



ALERT

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MILITARY SAVES WEEK

Military Saves Week 2016

Roland "Arty" Arteaga, President/CEO, DCUC

This past week, we received an update on the 2016 *Military Saves* campaign and some guidance and suggestions from James Lander (*Military Saves* Director, Consumer Federation of America) regarding *Military Saves Week 2016*—February 22–27 (see accompanying article on page 7). James did a good job highlighting the plan to date and from my perspective, there were two key takeaways—"participating and pledging."

Thus far (as of January 13) 354 organizations have signed-up to participate in *Military Saves Week 2016* with the vast majority (about 200) being DoD installations and units located worldwide. Aside from the DoD organizations participating in *Military Saves Week*, 45 credit unions and an additional 15 or so branches (operating on DoD installations worldwide) have also signed up to support *Military Saves Week 2016*. While I am proud of our participation rate to date, we should be able to increase that number twofold!

I challenge you to visit the Military Saves website (militarysaves.org) today, and navigate to the "participating organizations" hyperlink. If your installation or a unit on your installation is listed therein, and you have yet to sign-up to participate and support them, do so today! If your installation is not listed as a participant, make it a point

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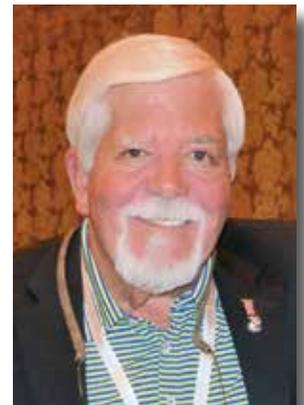
CEO UPDATE

Happy New Year!

Roland "Arty" Arteaga, President/CEO, DCUC

Happy New Year! As we begin our 53rd year of operation, I wanted to take this opportunity to introduce DCUC's Board of Directors for 2016 and to bid farewell and best wishes to Craig Chamberlin, who retired from Marine Federal Credit Union last month after 45 years in the credit union movement—30 of which were with Marine FCU!

Craig was DCUC's Treasurer and Marine Corps Director Representative the past two years and when he departed Marine Federal's active ranks on New Year's Eve, he concurrently stepped down from DCUC's Board. As noted by DCUC's Chair, Denise Floyd, President/CEO, Fort Sill Federal Credit Union, "Although Craig's time on DCUC's Board was brief, his contributions, both as our Marine Corps Representative and Treasurer were invaluable, especially as we restructured our newly approved investment policy and strategized the Council's current and future organizational structure. Craig's guidance and counsel will be greatly missed in future board meetings, and on behalf of DCUC's Board, management and staff, I would like to thank Craig for his lifelong service to credit unions, his 30 years with Marine Federal, and his past two years on DCUC's Board of Directors."



Craig Chamberlin

On a personal yet public note, I too would like to express my sincere gratitude to Craig...not only for his outstanding support of DCUC's staff and me, but more importantly, for his unwavering support of our troops and their families. Whether hosting Marine Federal Credit Union's annual charity golf tournament for the USO and Hope for the Warriors (to date raising more than 4 million dollars) or ensuring the financial needs of his members—his Marines and Sailors and their families—first at the Charleston Naval Shipyard in 1970 and for the past 27 years as the President/CEO at Marine Federal, Craig's leadership and commitment to "serving those who serve our country" has been truly exceptional... and for that we will always be grateful! Grateful to him and thankful to Debbie—his right arm—for sharing Craig with us the past few years and with Marine Federal the past few decades. As we bid Craig adieu and offer him our best wishes, be assured, the Council's business will remain well in hand in 2016.

For a second consecutive year, Denise Floyd, President and CEO, Fort Sill Federal Credit Union, Lawton, Oklahoma will lead DCUC as the Council's Chair. Denise has worked in the defense credit union community for thirty-three years and the financial

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Andrews Federal's Maree Duncker (center) presents a check to support Operation Warmheart on JBMDL. Photo courtesy Andrews FCU

Andrews Federal Donates to Operation Warmheart

Scott Bolden, Andrews FCU

Andrews FCU continued its spirit of giving by donating \$1,000 in support of Operation Warmheart to assist service members on Joint Base McGuire-Dix-Lakehurst (JBMDL). Operation Warmheart, which is run by McGuire First Sergeants, offers assistance to Airmen (E-4 and below) during tough times, especially the holiday season. Throughout the year, assistance is also provided in emergency situations.

"We are happy to be able to support the First Sergeants on JBMDL with this worthy event," said Andrews Federal's Maree Duncker, NJ Regional Branch Manager. "There is not enough we can do to give back to those who have done so much for us time and time again."

The program mainly provides commissary vouchers and Operation Santa (toy) referrals to families in need. Several commissary vendors and outside agencies provide donations to Operation Warmheart throughout the year.

