

VIEW FROM THE BOARD

Celebrating Family and Traditions

Barb Garaghty, ABNB FCU Board Member and DCUC Board member

We are fast approaching what is usually considered the most magical time of year—the holidays. No matter which holiday you observe, it is a time filled with family traditions and togetherness. In my naval career, I learned that family comes in many shapes and sizes, sometimes where you least expect it. In 31 years, I never spent a major holiday alone. In the years I couldn't be with my family, I always had an invitation to join someone else's family or gathered a "family" of friends and co-workers. We made a point to fix a special dish from each person's holiday traditional meal—that's how this Minnesota girl learned to enjoy corn bread stuffing.

Stationed overseas three times, I spent the holidays in several countries and enjoyed learning the traditions in each. In Naples, Italy, for example, the Nativity crèche is called presepe. In addition to the stable and holy family, the scene often includes fishermen, fishmongers, butchers, bakers, and other tradespersons. The tradition began with St. Francis of Assisi, but Naples has made it a true art form with an entire street dedicated to stores selling the figurines and miniature accouterments of the presepe.

Family and tradition are both values that credit unions and their members know well. We hear from you every year that our annual meeting is less like a conference and more like a family reunion, which is one of the things that makes DCUC and defense credit unions so special. That sense

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MEMBER SPOTLIGHT



The Band Perry posing with NSF Dahlgren Sailors. Official Navy photograph by Andrew Revelos

NSWC FCU Assists in Hosting Second Free Concert for the Military

Randa Hayes, Marketing Assistant

NSWC FCU recently had the pleasure of title sponsoring a free concert at Naval Support Facility Dahlgren. The concert, attended by almost 3,000 people despite the wet weather, featured three great acts. Country music marine duo, Smith Auer Band, returned to Dahlgren to open. Although John Ed Auer is currently deployed, Matt Smith and his brother were warmly welcomed back and got the night off to a great start. Following Smith Auer Band, 19-year-old Danielle Bradbery took the stage to perform a mix of her chart topping hits and new singles. Award winning trio, The Band Perry, ended the night by singing along with the crowd to their various hits. The siblings have recently been performing on military bases in Japan and shared that they enjoy giving the military "a little reprieve from their responsibilities." Many military members and their families came out to enjoy the music, and the event included a variety of vendors and organizations including wounded warrior advocacy groups. As Dahlgren is the last stop for many Sailors before they head for their first assignment in the US Navy Fleet, it was a treat to meet the band and enjoy a night of free entertainment. NSWC FCU was proud to sponsor such an event.

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Defense Credit Union Council, Inc.
601 Pennsylvania Avenue, NW
South Building, Suite 600
Washington, D.C. 20004-2601

Telephone: 202/638-3950
FAX: 202/638-3410
e-mail: bmerlo@dccuc.org or admin@dccuc.org
www.dccuc.org



Left to right: David Scovel, Rear Admiral Shoshana Chatfield, Robin Gadbilao (MSR AFCU), Britney Gardner, Joshua Barrett, Vice Admiral John Christenson, Teresa Christenson, Dana Hood, and Derrick Hood, USAG Benelux Brussels Deputy Garrison Manager. Photo courtesy Andrews FCU

Andrews Federal Sponsors 2016 Joint Ball in Belgium

Scott Bolden, Andrews FCU

Andrews FCU was a sponsor of the 2016 Joint Ball at the Abbaye de Villers, in Villers-la-Ville, Belgium. The Joint Ball, a joint venture by the Air Force and Navy personnel stationed at Supreme Headquarters Allied Powers Europe (SHAPE), is a great example of the two services working together for a common purpose. The event was hosted by Vice Admiral John Christenson, with the theme being “Come Fly with Me,” which highlighted the roll of aviation in the Air Force and the Navy.

The speaker for the evening, Rear Admiral Shoshana Chatfield, spoke about her career of flying Helicopters in the Navy. She stated, “Nothing quite describes the feeling of soaring through the sky, gliding along the clouds with no one around, and of course, a great Navigator to guide you.”

“It is a privilege to be part of such a great community and to be able to provide support towards this great event,” said Andrews Federal Chievres Branch Manager, Joshua Barrett. “This event is not about the sponsors or the speaker, it is about the many Airman, Sailors, Marines and Soldiers that get to take an evening off and have fun, in a beautiful location.”

Redstone FCU Teams Up to Offer Free Cancer Genetic Testing

Fred Trusty, EVP / Chief Marketing Officer

HudsonAlpha Institute for Biotechnology is extending its breast and ovarian cancer genetic risk testing initiative for a second year, thanks to a generous sponsorship from Redstone FCU. The unique initiative, Information is Power, is now offering free testing to 30-year-old women and men living in five counties in north Alabama. The free testing is available for one year beginning Oct. 29, 2016. Genetic testing company Kailos Genetics is a collaborator in the project and developed the genetic screening tool.

