



ALERT

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AFFN

AFFN Military Community Support Programs

John Broda, President/CEO, AFFN

The Armed Forces Financial Network (AFFN), in partnership with the Defense Credit Union Council (DCUC), has proudly supported the Fisher House Foundation and the individual Fisher Houses in Germany and the United States for nearly two decades.

The AFFN Military Community Support Program has generously given back to the Troops and their families over \$2,718,000.00 in direct support. The AFFN Matching Grant Program is in the thirteenth year of giving at the local military installation and community level by AFFN and DCUC Credit Unions.

Since 2004, AFFN in partnership with DCUC Credit Unions have awarded over 516 grants to support our military and civilian communities on a local level and on a global scale, directly benefiting military service members and their families worldwide.

The 2016 AFFN Matching Grant Program was recently announced and all DCUC AFFN Participating Credit Unions are eligible and encouraged to participate.

For additional information on this program, or to apply, visit <http://www.affn.org/matching-grant-program.html>.

The other component of the AFFN Military Community Support Program is

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CEO UPDATE

The New Blended Military Retirement System

Roland "Arty" Arteaga, President/CEO, DCUC

The Department of Defense Financial Readiness Roundtable meets on a quarterly basis to discuss on-going issues and initiatives related to financial readiness, financial capability, and financial well-being. As a chartered member of the DoD Financial Readiness campaign, we routinely attend these sessions and collaborate with the Department on matters of mutual support. During January's end of month Roundtable meeting the new Blended Military Retirement System was briefed by the Office of Military Compensation, DoD. While at present, there are more questions than answers, given the attention of late, I wanted to provide a brief overview of the current and new military retirement system and the impact the new system could have on you and will have on our troops—your members.

As many of you are aware, the current military retirement system has been fundamentally unchanged for decades. The computation has been modified over the years; however, for all practical purposes the system has not evolved significantly. For the majority of the Force, after serving in the military for 20 years, our troops can retire and receive a well-earned, well-deserved annuity under one of two plans. The amount of the annuity depends on their basic pay entry date (when they entered active duty). For those who entered active duty prior to September 8, 1980, the annuity is based on their final basic pay multiplied by 2.5% for each year of service, e.g., serve 20 years and receive 50% of your basic pay for life. Those who entered the military on or after September 8, 1980 (and thru December 31, 2017) also receive a monthly stipend as calculated above, however, their monthly stipend is based on the average of the highest three years of basic pay vice the final basic pay rate.

Given the concerns of the current Administration and the Hill regarding the costs and benefits of the current system, a Commission was established three years ago to assess and propose a more modern and inclusive retirement system for the military. The Military Compensation and Retirement Modernization Commission (MCRMC) provided their final report to the President and Congress last January recommending, among other changes, a new "blended" retirement system for our troops. The new retirement system was passed into law on November 25, 2015 (FY 2016 NDAA), and though the new system does not take effect until 1 January 2018, DoD has been charged to develop education materials and resources this year...and provide training in 2017.

The new blended retirement system will afford servicemembers, who serve at least two years, an opportunity to receive a matching contribution towards retirement. Currently, our troops must serve 20 years to be vested; under the new plan, our troops are fully

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

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Left to right: NAS CO Capt Keith Hoskins; Patty Veal, Pen Air Director of PR; Joe Henderson, NAS Fleet & Family Support; and NAS XO Sean Dominguez present Military Saves Week Proclamation. Photo courtesy Pen Air FCU

Pen Air FCU Partners with Fleet & Family Support Center for *Military Saves Week*

Patricia Veal, CME, Director of Public Relations

As part of *Military Saves Week 2016*, scheduled for 22 February – 26, both NAS Pensacola and NAS Whiting, Fleet and Family Support Centers and Pen Air FCU are spreading the savings message and urging our military personnel and their families to participate in *Military Saves Week* and take the *Military Saves* pledge. During the official week, free *Military Saves* events designed to help people build wealth will be scheduled through the Fleet & Family Support Center at each military installation.

The 2016 *Military Saves Week* theme is simply, Set a Goal, Make a Plan, and Save Automatically. “We want our military personnel ready for action and not worry about home finances, and this program helps offer the financial education needed to accomplish their mission,” explains Joe Henderson, SR CIV Fleet & Family Support Center PFM.

The concept seems easy enough, but “50% of service members say they have too much debt,” as quoted from FINRA Investor Foundation Financial Capability Military Survey. Financial readiness contributes to unit readiness: if service members and their families are feeling financially stressed, it can affect every aspect of their lives. This is why the savings message is so important.