MILITARY SAVES WEEK 2016 continued from page 1

to visit with the Family Community Services, Fleet and Family Support, or Airmen and Family Readiness staff on your installation and encourage them to participate and partner with you for *Military Saves Week 2016*. "Savings" is a critical component to the recent approved DoD Financial Readiness Pillars, and as chartered members of the Department's campaign, it is incumbent on us all to urge our troops and their families to "Save Automatically!"...and take the pledge!

Last year over 33,000 individuals Pledged to Save during the first quarter of 2015! This year's goal is 50,000 and has been parceled as follows: 20,000 for the Army; 15,000 for the Air Force, 10,000 for the Navy, 5,000 for the Marines, and 1,000 for the Coast Guard and Reserve Components. Possible to achieve? You bet! Especially with the foot traffic at your branch locations both on and off the military installation and/or "visitors" to your respective websites. Take a minute to review the resources on the Military Saves website and download/link the pledge...and then challenge all military and DoD civilian personnel to pledge and begin saving. No better time than the present to pledge (resolve) to save...and no better organization/financial institution on or off base to make that happen than you!

The DoD Financial Readiness and *Military Saves* campaign are alive and well...their success, however, depends in good part on you. Sign up and participate in *Military Saves Week 2016* and encourage your members to take the pledge—today!



Credit Union President and CEO, Ray Springsteen (second from left) hands a donation check to Staff Sergeant Aaron Logan. Chris Kira (left) and Michelle Vittitow (right) look on. Photo courtesy Fort Knox FCU

Giving Santa a Helping Hand

Michael Bateman, Fort Knox FCU

Fort Knox FCU again this year supported the U.S. Marine Corps Reserve Toys for Tots Program with a donation of \$4,500 presented by Credit Union President and CEO, Ray Springsteen to Staff Sergeant Aaron Logan. Chris Kira and Michelle Vittitow spearheaded yearlong fund raising efforts among their fellow Fort Knox Federal employees to help Toys for Tots collect, purchase and distribute Christmas gifts to less fortunate children in the community. This year, the Credit Union also donated several radio remote control toy cars to the drive. The toys were used in marketing promotional displays earlier in 2015.

Belvoir Federal Employees Lay Wreaths for Soldiers at Quantico and Arlington

Amy McConnell, MBA, Marketing & Public Relations Manager

Belvoir FCU employees planned a day of remembrance and dedication by laying wreaths on soldiers final resting place at the Quantico National Cemetery in Quantico, Virginia and Arlington National Cemetery in Arlington, Virginia on Saturday, December 12, 2015.

The warmer weather drew larger crowds than year's past in the annual Wreaths Across America event. Five Belvoir Federal employees were among the 70,000 volunteers who gave tribute at the Arlington National Cemetery where over 241,000 wreaths were placed at the graves of fallen soldiers.

Seven employees and family members laid wreaths at the Quantico National Cemetery where approximately 5,000 wreaths were laid on headstones by 300 members of the community during the nationwide wreath-laying ceremony.

"What a great way to honor those who served our country and sacrificed so much. It is moments like this that exemplify how proud I am to be a part of an amazing organization," stated Sharon Leake, Belvoir Federal's Installation Liaison and Membership Development Officer.

These wreath laying ceremonies were mirrored across the nation in nearly 1,100 cemeteries, totaling more than 900,000 wreaths being placed for fallen soldiers. The Belvoir Federal team was honored to represent and support those men and women who sacrificed so much to keep our liberties and freedom safe.

Pen Air FCU Earns "Best of Bauer" 5-Star Elite Rating

Patty Veal, Director of Public Relations

BauerFinancial Inc., Coral Gables, Florida announced that Pen Air FCU, Pensacola, Florida has earned its coveted 5-Star Superior rating. Having earned and maintained Bauer's highest rating for the most recent 100 consecutive quarters, Pen Air FCU has also achieved "Best of Bauer" status, a designation reserved only for those Credit Unions that have earned a 5-Star rating for 25 straight years or longer.

"We are honored to receive this distinction and do not take it lightly. A lot of hard work from our dedicated Board of Directors and staff as well as the continued loyalty from our members have made this possible," commented Stu Ramsey, Pen Air president/CEO.

Arkansas FCU Donates More than \$68,000 to Arkansas Children's Hospital Foundation

Mary DeLoney Logan, Marketing Specialist

Arkansas FCU President/CEO Rodney Showmar will present a \$68,201 check to the Arkansas Children's Hospital Foundation at a press conference.

Since 1998, Arkansas Federal has contributed nearly \$900,000 to Arkansas Children's Hospital. The money donated by Arkansas Federal will help fund three NICU Total Body Cooling Systems. Total body cooling systems are used to lower body temperature quickly and maintain body temperature within a desired range.

Arkansas Federal employees and members raised \$59,201 in 2015 through several fundraising events.

CO-OP, the nation's largest credit union-owned electronic funds transfer network and processor, contributed the additional \$9,000 for Arkansas Federal's fundraising efforts, through their Miracle Match program, which encourages credit unions across the United States to fundraise for their Children's Miracle Network hospitals.



