

Beth Merlo, DCUC

The Defense Credit Union Council is proud to announce that Anthony R. Hernandez has been appointed to the new position of Chief Operating Officer. As COO, Hernandez will be responsible for ensuring DCUC's overall operational effectiveness and the Council's continued growth as the principal trade association exclusively supporting the interest of credit unions operating on Department of Defense installations worldwide.



Anthony R. "Tony" Hernandez

Tony is currently on active duty with the United States Air Force as a full colonel and is the Commander of the 319th Mission Support Group, Grand Forks AFB, North Dakota. He will complete his command on August 5, 2016 and begins his employment with DCUC on Tuesday, August 9, 2016.

"Given his 25-year career in the U.S. Air Force as a Financial Management Officer and Comptroller, plus his extensive command, leadership, and management experience, Colonel Hernandez is eminently qualified to fill the COO position and will no doubt add great value to the Council and its members," said Arty Arteaga, DCUC's President & CEO. "His passion to serve coupled with his operational, organizational, finance, and acquisition skills will serve us extremely well in the years ahead as we continue to enhance the Council's effectiveness, both as a niche trade association and a financial readiness partner to the Department of Defense."

"I am excited to join the Defense Credit Union Council team next month, as have always had the greatest respect for DCUC's mission and time-honored philosophy of 'Serving Those Who Serve Our Country,'" said Hernandez. "I welcome the opportunity to assist Arty in leading DCUC to even greater heights and ensuring the Council's operational excellence in the years ahead."

Hernandez will report to DCUC President/CEO Arty Arteaga and will be introduced at DCUC's 53rd Annual Conference in Boston, August 14-17, 2016.



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Keesler FCU Announces New President and CEO

Sharon Keller, VP Marketing

Keesler Federal proudly announces the selection of its new President and CEO, Andy Swoger. Swoger was previously the Vice President/Chief Financial Officer of the \$1.5 Billion Texans CU in Richardson, Texas. During his tenure at Texans CU, the institution experienced its most successful years in its history. Swoger is a graduate of Kent State University where he majored in Finance. Andy and his wife, Renee, have two children, Eli and Layla. Andy follows President and CEO, John R. Goff, who retired in June after serving credit union members for nearly 30 years.

Regarding both the new and outgoing credit union leadership, Jim Hollingsworth, Chairman of Keesler Federal's Board of Directors, said, "John Goff carried the credit union to a new level of growth and member service. We wish him and his family the very best in retirement. I have every confidence that Andy Swoger will continue our tradition as the best financial and mortgage institution on the coast and beyond."

PenFed Board Member Graduates with Distinction from US Army War College

T.V. Johnson, PenFed CU

PenFed Credit Union announced that Philip Romanelli, a member of its board of directors, graduated with distinction from the U.S. Army War College at Carlisle, Pennsylvania where he earned a master's degree in strategic studies.

Romanelli, whose academic credentials include a Bachelor of Arts in History from Princeton and a Master of Business Administration from Cambridge, was named as a U.S. Army War College Distinguished Graduate for exceeding the standards for his core and elective courses, writing projects and his comprehensive oral exam. He was also chosen to participate in the Army War College's National Security Policy Program, which provides less than four percent of the student body with the opportunity to immerse themselves in studies necessary to prepare them for policymaking and planning at the national and international levels.

Romanelli is a senior Army civil servant and a combat veteran who serves as a lieutenant colonel in the U.S. Army Reserve. He attended the ten-month course in his civil service capacity, representing the Office of the Secretary of the Army. From among hundreds of eligible candidates, Romanelli was one of 17 Army civilians selected.

PenFed President and CEO James Schenck said, "Credit unions can draw incredible strength from volunteer boards of directors who are in touch with their members and truly understand their unique needs. Like many PenFed members and volunteers, Director Romanelli served in combat. He walks the walk and embodies the concept of citizen soldier."

"As an officer with multiple deployments who is a PenFed member, he knows firsthand the critical importance of delivering financial products and services in real time to military members around the world. We are extremely fortunate to have experienced directors like Phil who are dedicated to helping our members do better," said Schenck.