Joseph Newberry, RFCU President and CEO, said sponsoring the initiative is important because of the positive impact that it will have on the community. “We understand the importance of being knowledgeable about your health and risks to your health,” said Newberry. “We also understand that for many in our community, access to such information can be challenging. This is Redstone Federal Credit Union’s way of helping to build a healthy and strong community and we are happy to do it.”

Fort Knox FCU Wins Statewide Awards for 6th Year

Michael Bateman, Fort Knox FCU

For the sixth consecutive year, Fort Knox FCU won first place in the Louise Herring Philosophy in Action and Dora Maxwell Social Responsibility Community Service competitions for credit unions with \$1 billion or more in assets. The awards, sponsored by the Kentucky Credit Union League, honor credit unions statewide for their practical application of the “People Helping People” philosophy that is the hallmark of the credit union movement. Specifically, the Dora Maxwell Social Responsibility Community Service Award cited Fort Knox Federal for its corporate donations and charitable projects to support the community.

From providing a once in a lifetime experience of appearing in the famed Macy’s Thanksgiving Day Parade; to opening the doors to the world as a classroom; to providing renovated facilities to enhance learning, Fort Knox Federal made investments of time and resources to support, encourage and improve educational opportunities for young people.

Fort Knox Federal provided a major donation to Elizabethtown Community and Technical College to meet its local support challenge goal to qualify for a state grant to renovate the school’s original classroom building that opened more than 50 years ago.

Fort Knox Federal won the Louise Herring Award, which recognizes a credit union for social responsibility and charitable projects that support the community, for hosting a series of Backyard BBQs. The events were held at 14 of the Credit Union’s branches, providing free hot dogs, pulled pork sandwiches, soft drinks and chips. There was face painting, a moon bounce and games for children.

“The branch events are our way of saying ‘thank you’ to our current members for their loyalty and continued support. These events also give us a chance to hear from our members about how the Credit Union has helped them not only save money, but manage their finances to improve the quality of their lives,” said Ray Springsteen, Fort Knox Federal President and CEO.

Security Service Charitable Foundation Donates \$1,000 to MADD

Brandy Ralston-Lint, Senior Vice President, Corporate Communications

Law enforcement officers have the difficult task of notifying family members when a loved one is injured or killed by a drunk driver. Mothers Against Drunk Driving® (MADD) is working to ensure these officers have the tools and guidance they need when faced with these tragic events. In support of this effort, the Security Service Charitable Foundation has made a \$1,000 donation to help fund a death notification training program for officers.

“A significant part of MADD’s mission is to support drunk driving victims and their families, as well as law enforcement officers who deal with the aftermath of these violent crimes,” said MADD Executive Director Jason Derscheid. “This generous donation will help us cover the costs of hiring a death notification trainer and the creation of materials for the officers.”

Founded by a mother whose daughter was killed by a drunk driver, MADD is the nation’s largest nonprofit working to protect families from drunk driving, drugged driving and underage drinking.

“There are few among us who have not been touched in some way by a drunk driving accident, and the work that MADD does in our community to build awareness, promote change and support individuals affected by drunk driving is incredibly important,” said Brandy Ralston-Lint, senior vice president of corporate communications for Security Service FCU. “We are honored to support both MADD and our law enforcement community through this donation.”



Left to right: Deb Jewell, Dover FCU Director of Marketing presents scholarship check to Student Veteran Mercedes Garrett. Photo courtesy Dover FCU

Student Veteran Surprised with a \$1,000 Scholarship

Deb Jewell, Dir of Marketing

The 2016 Student Veteran’s Conference held at Delaware Technical and Community College, provided military connected students with resources and programs available to help them transition into the higher education community and beyond. During the Oct. 28, 2016 Conference, Dover FCU randomly selected a Veteran in attendance with a \$1,000 college scholarship. The check will be submitted on the Veteran’s behalf to the college they are currently attending.



\$22 each includes s/h

Last Call for the 2016 White House Christmas Ornament

With the holidays in full swing, now is the time to order your 2016 White House Christmas Ornament.

Order now at www.ducuc.org.

All proceeds support the George E. Myers Scholarship Fund.

HOCU Celebrates International Credit Union Day

Alysha Komenaka, HOCU

HOCU (Honolulu FCU) celebrated International Credit Union Day on October 20 by promoting healthy living and partnering with various companies. Members who visited a HOCU branch were either pampered with a chair massage by Infinite Massage (Moiliili Branch) or served a complimentary Cold Pressed Juice by JUICD Life (Airport Branch) or Mauna Loa Macadamia Nut treat (Federal Building Branch).

International Credit Union Day (ICUD) has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members their appreciation.

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

Fort Lee FCU Partners with Community to Host Fall Shred Day and Canned Food Drive

Sarah Marks, Fort Lee FCU

Fort Lee FCU hosted a Community Shred Day and Canned Food Drive on Saturday, October 8. The Prince George County Police Department and Prince George Electric Cooperative were co-sponsors of the event. Over 8,500 pounds of documents were securely shredded for members of the community. More than three grocery carts of food, along with a number of cash donations, were collected and donated to the Prince George Food Pantry.