Brownie Troop #76164 shows the items they purchased for the Giving Tree program. MSgt James L Oliver, left, and MSgt Richard J Abbott, right, helped coordinate requests and delivered the items in time for the Christmas holiday. Photo courtesy Hanscom FCU

Brownie Troop Donates to Giving Tree

Patricia Warden-Conty, Hanscom FCU

For many years, Hanscom FCU has administered the Giving Tree project at Hanscom AFB. Giving Tree provides new warm winter clothing to base families in need. Requests gathered by first sergeants go onto a tree at the base exchange shopping area. Community members choose a request from the tree and bring the donations back to the BX or the credit union. This year, Brownie Troop 76164 at Hanscom AFB provided 22 items for the Giving Tree. “Most years, we end up purchasing some items,” noted Mike Rzeszutek, Hanscom FCU sales manager and Giving Tree coordinator. “This year, because of the Brownies, not a single request was left on the tree.”

The girls chose the Giving Tree for a Take Action Project. The 22-member group of second and third graders raised funds to purchase the items. Troop leader Amanda Martinez explained the girls held bake sales and yard sales as part of their projects.

“I am impressed with the volunteer spirit of these girls,” stated Hanscom FCU Chairman of the Board Paul Marotta. “They planned their activities, carried them out successfully, and saw first-hand how they can make a difference in someone else’s life. That’s a great lesson to learn at any age.”

Army Aviation Center FCU Employees Donate to Local Organizations

Lisa Hales, AACFCU VP of Marketing

Army Aviation Center FCU (AACFCU) employees donated gifts for families and individuals in need this holiday season by partnering with local organizations throughout its service areas. In 2015, AACFCU partnered with seven organizations to distribute gifts including:

- Chautauqua Rehabilitation Center in DeFuniak Springs, FL
- Enterprise Health and Rehabilitation Center in Enterprise, AL
- Oakview Manor Health Care Center in Ozark, AL
- South Walton Fire District Angel Tree Program in Santa Rosa Beach, FL
- Southeast Alabama Regional Council on Aging in Dothan, AL
- Toys for Tots in Mobile, AL
- Wiregrass Salvation Army’s Angel Tree in Dothan, AL



Left to right: Major Stephen Long, Area Commander, and ABNB’s Vice President of IT, Jason Tilley. Photo courtesy ABNB FCU

ABNB FCU Holds Another Successful Coat Drive

Kelli Ragland, VP of Marketing

ABNB is proud to announce another successful Coat Drive in 2015, collecting over 200 coats.

This year, Charles Black with 95.7 R&B and the Salvation Army partnered with ABNB on the ‘One Warm Coat’ drive that ran from October 15 through December 7, 2015. Coats were collected at all ABNB locations and the 95.7 R&B radio office.

“It never ceases to amaze me seeing the corporate office hallway filled with so many coats donated from both members and employees who are so thrilled to give back to the community. It’s that kind of generosity year after year that makes this coat drive so successful!” says ABNB Relationship Manager, Vanessa Guzman.

ABNB has been committed to helping those in need in the Hampton Roads community stay warm during the winter months. Since this campaign started over a decade ago, more than 2,500 coats have been donated.

services industry for over forty years. She has been on the Council's Board, as a Director-at-Large, since August 2010 and in addition to serving as our Chair this year, Denise is also the Secretary of DCUC's Midwest Sub-council, and is an Associate Director on the Armed Forces Financial Network (AFFN) Board.

The Council's First-Vice Chair for 2016 is Gordon Simmons, President and CEO of Service Credit Union. Service CU's Corporate Headquarters is located in Portsmouth, NH; however, their support of our troops encompasses 15 branches in Germany, Grand Forks AFB, ND, and the Pease ANG Base in Portsmouth. Gordon has been actively engaged in the defense credit union community since 1970 and has served on the DCUC Board for 21 years. Gordon is also the Council's Board representative on the George E. Myers Scholarship committee; is a member of DCUC's Overseas Sub-council; and is a Director on the AFFN Board.

Our Second Vice this year is Frank Padak, President/CEO of Scott Credit Union. Scott CU is headquartered in Edwardsville, IL and supports Air Force and DoD personnel at Scott AFB, IL. Frank began his career with credit unions in 1994 and has been proactive with the credit union movement at all levels...to include the Federal Reserve Bank of St. Louis Advisory Council. Frank was elected to the DCUC Board in 2005 and in addition to his role as our Second Vice, he serves on the Council's Hall of Honor Task Force and is the current Chairman of the Armed Forces Financial Network Board.

DCUC's Secretary for 2016 is Michael Kloiber, President and CEO, Tinker Federal Credit Union, Oklahoma City, OK. Mike has been in the financial services industry for 35 years—26 with Tinker FCU. Extremely active in his community and our industry (to include the Team Tinker Home Away From Home program), Mike is also a member of DCUC's Midwest Sub-council and has served on the Thrift Institutions Advisory Council and Board of Governors for the Federal Reserve Bank. Mike was inducted into DCUC's Hall of Honor in 2012.