To help service members save more successfully and encourage them to save, Fleet and Family Support is partnering with Pen Air FCU to offer military families (and DoD civilian employees) assistance. Information for the program can be obtained online at www.militarysaves.org or at www.penair.org. *Military Saves* information brochures are available at any Pen Air FCU office. “Pen Air is always ready to assist and offer financial solutions,” said Patty Veal, Director of Public Relations for Pen Air FCU.

Military Saves is a free and confidential savings oriented program. Easy tools such as direct deposit can make saving possible on most budgets. One-on-one financial counseling and information are available at Fleet & Family Support.

Pen Air FCU offers members a variety of products to assist with saving for both short term and long term saving goals—just ask any Pen Air FCU representative for details. Pen Air FCU members also have access to Balance Financial Fitness Program that offers free budget and debt counseling.

Northwest Federal Adds the Humane Society of Calvert County to its Community Partner Program

Kristen Soller, Public Relations Specialist

Northwest FCU recently added the Humane Society of Calvert County to its Community Partners Program. The partnership is part of a continuing effort by the credit union to support a variety of local charities that are meaningful to its members and the communities it serves.

“Northwest Federal is more than just a financial institution. We listen to what matters to our members and work to build the communities they live in,” said Northwest Federal President/CEO Chris McDonald. “Nine percent of our membership lives in Maryland and we wanted to strengthen our ties there by supporting organizations that make a substantial impact locally. The Humane Society of Calvert County is beloved by our members and residents in the area, and we’re pleased to partner with them going forward.”

The Humane Society of Calvert County works to improve their community by sheltering animals, placing them in loving homes, and educating the public about responsible ownership. They advocate for animals by striving to reduce over population and eliminate animal cruelty.

Travis CU Provides Free Tax Preparation Services to Assist Solano County Residents at Multiple Sites

Sherry Cordonnier, APR, CUDE, Director, Corporate Relations

Travis CU announced plans for this year’s Volunteer Income Tax Assistance (VITA) program. The VITA Program offers free tax help to low- to moderate-income people who cannot prepare their own tax returns.

This year, individuals and families earning up to \$54,000 are eligible for the free services. Area residents can now visit Travis CU’s Corporate Headquarters to get free tax preparation services by calling 707-469-4317 to make an appointment.

“From financial education to home ownership programs our goal is to put money back into the pockets of our working families and individuals,” said Barry Nelson, president and CEO of Travis CU. “As a socially responsible corporate citizen, the VITA Program is one of a number of ways Travis Credit Union can support the communities we serve,” he added.

The credit union will initiate the free service by offering tax assistance by certified IRS volunteers, on Saturday, February 20, February 27, March 5, March 12, and March 19, 2016, at One Travis Way in Vacaville. Weekday appointments are also available at their Dixon and Richmond branches, for six weeks on Tuesdays, Wednesdays, and Thursdays, from February 9 through March 18, 2016.

RBFCU Member Rewards Surpass \$10 Million in Cash Back

Inez Maldonado, Marketing Communication Specialist

The idea was simple: reward member loyalty by helping them earn while they shop. The idea has turned into one of the most highly anticipated events as members of one local credit union watch their earnings grow. Randolph-Brooks FCU rewarded its members with more than \$10 million in cash back based on Freedom Check Card usage in 2015. Members received 10 cents cash back on every purchase made with their debit cards.

The rewards were provided to members to kick off the credit union’s third annual Random Acts of Kindness Week beginning February 15, during which RBFCU will provide donations, gifts and support to schools, charitable organizations, and neighbors and partners throughout the communities they serve.

“We know the importance of giving back to our members and communities,” said Mary O’Rourke, executive vice president and chief of staff for RBFCU. “It keeps with the theme to give these rewards before Random Acts of Kindness Week, but with programs like our cash back debit card, we strive to provide our members with the products, services and convenience, so they can save time, save money and earn money all yearlong.”

The Really Free Checking product has continued to grow in use and popularity. True to its namesake, its model is distinctive and has become harder to find among the financial industry, because no fees or charges are attached to a member’s ability to earn cash back. The credit union has given back more than \$60 million in debit card cash back since the program’s inception in 2007.

Mark Your Calendars!

DCUC 53rd Annual Conference
Fairmont Copley Plaza
Boston, MA
August 14-17, 2016



For details on the DCUC’s Golf Tournament, see page 8.



Members of North Point High School's Millionaire's Club are shown here with Andrews FCU's Cindy Jenkins (far right), Marketing Project Coordinator. Students meet weekly for club planning and preparation for competitions. Photo courtesy Andrews FCU

Andrews Federal Sponsors North Point High School Millionaire's Club

Scott Bolden, Andrews FCU

Andrews FCU is the proud sponsor of the Millionaire's Club at North Point High School, the first of its kind in Charles County, MD. The students at North Point High School now have a new tool for personal financial success at their disposal.