Members of PenFed's board of directors cut the ceremonial ribbon in front of the credit union's new headquarters in Tysons. Photo courtesy PenFed

PenFed Opens New Headquarters; Joins Northern Virginia Chamber of Commerce

T.V. Johnson, PenFed

PenFed CU's board of directors cut the ceremonial ribbon on PenFed's new headquarters in Tysons. PenFed's new space will accommodate up to 500 employees and provides PenFed with room to grow over the next 15 years as a major employer in Virginia.

"PenFed's new headquarters was dedicated by PenFed's board of directors to our world-class employees who strive to take perfect care of PenFed's members and help them Do Better financially," said PenFed President and CEO James Schenck. "Tysons is the new epicenter of business around our nation's capital. This Class A facility in a prime location will help PenFed attract, inspire and retain the best and brightest team members."

The state-of-the-art facility increases PenFed's production capacity and support collaboration. In the initial moves, over 250 employees are relocating from PenFed's former headquarters in Alexandria, Virginia, and PenFed's office in Chantilly, Virginia. The moves will strategically integrate PenFed's IT department with business units in the new headquarters.

PenFed has joined the Northern Virginia Chamber of Commerce. "We are honored to welcome PenFed as a member of the Northern Virginia Chamber of Commerce and as a new resident to Tysons," said Jim Corcoran, Northern Virginia Chamber president and CEO. "This move solidifies PenFed's commitment to growth in Northern Virginia and support of our regional business community. We look forward to working with PenFed for years to come."

Financial Center Wins Four Indiana Credit Union League Awards

Dusty Simmons, VP of Membership Development

The Indiana Credit Union League recently reported the statewide results in CUNA's national award competitions. Financial Center First CU received four awards for its financial education, product development, and philanthropic efforts. The credit union was recognized at the League's annual banquet held on October 14, 2016.

The credit union took first place in the Alphonse Desjardins Awards for Youth and Adult Financial Literacy, first place in the Dora Maxwell Award for Social Responsibility, and second place in the Louise Herring Award for Philosophy in Action in the \$250 million to \$1 billion asset category. The first place awards will move on to national competition, to be announced in February at CUNA's National Government Affairs Conference. Financial Center has taken home a national award for adult financial literacy the past two years.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

ANCHORAGE, AK—Alaska USA FCU has appointed three individuals to fill executive positions within the organization. **John Cassidy** has been selected as Chief Financial Officer. Cassidy brings over 25 years of executive-level financial institution experience, including positions as President and Chief Executive Officer, as well as Chief Financial Officer of a corporate credit union. **David Vanzant** has been selected as VP, Enterprise Security. Vanzant has over 20 years of experience in physical and information security, stemming from a career as special agent for the Federal Bureau of Investigation. **Shawn Brume** has been selected as SVP, Information Management Governance... JACKSONVILLE, AR—Arkansas FCU (AFCU) is pleased to announce the hiring of **Martin Schrodt** as chief operating officer. Schrodt is leading a team of 160 employees and is ensuring all AFCU members continue to receive the top-line service they have come to expect at AFCU. “Martin has a proven record of ensuring operational success at several regional banks,” AFCU Chief Executive Officer Rodney Showmar said. “Martin is focused on a service-oriented model and is providing the strategic and operational leadership AFCU needs to continue to grow.”

DEFENSE CREDIT UNIONS IN THE NEWS

LAUREL, MD—**Tower FCU** has opened a new branch in Pasadena’s Magothy Beach Plaza in effort to upgrade services to its members in that area and provide a more convenient location. The new branch opened its doors Tuesday, Oct. 25 in a busy shopping center that many Tower members already visit. The branch held its grand opening celebration Saturday, Nov. 12. The branch features an updated look, a drive-thru, Remote Teller Stations (RTSs) and a self-service coin counting machine. The Magothy Beach branch replaces the Tower branch on Fort Smallwood Road, which is about three miles away and located in a less travelled shopping area.

Fortera CU Sponsors Breast Cancer Awareness Event

Christopher Thames, Marketing & Communications Specialist

Fortera CU celebrated breast cancer survivors for the month of October at the Tickle Me Pink event held at the Wilma Rudolph Event Center. To show their unwavering support for breast cancer awareness in the community, Fortera sponsored the event as the Rose Ceremony Sponsor and set up a table where they gave away free prizes to all attendees.

“Breast cancer impacts us all—our friends and our family members. We must remember to take every possible opportunity to create more awareness through education and continue to fight this silent disease,” said guest speaker Kim Clarkson, Fortera Director of Mortgage Lending.