Patricia Kimmel, President and CEO of Belvoir FCU, Woodbridge, VA is DCUC's immediate Past Chair and (with the departure of Craig Chamberlin) was recently named interim Treasurer by Chairman Floyd. Patty has been involved in the credit union movement for 30 years and has been the Army Director Representative on the Council's Board since late 2008. Aside from serving on DCUC's Board, Patty is the Vice Chair on the AFFN Board, Board member for COMPASS for CUs, LLC, and a major league supporter of credit unions at the local, state, and national levels.

The Council's Navy and Coast Guard Director Representative is Barb Geraghty. Barb retired from the United States Navy as a Captain in 2007 and has been a Board member at ABNB Federal Credit Union (Chesapeake, VA) since 2011. In addition to her volunteer efforts at DCUC and ABNB FCU, Barb continues to be very involved in numerous non-profit organizations in Virginia, to include the Susan G. Komen for the Cure (past President and Director Emeritus of the Tidewater Affiliate) and the Pancreatic Cancer Action Network (PurpleStride Chair for the Tidewater Affiliate and a member of the corporate office Volunteer Advisory Council).

Six Board members with over 150 years of experience in the credit union movement and more than 55 years of collective first-hand knowledge of DCUC—its mission, role, organization and members. Six accomplished volunteers, whose dedication to defense credit unions and the DoD establishment are without question...and whose leadership and passion to serve will ensure another successful year in DCUC's rich history. Happy New Year!



Mark Your Calendars!

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

Travis CU Offers Scholarship Program

Sherry Cordonnier, Director of Corporate Relations

Great news for college bound seniors—Travis CU announced that it will award twenty, \$1,500 scholarships. Travis CU encourages all graduating seniors to apply. Each applicant must be a high school senior with a minimum GPA of 3.0 on a 4.0 scale, bound for a two- or four-year college or university and a member of Travis CU in good standing.

Students who live in Travis CU's twelve-county service region and are not yet members may join the credit union and apply for a scholarship.

"In the last 12 years, we have received a tremendous response from young members who have exhibited a commitment to academic excellence and community service. We look forward to recognizing even more of our deserving young members this year," says Barry Nelson, Travis CU's president and CEO.

SAC FCU Supports Operation Holiday Cheer

Joyce Wells, SAC FCU

Operation Holiday Cheer provides special holiday treat bags, loaded with goodies for the young men and women who call the dorms "home" while stationed at Offutt Air Force Base. SAC employees joined other community supporters at the Bellevue Volunteer Firefighters Hall in Bellevue, Nebraska to help stuff over 500 backpacks with holiday treats for the Operation Holiday Cheer event. It is a small way to make the holidays "away from home" a little sweeter and to say "thank you for your service."

Operation Holiday Cheer is a military relations program with the Bellevue Economic Enhancement Foundation in partnership with the Greater Bellevue Area Chamber of Commerce and SAC FCU.

Cannon FCU Joins Shared Branching Through CU Service Network, Assisting Our Military Across the US

Alicia Disantis Weston, Marketing Specialist, CU Service Network

Cannon FCU, located in Clovis, NM, has joined CO-OP shared branching through CU Service Network. They will provide access to over 5,300 branches to their 110,000 members and will also open their doors to members of other shared branching credit unions.

Shared branching is a powerful tool for Cannon FCU, as many of their members come from Cannon AFB, home of the 27th Special Operations Group. The same group also works out of Eglin AFB in Florida, and as a result, many members eventually are stationed in Florida. Having shared branching makes it easier for those members to access their accounts at Cannon FCU. In fact, several of the members who were stationed at Eglin used shared branching there the very first day Cannon was live.

Cannon FCU President/CEO Jim Fillman commented, "Shared Branching has made it easy and convenient for our members to access their accounts regardless of where they may be. Whether at one of our local branches, a shared branch location across the country or a military installation overseas, our members receive that same friendly, personal attention they have come to expect from Cannon FCU. It has been a pleasure working with the Shared Branching Staff to bring this service to our members."

RBFCU Serves Those Who Serve This Holiday

Inez Maldonado, RBFCU Marketing Communication Specialist

During the holidays, we travel near and far to spend time with loved ones, spread good tidings, and stay awash in the spirit of giving. For the millions of military service members that work to ensure we can rejoice safely this season, and may not always be able to enjoy the holidays in a traditional way, one local credit union is bringing the Christmas cheer to them.

Randolph-Brooks FCU (RBFCU) participated in a number of activities and events, from sharing a hot meal, mailing holiday messages, and sending military members off to their hometowns, to spread well wishes and joy to those who serve our country.

"In our initial years, our membership consisted primarily of military service members, so our relationship and support of the military runs deep," said Mary O'Rourke, chief of staff for RBFCU. RBFCU opened its doors in 1952 serving Randolph-Brooks Air Force Base personnel and later Brooks Air Force Base in San Antonio, Texas.

