



ALERT

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VIEW FROM THE BOARD

People Helping People— The Credit Union Cherry Blossom Race

*Patricia Kimmel, President/CEO,
Belvoir FCU, and DCUC Treasurer*

Credit Unions have heart and are passionate about helping people. Many of us support the USO, ACS, Wives Clubs and various charitable organizations. Belvoir Federal has supported the Credit Union Cherry Blossom Ten Mile Run, held annually in Washington, D.C., since the beginning of the Credit Union sponsorship in 2002.

I personally remember the sponsorship opportunity opening up and a dedicated group of Washington area credit union executives never hesitating about taking on the task.

The Credit Union Cherry Blossom Ten Mile Run and the 5k Run-Walk events raise money to benefit the Children's Miracle Network (CMN) hospitals. The CMN is a non-profit international organization that helps to treat millions of children. More than \$5 billion has been raised over the years by CMN for 170 children's hospitals.

On April 3, 2016, there will be about 15,000 runners challenged to complete the ten miles within two hours and twenty minutes. The elite runners start at the front of the pack and are lean and swift. The 5k walk will be open to those individuals not quite up to the ten miles (like me) but who want to support the event.

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CEO UPDATE

The Military Lending Act Rule...C Day!

Roland "Arty" Arteaga, President/CEO, DCUC

The July 2015 Military Lending Act Rule became effective October 3, 2015; however, the compliance day (C-Day) for the majority of the approved changes is later this year—Monday, October 3, 2016. While seven months may seem an eternity away, you can be assured the days, weeks, and months ahead will quickly pass. The question of the day is whether or not you will be prepared to comply with the Act's new Rule come October 3!

To assist in your preparation, and given NCUA's supervisory and enforcement role (as it pertains to the MLA), last month we requested NCUA participate in Defense Issues 2016. The Office of Consumer Protection (OCP) not only accepted our invitation, but also came in full force. On Sunday, February 21, Matt Biliouris, Jamie Goodson, and Joe Goldberg took center stage at DI 2016 and elaborated on and clarified a number of comprehensive changes associated with the new regulation. Aside from providing some basic background information, the NCUA team addressed the key provisions of the Rule, including covered borrowers; covered products; the Military Annual Percentage Rate (MAPR) calculation; Payday Alternative Loans (PALs); required disclosures; safe harbor provisions; and penalties and liabilities. From our perspective, the NCUA tag team did a superb job explaining the new requirements...and an equally excellent job advising attendees of a pending second Regulatory Alert from NCUA.

That second Regulatory Alert (16-RA-04—*Guidance on Regulatory Changes Affecting Military Members*) was issued last week by Chairman Matz, and due to its significance, we in turn distributed the RA, via broadcast email, to you last Friday. Per NCUA's guidance, "If your credit union provides consumer credit to active duty Service members, their family members or dependents, you likely will have to comply with a final rule the Department of Defense (DoD) has issued establishing new requirements for most non-mortgage related consumer credit transactions."

If you have not had the opportunity to review NCUA's Regulatory Alert, I strongly encourage you to do so, as it provides detailed information and direction on the regulatory changes, and offers sound advice on how best to prepare for Monday, October 3, 2016—"C-Day!" At a minimum, and as recommended by NCUA, starting today, you should: 1) familiarize yourself with the Final Rule; 2) determine what process and system changes must be made to comply with the revised rule; 3) develop a plan to implement the new requirements by October 3; 4) review the plan with executive management; 5) identify third-party relationships impacted by the rule and take appropriate measures to ensure vendors are on-board with these changes; and 6) train your staff and management on the new rule....re-train them...and train them yet again. If you did not receive NCUA's

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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:
Britney Gardner,
Head Teller,
Chievres Branch,
Major General
Joseph T. Gaus-
tella Jr. and Josh
Barrett, Chievres
Branch Manager.
Photo by Josh
Armstrong

Andrews Federal Sponsors 2015 US Air Force Awards Dinner

Scott Bolden, Marketing Communications Officer

Andrews FCU recently sponsored the 2015 US Air Force Awards Dinner at the SHAPE Club, located on S.H.A.P.E., outside of Mons, Belgium. The dinner, an annual event Andrews Federal has sponsored over the past four years, is held to award the top Promotable Grade Officers, Senior Non-Commissioned Officers, Non-Commissioned Officers, and Airmen of the SHAPE/Chievres Community. Major General Joseph T. Gaustella, Jr., Deputy Chief of Staff, Operations and Intelligence, Supreme Headquarters Allied Powers Europe, Casteau, Belgium, the host for the event, spoke on the vital role the US Air Force plays with the United States participation in the NATO Alliance and our partner countries. The award winners will proceed onto the MAJCOM (USAFE) level to compete against other winners.

“This is the third year I have been able to attend this unique event honoring the Officers and Airmen of the Air Force that have worked so hard in their careers to make a difference; not only in their daily job in the Air Force, but also within our community,” said Joshua Barrett, Chievres Branch Manager, Andrews FCU. “We have such a vast amount of talent within our small community, and it is an honor to be part of an event that celebrates and acknowledges that talent.”

Financial Center Wins National Award for Financial Education Program

Dusty Simmons, Marketing/PR

Financial Center First CU has been awarded a National Desjardins Adult Financial Education Award from the Credit Union National Administration (CUNA) for the second year in a row. The 2015 second place award in the \$500 million and up asset category was accepted by J. Kevin Ryan, Financial Center's President and CEO, Frances Tooley, Senior VP, and James Davidson, Financial Literacy Program Manager, at CUNA's Governmental Affairs Conference in Washington, D.C. on February 24. The Credit Union won the first place award in the \$150 million – \$500 million asset category in 2014.

The Desjardins Adult Financial Education Award recognizes outstanding leadership of a credit union for personal finance education programs for members and the community through face-to-face teaching, publicity and organizational collaboration.

“Managing your finances can be complicated,” commented J. Kevin Ryan, Financial Center President and CEO. “Financial Center is passionate about filling the education gap both for our members and the community—knowing the profound impact knowledge can have on making informed decisions that improve quality of life.”

The Invictus Games are Coming!

Article provided by AFFN

The inaugural Invictus Games in London 2014 used the power of sport to inspire recovery, support rehabilitation and generate a wider understanding and respect for wounded, injured and ill Servicemen and women—both active duty and veteran.

In less than 10 weeks, co-hosts Prince Harry, and Ken Fisher, Chairman and CEO of the Fisher House Foundation, will welcome fifteen nations to participate in the 2016 Invictus Games, which will be held from May 8 – 12, 2016 at the ESPN Wide World of Sports Complex at Walt Disney World Resort in Orlando, Florida. During that week, over 500 military athletes will compete in 10 sporting events as they are cheered on by thousands of family members, friends and spectators. They will compete not only in the spirit of cordial competition, but also in camaraderie among the athletes and nations.