"This club provides students demonstrating an entrepreneurial spirit with the necessary tools and skills to begin their journey towards becoming successful business owners someday," said Karen Ferguson, Business Education Teacher, North Point High School. "Andrews Federal Credit Union's financial support goes a long way in helping them to realize those dreams."

The Millionaire's Club is a complete financial skills program designed for delivery in a club-like setting at the high school level. Clubs are provided seed grants, detailed curriculum, and Faculty/Student materials at no charge. Also included is entry into national competitions such as The Stock Market Game™ and The Personal Finance Challenge™ and additional support materials which add a fun, competitive edge to the Club's activities.

Launched in 2012, the Millionaire's Club concept has caught the attention of educators and credit union sponsors alike in Anne Arundel, Baltimore, Calvert, Carroll, Howard, Montgomery, Somerset, and Prince Georges Counties and Baltimore City. Over 1,000 individual students have participated in the Millionaire's Club.

Credit Union Sponsors serve as guest speakers on topics such as identity theft, selecting a financial institution, credit, etc., while the core curriculum, developed by the National Endowment for Financial Education (NEFE), is delivered by professional educators either in-class or after school.

Visit www.dcuc.org for the latest credit union news!

SAFE FCU Once Again Pays Its Members Back

Lynn Blizzard, Director of Marketing

For 20 consecutive years, SAFE FCU's Board of Directors has voted to return special bonus dividends and interest rebates to members.

This year, the SAFE Board agreed to pay members a 20% share/certificate bonus dividend and a 7% interest rebate on December 31, 2015, returning \$2 Million to members.

"Twenty-years of returning Bonus Dividends and Interest Rebates to our members is an accomplishment for SAFE that makes me proud," said President/CEO Beverly Gagne. "It demonstrates our commitment to SAFE members and expresses our sincere appreciation for their loyalty over the years."

Sharing excess earnings with members at year-end is one significant way SAFE differs from banks and even other credit unions in South Carolina. And it is exactly why "Your Money is Better Here."

Helping Airmen and Their Families Get the "Right Start"

Joyce Wells, Public Relations & Events Specialist

SAC FCU and the Bellevue Chamber of Commerce join together monthly to assist airmen and their families in getting a "Right Start" at Offutt Air Force Base.

Right Start is a monthly newcomer event that acquaints contractors, the military and their families with what Offutt Air Force Base and the surrounding communities have to offer. A variety of Offutt and Bellevue community groups and businesses participate in the event. SAC FCU has been participating in Right Start each month for over five years and offers financial resources and information at the event.

PenFed Merges with Fort Gordon and Community CU

T. V. Johnson, VP, Corporate Communications

PenFed CU has merged with Fort Gordon and Community CU of Augusta, GA. The partnership leverages PenFed's pricing power and leading edge technology to bring greater value to the 6,200 new members gained through the merger.

James Schenck, president and CEO of PenFed CU said, "It is in the PenFed DNA to serve the military and all who support our national defense community—a fact that makes this partnership with Fort Gordon and Community CU all the more special. Our mission to support the nation's defenders is bigger than us, and PenFed will continue to invest in ways to better serve those who sacrifice so much for the freedoms we enjoy."

The PenFed–Fort Gordon and Community CU partnership was formed after months of discussions and planning. Schenck said, "Together, the boards and management teams of our two credit unions reviewed the concept of a partnership and quickly realized the incredible added value we could provide to our members by merging."

The partnership with Fort Gordon and Community CU was official on February 1. Fort Gordon and Community CU CEO Kyle Lowe discussed his thoughts about joining PenFed. "I get even more excited about this merger when I think in terms of scale. Partnering with PenFed Credit Union enables Fort Gordon and Community Credit Union to leverage the size and scale of PenFed to do more for both members and employees."

"I believe this merger will have an overwhelmingly positive impact that our members will notice right away," Lowe said. "As a part of the PenFed team, we're able to offer members the value of low cost auto loans and mortgages, great credit products and the convenience of mobile transactions. Our members are going to experience a new level of credit union service and value through this partnership."

South Carolina Federal Announces Sixth Annual Scholarship Competition

Meredith Siemens, Executive Director of PR & Communications

South Carolina FCU announces its Sixth Annual smpl. Scholarship Competition. The smpl. program provides financial education and community engagement opportunities for 15 to 25 year olds. The scholarship will award a total of \$7,500 to three deserving students to use for their college education.

As the oldest financial institution in the tri-county area, South Carolina Federal marks its 80th anniversary in 2016. In this spirit of community and celebration, the scholarship asks applicants to submit an essay detailing how their education and volunteer experiences will help advance our community for the next 80 years. Applicants must also complete an online application, submit a transcript and letter of recommendation. The scholarship is awarded in \$4,000 (first prize), \$2,500 (second prize) and \$1,000 (third prize) sums.