Romanelli described his experience in Carlisle as one that enhanced his strategic focus and included fresh perspectives on a national and international scale. He said, "At the U.S. Army War College, the faculty is helping to change today's tactically and operationally proficient students into the strategic leaders of tomorrow. My role on PenFed's board of directors meant that I already had been given the phenomenal opportunity to see things from an enterprise-wide view. But this course and its



Left to right: PenFed Board Member Jim Quinn, Commandant of the U.S. Army War College; Maj. Gen. Bill Rapp; Board Member Philip Romanelli and President and CEO James Schenck. Photo courtesy PenFed

inclusion of perspectives from all military branches, other federal agencies, and the officers of many other nations opened the aperture still further, and is something I will bring back with me in turn to the board at PenFed."

Romanelli graduated with the Army War College's 100th class. The Class of 2016 included 302 American students—U.S. military officers of all services, active and reserve, senior civilians of U.S. national security agencies, and 79 international officers representing 73 countries around the globe. The institution is considered to have one of the military's most competitive and prestigious advanced degree programs. Attendees represent the top 10 percent of their organizations.



Lindsey Bledsoe, the 2016 Masters Champion for the 2016 Kiwanis Hopkinsville Soap Box Derby and driver of the Fortera soap box car. Photo courtesy Fortera CU

Fortera Soap Box Derby Event Champion

Fortera CU recently sponsored a community event for the 2016 Kiwanis Hopkinsville Soap Box Derby in Hopkinsville, Kentucky. The driver of the Fortera soap box car is Lindsey Bledsoe, the 2016 Masters Champion for the 2016 Kiwanis Hopkinsville Soap Box Derby.

Lindsey was also the 2015 Kiwanis Hopkinsville Soap Box Derby Super Stock Champion and finished in the top 12 in Akron, Ohio in 2015. The Fortera CU car then went to Akron, Ohio for the Subway Challenge local race champions on Tuesday, July 12, 2016. Lindsey also competed in the FirstEnergy All-American Soap Box Derby on Saturday, July 16, 2016. The Fortera CU car also won best design for the Masters division in the Hopkinsville local race.

Financial Center Receives Two National MAC Awards for Outstanding Marketing

*Dusty Simmons, Vice President
of Membership Development*

Financial Center First CU was recently honored with two MAC Awards which recognize exceptional marketing within the credit union industry. Financial Center won a MAC for its direct mail series featuring VIP concert experience giveaways tied to debit card activity and a second MAC award for an online and print campaign featuring a tiered Certificate product.

The awards were presented by the Marketing Association of Credit Unions (MAC) Marketing & Business Development Council, a national network comprised of over 1,200 credit union marketing and business development professionals. Awards are given in 17 categories ranging from website design to electronic marketing.

Army Aviation Center FCU Employees Volunteer at Dothan Rescue Mission

Lisa Hales, AACFCU VP of Marketing

Employees of Army Aviation Center FCU (AACFCU) and their family members recently volunteered to serve lunch at the Dothan Rescue Mission. AACFCU schedules volunteer days throughout the year to give employees the opportunity to donate their time to organizations in surrounding communities. Employees volunteered 1125 hours in their communities in 2015 and have already volunteered more than 220 hours in 2016.

AACFCU employees also volunteered with additional Wiregrass organizations this year including Big Bend Wildlife Refuge in Enterprise, Boys and Girls Club in Ozark, Ozark-Dale County Humane Society in Ozark, Salvation Army in Troy, Wesley Manor and Wiregrass Area United Way Food Bank in Dothan.



Left to right: Aaron Woelk, Service Adventure Volunteer, Children's Lunchbox; Randi Binion-Olson, Program Director, Children's Lunchbox; Lisa Sauder, Chief Executive, Children's Lunchbox; Dan McCue, Executive Director, Alaska USA Foundation; Ginger Okumotu, Kitchen Coordinator, Children's Lunchbox; and Melissa Webber, Marketing / Outreach Officer, Children's Lunchbox. Photo courtesy Alaska USA FCU

Alaska USA Foundation Gives \$20,000 to the Children's Lunchbox

Dan McCue, SVP, Corporate Administration

Alaska USA Foundation has donated \$20,000 to the Children's Lunchbox to aid in their mission to provide nutritious meals to at-risk children in safe community settings. "Thousands of Anchorage children face each day without enough to eat," said Lisa Sauder, Chief Executive, Children's Lunchbox. "Alaska USA Foundation's donation will help us continue to serve food to children that would otherwise not know where their next meal is coming from."