AFFN is pleased to announce the expansion of its Military Community Support Program to include the Family Program at the upcoming 2016 Invictus Games in Orlando, Florida. “We are humbled by the opportunity to support these great military athletes and their families, in Partnership with the Fisher House Foundation, as part of the Family Program at the 2016 Invictus Games in Orlando, Florida,” said John Broda, President & CEO, AFFN.

The Invictus Games Orlando 2016 will shine a light on the holistic recovery and rehabilitation that occurs through sport for the wounded and injured Servicemen and women who participate in them. Though only 500, these men and women represent the tens of thousands of Service members around the globe who face the daily challenges from their wounds, illnesses, and injuries, both visible and invisible. To learn more about the 2016 Invictus Games or offer your support, visit: <http://invictusgames2016.org>



Left to right: Heidi Olson, Transitions Director of Finance; Gary Hunter, Langley AVP of Corporate Relations; & Sanu Dieng, Transitions Executive Director. Photo courtesy Langley FCU

Langley FCU Donates \$30,000 to Peninsula Charities

Sue Thrash, Public Relations Director

Langley FCU donated \$30,000 to local organizations that focus on domestic violence and the homeless on the Virginia Peninsula. LINK of Hampton Roads, Transitions Family Violence Services and Avalon—A Center for Women & Children each received \$10,000. The funds will be used to provide emergency shelter, services and outreach programs. “These organizations were chosen because of their dedication to providing emergency and transitional housing for those who are less fortunate or find themselves in a situation where they need shelter,” said Langley AVP Corporate Relations Gary Hunter.

PenFed and Armed Services YMCA Partner to Make Military Life Easier

T.V. Johnson, PenFed CU

PenFed CU reached the \$300,000 mark in charitable contributions to the Armed Services YMCA (ASYMCA) with its most recent donation of \$75,000.

The ASYMCA’s stated mission of Make Military Life Easier, takes aim at reducing the inherent stress military service places on those in uniform. The organization focuses its main effort where it is most needed—on entry-level enlisted personnel and their families. The ASYMCA’s tailored programs are designed to fill gaps in official government services, help young families cope with realities of military life and promote strong, resilient youth. PenFed began its partnership with ASYMCA in 2011.

James Schenck, president and CEO of PenFed said, “Our partnership with the ASYMCA reflects the DNA of PenFed CU. Serving our nation’s defenders and those who support them is who we are as an organization.”

“I’m also excited about working with the ASYMCA to connect service members and families in need with the PenFed Foundation, our charitable arm,” said Schenck.

Retired Navy Vice Adm. and ASYMCA President and CEO Bill French accepted the donation from PenFed and expressed excitement about the continued partnership with the credit union.

“I am very happy to receive this support from PenFed,” said French. “They are great partners and we hope they will continue to support our military men and women, and their families, for years to come.”

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



Left to right: Illinois Credit Union League Regional Director Kevin Shaw, SCU Community Relations Representative Carol Wylie, SCU Community Relations Supervisor Jennifer Hess and SCU Chief Marketing Officer Adam Koishor. Photo courtesy Scott CU

Scott CU Wins Two State Awards

Adam Koishor, Chief Marketing Officer

Scott CU has garnered awards in two categories in the Illinois Credit Union League's annual state-wide awards competition. The credit union won the top prize in a category focused on social responsibility and received the second place award for adult financial education.

Scott CU won the first place award in the greater than \$1 billion asset categories for its partnership with the American Heart Association (AHA) to provide cardiopulmonary resuscitation (CPR) training in area schools.

"The American Heart Association designed the CPR training program for schools that include scientifically advanced CPR kits," said SCU Community Relations Supervisor Jennifer Hess. "The CPR kits are portable, durable and designed to train 10-20 students at a time. Each kit includes an educational DVD and hands-on practice with mannequins, teaching students how to save a life."

"According to the AHA, every hour in the U.S. approximately 38 people will have a cardiac arrest event outside of the hospital," Hess added. "Nine out of ten people will not survive. However, if lifesaving CPR is performed, a victim's chance of surviving can double or even triple."

Scott CU signed on with the AHA to fully fund 15 CPR kits for 12 schools in the Illinois counties of Madison, Monroe and St. Clair. The local credit union funded the initiative, which started in January of 2015, at a cost of \$35,000 over three years, Hess noted.

Scott CU also received a second place award for its partnership that provided financial education to adults with disabilities at The Legacy Collaboration in Edwardsville.

"We were proud to partner with The Legacy Collaboration to put on a financial education workshop called The Money Series," Hess said. "The Legacy Collaboration is a local not-for-profit that helps individuals with disabilities work and live in their chosen communities. They approached us to help them engage their clients ages 16 to 33 while teaching skills that encourage independence in personal finance."

As part of The Money Series, Scott CU hosted a CU 4 Reality budgeting fair.

"The participants visited booths where they could make purchasing decisions about expenses such as housing, vehicles and luxuries," Hess noted. "Scott Credit Union and TLC volunteers helped each attendee balance their budget, giving advice to cut costs or add income through a part-time job if necessary. Additionally, Scott Credit Union provided a seminar on Identity Theft for attendees."

Armed Forces Financial Network and Air Force FCU Donate "Thank You" Gift Cards to the Lackland Fisher House

Danny Sanchez, Air Force FCU

The Armed Forces Financial Network (AFFN), along with on base financial institutions on JBSA-Lackland, presented 80 "Thank You" cards valued at \$50 each to the Lackland Fisher House to distribute to military families staying at the houses. The gift cards are the organization's way of saying "Thank You" for the service and sacrifice made by the men and women in our military.

AFFN, in partnership with the Defense Credit Union Council (DCUC) and the Association of Military Banks of America (AMBA), has proudly supported the Fisher House Foundation and individual Fisher Houses in Germany and the United States with the AFFN Military Community Support Program. Since 2005, the program has provided over \$612,100.00 in direct support during that period. Every dollar distributed has assisted military service members and their families for care, comfort, and food while staying at the Fisher House.

Air Force FCU representatives made the presentation of the gift cards, which totaled \$4,000.00 to Doug Walters, Col, USA (Ret) (Fisher House Board of Directors President) and Dwayne Hopkins (Fisher House Executive Director) on behalf of the financial institutions on JBSA-Lackland.

"The support and enterprise of the financial institutions, along with AFFN, to provide the Lackland Fisher House with the "Thank You" cards by raising funds through their network is an incredible gesture to the Fisher House," Doug Walters said. "We sincerely thank the institutions for their continued support. It ultimately aids our mission of providing for military families in medical crisis."

The "Thank You" cards can be used at any locations worldwide accepting AFFN payments including Defense Commissary Agency (DeCA) and Army and Air Force Exchange Service (AAFES).