The application process is now open and interested students, planning to attend college during the fall 2016 semester, are encouraged to submit their application online at www.smpl.sc.com/scholarship. The application period will close March 12, 2016 and winners will be announced April 15, 2016.

The DCUC Conference Preliminary Program will be available soon. Visit www.dcuc.org.

ABNB's Third Annual Teddy Bear Dress Up Drive Benefits Edmarc Hospice for Children

Kelli Ragland, Vice President of Marketing

ABNB FCU delivered over 40 teddy bears to Edmarc Hospice for their "Santa Delivery." Now in its third year, each department at ABNB is provided with Teddy Bears and a goal: To use their imagination and decorate a bear for a child who needs a special friend. This year bears were dressed as superheroes, princesses, even book characters! Bears were also decorated and raffled off to staff and members. The winning tickets chose a bear to take home, and Edmarc received 100% of all money raised.

This year, over 40 bears were delivered to Edmarc, along with a check for more than \$1,100. "The staff at ABNB looks forward to dressing these bears every year. Knowing these huggable bears are helping children who may be scared because of what they are going through is the least we can do to help," said Jim Powers, ABNB's Vice President of Lending.

Army Aviation Center FCU Selfie Challenge Raises Funds for Boys and Girls Clubs of America

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) participated in #Selflessie, an initiative launched by Toyota USA that encouraged Instagram users to ditch their typical selfie pictures in favor of posting a "selfless selfie." Every photo posted December 1 through January 4 on Instagram with the hashtag Selflessie triggered a \$50 donation from Toyota USA to Boys & Girls Clubs of America.

AACFCU posted 15 pictures on Instagram resulting in a \$750 donation to Boys and Girls Club of America by Toyota USA.



AACFCU employees, family and friends served dinner at the Dothan Rescue Mission in November. Photo courtesy Army Aviation Center FCU

Army Aviation Center FCU Employees Volunteer More Than 1,120 Hours to Community Organizations

Lisa Hales, AACFCU VP of Marketing

In 2015, Army Aviation Center FCU (AACFCU) employees volunteered more than 1,120 hours in their local communities. AACFCU organizes volunteer events throughout the year for employees and their family members in communities surrounding credit union branches. More than 60 organizations benefitted from the volunteer efforts.

“Being a part of the community is an important part of who we are as a credit union. We are grateful to have so many employees who donate their time,” said Bobby Michael, AACFCU president/CEO.



Fort Lee FCU employees Amanda Wilson and CeJae Vtipilson present a gift basket and donation to fire fighters of Prince George Company 1. Photo courtesy Fort Lee FCU

Fort Lee FCU Donates to Local Fire Stations

Sarah Marks, Fort Lee FCU

In December 2015, Fort Lee FCU showed appreciation and support to 14 fire and EMS stations in Prince George and Dinwiddie Counties. Credit union employees presented each station with a gift basket and a \$100 donation to show gratitude for fire fighters’ service to our community.

Andrews Federal to Host a Financial Seminar by Award-Winning Columnist Michelle Singletary

Scott Bolden, Andrews FCU

Michelle Singletary will present a free financial seminar on site at Andrews FCU's Headquarters location in Suitland, Maryland on Tuesday, February 23.

The seminar, entitled Michelle Talks Personal Finance, will explain personal finance principles such as budgeting basics, conquering debt, basic investing, saving for the future and stewardship. Persons interested in attending may register on the Credit Union's website at andrewsfcu.org/seminars.

"We are excited to be able to provide our members this free seminar by one of the best in the field," said Andrews Federal President & CEO Jim Hayes. "We are committed to helping all of our members live their dreams here at Andrews Federal, and financial education is an important part of making that possible."

Michelle Singletary is a nationally syndicated columnist for *The Washington Post*, where she writes the award-winning column, "The Color of Money." In her spare time, Singletary is the director of "Prosperity Partners Ministry," a program she founded at her church in which women and men, who handle their money well, volunteer to mentor others who are having financial challenges.

Air Force FCU Makes \$5,767.50 Donation to The Children's Hospital of San Antonio

Danny Sanchez, Air Force FCU

Air Force FCU presented a check in the amount of \$5,767.50 to the Children's Hospital of San Antonio on January 21, 2016 as part of the credit union's efforts to raise funds through Credit Unions for Kids.

Credit Unions for Kids is a cooperative program with San Antonio area credit unions that annually raises money for the Children's Hospital of San Antonio and is in partnership with the Children's Miracle Network. It is a model program that has exemplified the credit union motto of "People Helping People." Air Force FCU has been a part of the program since its origination in 1985 and from that time, credit unions have raised over \$7 million dollars for the hospital.

The credit union raised the money through various activities throughout the year, including annual events such as the Credit Unions for Kids Bowl-A-Thon, Play-A-Round for the Kids golf tournament, and a host of other fundraising events.