The Children's Lunchbox has a number of food service programs for children, including the Early Morning Snack Program, the Prepared Meal Program, the After School Meal Program, and the Weekend Food Program. All programs are designed to fill various food availability gaps in children's lives.

Empowering Youth With Savings Habits for Life

Tyler Kuhn, Marketing Clerk

During the month of April, credit unions across the nation celebrated National Credit Union Youth Month. This program recognizes the Nation's youngest savers, while encouraging them to embark in good saving habits that will last a lifetime. National Credit Union Youth Month is a great reminder to our country of the importance of empowering our youth with the knowledge and habits that will lead them to financial freedom.

Dover Federal provided extra incentive for their youngest members to save by automatically entering all student savers, who opened a youth account or made a deposit into an existing youth account, in the month of April, to win an iPod touch. Dover Federal CEO David Clendaniel stated, "I encourage our iPod winner and all of our young savers to continue saving! The financial opportunities you can attain by saving money on a consistent basis, at a young age are endless." Celebrating Credit Union Youth Month is just one of the many ways that Dover Federal encourages their members to pump up their savings!

Fort Knox Federal, SBDC Hold ‘Vet 2 Entrepreneur’ Seminar

Michael Bateman, Fort Knox FCU

More than 35 attendees took advantage of the free Operation Veteran 2 Entrepreneur workshop/seminar held June 28 at Fort Knox FCU’s Main Branch office. The credit union’s partners in presenting the workshop were the Kentucky Small Business Development Center (SBDC) and U.S. Small Business Administration.

The half-day seminar covered mission critical information designed to help veterans build and grow their small businesses as entrepreneurs. Kentucky 2nd District Congressman Brett Guthrie started the session as the featured speaker. Guthrie, an Army veteran and a small business owner, related his experiences transitioning from the military to civilian entrepreneurship.

The balance of the seminar featured presentations from the SBDC and SBA. Specifically, SBDC provided information in three central focus areas: helping new businesses get opportunities with local, state and federal agencies; informing veterans as to how they can certify their business as “veteran-owned;” and, providing guidance as to how veteran-owned businesses can pursue and successfully obtain procurement.

“Fort Knox Federal’s partnership with SBDC fully supports two of our basic objectives—first to improve the financial quality of our members’ lives; and second, to provide for the unique financial needs of military members or those transitioning off active duty service,” Ray Springsteen, Fort Knox Federal President & CEO told the audience.

Additionally, representatives from the Kentucky Procurement Technical Assistance Center and SBA offered information about their respective training services to small business owners pursuing government contracts.

Veteran-owned businesses have a track record of doing well. After spending time in the armed forces, veterans have leadership experience and are skilled at following precise procedures and directions, according to Patricia Krausman, director of the SBDC Elizabethtown Center. Veterans tend to be team focused and mission oriented, which is helpful in both military and business operations, she added.

As an example of their collective success, franchise businesses owned by veterans alone have generated 815,000 jobs nationally, according to The Sage Group in a study commissioned by the National Veteran-Owned Business Association (NaVOBA). Additionally, the 66,000-plus veteran-owned businesses in the country add \$41 billion to the U.S. GDP every year.

NWFCU Foundation Honors Scholarship Recipients at Annual Lunch

Kristen Soller, NWFCU Public Relations Specialist

Northwest FCU’s charitable arm, the NWFCU Foundation, recently awarded \$80K in scholarships to 16 students as part of the Foundation’s annual Scholarship Program. On June 22, 2016 the Foundation held a lunch at the Chantilly National Golf and Country Club, honoring the recipients’ achievements.

“The lunch is our opportunity to commend the students for their commitment to excellence and to thank our donors and corporate sponsors, whose contributions allow the NWFCU Foundation Scholarship program to thrive,” said Executive Director of the Foundation, Alexandra Shade. “It’s truly rewarding to celebrate with everyone who’s devoted to the Foundation’s mission to strengthen the community through scholarship.”

The Foundation has awarded \$957K to 232 recipients in the past 12 years and continues to grow the scholarship program through donations and fundraising, such as the upcoming Drive for the Driven golf tournament. Pictured here are recipients in attendance at the lunch.