Army Aviation Center FCU Counts Coins for Corpus Christi Catholic School’s Cystic Fibrosis Fundraiser

Amanda Hahn, Marketing Specialist

Corpus Christi Catholic School students recently visited Army Aviation Center FCU (AACFCU) after their fundraiser for the Cystic Fibrosis Foundation. Students and teachers collected \$2,700 in coins on designated days in September and brought them to AACFCU to be counted.

AACFCU is a supporter of the Cystic Fibrosis Foundation and has supported its Great Strides Walk in Mobile and Dothan for six years. AACFCU employees also coordinate fundraisers each year. In 2016, AACFCU donated \$21,441 to CFF.

Ben Bradley, AACFCU assistant vice president of Mobile Operations, with Corpus Christi Catholic School students. Photo courtesy AACFCU

For the latest credit union news, visit www.d cuc.org

of family is even more evident at this time of year when defense credit unions go the extra mile to meet the needs of our members whether it is a coat drive, collecting holiday foods for the food bank or special events to help families of those who are deployed or single service members. We all know that credit unions are special, but defense credit unions are a cut above!

This time of year brings things to a close and opens a new chapter in January. As the DCUC board participated in our strategic planning this month, we see some great opportunities and some challenges on the horizon. January brings a new President, Cabinet, and political appointees. There may be some type of tax reform, changes to Dodd-Frank that may change the CFPB, and appointments that will impact the composition and activity of NCUA. We will continue to implement the changes to the Military Lending Act and you have the opportunity to educate your members who face decisions under the new Blended Retirement System (and the leaders who will be guiding them). Rest assured that DCUC will stay on top of all the issues affecting defense credit unions and serve as your advocate.

Lastly, we enter this time of year with Thanksgiving, a time to reflect on our blessings and to give thanks for all that we have. On behalf of the board, I would like to express our thanks to DCUC's staff: Arty Arteaga, Tony Hernandez, Beth Merlo, Lizette Krajnak, Janet Sked, Jen Hernandez and Christa Dittus. This small, but powerful team works incredibly hard to support you every day. They are the true heart and soul of DCUC and we would not be successful without them.

We appreciate each and every one of you and your continued service to those who serve our nation. You are a blessing to our service members, their families, DCUC and our country. Thank you for all that you do and we wish you a happy, healthy and safe holiday season.

DoD You Should Know...

...in the post MLA environment, we continue to meet with DoD and other trades, identifying; discussing; and seeking clarity on issues (such as shared loans, MLA calculations, oral disclosures) that have surfaced since C-day (Compliance Day),



Pictured with some of the first donations are Ray Springsteen (left), Fort Knox Federal President and CEO; Rebecca Ates, Executive Vice President; and, Gary Miles, Executive Director of Feeding America, Kentucky's Heartland. Photo courtesy Fort Knox FCU

Fort Knox Federal, Feeding America, Kentucky's Heartland Launch Autumn Food Drive

Michael Bateman, Fort Knox FCU

Fort Knox FCU launched a food drive in conjunction with Feeding America, Kentucky's Heartland to collect donated non-perishable food items to fight hunger during the holiday season.

"We have collection barrels at each of our branch locations and we encourage our members to donate a canned good or other non-perishable food item that will be given to Feeding America and its network of local food pantries and meal programs," said Ray Springsteen, President and CEO of Fort Knox FCU.

All the food collected at the Fort Knox Federal branch locations will be redistributed to serve those in need through a network of charitable agencies in 42 Kentucky counties. "By partnering with Feeding America for this food drive, donations in each county can be distributed in that county. This is just one of the many ways Fort Knox Federal gives back to the communities we serve," Springsteen added.

The Fort Knox Federal food drive will continue until December 31, 2016.

October 3, 2016. At last week's meeting, the Department took note of the collective feedback provided and advised to review the same with their leadership. On that note, we are working on conducting a post MLA webinar in early December to secure additional feedback from our on-base credit unions.

...at the end of October, we responded to the Department's Federal Register notice regarding their proposed rule on Personal Commercial Solicitation. While the proposed rule primarily addresses the approval process for selling insurance and investment products on DoD Installations, it also touches on sponsorships, advertising on base, and financial educa-

tion. Our response underscored the need for consistency with other DoD policies and regulations, and in particular, highlighted the restrictions imposed by the DoD Financial Management Regulation (Volume 12 Chapter 33) related to the one credit union/one bank policy and the distribution of competing literature and advertising by off-base financial institutions. We also encouraged DoD to accept the on-base Financial Institutions' Operating Agreement—which outlines all their products and services (to include insurance and investment products, if offered) and is approved by the Installation Commander—as the approval vehicle for insurance and investment services.