"The Children's Hospital of San Antonio has a unique place in history with San Antonio. For over 100 years it has been caring for the children of San Antonio and South Texas. Air Force FCU is honored to support their mission, as they give proper care for families and children now and for the next 100 years," said Danny Sanchez, vice president of marketing at Air Force FCU.

The Children's Hospital of San Antonio has been caring for children, all the while developing and growing services to meet the specific needs in the community. The hospital is the only free-standing children's hospital in San Antonio and is nearing completion of a \$135 million, 800,000 square-foot expansion in the heart of downtown San Antonio.

Got News? Send your credit union news to bmerlo@dcuc.org.

AFFN continued from page 1

the AFFN corporate contribution, made on behalf of all AFFN Participating DCUC Credit Unions. For the past thirteen years, the AFFN Board of Directors has unanimously approved the corporate contribution in direct support of military families staying at Fisher Houses in Germany and throughout the United States.

Since 2005, 10,857 military families staying at Fisher Houses worldwide have received over \$612,100.00 in DeCA Certificate checks (2005, 2006) and AFFN Thank You Cards (2007-2016) from the AFFN Military Community Support Program. Every dollar distributed has proudly assisted military Service Members, Veterans, and/or Military Family Members for care, comfort, and food while staying at a Fisher House.

Once again this year, AFFN in partnership with the Fisher House Foundation in support of Military Family Members attending the DoD "Warrior Games" and the "Invictus Games." AFFN will donate \$50.00 AFFN Thank You Cards for each Hero/Warrior who is traveling to compete to assist with defraying travel related costs.

Keeping the Community Warm in Winter

Kyle Merritt, Mkt. Comm. Specialist

The community will stay a little warmer this winter, thanks to the initiative of Code Purple along with gracious donations from Dover Federal Credit Union. Donations of coats, sleeping bags, blankets and \$240 in gift certificates for Butterball Turkeys were collected in branches, while employees participated in a matching funds donation program.

All in total, a monetary donation of \$1700 along with the donations were presented to the Code Purple initiative, supported by the Milford Community Center. The funds will be used to support this local Code Purple program, which provides shelter and food for the homeless during winter nights when the temperature drops below freezing.



23rd Annual VADM Vincent Lascara Golf Tournament

Janet Sked, DCUC Conference Manager

We are very proud to hold our 23rd Annual VADM Vincent Lascara Golf Tournament at the Red Tail Golf Club, an award-winning 18-hole championship golf course in Devens, MA on Saturday, August 13 at 7:30 a.m.

This incredible piece of property was used as a military post beginning in 1917, where thousands of U.S. soldiers were trained before being deployed overseas to participate in World War I, World War II, the Korean Conflict and the Vietnam War. Among the distinguished list of individuals who served here at Fort Devens include Pulitzer Prize-winning cartoonist Bill Mauldin, former Secretary of State Colin Powell and Senator Edward Kennedy.

Fort Devens, located northwest of downtown Boston, was decommissioned in 1996, paving the way for redevelopment of the land by the state of Massachusetts.

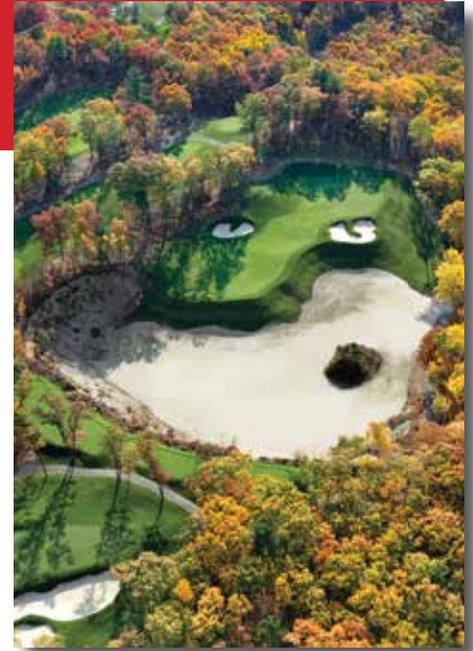
Red Tail General Manager Jim Pavlik considers the club's connection to Fort Devens past "a great piece of Americana."

There are subtle signs of the historical significance of the land now occupied by the Red Tail Golf Club:

- The metal lookout tower near the 18th tee box
- The picture hanging in the clubhouse of Frances Ouimet—the amateur who won the 1913 U.S. Open—giving a golf lesson to troops
- The ammunition dumps hidden along the 17th fairway

It's hard to fathom that once upon a time barrack after barrack of Fort Devens lined the midsection of the golf course where holes 7, 8, 9, 10, 12 and 13 now reside.