Left to right: Ben Bradley, AACFCU assistant vice president of Mobile operations; Toni Ann Coumanis, Penelope House director; Torrian Davis, AACFCU business development officer; Bridget Felder, AACFCU branch manager. Photo courtesy AACFCU

Army Aviation Center FCU Employees Donate \$7,000 to Community Organizations

Lisa Hales, AACFCU VP of Marketing

In January, Army Aviation Center FCU (AACFCU) employees donated \$7,000 to 16 nonprofit organizations in AACFCU's service areas of Southeast Alabama, Florida's Emerald Coast and the Mobile Bay area. The donations come from an account funded completely by employee contributions in 2015. On designated work days, AACFCU employees donate to this account in exchange for wearing jeans to work.

These organizations include:

- Alabama Teen Challenge, Ozark, AL
- Boys and Girls Clubs of the Emerald Coast, DeFuniak Springs, FL
- Boys and Girls Clubs of Pike, Troy, AL
- Boys and Girls Club of the Wiregrass, Dothan, AL
- Daleville Senior Center, Daleville, AL
- Dog Harmony, Santa Rosa Beach, FL
- Enterprise Christian Mission Enterprise, AL
- Enterprise YMCA, Enterprise, AL
- House of Ruth, Dothan, AL
- Mobile SPCA, Mobile, AL
- Penelope House, Mobile, AL
- Pike Regional Child Advocacy Center, Troy, AL
- SOS Animal Shelter, Enterprise, AL
- Ronald McDonald House Charities of Mobile, Mobile, AL
- Wiregrass Children's Home, Dothan, AL
- Wiregrass Humane Society, Dothan, AL

The DCUC Conference Preliminary Program is available now. Visit www.dcuc.org.

VIEW FROM THE BOARD

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Then we have a kids fun run that will be a half mile for children ages 5 to 12. It takes almost 2,000 volunteers to manage the race each year. I am proud to say that Belvoir Federal has volunteered (typically 40 employees and family members), provided runners (25) and walkers (25) since 2002. We donate many running slots to military and civilian personnel because entries are difficult to obtain.

A sister CMN run is sponsored by DCUC in Kuwait. It is held on the same date and is expected to attract 700 runners, typically military and civilian personnel who serve our Nation.

Consider coming to Washington, D.C. to join in our event, make a donation or sponsor one of your own CMN runs to benefit the Children's Miracle Network hospitals. We are people helping people!

Send your credit union news to bmerlo@dcuc.org

Announcing the Newest Member of DFCU's Winners Circle

Kyle Merritt, Mkt. Comm. Specialist

Guests visiting Dover FCU's new Smyrna office in January, had the opportunity to win a \$500 Visa Gift Card during their Grand Opening Celebration.

Wendell G, was selected from an impressive collection of entry blanks from hundreds of members and non-members alike who stopped in to the new Smyrna branch to try their luck and experience Dover Federal's new branch prototype. The week-long celebration also featured special account offers and a ribbon cutting ceremony.

Located at 436 West Glenwood Ave., Smyrna, the newest location of Dover FCU provides members with a modern look and feel to their financial needs. A drive-up ATM, coin counter, coffee lounge, and kids' corner are just a few highlights of the new branch prototype.



Deputy Garrison Commander Stephen W. Brooks cut the ribbon along with Belvoir Federal's CEO/President Patricia Kimmel and other invited guests. Photo courtesy Belvoir FCU

Belvoir Federal Hosts Grand Opening Event for Fort Belvoir Branch

Amy McConnell, MBA, CMP, Marketing & Public Relations Manager

Belvoir FCU hosted a Grand Opening celebration event for their newly built branch on Fort Belvoir Military Installation in Fort Belvoir, VA.

The modern branch features state-of-the-art teller stations that have a virtual teller along with a pod area where members can conduct business with a member service representative. Additionally, the branch's design offers an open concept with a refreshment café, elevated ceilings allowing for natural light to cascade into the branch, and a welcoming greeter station that has a kiosk for members to utilize.

Deputy Garrison Commander Stephen W. Brooks cut the ribbon along with Belvoir Federal's CEO/President Patricia Kimmel. Also in attendance: Executive Vice President & Chief Operating Officer of National Association of Federal Credit Unions (NAFCU) Anthony Demangone, Chief of Staff and Chief Operating Officer of Credit Union National Association (CUNA) Rich Meade, members of Belvoir Federal's Board of Directors and staff, Public Affairs Officer (PAO) for the Garrison Joe Richard, Director of Resource Management for the Garrison Mike Bidelman, Command Sergeant Major (CSM) Scott Guillory, Battalion Commander Lieutenant Colonel Phillip Lenz, CSM Richard Carullo, Battalion Deputy Public Works CSM Chris Landgraff, Director of Fort Belvoir Morale, Welfare, and Recreation (DFMWR) Berry Patrick and his team, the Fort Belvoir Fire Station, and the Fort Belvoir Chapel. The ribbon cutting ceremony began with a prayer by Chaplain Kurt Spond.

"We are proud of our Military Installation and although it's taken quite some time to have the opportunity to build a new branch for our members on Ft. Belvoir, I am honored to say that we have succeeded. Our branch offers members efficiency, modern technology, and the same great, personalized member service," stated Patricia Kimmel.

The event featured coffee and donuts in the morning, followed by hotdogs, chips, and drinks for lunch, and branded cakes for the ribbon cutting ceremony in the afternoon.

See pages 8–9 for details about DCUC's 53rd Annual Conference.

CEO UPDATE continued from page 1

Regulatory Alert or our broadcast email, or did not attend NCUA's briefing during DI 2016, visit our website. The Regulatory Alert and NCUA's presentation are located at the DoD Information and Conference links respectively.

On a final note, and as we go to press, DoD is conducting a listening session with credit union industry groups/trade associations to further clarify and/or interpret various aspects of the Final Rule. We will be represented at this session and asking for clarification on a handful of issues, such as the potential challenges of the MLA website (which will be used to identify the military status of borrowers and/or their dependents); the use of the Defense Manpower Data Center database (direct connect option); the safe harbor provisions associated with identifying covered borrowers; the bona fide fees related to credit card accounts; the Military Annual Percentage Rate (MAPR) calculation; and the partial exemption of NCUA's Payday Alternative Loans.

We will keep you posted on any significant outcomes from this session... and will also keep you abreast of other essential information from either NCUA (such as their revised MLA examination procedures) or DoD. At this point, however, do become familiar with the MLA Rule and begin planning for C-Day...today!

SAC Celebrates Military Saves Week at Offutt Air Force Base

Joyce Wells, Public Relations & Events Specialist

SAC FCU partnered with the Airman & Family Readiness Center to participate in a *Military Saves* event at Offutt AFB, February 22 – 27. Team members from the three SAC Branches at Offutt AFB staffed SAC's *Military Saves* booth in the Base Exchange, sharing information on savings products and tools to help improve the financial security of our members. SAC also offered special *Military Saves* promotions in the form of a "bump up" CD offer and a \$50.00 incentive for new members. In addition to the special promotions, education information and giveaway items, SAC also held a drawing for a \$50.00 gift card from the Offutt Base Exchange.