RBFCU volunteers signed hundreds of holiday cards for the American Red Cross "Holiday Mail for Heroes" program, participated in sending thousands of military members home for the holidays during the USO Exodus at the San Antonio International Airport and served more than 200 Warriors and their families a holiday luncheon at the Warrior and Family Support Center at Fort Sam Houston. "Our military members are the ultimate embodiment of the philosophy 'People Helping People' that we follow as a credit union. We're thankful for their service and are proud to give back to those whose sacrifices give us the freedom to celebrate with our families safely and soundly this holiday season," O'Rourke said.



RBFCU staff spread holiday cheers. Photo courtesy RBFCU

Northwest Federal Wins Washington Business Journal Corporate Philanthropy Awards

Credit Union ranked 10th by volunteer hours and 11th by giving among midsize companies

Northwest FCU was honored this past month during the *Washington Business Journal* 2015 Corporate Philanthropy Awards, an event to honor "the region's most active and inspirational companies and nonprofits that have made a difference in their communities through both financial and volunteer philanthropic work." The Credit Union ranked 11th on the *Business Journal's* List of Largest Corporate Philanthropists – Midsize companies ranked by giving, and 10th on the list of Largest Corporate Philanthropists ranked by 2014 Metro-area volunteer hours.

Northwest FCU Foundation's (NW-FCU Foundation) Executive Director, Alexandra Shade, states that credit union and Foundation's mission are in tandem. "Northwest Federal Credit Union has always been focused on putting families and children first. That's no different than at the Foundation. That's something we believe in."



Mark Your Calendars!

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

Happy New Year! Have You Confirmed Your Credit Union's Plans for *Military Saves Week* 2016 (February 22nd-27th)?

James Lander, *Military Saves Director*

Defense Credit Unions continue to serve a vital role in helping military service-members fulfill their promise to save after taking the pledge to become Military Savers. Please ensure that your credit union has signed up on the *Military Saves* website and is ready to participate in *Military Saves Week 2016*. The theme for this year is *Save Automatically*, the most effective way to save successfully.

Here is what you need to do to prepare for *Military Saves Week 2016*:

- Sign up to participate in *Military Saves Week*
- Use the Digital Communications Resource Kit
- Include a blurb about the *Week* from our kit in your newsletter or blog, and send an email to your members announcing the *Week*
- Tweet and post the social media messages to Facebook and Twitter
- Post information about the *Week* on your website and include one of our logos or banners to co-brand with your materials
- Offer incentivized savings products during *Military Saves Week*

Military Saves Week is a great opportunity for servicemembers and their families to insure their financial readiness through incentivized savings accounts and services available at your credit union. *Military Saves* values our partnership with Defense Credit Unions and the role you play in the financial readiness of servicemembers and their families.

Here are some specific ways that credit unions have provided servicemembers the opportunity to open new or add to already existing accounts:

1. Offer special promotional rates with saving deposits to stimulate increased, new, and automatic savings;
2. Coordinate with financial readiness liaison (PFM/PFC) at your installation to get a signed Commander's Proclamation supporting *Military Saves Week*. Promote activities, events, and financial workshops focused on reducing debt and building wealth; and,
3. Encourage members to become *Military Savers* through taking the *Military Saves Pledge*, which can now be embedded on your credit union's website (Go to MilitarySaves.org for more details).

New opportunity for 2016! *Military Saves* is revising the criteria for the *Military Saves Award*. This year, *Military Saves* will recognize credit unions that go above and beyond to encourage people to save money during *Military Saves Week* with the America Saves Designation of Savings Excellence. This is an organizational designation representing the entire footprint of the credit union, not individual branch efforts.

To view the Designation of Savings Excellence application, go to americasavesweek.org and click on the banks and credit union page.

Military Saves greatly appreciates your participation in *Military Saves Week* and your year-round support, including incentives, promotions, and services used to encourage an increase in military savers, and larger contributions among members who are already saving. As conveyed in our 2015 *Military Saves Report* (found on MilitarySaves.org), your efforts have made a difference!

Go to www.militarysaves.org for more information!

Alaska USA Receives Top Honors for Community Loan Program

Dan McCue, *SVP, Corporate Administration*

Alaska USA FCU has been recognized as a leading lending institution for the U.S. Small Business Administration's 504 loan program by Evergreen Business Capital. Alaska USA received awards for Top Alaska Community Lending Institution, and Alaska USA's commercial loan officer Joe Donahue was recognized as the Top Producer for the number of loans processed through Evergreen Business Capital.

All community-lending institutions are eligible for the award. Recognition is given to the lender with the most approved SBA loans as of September 30, 2015. The SBA 504 loan program provides long-term, fixed-rate financing designed for small businesses and was established to contribute to the economic development of communities.

"Alaska USA is honored to receive these awards," said Dave Hamilton, Alaska USA Executive Director, Business and Commercial Services. "We strongly support the SBA/504 loan program, as it provides a significant alternative to traditional commercial financing for business members."

Evergreen Business Capital is one of the Northwest's leading SBA 504 Loan Program facilitators. It partners with lenders in Alaska, Oregon, Washington, and northern Idaho to provide loans that allow businesses to purchase commercial real estate and equipment.