The clubhouse area provides a setting for golfers to relax and socialize, with a view of the tenth tee and the dramatic



The 23rd Annual VADM Vincent Lascara Golf Tournament will be held at the Red Tail Golf Club, an award-winning championship golf course in Devens, MA.

finish to the 18th hole, featuring an approach to the green across water. This area will be a perfect location for our BBQ Awards Lunch, ending our Tournament in August.

Please note that this year we will be limited to 60 players. Be sure to register early to have the opportunity to play at this great course. Golf Registration will be available online by the end of February.



Shown with Mr. Williams (center) is the 24th SOW Commander Col. Matthew Davidson (right) and CMSgt Bruce Dixon, Command Chief Master Sergeant of the 24th Special Operations Wing. Photo courtesy Eglin FCU

Credit Union President Serves as Honorary Commander

Sherry Harlow, Marketing Director

Jerry Williams, President/CEO of Eglin Federal Credit Union (EFCU), has been appointed to serve a one-year term as the Honorary Commander of the 24th Special Operations Wing at Hurlburt Field, Fort Walton Beach, Florida. The 24th Special Operations Wing is one of three Air Force active duty special operations wings assigned to Air Force Special Operations Command. The 24 SOW is the only Special Tactics wing in the Air Force, and it is the most decorated unit in the U.S. Air Force.

Mr. Williams looks forward to supporting the Airmen who have a proud heritage of valor and honor and will continue to look for opportunities where EFCU can serve our military. The Honorary Commander program's goal is to forge a mutually beneficial relationship between the base and influential leaders in the community who will continue to serve as ambassadors as well as the eyes and ears in the local community.

NWFCU Foundation Expands Scholarship Program, Set to Award Thousands in Merit and Need-based Funds

Kristen Soller, Public Relations Specialist

Northwest FCU Foundation, the philanthropic arm of Northwest FCU, is pleased to announce the start of its 2016 scholarship season on February 1. Recognizing the rising cost of college, and the growing student debt problem, at least five of the scholarships awarded this year will be need-based. Additionally, non-members are now welcome to apply.

“NWFCU Foundation believes education strengthens our communities—encouraging innovation, expanding world-views and inspiring creativity,” said Executive Director of the NWFCU Foundation, Alexzandra Shade. “Our scholarship program is a tangible way to live that belief. We support students and ultimately the communities their talents will someday benefit.”

The Foundation has awarded \$877,000 over 11 years, recognizing students who demonstrate leadership, dedication and commitment in school, at home and in the community.

Recent recipients are using their scholarships at colleges across the country, pursuing studies in a variety of areas. The funds ensure promising students have the support they need to accomplish their academic goals.

“The scholarship made a difference in my college experience, and my summer 2015 grad classes possible,” said a 2015 recipient, now a graduate student at James Madison University. “I was working full time at a local daycare and attending classes as a full-time graduate student simultaneously. The scholarship helped me pay for some of my tuition, books, supplies, and even gas to get to and from class.”

Applicants must meet certain criteria and apply online between February 1 and April 15, 2016.

Raffle to Support Local Vets Awards Prize

Patricia Warden-Conty, Marketing Communications Manager

Junelle Valdez was the lucky winner of a helmet signed by New England Patriot Tom Brady. She accepted her prize at Hanscom FCU's Brockton (MA) Branch on December 21.

This was the second sports memorabilia raffle held by the Hanscom FCU Charitable Foundation this year. In September, Marc Vaccarello won three bats signed by Mookie Betts, Dustin Pedroia, and David Ortiz of the Boston Red Sox.

Proceeds from the raffles will benefit the Red Sox Foundation and Massachusetts General Hospital Home Base Program. Home Base helps heal the invisible wounds of war, providing support and education about post-traumatic stress (PTSD) and traumatic brain injury (TBI) suffered by Iraq and Afghanistan veterans.

“We actively support groups like Home Base, because they go to the heart of the community we serve,” noted Alan Hart, chairman of the Hanscom FCU Charitable Foundation. “We pledge our full support for those who have served his or her country. Those who suffered the invisible wounds of war need to know we remember.”

Visit www.d cuc.org for the latest credit union news!

GOT NEWS?
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Belvoir Federal Named the Best Place to Work in Virginia Three Years Running

Amy McConnell, MBA, Marketing & Public Relations Manager

For the third year running, Belvoir FCU was named one of the 2016 Best Places to Work in Virginia. The annual list of the Best Places to Work in Virginia was created by Virginia Business and Best Companies Group, who announced the final rankings at the awards luncheon on January 28, 2016.

This statewide survey and awards program is designed to identify, recognize, and honor the best places of employment in Virginia, benefiting the state's economy, workforce, and businesses. The 2016 Best Places to Work in Virginia list is made up of 100 companies, and Belvoir Federal ranked #10 in the small businesses category.