Andrews Federal Focuses on Finances During *Military Saves Week*

Scott Bolden, Andrews FCU

Andrews FCU recently wrapped up a week full of complimentary financial seminars provided to its membership and the local military community, as part of the 2016 *Military Saves Week*. The event is an annual opportunity for installations and organizations to promote good savings behavior, as well as a chance for service members and their families to assess their own saving status.

Andrews Federal kicked off the weeklong activities by participating in the *Military Saves* Proclamation Signing held at the Joint Base Andrews Military & Family Support Center. Oma George, Chief Retail Officer, Polly Quinn, Director of Marketing and Rosalind Bishop, Regional Manager DC, MD, VA, witnessed the signing of the Proclamation by Col. Bradley Hoagland, Joint Base Andrews Commander and Capt. Scott Fuller, Commanding Officer, NAF Washington.

The Credit Union then hosted a series of free seminars aimed at providing members of the military community and their family with financial tips for saving money, buying a home, and purchasing or refinancing a vehicle.

"*Military Saves Week* was a great way for us to give back to members of the communities we serve," said Andrews Federal President & CEO, Jim Hayes. "From notable speakers such as Mrs. Singletary, to our very own Andrews Federal staff, we are grateful for the impact we made this week in giving our members the resources they need to make informed financial decisions."

On Monday of *Military Saves Week*, nationally syndicated *Washington Post* columnist Michelle Singletary shared personal finance tips with a crowd gathered at Andrews Federal Headquarters in Suitland, MD. The event was also available via webcast to additional attendees. On Tuesday, Andrews Federal and Joint Base Andrews Military & Family Support Center staff began a series of free financial seminars to educate the military community and their family members. Lindsay Ruehl, Community Outreach Coordinator and Polly Quinn teamed up to encourage students at Imagine Andrews Charter School and the Youth Center at Joint Base Andrews, to begin investing in their future now by saving. Stan Koussis, Community Development Manager, presented an auto buying seminar; providing valuable information and resources to help individuals with the auto buying process, and Edith Jenkins conducted two home buying seminars.

PenFed Execs and San Juan Leaders Officially Open New Branch

T.V. Johnson, PenFed

Influential community, business and military leaders from the Greater San Juan area joined board members and executives from PenFed CU in celebrating the opening of the \$19 billion firm's new location in Guaynabo, Puerto Rico. The event began with distinguished San Juan leaders and PenFed representatives from its board and executive team participating in a ceremonial ribbon-cutting in the San Patricio Branch. PenFed CU's delegation, led by Chairman of the Board Ed Cody, President and CEO James Schenck, and Executive Vice President and Chief Operating Officer Kevyn Myers were on hand to greet members and make a special presentation during the opening ceremonies. The celebration was open to the public and featured live music from the local Latin Jazz band, Pedregal.

More than 100,000 of its members reside in Puerto Rico, and the island has long been a key market for PenFed. The credit union serves a diverse population, and no military service is required to join. Cody and Schenck expressed their appreciation for Puerto Rico's robust membership. "Our brand has done particularly well here and it's wonderful to have the opportunity to come down and meet some of our members in Puerto Rico. They are the people responsible for much of the success PenFed has enjoyed here," said Cody.

Service CU Makes Annual Contribution to Pease Greeters

Lori Holmes, Service CU

Service CU continued its annual support for the 11th consecutive year to the Pease Greeters program which welcomes and honors military personnel landing at the Portsmouth International Airport. Service CU donated \$1,000 to the Pease Greeters at its Corporate Offices in Portsmouth on Tuesday, March 15. Service CU President/CEO David Van Rossum, AVP of Member Services Sue Westerh and Pease Air National Guard and Tradeport Branch Manager Michele Saccoccia were on hand to deliver the donation to Pease Greeter Co-founder Al Weston.

Since its inception in 2005, the Pease Greeters have welcomed more than 600 flights no matter what time of the day. The nonprofit organization meets flights coming in from and going out for deployment.

"Service Credit Union has been very supportive of all of our activities," said Weston. "They have been a continual presence with the Pease Greeters and we really appreciate their contribution year after year after year."

The Pease Greeters program welcomes the military in three phases. First, the troops are welcomed by a line of greeters when they exit their flights. Secondly, the troops are supplied with refreshments and thirdly, the greeters conduct a parting ceremony honoring the men and women for their service. Service CU donations allow the organization to provide refreshments to the troops.

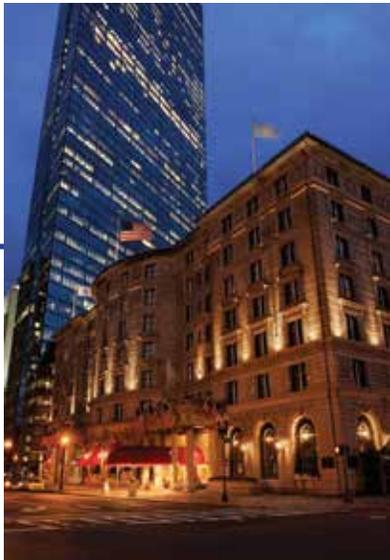
"Service Credit Union is extremely proud of the role we serve to help the Pease Greeters in their noble endeavor to pay tribute to our troops," said Van Rossum. "It is a pleasure and an honor for the credit union to give back to men and women who serve our country here and overseas."

Send your credit union news to bmerlo@dcuc.org



53rd Annual DCUC Conference Boston, Massachusetts

DCUC is pleased and proud to announce that the following speakers have agreed to join us at the Fairmont Copley Plaza in Boston on Monday, August 15 during our upcoming 53rd Annual DCUC Conference, where our focus will be on *Defense Credit Unions: Power of the Past...Force of the Future.*



Dennis Dollar



Dennis Dollar was appointed by President George W. Bush to serve as Chairman of the National Credit Union Administration (NCUA) Board in 2001. Immediately prior to being appointed to the NCUA Board in 1997, Dollar served as President and CEO at the then Gulfport Veterans Administration FCU from 1991 to 1997.

Given his passion for credit unions and the movement as a whole, in lieu of pursuing another public policy role or profession, shortly after departing NCUA in 2004, Dollar founded Dollar Associates, LLC. As the Principal Partner of this leading consulting group, today Dollar and his associates focus their energies and work exclusively with credit unions and the organizations that serve them on every day credit union issues, legislative and regulatory matters, and strategic planning.

Voted by the readers of the largest credit union industry trade publication—the *Credit Union Times*—as the “Most Influential Credit Union Leader of the Past 25 Years,” Dollar is the perfect representation of our many achievements. There is no one more qualified than Dennis Dollar; no one better to keynote this year’s 53rd Annual Defense Credit Union Council Conference and speak about credit unions—their power of past and strength of present, and what must be done to ensure they remain a “Force of the Future!”

Delegate, Guest, and Tours Registration is now open. See the Preliminary Program for details. Go to www.d cuc.org for all of your conference needs and questions.