Mark your calendar!

**Defense
Issues 2016**

February 21, 2016



DCUC Conference 2016



Courtesy of the Greater Boston Convention & Visitors Bureau Convention & Visitors Bureau

Experience Boston During DCUC's 53rd Annual Conference

Janet Sked, DCUC Conference Manager

Founded in 1630, Boston is an extraordinary destination, where the richness of American history is complemented by the vibrancy of a modern, innovative city. It is a perfect blend of historic charm and contemporary vitality. Boston's arts, and cultural attractions, distinctive dining, world-class shopping and championship sports teams attract millions of visitors each year.

Boston is surrounded by natural beauty. Take in spectacular vistas as you stroll in parks and gardens found throughout the city. Whether it's the famous sights of The Freedom Trail, a cruise on Boston Harbor, a game at Fenway Park, a Boston Pops concert or exploring the shops and restaurants of Faneuil Hall Marketplace, your stay in Boston will be undoubtedly be filled with unforgettable experiences.

Boston's downtown neighborhoods, each with its own personality, offer endless unique experiences and the compact layout makes it ideal to navigate on foot.

Our conference hotel, The Fairmont Copley Plaza, is located in the neighborhood of Back Bay, centered around the hub of Newbury Street, home to art galleries, designer boutiques and sidewalk cafes. Back Bay is also home to the Boston Public Library, the John Hancock Tower, the city's tallest skyscraper, and historic Trinity Church, with stunning murals and stained glass windows.

There are so many reasons to visit Boston, but this summer, one of the best reasons will be to take part in the 53rd Annual DCUC Conference. Join us from August 14–17 in Boston to enjoy this amazing city and participate in one of the finest credit union conferences around. Registration materials will be available on our website late February, but **SAVE THE DATE** on your calendar today!

Pen Air FCU Presents Covenant Hospice with \$4,000 Check

Patty Veal, Director of Public Relations

Pen Air FCU presented the Covenant Hospice in Pensacola with a check for \$4,000 from funds raised through Pen Air FCU employee Jeans Days and other fund raising efforts by Pen Air's Charitable Events Committee. Covenant Hospice Senior Vice President/Chief Growth Officer, Ron Fried, and Development Manager, Angie Schlosser, were on hand to accept the check.

Fried commented, "On behalf of Covenant Hospice, I want to thank Pen Air FCU and its staff for their generosity. We can share many stories of how Covenant Hospice has touched the lives of families we all know, and we are able to continue our work because of the support we receive from organizations such as Pen Air Federal Credit Union."

Covenant Hospice provides their patients with a wide-range of health and support services to meet a variety of unique needs. Operating as an independent, unaffiliated organization, they have secured contractual agreements with multiple hospitals, nursing facilities, adult living facilities, and other organizations when living at home is not possible.

Fort Knox FCU Helps 48 Military Families

Michael Bateman, Fort Knox FCU

In 2015, Fort Knox FCU and its members donated nearly \$30,000 to USA Cares that directly helped 48 military families to pay their utility bills, buy food and fuel and assist with housing costs. USA Cares provides emergency assistance to post-9/11 active duty U.S. military service personnel and veterans who are transitioning back into civilian life. The number of individuals needing help and their requests to USA Cares are increasing. Since 2003, USA Cares has responded to more than 75,000 requests with over \$12 million in grants that the recipients do not have to repay.



Brandy Ralston-Lint (left), senior vice president of corporate communications at Security Service, presents a donation of \$10,000 to Rebuilding Together San Antonio representatives Dora Maldonado, homeowner, and Kent Gerstner, executive director. The funds will be used to purchase materials and supplies to repair homes for low-income homeowners. Photo courtesy Security Service FCU

Security Service Charitable Foundation Helps with Home Repairs for Veterans, Elderly and Those Less Fortunate

Jon Coker, SSFCU

Armed with paint brushes, hammers and nails, Security Service FCU team members have volunteered their time for the past five years to help fix homes for the elderly, disabled, disadvantaged and veterans through Rebuilding Together San Antonio. Today, their 500 hours of elbow grease was enhanced with a \$10,000 donation from The Security Service Charitable Foundation. Those funds will be used to purchase materials and supplies used to repair homes and provide a safe and secure environment in which to live.

“We believe that everyone deserves to live in a safe and healthy home,” said Kent Gerstner, executive director for Rebuilding Together San Antonio. “With the help of everyday citizen volunteers, skilled tradespeople and the support of local business and major corporate partners like Security Service, Rebuilding Together affiliates make life better for thousands of low-income homeowners every year.”

Rebuilding Together is the nation’s largest volunteer organization preserving and revitalizing low-income homes and communities. The organizations provides truckloads of materials while volunteers paint, repair and renovate homes for those who are low-income, elderly, disabled and veterans who cannot maintain their homes on their own. All work is performed free of charge.