Photo courtesy Service CU

Service CU Hosts its First Blood Drive

Lori Holmes, Service CU AVP Marketing

Service CU held its first blood drive at its Corporate Headquarters, 3003 Lafayette Rd., Portsmouth, NH, through the American Red Cross. The event was open to all credit union employees and the general public.

More than 56 people participated and 53 units of blood were secured, far more than the original goal of 36 units.

“When you give blood, you are performing a life-saving service to your neighbors and community,” said Satish Mehta, Chief Information Officer at Service CU and the Service CU Blood Drive Committee Chair. “After learning from the American Red Cross that the July 4th weekend experiences more accidents in New Hampshire than any other weekend, we set our goals high and encouraged everyone to participate.”

Every year, the American Red Cross is the largest single supplier of blood and blood products in the United States with nearly 4 million people donating blood. This provides 40% of the country’s blood supply including supplying blood to military overseas. Besides blood collection, the American Red Cross also provides compassionate care with people affected by disasters, military and their families, health and safety training and international relief and development.

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

PenFed Interns Learn Credit Union Basics Over Lunch with CEO

T.V. Johnson, Pen Fed CU

PenFed CU President and CEO James Schenck along with Rocky Mitchell, one of PenFed's top executives, held the first in a series of eight weekly Lunch and Learn sessions with 13 of the credit union's summer interns. The interns—one a wounded U.S. Army Soldier with 22 years of service, and the others gathered at PenFed's Alexandria headquarters. Schenck's presentation provided an overview of PenFed and the credit union system, while challenging the banking industry.

A total of 18 college students, hailing from universities around the country are part of PenFed's 2016 Summer Intern Program. The credit union's Army intern was accepted through a special pilot program for wounded service members. "I am really impressed by the men and women who joined our ranks this year," said Schenck. "They truly are a reflection of the best and brightest in the nation."

Fort Bragg FCU CEO David G. Elliott to Retire

Dani Brown, Marketing Graphics Specialist

The Board of Directors of Fort Bragg FCU announced that Todd Kenthack, Executive Vice President and Chief Financial Officer of the credit union, has been selected to succeed David G. Elliott as President and CEO. Elliott will step down on August 31, 2016. Elliott, is retiring after 45 years in the financial industry. He began working at Fort Bragg FCU in January 1989 and was promoted to President and CEO in April 1996. At that time, the credit union had \$89 million in assets and two branches. By the end of 2016 the credit union will have approximately \$400 million in assets and five branches.

Elliott is a leader who embraces the credit union motto of, "People Helping People." This year he was awarded the prestigious Defense Credit Union Council's Hall of Honor, acknowledging that his exceptional contributions over the years have made a significant and noteworthy difference in the defense credit union community and the Defense Credit Union Council. This coveted award highlights the outstanding accomplishments of leaders whose untiring efforts and endless support of the credit union movement and the Council's values and philosophy of "Serving Those Who Serve Our Country."

With a heavy heart Elliott said, "I'm bring my career to an end after 45 years. I'm pleased to inform you that our Executive Vice President and Chief Financial Officer, Todd Kenthack, will take over as the new President and CEO. I'm certain that the credit union will be in the best possible hands."

Todd Kenthack has spent the majority of the past 27 years in the credit union industry in New Jersey, California and the Carolinas. From 1996 until 2005, Kenthack served as President/CEO of Pacific Resource CU in Los Angeles. More recently, he spent several years on the executive team at Carolina Trust FCU in Myrtle Beach. Since joining Fort Bragg FCU in 2012, Kenthack has been part of the credit union's senior management team and has been working closely with Elliott and the Board of Directors.

Infuze CU Hosts 11th Annual Military Appreciation Day

Brittani Clabaugh, Infuze CU Community Outreach Coordinator

Infuze CU hosted its 11th Annual Military Appreciation Day at Hammons Field in Springfield, MO for a baseball game between the Springfield Cardinals and the Arkansas Travelers.

Prior to the event, Infuze CU staff raised more than \$14,000 through various fundraising efforts in addition to support from community businesses. With the money raised, Infuze CU purchased 2,000 tickets which they proudly gave free of charge to active duty service members, reservists, veterans, National Guard, retired military of all branches, and their dependents. Each ticket was also accompanied by a free hot dog and a free Cardinals baseball hat voucher.