Hotel: Fairmont Copley Plaza \$269/night

Golf: Red Tail Golf Club \$150 per person, \$50 club rental





August 14–17, 2016

Power of the Past...Force of the Future

Paul Moya

Founder & Group CEO of Millennial Labs, Paul Moya is an international thought leader who has impacted audiences as large as 54,000 on three continents. He is best known for the world-class results received at Millennial Labs—a full-service consulting firm trusted by globally recognized brands to solve their most complex generational challenges in the workplace, marketplace, and voting booth.

From private equity investments in the United States to business development in the Middle East and global mergers in South America, Paul’s experiences allow him to bridge the generational gap to provide forward thinking initiatives, proven strategies, and effective solutions for a diverse group of clients ranging from General Mills to Intercontinental Hotels.



What better person to follow Dennis Dollar than an expert on Millennials and how their buying power will influence not only the future of credit unions but, in fact, the entire world economy. Paul Moya, a Harvard Millennial expert and consultant will speak to us about leading across generations and selling to Gen Y. Millennials are now poised to enter their peak earning years and have already eclipsed the number of baby boomers in the workforce! All businesses, including defense credit unions, need to understand this market.

Boston Red Sox Tickets

If your Saturday evening is free, why not take in a baseball game at historic Fenway Park! The Park is less than two miles from the Fairmont Copley Plaza... you can cab it, or take Boston’s metro system, the T, or walk on a nice evening. Either way, it is less than 20 minutes away!

Although the Boston Red Sox’s do not offer discounted tickets for weekend games in the summer, they have dedicated a block of tickets to DCUC for the Saturday evening game, August 13, against the Arizona Cardinals. No fees to pay; tickets are being sold at face value in the areas below. Tickets must be purchased by **May 1, 2016**.

Infield Grandstand \$78
Outfield Grandstand \$45



To purchase your tickets simply create an account at <https://groupmatics.events/#/event/dcuc> and follow the easy steps.





Credit Union House Chairman and Chief Executive Officer Dick Ensweiler (left) presenting Michael D. Kloiber (right) with his award. Photo courtesy Tinker FCU

Tinker FCU President and CEO Mike Kloiber Inducted into Credit Union House Hall of Leaders

Nancy Ward, VP/Marketing Director

Tinker FCU (TFCU) President and Chief Executive Officer Michael D. Kloiber was recently inducted into the Credit Union House Hall of Leaders in Washington, D.C. at the 2016 CUNA Governmental Affairs Conference.

The Credit Union Hall of Leaders was created to provide lasting recognition for credit union leaders whose commitment has made a significant impact on the credit union movement at the local, state or national level. It honors credit union leaders who have volunteered their time to perpetuate this movement and who remain committed to the values and mission on which credit unions were founded.

“Credit Union House is the movement’s permanent presence in our nation’s capital,” said Dick Ensweiler, Credit Union House chairman and chief executive officer of the Cornerstone Credit Union League. “We are proud to recognize the outstanding leaders who have dedicated their lives to promoting credit unions within its walls, and we are particularly pleased to induct our very deserving friend, Mike Kloiber, into this esteemed place of honor.”

“I am truly humbled by this honor,” Kloiber said. “Credit Union House symbolizes the strength and stability of the credit union movement, and is evidence of what credit unions can accomplish through cooperative efforts. Many great leaders have contributed to this movement, and I am graciously thankful to be honored as one of those individuals.”

Kloiber has 37 years of financial industry work experience, with more than 27 of those years at TFCU. He has served as TFCU’s president and chief executive officer for 20 years. He also serves on the Board of Directors for multiple organizations, including the Better Business Bureau of Central Oklahoma, the Credit Union Shared Service Centers, Inc. of Oklahoma (now Co-op Shared Branches), the Defense Credit Union Council and the Credit Union Association of Oklahoma. He was instrumental in getting the Cornerstone Credit Union League formed. Cornerstone is a regional league of three states (Arkansas, Oklahoma and Texas).

The DCUC Conference Preliminary Program is now available. Visit www.dcuc.org.

Boston Marks Hanscom FCU Director’s 100th Marathon Run

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU director Ray Phillips will complete his 100th marathon this year when he runs his 17th Boston Marathon. Like most journeys, this one began with a wish that became a plan, then blossomed to something bigger. Here’s the inspiring story.

Ray ran his first marathon at age 50. He jumped right in, completing 11 races in two years. Living in the greater Boston area, Ray dreamed of running the Boston Marathon, but his four-hour finishing times would not qualify him for a race number.

Ray got his opportunity in 2000 through Boston Children’s Hospital, running to raise money for their foundation. Along the way to his first race, Ray met his patient partner Andy Martin, Jr and his family. Their relationship started when four-year-old Andy charmed Ray and his wife Susan.

Andy was born with spina bifida, a birth defect involving the spinal cord. Andy was a frequent patient at Children’s, enduring multiple surgeries and other treatments. Ray took inspiration from Andy, knowing that a 26.2 mile run was nothing compared with what Andy faced every day.

Andy’s sly sense of humor made for great stories. On race day, Andy would wait for Ray at the top of Boylston Street. “What took you so long?” became his refrain as Ray carried him on his back, and later pushed him in a wheelchair to the finish line.

Andy kept each finishing medal, declaring they had won the race, again and again. For Ray, it did feel like winning, and he knew Andy deserved every medal. When he turned 18, Andy completed the race himself in the wheelchair division, finishing the race in 2014 and 2015. This year, medical issues have interfered with Andy’s training schedule, so he didn’t enter the race. But he’s already planning for 2017.

RBFCU Spreads Random Acts of Kindness Throughout Texas

Inez Maldonado, RBFCU Marketing Communication Specialist

It is said that small intentional acts of kindness can change the world. So, when Randolph-Brook FCU (RBFCU) gave its employees free rein to bestow sweet surprises, large and small, across their markets during Random Acts of Kindness Week, Feb. 15 – 19, they set out to make and achieved a big impact.

“Our branch teams have become a part of the neighborhoods and communities we serve, so it was important for us to start in the heart of our organization—with the teams that see our members every day,” said Mary O’Rourke, executive vice president and chief of staff for RBFCU. “We gave them the task of making someone’s day throughout the week and they certainly delivered!”

In fact, the credit union’s 55 branch teams hand-delivered hundreds of gifts, sweets and more to credit union members, local fire and police stations, hospitals, assisted living centers, pet shelters and other non-profits and community partners in San Antonio, Austin, Dallas and everywhere in between. Throughout the week, RBFCU partnered with Judson Independent School District in San Antonio, and Frisco and Allen Independent School Districts in north Texas, to make more than \$5,000 in donations, as well as give randomly selected teachers a shot in their whirlwind cash vault to win cash for classroom supplies. “We consider the school districts to be valuable community partners. We know teachers make personal investments to ensure their classrooms are engaging for students, and we wanted to help make that a little easier,” O’Rourke said.