Since the start of the program in 1995, more than 13,500 volunteers have donated their time to rehabilitate over 475 homes. “That’s equivalent to \$2.5 million worth of renovation and repairs,” said Jay Gable, senior vice president for indirect lending at Security Service and board president of Rebuilding Together San Antonio. “It’s an amazing track record, and one Security Service is honored to support.”

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



Cathleen Pearl, President and CEO of the NDU Foundation, and James Schenck, President and CEO of PenFed CU. Photo courtesy PenFed

PenFed Invests in Efforts to Enhance Global Security

TV Johnson, PenFed

PenFed CU was founded in 1935 as the War Department CU. While the name has changed, PenFed CU’s support of America’s military has been unwavering for more than 80 years. With the recent donation of \$100,000 to the National Defense University (NDU) Foundation, PenFed demonstrated its commitment to enhancing global security.

“Corporate giving to the NDU Foundation is a deliberate investment in the national defense community,” said James Schenck, president and CEO of PenFed CU. “As one of the world’s leading joint, international and interagency educational institutions, NDU prepares leaders from across the globe to address security challenges.”

“PenFed Credit Union is a proud partner of the NDU Foundation, and supports its annual American Patriot Award Gala, which recognizes exceptional leaders who have made extraordinary efforts to enhance human security and global stability,” said Schenck.

Cathleen Pearl, president and CEO of the NDU Foundation, said, “We enjoy a great relationship with PenFed Credit Union. Their tradition of serving the military gives them a unique perspective on our mission. Partnerships like the one our foundation has with PenFed are essential to creating the resources needed to properly develop future generations of leaders in the global security space.”

NWFCU Partners with Potomac Appalachian Trail Club to Strengthen Northern Virginia Preservation Efforts

Kristen Soller, Public Relations Specialist

Northwest FCU's most recent Community Partner, the Potomac Appalachian Trail Club (PATC), takes a hands-on approach to living the credit union's mission to support the community. The non-profit, volunteer-staffed PATC coordinates over 600 volunteers to maintain and improve hiking trails throughout the D.C. Metro area. The organization recently developed a novel partnership with Virginia's third largest credit union that allows financial services to its more than 7200 members and 600 volunteers.

Through the Community Partners Program, Northwest Federal develops relationships with organizations that share its goal to give back to the community. Community Partners may apply for a Community Partner Grant, using awarded funds to strengthen and grow their programs.

"Northern Virginia has seen decades of strong growth and increasing development, especially in areas where Northwest Federal has a presence," said Northwest Federal President/CEO Chris McDonald. "We recognize the importance of balancing development with a commitment to preserving the thousands of miles of local hiking trails that exist for our community's use. PATC fulfills this mission daily, and we're excited to have them as a Community Partner."

PATC maintains 240 miles of the Appalachian Trail and 1,000 miles of other regional trails including the Bull Run/Occoquan Trail in Fairfax County, near Northwest Federal's corporate headquarters. As a partner of the National Park Service, PATC maintains rental cabins, creates maps and guidebooks, and provides educational opportunities for the region. "Our dedicated volunteers work tirelessly to preserve the hiking trails of Northern Virginia for everyone to enjoy," said PATC President, Dick Hostelley. "We look for ways to reward their service, and when we decided to pursue a credit union affiliation, it was important to us to select one that was more than just a financial institution. Northwest Federal shares our service philosophy and commitment to the wellbeing of this community."



R.I.A. FCU presented a \$1,000 check to the River Bend Food Bank while the NHL Stanley Cup was at our Bettendorf Corporate Center. Photo courtesy R.I.A. FCU

R.I.A. FCU Presents Check to River Bend Food Bank

Jake Ward, R.I.A. FCU

R.I.A. FCU presented a \$1,000 check to the River Bend Food Bank on December 26 during the Stanley Cup's visit to our Bettendorf Corporate Center. R.I.A. FCU sold fast passes for the public to purchase to be at the front of the line to see the Stanley Cup. The money from the fast passes raised the \$1,000.

The check was presented by R.I.A. FCU's President Larry Coverstone and Vice President of Marketing Jake Ward to the River Bend Food Bank's Operations Director Jeff DeYoung and Finance Director Steve Morenz. The \$1,000 will provide 5,000 meals to people in eastern Iowa and Western Illinois.

Service CU Hosts Veterans Conference

Lori Holmes, Service CU

Service CU will host the 6th Annual Seacoast Veterans Conference, which provides a unique opportunity for veterans to meet those service providers and agencies who specialize in providing benefits and services to the military.

These local New Hampshire service providers and agencies will be able to explain face to face what they can offer veterans and their families during the April 9 event from 8 a.m. to 2 p.m. at the Service CU Corporate Headquarters located at 3003 Lafayette Road in Portsmouth, N.H. This is the 3rd consecutive year the credit union has hosted the event.

Brigadier General (Ret.) Carolyn Protzmann will be the master of ceremonies of the conference. Registration will begin on February 1.