Pregame ceremonies included honorary first pitches thrown out by special guests Major General Kent Savre - United States Army Maneuver Support Center of Excellence and Fort Leonard Wood Commanding General, Command Sergeant Major Roy Wood - MSCoE and Fort Leonard Wood Command Sergeant Major, Specialist Tierra Jenkins and her military working dog Kappa - 180th Military Police Detachment, 11-year-old Ja'Shaun Lee Rincon - Fort Leonard Wood Youth Sports, and Cynthia Cole - Infuze CU CEO.



Infuze CU purchased 2,000 tickets which they proudly gave free of charge to active duty service members, reservists, veterans, National Guard, retired military of all branches, and their dependents. Photo courtesy Infuze CU



Rev. Denise Barker, executive director for Magdalena House, and Greg Stroud, senior vice president of sales and marketing for Security Service FCU and president of the board of directors for Magdalena House. Photo courtesy Security Service FCU

Security Service Charitable Foundation Donates \$5,000 to Magdalena House

Brandy Ralston-Lint, SVP Corporate Communications

There truly is no place like home, but for some women and children, home is fraught with fear and the danger of abuse. In San Antonio, many of these women and children turn to Magdalena House for help to escape these abusive and dangerous situations. Now, thanks to a \$5,000 donation from the Security Service Charitable Foundation, the organization will be able to help fund infrastructure costs to develop Magdalena House's five-acre property into a gated neighborhood, permitting six more homes to be built on the property.

"Magdalena House is such a blessing to these women and children who need to regain their footing after living in such a distressing home situation," said Greg Stroud, senior vice president of sales and marketing for Security Service FCU and president of the board of directors for Magdalena House. "We hope our donation will help to continue their mission of administering services to these women because everyone deserves to feel safe and loved in their own home."

Established in 2007, Magdalena House strives to provide women and children with the support they need to overcome their threatening circumstances. The organization also works to equip them with the tools and hope needed to build brighter futures for themselves. Magdalena House helps families become self-sufficient through education, life enrichment programs and career development. From participation in full-time academic programs and lessons such as healthy relationships, emotional and physical well-being, finances, and parenting, Magdalena House has a vision to provide hope and sustainable transformation in mothers and their children.

"Magdalena House is such a blessing to these women and children who need to regain their footing after living in such a distressing home situation." We hope our donation will help to continue their mission of administering services to these women because everyone deserves to feel safe and loved in their own home."

—Greg Stroud, senior vice president of sales and marketing for Security Service FCU and president of the board of directors for Magdalena House

"This generous donation will enable us to greatly improve our existing facility with infrastructure improvements, allowing us to ultimately serve 28 families, or 84 individuals, at a time," said Rev. Denise Barker, executive director at Magdalena House. "We are so appreciative that Security Service is willing to support our mission to improve the lives of these women and children."

Fallston Yankees and Hickory Lady Hornets Win APGFCU's 2016 Community Invitational at Ripken Stadium

Gayle Stark, APGFCU

APGFCU hosted its 12th annual Community Invitational tournament for local youth softball and baseball teams on Sunday, June 12, 2016, at the Ripken Youth Baseball Academy in Aberdeen.

Seven 11-under and 12-under recreational council teams from Harford and Cecil counties 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:

Baseball:

Fallston Yankees — Winner
Bel Air Giants — Second place

Softball:

Hickory Lady Hornets — Winner
Fallston Force — Second place



U.S. Air Force is 69 Years Old in September

The U.S. Air Force will be celebrating its 69th anniversary on September 18. Thank you to all of our Air Force service members and veterans, and congratulations!

SAC FCU Helps Upward Bound Students Learn About Credit Union Careers and Preparing for College

Joyce Wells, Public Relations & Events Specialist, SAC FCU

Upward Bound is a federally funded program that assists high school student in achieving academic skills and personal growth necessary to prepare them for college. Many of the students participating in Upward Bound are the first in their families to go to college. Partnering with Creighton University and the Boy Scouts of America, SAC hosted Omaha, Upward Bound students at SAC's headquarters in Papillion, NE. The students toured the headquarters, participated in team building activities, and learned about SAC's Core Values and the differences between credit union and banks. The students also learned about the wide variety of careers in banking and had an opportunity to meet SAC employees from a number of credit union departments.



Visit www.dcuc.org for all of your conference needs and questions.