Left to right: O’Fallon Panther Band Boosters Corporate Sponsor Committee Chair Charley Toole, OTHS Marching Panther Band Drum Major Bianca Castillo, OTHS Marching Panther Band Drum Major Lilly Schmidt, Scott CU O’Fallon Branch Manager Tascha Weinmann-Smith, OTHS Marching Panther Band Trumpet Player Kadin Thomas, OTHS Music Department Chair Dr. Melissa Gustafson-Hinds and O’Fallon Panther Band Boosters President Dustin Wilcox. Photo courtesy Scott CU

Scott CU Becomes Silver Sponsor of OTHS Band Program

Adam Koishor, Chief Marketing Officer

Scott CU presented a \$2,500 check to representatives of O’Fallon Township High School Band to become a silver sponsor of the program for the next two years. SCU has committed to support the OTHS band program with \$5,000 over the two-year partnership.

Scott CU O’Fallon Branch Manager Tascha Weinmann-Smith presented a \$2,500 check to OTHS Band Director Dr. Melissa Gustafson-Hinds, several band students and representatives from the OTHS Band Boosters.

Scott CU’s sponsorship of the band program will include visibility on the OTHS band website, inclusion in the program’s social media, ads in band programs for events, logos on the marching band show shirts and recognition at band events throughout the year, according to Scott CU Community Relations Representative Carol Wylie.

“We are very proud to support local students with our contribution to the O’Fallon High Band Program,” Wylie said. “This is another great opportunity for us to support our community and the people who live here.”

“Credit unions are really about helping people and this is a perfect way for us to take that even a step further,” she added.

Army Aviation Center FCU Donates to Fort Rucker Holiday Food Voucher Program

Amanda Hahn, Marketing Specialist

Army Aviation Center FCU (AACFCU) donated \$1,000 to the Fort Rucker Holiday Food Voucher Program. The program helps active and retired Army families during the holidays, and like many organizations, the Holiday Food Voucher Program sees a greater need during the holidays.

Langley for Families Foundation Donates \$34,000 to Local Organizations

Sue Thrash, Public Relations Director

The Langley for Families Foundation has donated \$34,000 to local organizations that focus on healthcare, housing and human services, safety and security, and financial education in the Hampton Roads area. Twenty-three recipients each received \$1500 from the Foundation based on feedback from Langley employees who have generously volunteered and donated to the success of the organization.

“Many Langley employees have generously donated to the Langley for Families Foundation through payroll deduction,” stated Langley for Families Foundation Chairperson Marilyn Kuhn. “In return, they were invited to recommend charitable organizations to receive a donation from the Foundation. In addition to employee contributions, we have had a stellar year raising money for Langley for Families—from our Cornhole Tournament to our Charity Golf Tournament—which has become a premiere fundraising event. Because of these successes, we are able to give back to local charities.”

The following organizations will each receive \$1500 from the Foundation:

ABZ Dove Foundation; Arthritis Foundation; Avalon Center; Brothers on the Block; Care Net Pregnancy Resource Center; The Center for Sexual Assault Survivors; Child Development Resources; Colonial CASA Dream Catchers; Dream Catchers at the Cori SiKich Therapeutic Riding Center; EDMARC Hospice for Children; Friends of Portsmouth Library; Hampton-Newport News Alumni Chapter Kappa Alpha Psi Achievement Foundation; Homeland Disciples; Mary Immaculate Foundation; Peninsula Metropolitan YMCA; Peninsula SPCA; Poquoson Educational Foundation; Project Lifesaver Inc.; ROC Solid Foundation; Self Protection Awareness; Spikes K9 Fund; Transitions; Virginia Peninsula Foodbank.

Successful Charity Golf Classic Raises \$238,000

Sue Thrash, Public Relations Director

The 2nd Annual Langley for Families Charity Golf Classic successfully raised over \$238,000 thanks to the generosity of many sponsors and donors. 124 golfers enjoyed a day at the Kingsmill Resort River Course in Williamsburg, VA on September 19 to raise awareness and money for local Hampton Roads family charities.

“This charity golf event is fast becoming one of the premier fundraisers in Hampton Roads” said Foundation Chairperson Marilyn Kuhn. “We cannot thank the sponsors and donors enough for their support. We look forward to this event each year and hope to continue building on its success.”

Pacific Marine CU Supports Semper Fi Fund

Kimberley DeLauro, Pacific Marine CU

Pacific Marine CU proudly supported the 7th Annual MCAA Charity Auction and Social onboard MCAS Miramar. The auction benefited the Semper Fi Fund, a charity that provides immediate financial assistance and lifetime support to post-9/11 wounded, critically ill and injured members of all branches of the U.S. Armed Forces, and their families.

The event hosted special guests, including Gen. James Amos, former Commandant of the Marine Corps, Medal of Honor recipient Dakota Meyer, Congressman Duncan Hunter, singer Whitney Shay, photographer Chris Brake and other notable guests and veterans alongside Pacific Marine CU's Chief of Staff, Brad Smith.

During the high-energy auction, attendees were offered the chance to help the Semper Fi Fund “Fund-a-Need” with a direct donation. Pacific Marine CU presented a match in donations during this portion of an additional \$5,000. This portion of the auction alone produced over \$30,000 in donations.