Random Acts of Kindness Week followed the credit union’s highly anticipated debit rewards distribution. “We just gave \$10 million in debit card cash back rewards to our members, and we consider this week to be another great avenue for giving back and enriching our community,” O’Rourke said.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

DUPONT, WA—America’s CU has hired **Gary Schminkey** as its new Chief Financial Officer. Gary is a veteran commercial banker with more than 30 years of financial institution experience, including working at both community and regional banks in the Western United States. He most recently served as the Executive Vice President and Chief Financial Officer of Columbia Banking System, Inc. in Tacoma, Washington...

COLUMBIA, SC—SAFE FCU recognized and awarded 17 employees and three branches at its annual SAFE Training and Recognition Day (STAR Day) on Monday, Feb. 15, at the USC Sumter Schwartz Building. The following individuals were recognized: **Ashley Gee** (Member Service Employee of the Year), **Nicole Miller** and **Tierra Span** (Teller of the Year), **Brandon Oliver** (Extra Mile Employee of the Year), **Gavin Blanchard** and **Stephanie Jordan** (Volunteer of the Year), **Tina Kirby** (Support Employee of the Year), **Jenny Webb** (Leadership Award), **Brett Harvey** (President’s Award), **Michele Burns**, **Celestine Johnson** and **Vanessa Reynolds** (Key Sales Award), **Kelsey Clark**, **Amber Miller**, **Christopher Gillens**, **Lakisha Pack** and **Jenny Webb** (Member Satisfaction Award). Employees who received STAR Day awards met and exceeded company expectations for the previous business year. In addition to the 17 employees honored, the Clemson Road, Lewis Road and Lugoff Branches were given Member Satisfaction Awards. “SAFE Federal Credit Union has the best employees in the industry,” said President/CEO Beverly Gagne. “It’s always exciting to honor so many of our talented and hard-working employees. Our employees make SAFE successful. Without their dedication, we wouldn’t be where we are today.”

WOODBIDGE, VA—Belvoir FCU’s Director of Human Resources, **Karyn Burke**, received the Society Human Resources Management Certified Professional (SHRM-CP) designation from the Society of Human Resources Management (SHRM). “We are extremely proud of Karyn for her determination to accomplish this rigorous assessment and obtaining the certification. I look forward to how she will implement her new found understanding within the organization,” stated Tisha Wallace, COO of Belvoir Federal.

Scott CU Sponsors Area American Cancer Society Events

Adam Koishor, Chief Marketing Officer

Scott CU has continued its partnership with the American Cancer Society, presenting the organization with \$20,000 to sponsor the first-ever ACS Farm to Table fundraiser, 12 Relay for Life events and the Making Strides Against Breast Cancer walk this year.

The Farm to Table event, which will be held this summer, will feature one-of-a-kind offerings from local restaurants and breweries. The event will be held in place of the annual Mardi Gras Ball fundraiser that ACS has hosted in past years.

“We are extremely proud to again be partnering with the American Cancer Society,” Hess said. “ACS does great work in the effort to save lives against this disease that has already taken so many. We are proud to play a small part in that effort.”

Scott CU also will support this year’s Relay for Life events held throughout Clinton, Madison, Monroe and St. Clair counties, according to Hess.

“We are happy to be able to again help ACS by participating with this year’s events,” she said. “The Relay for Life events really bring the fight against cancer into the local communities and give people a chance to support the effort. We had such a great experience with our volunteers being involved with the events over the last several years, so we felt very strongly about continuing our sponsorship.”

Scott CU will be recognized during opening ceremonies and will host bank nights for some of the Relays for Life. During the bank nights, team captains come into the Scott CU branches to cash in currency and have checks made payable to the American Cancer Society. Scott CU also will sponsor American Cancer Society’s Making Strides Against Breast Cancer walk that will be held in O’Fallon in October.

“This is a great way for us to continue to really give back to people from throughout the area by supporting them in their efforts to prevent cancer and save lives,” Hess added. “We truly believe it is important for us to support the communities in which we serve our members.”



Participating in Military Saves Week 2016 were (left to right) Charlotte Masterson, Fort Knox FCU; Carla Jackson, Armed Forces Bank; and, Alison Dupont, Army Community Services. Photo courtesy Fort Knox FCU

Fort Knox Federal Supports Successful Military Saves Week

Michael Bateman, Fort Knox FCU

More than 500 Ft. Knox families took ‘the pledge’ and signed up for a new goal-based text messaging service as part of one of the most successful *Military Saves Weeks* in recent years.

Military Saves Week, part of the year-long national *America Saves Campaign*, is an effort by the Department of Defense to promote financial readiness of military members and their families. This year’s campaign, conducted February 22–27, featured the new texting service that provides tips and reminders to encourage and motivate recipients to save toward their respective goals. Research shows that continual and routine reminders, such as text messages, help recipients save more money than those who don’t receive these reminders.

Fort Knox FCU, along with Army Community Services (ACS) and Armed Forces Bank, helped gather some 530 pledge card subscriptions to the new text-messaging system. “We had more events, more participation and more interest in *Military Saves Week* this year and the number of signed pledge cards is a direct result of that heightened interest,” according to Ray Springsteen, Fort Knox Federal President and CEO.

During the week, all three partner organizations launched a “Leap Into Savings” campaign, providing informational booklets to help individuals track their spending. Fort Knox Federal staff members held workshops to review the booklets with military service members and their families to help them understand their spending habits.

“Special thanks to our on-post branch staff and our partners supporting *Military Saves Week* for their efforts to help military families plan for better lives,” Springsteen added. As the only financial institution with branches both on and off post, Fort Knox Federal has served the unique financial needs of its military, civil service and civilian members for 65 years.

Security Service Charitable Foundation Donates \$5,000 to Any Baby Can Crisis Fund

Jon Coker, Senior Media Specialist, Corporate Communications

When a child is diagnosed with a critical or chronic illness, many families find themselves in immediate need of financial assistance. The Any Baby Can Crisis Fund is there to help those families and today it received a \$5,000 boost from the Security Service FCU Charitable Foundation.

“I have been deeply moved and impressed with the level of service this organization provides families in their time of need,” said Kate Himes, senior vice president of Asset Recovery for Security Service and board of directors’ member for Any Baby Can. “They are dedicated advocates for the children and families in our community.”

Founded in 1982, Any Baby Can has helped thousands of families by providing support to those caring for children with chronic or critical illnesses, special health care needs, or developmental disabilities, free of charge. The crisis fund helps financially with the purchase of medication, medical equipment and supplies, rent, utilities, food and other basic needs.

“Many families find themselves in a lack of financial stability when their child is first diagnosed and they need temporary financial assistance,” said Dawn Dixon, president and CEO of Any Baby Can. “Through generous donations such as this, our crisis fund can provide that safety net until the family is able to connect with a long-term support program or become totally self-sufficient.”

Any Baby Can provides services for children ages newborn to 17, regardless of the parents’ income. They serve families in 19 counties throughout South Central Texas.



Mark Your Calendars!