LtCol (ret) Vincent Perrone (fourth from left) joins friends and family at LaLecheur Park in Lowell, Mass. Perrone is Hanscom FCU's first Hero Among Us of the summer. Photo courtesy Hanscom FCU

Hanscom FCU Honors Lieutenant Colonel as Hero Among Us

Patricia Warden-Conty, Marketing Communications Manager

Long June evenings are perfect for taking in a baseball game, especially from a suite with a great view of the park, along with some barbecue. That was the scene on June 27 when Hanscom FCU honored Lieutenant Colonel (ret) Vincent Perrone, Jr. as their first Hero Among Us of the summer. He was on hand to throw out the first pitch at LaLecheur Park, where the Class A Affiliate Lowell Spinners faced off against New York State's Tri-City ValleyCats.

Perrone took batting practice with the team and enjoyed other perks at the game, thanks to a nomination from friend and former coworker Linda Sasser. "For over 20 years, Perrone has been a major contributor to Veterans, Inc., the largest supportive service agency for veterans and their families in New England," she wrote. "Veteran's Inc. helps veterans regain self-sufficiency and reconnect with their family, friends and community," Sasser explained.

Perrone currently is Chairman, President and CEO of the organization. In addition to helping veterans in almost every aspect of veterans' post-service life, Perrone spearheaded the effort to be the first organization in the nation to provide in-house services to homeless female veterans. These services include supportive housing for female veterans and their dependent children.

"Colonel Perrone and his organization won multiple national awards and recognition for all they do for our veterans," Sasser continued.

"We are pleased to honor Colonel Perrone for his lifelong devotion to his country and especially to his fellow veterans," said Hanscom FCU Chairman of the Board Paul Marotta. "So often, those who have stood by the country when we needed them have faced serious issues upon returning home. The work Colonel Perrone does cannot be overstated."

Hanscom FCU honored its next Hero Among Us on Tuesday, July 12, at the Lowell Spinners game in LaLecheur Park.

See pages 2–5 for details about DCUC's 53rd Annual Conference.

Tower Presented Over \$50,000 to the Johns Hopkins Children's Center

Carla Burger, Tower FCU

The 34th Annual Tower Classic Golf Tournament, hosted for the first time this year by the recently formed TowerCares Foundation, raised \$31,000 to benefit the Johns Hopkins Children's Center, Baltimore's local Children's Miracle Network Hospital. The tournament took place on June 3, 2016 at Renditions Golf Club in Davidsonville, MD. In addition, a check for \$22,000 from Tower FCU was presented to the Children's Center at the event. The money was raised earlier in the spring by Tower employees and members during the credit union's annual "Have a Heart" campaign.

"We are so grateful to groups that generously donate their time and funds to help our pediatric patients and their families," said Julie Riddle, Assistant Director of Development for the Johns Hopkins Children's Center. "Events like this one can really help offset a number of other costs for families at the hospital and allow our patients to get the care that they need and to focus on getting well."

The Tower Classic tournament proceeds were raised from players, sponsors, donations from the business community, and through CO-OP Financial Services' Miracle Match program, a philanthropic matching program that encourages credit unions to create and participate in local Children's Miracle Network Hospitals' fundraisers.

"We are humbled, honored and privileged to support our community by providing assistance to the Johns Hopkins Children's Center and Children's Miracle Network Hospitals," said Rick Stafford, Tower's Senior Vice President of Member Services. "This gift is the culmination of donations from the golfers, tournament sponsors, Tower FCU and its vendors and several fellow local credit unions. In addition to its monetary support, we are grateful to Tower Federal Credit Union for the assistance of the dozens of Tower employees that donated hundreds of hours to make this a first-class and successful event."

ABNB FCU's 13th Annual Fishing Fest Raises Over \$84,000

Kelli Ragland, ABNB FCU VP of Marketing

ABNB FCU's 13th Annual Fishing Fest, held on June 27, raised over \$84,000 for the Children's Hospital of the King's Daughters (CHKD). This is the highest amount ABNB has raised in one year, and donations continue to come in!

Almost 100 participants gathered at Rudee Inlet for a half day of fishing on the Chesapeake Bay and lunch provided by Mobile Pig-Nic. Radio personalities from local radio stations, Z104, 94.9 The Point and 2WD were in attendance, including Shaggy of Z Morning Zoo and Barry McKay of 94.9 The Point.