Employees of 1st Advantage FCU gave back to the community by assembling and donating 23 bicycles for the Boys and Girls Club of the Virginia Peninsula. Photo courtesy 1st Advantage FCU

Over 200 1st Advantage Colleagues Give Back to the Local Community

Amber Callahan, Marketing Manager

1st Advantage FCU held its 9th 1st A.I.D.E. (Assistance, Inspiration, Dedication, and Experience) Day on October 10, 2016. While most financial institutions were closed for the Columbus Day holiday, 1st Advantage colleagues were hard at work assisting local organizations.

“At 1st Advantage, our passion for serving extends beyond financial products. We believe in building stronger communities and are excited to partner with these deserving organizations who offer incredible support in our local community,” said Paul Muse, president and CEO.

Donations included: 5,029 pounds of food and \$950 to the Foodbank of the Virginia Peninsula (the equivalent of 8,000 meals to help fight hunger in our local community); created 135 surgery bears for Children’s Hospital of the King’s Daughters patients, raised \$1,920 and created 250 hearts for Hearts of Hope; assembled and donated 23 bicycles for the Boys and Girls Club of the Virginia Peninsula; made 103 blanket wraps for Ivy Baptist Church Homeless Ministry; collected 78 lbs. of food, 155 lbs. of newspaper and 228 additional items for the Peninsula SPCA; gave 23 units of blood for the American Red Cross; assembled 825 Alzheimer’s flowers and created 86 inspirational cards for the Alzheimer’s Association; and assembled 138 informational packets for the York County Education Foundation.

RBFCU Puts Jingle in Members’ Pockets with Big Cash Back Rewards

Inez Kirchner, RBFCU Communications Manager

One credit union is spreading holiday cheer early this year by gifting its members a little extra spending money, just in time for the holiday season. Thanks to its credit card rewards, Randolph-Brooks FCU (RBFCU) recently returned more than \$2.9 million in cash to its members. All year long members have been earning cash back rewards on purchases made using their Gold CashBack or Platinum CashBack Rewards MasterCard® credit cards, and now it’s paying off. Since the reward cards’ inception in 1994, RBFCU has given more than \$42 million back to members in cash back rebates.

“Our card program gives us the opportunity to reward our members for their loyalty while helping them to save money and earn money,” said Mary O’Rourke, chief of staff for RBFCU. “Members benefit from low interest rate payments, while earning cash back on the purchases they make. We’re happy to make this disbursement to our members for the upcoming holiday season, so they can also give back to their families and the community.”

In February, the credit union rewarded its members with more than \$10 million in cash back for using its debit card. Since 2007, members have received more than \$56 million in rewards, in addition to those disbursed through the MasterCard program.

Service CU Receives an Excellence Award for Innovative Solutions

Lori Holmes, Assistant Vice President of Marketing

Service CU was recently honored with an Excellence Award, which recognizes innovative solutions optimizing credit union performance. The award was presented by the Credit Union National Association (CUNA) Operations, Sales & Service Council, a national network comprised of more than 984 credit union operations, and sales & service professionals across the United States. Awards are given in each of four categories, including Branch Design, Contact Center/E-Support, Miscellaneous, and Sales & Service Management.

Service CU won in the Contact Center/E-Support Operations category (assets over \$500 million) for its “Global Contact Center” entry. Service CU was able to handle a 50% increase in call volume due to an outdated Integrated Voice Response (IVR) while maintaining a high level of service. The credit union identified the most common IVR transactions and implemented features in its phone system which offered common transactions while callers were on hold for its Contact Center. This allowed members a convenient self-service option and diverted a call that would have engaged a Contact Center representative. Service CU was able to improve both the member experience and Contact Center performance by implementing this feature.

“Our Contact Center and IT teams were presented with a difficult, unforeseen problem to solve. Ultimately, they came together to successfully identify the problem, create a solution and implement an altogether better member experience,” said David Van Rossum, President/CEO of Service CU. “We believe this experience strengthened the communication between our teams and will most certainly help us to successfully tackle future endeavors together.”

“Through their ingenuity, dedication and bold vision, these winners have each presented model of operations, sales and service excellence that all of their contemporaries could benefit to emulate,” said Steve Stryker, Chair of the Awards Committee for the CUNA OpSS Council and COO, Scott CU. “We thank each of them for their service to the movement.”

Award winners were recognized at the CUNA OpSS Council’s 19th annual conference held September 28–October 1 in Las Vegas.

PenFed Steps Forward as Inaugural Sponsor of the USO’s \$7.5 Million Challenge Campaign

T.V. Johnson, PenFed

With a gift of \$200,000, PenFed became the first corporate donor to the USO’s recently-launched Force Behind the Forces—a \$7.5 million challenge campaign fundraising effort that includes plans to construct or renovate more than 35 USO centers. These new and refurbished centers will enable the USO to always be by the side of the nation’s defenders—from the moment they begin military service, through deployments and other overseas postings, and as they transition back into civilian communities.