"We are pleased to be able to support our local veterans and their families through this event. Service Credit Union takes a leadership role in supporting the military community where we do business and where our veterans live and work," said Gordon Simmons, President/CEO of Service CU. "We pride ourselves on outstanding corporate citizenship and exemplifying the credit union philosophy of 'people helping people.' This event is for those who served or are serving our great country and to make them aware of the special products and services available to them."

Defense Issues 2016

Sunday, February 21
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Registration still only \$100
and includes lunch.
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Kathy Edwards, President and CEO of An Achievable Dream; and Paul W. Muse, President and CEO of 1st Advantage FCU. Photo courtesy 1st Advantage FCU

1st Advantage Donates \$10,000 to An Achievable Dream

Amber Callahan, Marketing Manager

1st Advantage FCU presented a check for \$10,000 to An Achievable Dream on December 17, 2015. As a local credit union, 1st Advantage recognizes its responsibility to take an active role in supporting organizations that contribute to improving our community.

An Achievable Dream is a nationally recognized K-12 program dedicated to the belief that all children can learn and succeed regardless of their socioeconomic background. 1st Advantage is proud to support such a well-deserving organization.

Langley For Families Donates \$75,000 to Local Organizations

Sue Thrash, Public Relations Director

The Langley For Families Foundation has donated \$75,000 to local organizations that focus on family issues in the Hampton Roads area. The nine recipients mark the Foundation's first grant awardees since launching last December.

"The volunteers worked very hard to raise money this first year and the results enabled the Foundation to help the selected local agencies to feed, house and support thousands of people in Hampton Roads. Langley For Families is encouraged by the support of sponsors and individual donors who made the fundraising events a success. People want to help and give. They trust the Foundation will be a good steward of the money and ensure the funds help those in need," stated Langley For Families Foundation Chairman Marilyn Kuhn.

The Langley For Families Foundation concentrates on supporting organizations that serve the needs of families. Specific areas of focus include healthcare, housing and human services, safety and security, and financial education. The Foundation is self-funded and run solely by a volunteer Board of Directors as a 501(c)3 thereby maximizing dollars distributed in the community.

Monies were raised through various fundraising activities during the year. Eligibility for funds are determined in part by a non-profit's impact on families in the local community, and whether the non-profit fits the mission and areas of focus of the Foundation.

The following organizations received contributions from the Foundation: Boys & Girls Clubs of the Virginia Peninsula (\$5000); Boys and Girls Club of Southeast Virginia (\$5000); Virginia Peninsula Foodbank (\$5000); Foodbank of Southeastern Virginia (\$5000); EDMARC (\$10,000); Hospice House and Support Care of Williamsburg (\$10,000); LINK of Hampton Roads (\$10,000); Peninsula Agency on Aging (\$10,000); and March of Dimes (\$15,000).

Financial Center Donates Laptops to Trinity House

Dusty Simmons, Marketing/PR

Financial Center First CU recently donated seven laptops to Trinity House, and its parent organization, Lutheran Child and Family Services Foundation. Financial Center supports the organizations as a part of its community outreach to feed the hungry of Central Indiana. Trinity House is a group home focused on enhancing social and basic living skills of residents so that they can become independent adults.

Sven Schumacher, Executive Director and CEO of Lutheran Child & Family Services & The Foundation For Lutheran Child and Family Services, Indiana, Inc., accepted the laptops from Jo Kiel, Financial Center's Chief Human Resource Officer and Kristen Eiteljorge, Application Support Manager.

TFCU Named Hispanic Chamber's 2015 Partner of the Year

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) was named the 2015 Partner of the Year for the Greater Oklahoma City Hispanic Chamber of Commerce. The honor was announced at the 1st Annual Greater Oklahoma City Hispanic Chamber of Commerce luncheon held at the National Cowboy and Western Heritage Museum.

TFCU has been a member of the Hispanic Chamber of Commerce since 2009. They have hosted business after hours and sponsoring events such as the Hispanic Chamber Expo and Career Fair and other galas. TFCU has pledged \$25,000 over the next five years to go toward a new building for the Chamber of Commerce.

"We are a proud partner and supporter of the Greater Oklahoma City Hispanic Chamber of Commerce," said TFCU President/CEO Mike Kloiber. It is an honor to be recognized for all of the hard work and effort that has been put into developing the Hispanic Chamber and the community it supports."

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Putting Smiles on Children's Faces

Kyle Merritt, Marketing Communications Specialist

The generosity of those within the local community along with employees of Dover FCU was evidenced, as they united together to spread cheer and brighten the holiday spirits of less fortunate children through the Toys for Tots toy drive. The annual program, facilitated by the U.S. Marine Corps Reserve, collects new, unwrapped toys and distributes them to children in the community.

Donation boxes were available at all Dover Federal locations for members and employees to donate a toy to the cause. In addition, Dover FCU made an additional monetary contribution of \$990 raised through their employee jeans day matching funds program.



Employees of Dover FCU stand behind some of gifts donated to the Toys for Tots toy drive. Photo courtesy Dover FCU