After 13 years of putting on Fishing Fest, ABNB has raised over \$574,000 for CHKD. "ABNB's commitment to the community has never been more apparent to me than this year," said Jason Tilley, Vice President of Information Technology and 2016 Fishing Fest Chairman.

Langley FCU Donates \$10,000 to Hampton Roads Community Action Program

Sue Thrash, Public Relations Director

Langley FCU presented a \$10,000 check to Hampton Roads Community Action Program (HRCAP) for support of their programs and services that foster self-sufficiency through educational, social and economic development. HRCAP has served the cities of Hampton and Newport News for over 40 years, and the cities of Norfolk, Chesapeake and Portsmouth since 2012.

"By supporting HRCAP we are able to change the lives of many local families who are in need of their services and support," said Langley VP/CIO Frank Williams.



HRCAP offers specific programs and services that have been the direct result of the agency's responsiveness to the needs of the community such as Head Start/Early Head Start, homeless services, affordable housing and housing counseling services, assistance for veteran families, to name a few.

Left to right: Langley AVP of Corporate Relations Gary Hunter, HRCAP Chairperson Angela Futrell, Executive Director Edith White, and Langley VP/CIO Frank Williams. Photo courtesy Langley FCU

Andrews Federal Hosts Shred Day to Help Fight Identity Theft

Scott Bolden, Andrews FCU

Andrews FCU recently hosted a Shred Day at its Headquarters location. Credit Union members, as well as members of the local community, were able to safely dispose of their old personal records in an effort to combat identity theft and fraud.

“We were happy to be able to give our members and the community an opportunity to dispose of confidential documents, while also being environmentally conscious,” said Jim Hayes, President & CEO. “Additionally, we want to continue to do our part to reduce our carbon footprint, minimize the amount of waste sent to a landfill and do business in a sustainable way.”

A total of 7,400lbs or 3.7 tons were shredded at the event. Environmentally, it equates to more than 7 barrels of oil, nearly 63 trees and almost 26,000 gallons of water. Needless to say, Andrews Federal is doing its part to contribute to environmental sustainability.



U.S. Coast Guard Celebrates 226 Years on August 4

The U.S. Coast Guard was formed in 1790 when the first Congress authorized the construction of ten vessels to enforce tariff and trade laws and to prevent smuggling.

Thank you to all of our Coast Guard service members and veterans, and congratulations!



Border FCU awards 42 scholarships to local students. Photo courtesy Border FCU

Border FCU Awards 42 Scholarships to Local High School and College Students

Abram J. Rodriguez, Border FCU Marketing Assistant

Border FCU continues its commitment to education by awarding \$19,000 in scholarships to 42 high school and college students in BFCU's field of membership this year. Scholarships ranged from \$250 – \$750 each.

The recipients were chosen by a Scholarship Committee which is made up of volunteers that base their selection on the student's academic achievement, extracurricular activities and community involvement. The recipients of the academic scholarships include students from Del Rio, Eagle Pass, Brackettville and Comstock High Schools. Recipients of the Continuation of Education Scholarships are current students of Texas State University, University of Texas at San Antonio, St. Mary's University, Sul Ross State University and South Texas Junior College.

BFCU staff hosts numerous events throughout the year to raise funds for student and teacher scholarships. One of the most successful events was our 4th Annual Golf Tournament. This year's tournament consisted of 17 teams from all over Texas and one team from Saltillo, Coahuila Mexico. Funds were raised by collecting registration fees and by holding a "Helicopter Golf Ball Drop" in which a helicopter dropped numbered golf balls over the 9th hole. The purchaser of the ball that fell in the hole won a \$1,000 VISA Gift Card! BFCU also raised funds by hosting a 5k titled "We Run the Night" in which runners took to the track during the night wearing glow in the dark attire. With over 200 participants, the 5K was a huge success. BFCU is grateful for the support of the members, credit union corporate sponsors and BFCU staff which allow us to continue giving back to the youth of the communities we serve.

Since the inception of the Scholarship Program, BFCU has awarded over \$61,000 to scholarship students.