To be considered for participation, companies had to fulfill eligibility requirements and complete a two-part survey process, consisting of evaluating workplace policies, practices, philosophy, systems, and demographics while the second portion measured the employee experience.

Patricia Kimmel, Belvoir Federal CEO/President, stated, “Once again, Belvoir Federal demonstrated why we are a phenomenal place to work in the state of Virginia. Coupled with our enthusiasm to serve our members, we also serve our employees by providing them a family-fun work culture, amazing benefits, and a work-life balance.”

Scott CU Donates \$370,000, Employees Volunteer 2,400 Hours in Communities in '15

Adam Koishor, Chief Marketing Officer

Scott CU has made giving back to its communities a major priority. The credit union contributed about \$370,000 and its employees volunteered more than 2,400 hours to a variety of local civic efforts throughout the region through the end of 2015. The credit union has contributed approximately \$1.75 million and its employees have volunteered nearly 15,000 hours to a variety of local civic efforts and financial education throughout the region.

"We realize that without our members and the communities in which we serve, we would not exist as a financial alternative," said Scott CU Community Relations Supervisor Jennifer Hess. "Through the end of the year, we donated about \$370,000 to a variety of fund-raising efforts, civic organizations and to sponsor sports teams and community events."

Scott CU's top volunteer in 2015 was Janine Gurley. She volunteered 255 hours at 77 events throughout the area last year. "Making our community a better place is clearly one of Scott Credit Union's goals," Gurley noted. "Volunteering at 77 events allows me to spend time with my family, while working with some incredibly wonderful colleagues and organizations. With Relay For Life, being in parades and ringing the bell for The Salvation Army, my 255 hours of volunteer work has given me an opportunity to show how proud I am of SCU."

"This company has made me and my family better people within our community," Gurley added. "It has given us the opportunity to attend events, talk with others and create a community where everyone feels accepted and loved. Volunteering is about becoming a better person and showing my family how being a part of something bigger and greater can positively impact so many lives."

"We really want people in the area to know more about the value of doing business with a credit union," Hess added. "That is why we have focused our time on educating area residents about Scott CU. One of the big ways we've done that is through our community involvement."

"Conducting financial business with a credit union saves the consumer real money," said Scott CU President & CEO Frank Padak. "Many credit unions, like Scott Credit Union, offer similar products and services to what the conventional financial institutions have, but we do so with our members' best interest in mind because we are a not-for-profit cooperative. Plus, we care about the community and we are committed to supporting local efforts through contributions and volunteerism."

Scott CU created a Community Volunteer Incentive (VIP) Program to show how important community involvement is to the organization and to encourage the staff to volunteer their time supporting local efforts, Hess said.

"The community VIP program has gone great. We simply offer our staff a chance to win prizes for volunteering," she explained. "Our staff logged 2,400 hours in community service at a variety of charitable or civic events. We're extremely excited and proud of our staff for all that they do to give back to the community."

"We pledged \$20,000 to the American Cancer Society," she added. "We continued our pledge of \$20,000 per year for five years for the new St. Joseph's Hospital in Highland and the same to the expanded Kaskaskia College Trenton Education Center."

Scott CU contributed \$10,000 to the MS Society, \$25,000 over three years to Edwardsville Rotary Playground, \$13,000 to the Gateway Region YMCA, \$11,000 to the American Heart Association, and \$10,000 to 375th Force Support Squadron and \$6,000 to 126th Air Refueling Wing programs at Scott Air Force Base. The local cooperative credit union also contributed \$5,500 to Special Olympics, \$5,000 to the Edwardsville YMCA and \$4,800 to Belleville East & West Athletics.

"We also donated \$1,000 to several other community groups, including Hope Rescues, the Arthritis Foundation, Edwardsville Little Tigers Football, Mascoutah Little Indians Football and the Troy Titans Football Club," she added.



Service CU employees participate in Wear Red Day. Photo courtesy Service CU

Service CU Supports the American Heart Association

Lori Holmes, Service CU

Service CU employees once again joined forces with "New Hampshire Goes Red for Women Day" as part of National Wear Red Day on February 5 to show their support for heart disease awareness.

National Wear Red Day is an awareness campaign for women and men about heart disease sponsored by the American Heart Association. For the eighth straight year, Service CU employees each donated \$5 a piece toward the cause and participated in a dress down day at the credit union. Close to 150 employees took part in the event. Service CU matched employee donations for a total of \$1,500 contribution to the American Heart Association.

"Wear Red Day is a great opportunity to reach out to the communities we serve to alert them to the personal risk factors of heart disease. By wearing red and participating on February 5, we personified our support for heart disease awareness," said David Van Rossum, Chief Administration Officer at Service CU.