PenFed President and CEO James Schenck said, “PenFed is proud to support the USO as it celebrates 75 years of boosting the morale of our military service members by providing them with a taste of home, regardless of how far away their service to the nation takes them.”



Paul Marotta, Chairman of the Board for Hanscom FCU, congratulates Senior Airman Fidel T. Ababa, Jr. on receiving the Commandant Award at the Hanscom AFB Airman Leadership School graduation ceremony. Hanscom FCU sponsors the program throughout the year. Photo courtesy Hanscom FCU

Hanscom FCU Supports Leadership Training at Hanscom AFB

Patricia Warden-Conty, Marketing Communications Manager

Hanscom FCU once again helped future non-commissioned officers celebrate completion of Airman Leadership School (ALS). The class, held at Hanscom Air Force Base, qualifies service members from the Air Force, Coast Guard, Air National Guard and Air Force Reserve to be supervisors.

Over five weeks, participants study academics, hone their leadership skills, and participate in team exercises. The course prepares Airmen for the next step in their career with the Air Force.

“Airman Leadership School helps young Airmen develop lifelong leadership skills,” said Paul Marotta, Chairman of the Board for Hanscom FCU. “Wherever they go, the students will have resources to overcome obstacles and succeed.”

SAC FCU Opens Branch in an Elementary School

Joyce Wells, Public Relations & Events Specialist

Walnut Creek Elementary 6th graders are learning what it's like to work in banking. SAC FCU has partnered with a group of 6th grade students from Walnut Creek Elementary to open a new branch in the school as well as promote financial literacy among their fellow students. To celebrate the opening of the "student run" SAC branch, the Sarpy County Chamber of Commerce hosted a ribbon cutting that was attended by community leaders, educators and students. SAC CEO/President Gail DeBoer and other SAC Branch Managers were on hand to welcome the new 6th grade SAC team members.



SAC FCU has partnered with a group of 6th grade students from Walnut Creek Elementary to open a new branch in the school as well as promote financial literacy among their fellow students. As part of their partnership with the school SAC had a booth at the school's FALL Festival where students had an opportunity to play the SAC Wheel of Fortune, learn more about saving money and win prizes. SAC FCU has been honored by Papillion La Vista Community Schools Cooperation as being a BEST partner. Photo courtesy SAC FCU

Travis CU Celebrates Juntos Avanzamos Designation

Sherry Cordonnier, Director of Corporate Relations

Travis CU was recognized by the National Federation of Community Development Credit Unions and the California Credit Union League with the "Juntos Avanzamos" (Together We Advance) certification—a branding initiative helping credit unions become the preferred financial resource for local organizations serving underserved Hispanic immigrants.

The credit union recently received a \$2-million grant from the Department of the Treasury's Community Development Financial Institutions Fund to help with their successful efforts at transforming the lives of underserved and low-income individuals in the communities it serves.

Dignitaries and community leaders—including California and Nevada Credit Union League's Senior Vice President of Member Solution Larry Palochik, state Assemblyman Jim Frazier (D-11th District), and National Federation of Community Development Credit Unions

(Federation) Vice President of Membership and Business Development Pablo DeFilippi, Coopera Consulting Client Relations Director Alba Perez, and Pedro Jimenez, a representative from the Mexican Consulate—attended the September 23 presentation at Travis CU's headquarters. The event featured a flag-raising ceremony and other activities designed to also celebrate Hispanic Heritage Month.

"Juntos Avanzamos and CDFI are just two of the designations we use to be inclusive of all our members, as well as to add value to our membership and the communities we serve," said Barry Nelson, president and CEO of Travis CU.

In 2005, Travis CU recognized that many Hispanic people in the community were underserved, Nav Khanna, executive vice president, said. While financial institutions may look to prey upon them, he said, they wanted to help.

Travis began partnering with Coopera, and stated working with family resource centers, churches, Head Start programs and Hispanic chambers of commerce. Additionally, they started financial

education programs and introduced its bilingual advisory group.

"Travis Credit Union demonstrates that as an industry we can do well by doing good. As a low income designated, CDFI, Junto Avanzamos designated community development credit union, Travis Credit Union has opened up the doors of opportunity to low and moderate income residents across northern California. We salute everyone at Travis Credit Union for their commitment to financial inclusion and to serving the Hispanic community. We look forward to work with Travis CU and the California Credit Union League on expanding access to responsible financial services for all," said DeFilippi.

Assemblymember Jim Frazier praised "Team Travis" for embracing the Hispanic community. "If they find an unmet need in the community, they step up," he said. "They have a different way of approaching this work. It's not predatory, it's embracing."

To qualify for a "Juntos Avanzamos" designation, credit unions must demonstrate they have flexible loan underwriting and Customer Identification Program policies, offer affordable credit, savings and transaction services, and make their products, services and financial education accessible to Spanish-speakers.