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

Travis CU Hosts Free Identity Theft Protection Advice, Free On-Site Document Shredding and Free E-Waste Recycling

Sherry Cordonnier, Director of Corporate Relations

Travis CU in partnership with Data-Safe and the Vacaville Police Department, invited local individuals and small businesses to take the first step in identity protection: If you don't need it, dispose of it...responsibly.

The free community service took place on March 12 at Travis CU Headquarters where expert advice and resources for protecting personal information from ID thieves were made available to the public. Free on-the-spot document shredding and prescriptive advice for protecting personal identity from ID thieves was also provided.

Solano County residents and small businesses were able to bring up to three boxes or paper grocery bags of documents to be shredded as well as take home the tips and resources they need to help protect their confidential information. E-waste materials (i.e. obsolete computers, monitors, printers, keyboards, cell phones, PDA's, etc.) could be dropped off for recycling as well on the day of the event.

"Shredding sensitive paper documents is an important first step, but it doesn't end there," said Barry Nelson, president and CEO of Travis CU. "That's why Travis Credit Union and the Vacaville Police Department will also distribute important advice and simple steps everyone can take to prevent ID theft in their daily lives, both online and off."

"Remember that your personal information is only as secure as the least secure way that it is stored, disclosed, or disposed. There will always be those in society seeking to take advantage of these lapses in data security; whether it be our leaving an un-shredded document in our trash can, or disposing of a computer which still contains personal data on the hard drive," stated Detective Jeff Datzman of the Vacaville Police Department.

Last year alone, 8.1 million Americans became victims of ID theft, resulting in the loss of \$45 billion, according to a report from Javelin Strategy and Research. The report notes that the majority (56 percent) of ID theft occurs when the thief had direct contact with the victim's personal information, through a stolen or lost wallet, rifling through a personal mailbox or trashcan, or even lifting documents from inside a home or business.

"This is largely a crime of access," added Nelson. "Our goal here is to make personal information less accessible and empower people to be their own first line of defense against identity theft."

Belvoir Federal Wins One of Three CU Awards for Mortgage Production

Amy McConnell, MBA, CMP, Marketing & Public Relations Manager

Belvoir FCU was presented with The Platinum Award for exceeding \$20,000,000 in 2015's mortgage loan production from Credit Union Mortgage Association, Inc. Belvoir Federal was one of three credit union partners of Credit Union Mortgage Association, Inc. to receive a top producer award for 2015 loan closings. Credit Union Mortgage Association, Inc. has sixty-five total credit union partners, which they work with to assist credit unions and members with the mortgage lending process nationally.

"Belvoir Federal is honored to receive this award, especially during the economic challenges of last year. We are proud of our products and continually strive to deliver exceptional services to our members," stated Tisha Wallace, Chief Operations Officer at Belvoir FCU.

Sean Connell, CU Coordinator at Credit Union Mortgage Association, Inc., stated, "Thank you to Belvoir Federal for being an outstanding partner. Your organization is one of three to receive this award, which doesn't come easily, especially in today's economy. It is throughout these types of relationships that we are able to better serve credit union members with superior service and products."

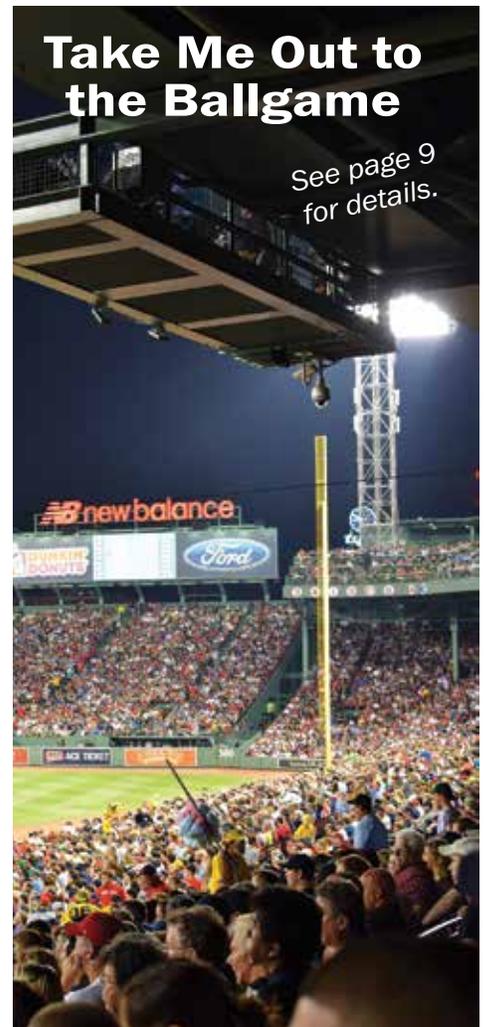
SAC FCU Sponsors Father Daughter Event at Offutt AFB

Joyce Wells, Public Relations & Events Specialist

"Night with the Stars—A Red Carpet Affair" was the theme for this year's 55th Force Support Squadron annual Father Daughter Dance, sponsored by SAC FCU. This popular annual event at Offutt Air Force Base featured; dinner, dancing and games and offered fathers and their daughters a chance to enjoy a very special fun filled evening together. The Father Daughter Dance is one of several programs offered by the 55th Force Support Squadron that SAC sponsors. The 55th Force Support Squadron provides programs that enhance the quality of life for Team Offutt. Over 350 fathers and daughters attended the red carpet event.

Take Me Out to the Ballgame

See page 9 for details.





R.I.A. participated in the QCommunity Hunger Drive Corporate Challenge throughout the month of February. Photo courtesy R.I.A. FCU

R.I.A. FCU Fights Hunger

Kaylyn Maher, R.I.A. FCU

An award ceremony for the QCommunity Hunger Drive Corporate Challenge took place at R.I.A. FCU's Corporate Center in Bettendorf, Iowa on Friday, March 4. R.I.A. took 1st place in division C (51–150 employees) for their 8,724.47 pounds of food donations which provided 7,270 meals. This equates to 88.13 pounds of donated food per employee.

Throughout the month of February, R.I.A. collected non-perishable food items and cash donations at all of their branches from members and employees. R.I.A. also partnered with the Quad City Mallards by encouraging fans to donate items at any of the February home games to be entered into a drawing for an iPad mini.

In coordination with *America Saves Week*, R.I.A. promised to donate a dollar to River Bend FoodBank for every savings pledge made through riafcu.com. \$326 was added to R.I.A.'s overall donation for the 326 savings pledges made that week. Overall, 319,283 meals were provided for River Bend Foodbank by 34 participating corporations over the four weeks.

Army Aviation Center FCU Raises \$2,811 for Children's of Alabama

Amanda Hahn, Marketing Specialist

Army Aviation Center FCU (AACFCU) raised \$2,811 in three days for Children's Miracle Network and Children's of Alabama. AACFCU branches sold paper balloons for \$1 and held fundraisers to raise money.

Members and AACFCU employees generously made donations to help children and families who travel to Birmingham to stay at the hospital.