National Wear Red Day is an annual event held on the first Friday in February. The first observance, in February 2004, was announced at the White House. On National Wear Red Day, women and men across the country wear red to unite in the national movement to give a personal and urgent wakeup call about their risk of heart disease.



Several Fort Knox High School Y-Club students are on their way to the 2016 Kentucky United Nations Assembly to be held in Louisville next month, thanks to Fort Knox FCU's donation of \$1,000 to help these deserving students offset the cost of the conference. Y-Club advisor Samuel Kassinger (right) receives the donation from Rick Bennett, Fort Knox Federal Pershing Branch manager. The students will have the opportunity to experience the richness of cultures from around the world, develop empathy, and hone their critical thinking skills while engaging with a wide variety of perspectives and global issues. Photo courtesy Fort Knox FCU

CREDIT UNION PEOPLE IN THE NEWS

WOODBRIDGE, VA—Belvoir FCU's Marketing and Public Relations Manager, **Amy McConnell**, has earned the esteemed designation of a Certified Marketing Professional (CMP) from the nationally acclaimed Direct Marketing Association (DMA). "This certification, which is recognized on a national level, is a tremendous asset to our organization. We're excited for Amy to have earned this accreditation and look forward to her future accomplishments while applying this information," stated Tisha Wallace, Chief Operations Officer at Belvoir Federal. Amy McConnell now holds a nationally recognized certification in her field along with a Master's degree in project management and a Bachelor's degree in marketing and advertising... INDIANAPOLIS, IN—Financial Center First CU has promoted **Jennifer Rue** to Vice President of Enterprise Risk Management. She previously served as the Director of Internal Audit. Rue has been with the credit union for over nine years and holds a bachelor of arts in political science from Indiana University and a Juris Doctorate from Washington University in St. Louis. She recently earned her designation as a Certified Internal Auditor... ANCHORAGE, AK—Alaska USA Mortgage Company Senior Mortgage Loan Originator **Catherine Donaldson** has been recognized as Affiliate of the Year by the Greater Fairbanks Board of Realtors®. The board annually recognizes one affiliate member who has provided outstanding contributions to the board and the Fairbanks real estate community. Donaldson has been a resident of Fairbanks since 1983. She started her career in the financial industry more than 28 years ago and has experience managing all aspects of the mortgage loan process including originating, processing, underwriting and closing. "Cathy is known for the high level of professionalism she provides to realtors and clients," said Mary Angel, Assistant Vice President. "She is respected throughout the community for her involvement on committees and active participation at events."

CEO UPDATE *continued from page 1*

vested at the start of 3 years of service. As noted on DoD's Military Compensation website (<http://militarypay.defense.gov>) the new retirement system will: 1) automatically contribute 1% of basic pay to a service-members' Thrift Savings Plan (after 60 days of service)...2) will offer matching contributions from years 3 to 26...3) at mid-career point, will offer our troops a continuation pay bonus for additional service... and 4) after serving 20 years, allow our troops to receive their full retired pay annuity calculated at 2% (versus the current 2.5%) multiplied by years served and the average of the highest three years of basic pay. Anyone who joins the Military after December 31, 2017 will be automatically enrolled in the Blended Retirement System. For those currently serving, if they entered the Military after December 31, 2005 but before January 1, 2018, they will have an option. They can opt to enroll in the new system or remain in the current system. Individuals who entered the Military prior to January 1, 2006 will remain in the current system.

As I mentioned upfront, at this point in time, there are more questions than answers. That said, DoD is in the throes of developing educational materials and tools to help our troops (your members) better understand the new Blended Retirement System...and in particular, the investment options available to them in a 401(k) environment. Financial education, training, and counseling will be key in achieving a successful rollout of this new system...as will the Department's Installation Personal Financial Managers and Counselors—and you! As the on-installation/on-base credit union, you are required to provide free financial education, training and counseling to our troops, and I can assure you, questions will arise and answers will be sought from you military members. We need to be prepared to respond accordingly, and in the months/year ahead we will be coordinating with DoD so you, too, will be privy to the educational materials and tools being used by the Department to "train-up" their personnel.

Additional information and more details will be forthcoming this year, but for now, be prepared for the advent of the U.S. Uniformed Services Blended Retirement System.

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Ted E. Bear Hollow

SAC Supports Grief Support Organization—Rebecca Turner, Executive Director of Ted E. Bear Hollow accepts a check for \$2,187.00, along with 74 stuffed teddy bears from SAC employee Haley Christensen and SAC CEO Gail DeBoer. The check represents proceeds from SAC employee activities, which were held during December and January to benefit Ted E. Bear Hollow programs. Since 2001, Ted E. Bear Hollow has been providing a welcoming, safe place as well as grief support for grieving children, teens and adults who've lost loved ones. Photo courtesy SAC FCU