Lou Zientek, CEO, at right in red shirt, presented the check to Mallory Ashford, Director of Events from Big Brothers Big Sister. Photo courtesy CoAFCU

CoAFCU Makes a Big impact

Linda Barfield, Business Development

On October 20, Communities of Abilene FCU and Big Brothers Big Sisters celebrated seven years of collaborating to provide mentors for Abilene kids. Communities of Abilene FCU organizes an annual “Skip-A-Loan Payment” program, that resulted in a \$15,000 donation to Big Brothers Big Sisters. The total for the seven year campaign equals \$184,313. These funds have allowed Big Brothers Big Sisters to take 262 Abilene children off of the waiting list.

Members of Communities of Abilene FCU participate in the “Skip-A-Loan Payment” program by making a donation to Big Brothers Big Sisters during the months of November and December. Each donation is then matched by the credit union. This gives members more cash for the holiday season and also contributes to the mission of Big Brothers Big Sisters.

Abilene community members who attended the International Credit Union Day celebration, enjoyed free pizza and document shredding, had the opportunity to donate blood or give canned goods to the local food bank, learned more about Big Brothers Big Sisters and gave out great prizes!

Additionally, October 20 marked the 68th International Credit Union Day. International Credit Union Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union history and to promote its achievements. It all began with a simple idea: that people could pool their money and make loans to each other.

Southeastern CU Celebrates International Credit Union Day with Pay-it-Forward Event

Courtney Gooding, AVP of Marketing

Southeastern CU, along with more than 56,000 credit unions around the world, celebrated International Credit Union Day (ICU Day) and the foundational principles that make credit unions unique on October 20.

Southeastern began the day by paying it forward, buying breakfast for more than 160 vehicles in the Chick-fil-A North Valdosta drive-thru. Southeastern encouraged pay-it-forward recipients to simply pay-it-forward to someone else in hopes of sparking a community-wide ‘people helping people’ phenomenon. Those who share a pay-it-forward story on Southeastern’s Facebook or Instagram page (@SoutheasternCU) will be entered to win a \$100 VISA gift card from the Credit Union. This year’s ICU Day theme was “The Authentic Difference,” a description of credit union’s cooperative structure and principles.

New TowerCares Foundation Makes First Five Grants

Karen Talley, Tower FCU

TowerCares Foundation has announced its first five grants to recipients that range from an organization that helps veterans recover from trauma to a shelter that provides transitional and emergency services for homeless families.

Maryland Therapeutic Riding and Sarah’s House, along with USO Metro’s Fort Meade Chapter, Hospice of the Chesapeake Foundation and the Fort Meade Alliance Foundation, received \$2,500 each, for a total of \$12,500, from TowerCares Foundation.

The foundation was formed earlier this year to assist children in need, as well as brave and heroic individuals and their families who sacrificed while protecting our freedom. “We are pleased to be able to make this first round of grants relatively soon after our initial launch,” said TowerCares President, Martin Breland. “They represent the type of support TowerCares Foundation will engage in.”

Andrews Federal Provides Eligible Members Access to Free FICO® Scores

Scott Bolden, Andrews FCU

Dedicated to its mission to deliver innovative products and world class service to help their global membership realize its financial aspirations, Andrews Federal (Andrews FCU) announced that eligible Andrews Federal credit cardholders are now able to view their FICO® Score on their monthly paper or electronic credit card statements. The new feature is made available by Andrews Federal for free as part of the FICO® Score Open Access program.

“We are excited to begin offering this added benefit to our membership,” said Ken Orgeron, Chief Lending Officer at Andrews Federal.

Defense Credit Union Council
601 Pennsylvania Avenue, N.W.
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Washington, D.C. 20004-2601

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Northwest Federal Supports Breast Cancer Awareness, Donates to Local Organization

Kristen Soller, Public Relations Specialist

Northwest FCU recently held its annual “Pink Day” in support of breast cancer awareness. Employees gathered to take their annual Pink Day photo, acknowledging those in their lives who have been affected by the disease. The Credit Union made a donation to Step Sisters, a local organization providing breast cancer patients with transport to treatment, house cleaning services, meals, and more.

Combined with its annual health fair, the Credit Union offered free on-site mammograms to employees. Northwest Federal’s President and CEO, Chris McDonald, said the focus on early detection is a part of the Credit Union-wide wellness initiative. “We encourage our employees to take advantage of preventive services available to them in all aspects of their health. On “Pink Day” our hope is to bring awareness to breast cancer prevention, and overall wellness to our employee community and those we serve.”



Northwest Federal’s VP of Marketing, Harmonie Taddeo, presents a donation to the co-founders of the Step Sisters organization. Photo courtesy Northwest FCU

“On “Pink Day” our hope is to bring awareness to breast cancer prevention, and overall wellness to our employee community and those we serve.”

—Chris McDonald, President and CEO, Northwest Federal