SAC FCU Sponsors Offutt AFB Appreciation Picnic

Joyce Wells, Public Relations & Events Specialist, SAC FCU

Each year the Offutt Advisory Council hosts the Offutt Appreciation Picnic at Base Lake. SAC FCU is proud to support this event not only as a financial sponsor, but with employee volunteers as well. All of Offutt AFB and their families are invited to the annual event, which is attended by thousands of military and base personnel. Employees from SAC's three Offutt AFB branches pitched in to run the water booth for the event, which also featured pony rides, face painting, inflatables, a climbing wall, sand volleyball, music and burgers, brats and beverages. SAC supported others working the event by providing hats to volunteers who worked to make the day a success.



Patsy Stuard, CEO of Fort Lee FCU, presents a check for \$2,500 to Don Vtipil, representing the R&DA Military Assistance Program. 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 the Armed Forces Financial Network (AFFN) Matching Grant Program, donated a total of \$3,000 to two local programs supporting our armed forces. \$2,500 was donated to the Research and Development Associates (R&DA) Military Assistance Program, and \$500 was given to the Seventh Annual Ride for the Warriors, facilitated by the American Legion Riders.

Founded in 2006, the R&DA Military Assistance Program serves wounded warriors and their families. The program specifically assists injured U.S. military who served in Iraq or Afghanistan and are undergoing recuperation. It also helps soldiers' families who are coping with stressful challenges at home including finances, childcare, home repairs, food, and transportation. One hundred percent of donations go directly to program recipients.

The Seventh Annual Ride for the Warriors benefits the Veterans Care Center at McGuire Veterans Medical Center in Richmond. All proceeds support The Virginia Department of Veterans Services / Virginia Veteran & Family Support. The Virginia Veteran and Family Support (VVFS) Program was established to improve and expand services to soldiers and their family members coping with the impact of deployment, military service, post-traumatic stress, operational stress and/or traumatic brain injury. VVFS monitors and coordinates the delivery of behavioral health, rehabilitative, and supportive services for Virginia veterans and their families.

Pen Air FCU Awards \$6000 in College Grants to High School Seniors

Patty Veal, Pen Air FCU Director of Public Relations

Pen Air FCU awarded six deserving high school seniors with \$1,000.00 grants to help pay for their next step in their life: college. The grants were announced during the high school's Senior Awards Night.

"Pen Air understands the financial burden that enrolling in college can put on families, so we offer this annual college grant program that is open to both members and non-members," commented Stu Ramsey, president/CEO of Pen Air FCU. "We also offer a separate internal grant application for employees with graduating high school seniors in their immediate family."

The winners were selected based on grades, essay, volunteerism and other factors. Applications were made available in early January on the Pen Air web site at www.penair.org, Pen Air offices, and through local high school guidance offices. Announcements for the college grant application were made through Pen Air's member newsletter as well as social media and local media outlets which resulted in an overwhelming response.

"Making the selection is never easy because there are so many hardworking and deserving students. However, once the winners are selected and contact is made, we send the grant checks directly to the colleges in the student's name so that funds can be used immediately by the student," remarked Patty Veal, Director of Public Relations for Pen Air.



**DCUC's 53rd
Annual Conference
Boston, MA
August 14-17, 2016**

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Betty Renth. Photo courtesy Scott CU

Scott CU Board Chair Betty Renth Announces Retirement After 60 Years of Service

Adam Koishor, Chief Marketing Officer

After 60 years of volunteer service on the Scott CU Board of Directors, Chairman Betty Renth has announced her retirement. Renth had served on SCU's Board since 1955 and as SCU's Board Chair since 1971. Renth has been a driving force in Scott CU's growth and development over that 60 years of volunteer service, according to Scott CU President & CEO Frank Padak.

"While we will miss Betty's guidance, vision and leadership, I'm very pleased to announce that our Board of Directors has voted Betty to an Emeritus Director position. This will allow her to continue to be a part of the Board," Padak added. "She will be attending board meetings and functions at her discretion as a non-voting member."

Padak also announced that CMSgt. Pete Hostetter (USAF Ret), who was formerly Board Vice Chair, has been elevated to the role of Chairman of the Board. "Pete, who is a long-time Board Member, is extremely dedicated to SCU and has the best interest of our members in mind in every decision we make," he said. "I am very grateful to Betty for her incredible service to Scott Credit Union and now look forward to a successful future for SCU under the leadership of Pete Hostetter."

In 2006, Betty was inducted into the Defense Credit Union Council Hall of Honor.