Children's Miracle Network serves children at more than 170 children's hospitals nationwide. Children's of Alabama has provided specialized medical care for ill and injured children across the state and throughout the southeastern U.S. Children's of Alabama is the only medical center in Alabama dedicated solely to the care and treatment of children.

Credit unions are the third largest corporate contributor to Children's Miracle Network and donate an average of \$6 million annually.

ACU in Partnership with AFFN Donates \$1,000 in Gift Cards to the Fisher House

Rhonda Negard, Marketing Manager

America's CU (ACU) presented \$1,000 in gift cards to the Fisher House on Joint Base Lewis-McChord (JBLM) on Tuesday, February 23. These gift cards go directly to military families staying at Fisher House while caring for loved ones at Madigan Army Medical Center. These cards are part of the Armed Forces Financial Network's (AFFN) 'Thank You' Card program, which is similar to a gift card; however, the card is a PIN-based ATM/POS card, which can be used for purchases of food, comfort items and necessities, at Commissaries (DeCA), the Exchanges/BX/PX (AAFES), or at any of the 1.3 million retail/merchant locations accepting AFFN Point-of-Sale for payment worldwide.



Left to right: Amber Young (ACU Community Liaison), Jodi Land (Fisher House Manager) and Rachel Joyce (ACU Community Liaison) Photo courtesy ACU

State and Federal Lawmakers Visit New Marine FCU CEO

Ceci Markwick, AVP, Corporate Communications

On February 17 North Carolina Congressman Walter B. Jones, Jr. (R-NC3) and State Senator Harry Brown (R-Onslow) met with Marine FCU's CEO Jeff Clark to discuss federal and state issues impacting credit unions and their members. Todd Sammons, CFO; Dawn Jones, CIO; and Bob Dickerson, Executive Vice President attended.

The February 17 visit was the first opportunity Congressman Jones and Senator Brown had to meet at Marine FCU with Mr. Clark, who assumed the role of CEO on January 1. Congressman Jones welcomed Mr. Clark to his new role and was excited to see his long-time friend, Mr. Dickerson, MajGen USMC (Ret.) who is on Marine FCU's team serving North Carolina's Marines and their families. He discussed the important role Marines play in North Carolina communities and the value of strong financial institutions to serve Marines' families' needs. Evelyn Hawthorne, Carolinas Credit Union League's director of governmental affairs, also attended the visit and thanked Congressman Jones for his stalwart support of credit unions. She mentioned that Congressman Jones co-sponsored nearly every bill in the current Congress that helped credit unions. Those bills would relax regulations aimed at big banks that spawned the 2008 financial crisis. Congressman Jones said that "Credit unions and community banks didn't start that financial debacle. Wall Street did. It's not right to punish credit unions' customers for something credit unions weren't a part of." He reaffirmed his support of credit unions and asked Mr. Clark and Ms. Hawthorne to keep him informed of everything he could do to help the members that Marine FCU serves.

Senator Brown enthusiastically welcomed Mr. Clark to his new role, saying that "he was glad that his old friend was at the helm." Senator Brown discussed a number of issues with the Marine FCU team, including the Special Session on Congressional Redistricting that convened February 18-19. Senator Brown also expressed his hope that the regular session that convenes on April 25 will be brief, allowing lawmakers to focus on budget issues only and leave businesses alone. He mentioned that the tax changes achieved in the prior two legislative sessions have helped businesses to devote more resources to expansion and new hires. "We need to let businesses grow jobs."

Security Service Charitable Foundation Donation to Help Homeless and At-Risk Veterans

Jon Coker, SSFCU

The Security Service FCU Charitable Foundation presented the Alamo Community Group (ACG) with just over \$2,000 to purchase much-needed sheets, pillowcases and comforters for homeless and at-risk veterans. The donation compliments the purchase of 75 new mattresses provided to ACG residents late last year, made possible through a sponsorship from Security Service FCU. The twin and full-sized mattresses were distributed through the ACG House our Heroes program which provides veterans and their families with affordable housing, outreach, extensive support services and assistance.

"Our veterans have already sacrificed so much to serve our country, to see them struggle with homelessness is very disheartening," said Jim Laffoon, president and CEO of Security Service FCU. "Being able to provide a bed and sheets for them to sleep on at night is the least we can do."

ACG's House Our Heroes program assists in the fight against homelessness within the veteran community by helping each member achieve a life of self-sufficiency through education, leadership and volunteerism.

"This donation goes above and beyond," said Jennifer Gonzalez, executive director for ACG. "Thanks to Security Service many of our veterans and their families will now rest easy."

Fort Knox FCU Offers Roush Memorial Scholarships

Michael Bateman, Fort Knox FCU

Fort Knox FCU will award a one-time \$1,000 college scholarship to four outstanding 2016 high school graduates. This year's scholarships, designated the Howard Roush Memorial Scholarships, will be announced during the 65th Annual Membership Meeting on May 10, 2016, at the Performing Arts Center located at John Hardin High School in Elizabethtown.

Application information is available on Fort Knox Federal's website. Applications are due to the Credit Union by April 15, 2016.

To qualify for consideration, applicants must be a current high school senior or graduate; a member in good standing with Fort Knox Federal; confirmed to attend a college or vocational/technical institute within one year of graduation; and, have demonstrated outstanding achievements in academics, community service and extracurricular activities.

Applicants will be evaluated on their overall high school grade point average, community service, financial need based on overall family income and lack of other financial assistance or other siblings in college. Sharing financial need information is on a strictly voluntary basis and applicants not providing this information are not penalized during consideration.

"The Roush Scholarships directly support Fort Knox Federal's mission of improving the financial quality of our members' lives. Helping this year's group of deserving students continue their education is also an investment in the future of our community," said Ray Springsteen, Fort Knox Federal President and CEO.

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Alaska USA Honors Alaska's Military with 21st Annual Appreciation Breakfast

Dan McCue, SVP, Corporate Administration

Alaska USA honored more than 55 members of Alaska's armed forces, including 12 recipients of the Service Person of the Year award, at Alaska USA's 21st annual Military Appreciation Breakfast in Anchorage on Feb. 19.

To be selected for the Service Person of the Year award, service members of the Active Guard and Reserve, Army, Marine Corps, Navy, Air Force, and Coast Guard are nominated by their supervisors and then undergo a panel interview.

More than 70 guests attended the event, including the command teams of the 12 honorees, as well as representatives from Senator Murkowski and Senator Sullivan's offices. Alaska USA Chairman of the Board Bobby Alexander along with other Alaska USA officials and members of Alaska USA senior management were also in attendance.

The Military Breakfast takes place in conjunction with the Armed Services YMCA (ASYMCA) annual Salute to the Military event, which is in its 39th year.



Twelve Alaska military members were honored at Alaska USA's 21st annual Military Appreciation Breakfast in Anchorage on February 19. Pictured are the recipients of the Service Person of the Year award. Photo courtesy Alaska USA FCU