



THE DEFENSE CREDIT UNION COUNCIL

ALERT

Issue 1
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A VIEW FROM THE BOARD ROOM

SPECIAL TREATMENT IS BUSINESS AS USUAL

By: *David Davis, Member, DCUC Board
President/CEO, Pacific Marine CU, CA*

It seems to be a common question nowadays from the press, and government entities, "What special accommodations are you making for your military service members during times of war?" The first time I was asked this question I couldn't think of one single change that we had made because of the war. Then it came to me; we have always made special accommodations for our members. To begin with, our Board and Management have always approached product creation and pricing with the premise that our young military service members should never have to pay to get to their paycheck. To do that we offer free checking, free unlimited access to more than 20,000 ATMs worldwide, free ATM and check cards, and free Internet banking. When I sat down and thought about it, I realized, with the proper diligence, a member of our credit union can open a checking account, get a check card, auto loan, credit card, and use the ATM every day, and never pay a fee. I know we aren't the only credit union out there that offers this kind of economical convenience.

Our front-line people are completely comfortable and understanding when they deal with power-of-attorney (POA) issues, and are not surprised at all to talk

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CEO UPDATE

CHAMPIONING YOUR CAUSE AT THE DEPARTMENT OF DEFENSE



By: *Roland A. "Arty" Arteaga
President/CEO, DCUC*

Since February 8, 1963, we have been championing your cause at the Department of Defense.

This past year was no different! Once again

we worked very closely with DoD and ensured your concerns were conveyed, acknowledged, and addressed.

Matters involving commercial solicitation, the one credit union/one bank policy, e-commerce initiatives (such as Navy Cash and Stored Value Cards), Financial Readiness, payday lending, in-store banking, Fair Market Value, government leases, Morale Welfare & Recreation...and those addressing worldwide support, BRAC, and DoD Transformation kept us busy in 2004. From all indications, these issues and others, such as the new Military Pay System, the Overseas Military Banking Program, personal commercial solicitation, and in-kind consideration will keep us fully engaged in 2005.

Aside from these issues, will we again face the uncertainties of the past year? No doubt! The DoD environment will continue to be in a state of flux in 2005, and frankly, given the elections in Iraq (and the months following), the environment will be even more complex. Not only in terms of support, but also in terms of funding. Be prepared to continue sup-

porting a deployed force and be ready for tighter DoD budgets...the latter of which (in my opinion), will impact Fair Market Values and "In-Kind" consideration. As budgets shrink, so do the command's support dollars, revenue from land leases will become more of an incentive to local commanders.

With that said, advocacy in the Pentagon and on military installations will be absolutely essential this year, and as such, will be one of our top priorities. Our story needs to be told; our value needs to be recognized; and our mission needs to be understood. We will make that happen in DC through our DoD/Military Department representatives and by maintaining contact with senior/executive leaders; you need to do the same at your end through your credit union liaison officers and Commanders.

For us, this year will be no different than the previous forty-one. We will approach each issue, work each action, and address all matters affecting you with the same passion, energy, and enthusiasm of our founding fathers in 1963. That is a fact...and that is our commitment to you for 2005!

Thank you for your continued loyalty to and support of the Defense Credit Union Council. Over the years, *we* have made a *vast difference* in promoting the credit union philosophy and serving our

(See ARTEAGA, p. 3)

DEFENSE CREDIT UNION COUNCIL, INC

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

BOARD OF DIRECTORS

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Roland A. Arteaga, president/CEO; Beth A. Thompson, director of administration; Deborah J. Caruso, executive assistant; Jennifer Hernandez, administrative assistant; Sidney Holland, comptroller-representative; Janet Sked, conference coordinator.

ALERT

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PLANNING BEGINS FOR DEFENSE ISSUES 2005

As previously announced, DCUC is again sponsoring a one-day mini-conference in conjunction with, but not part of, CUNA's GAC. *Defense Issues 2005* is just about one month away, Saturday, February 26th at the Washington Hilton Hotel. The all-inclusive fee is still only \$100.

The time-line will remain the same as last year: check-in outside the Georgetown West Ballroom to begin at 9:30 AM, with the opening session planned to begin at 10:30, plated luncheon at 12:15 PM with the presentation of the George Myers Scholarship after the luncheon; afternoon sessions to begin at 1:30 PM, with adjournment around 3:30 PM.

Current plans call for speakers from

Eglin Air Force Base (Military Saves); Treasury (Financial Management Services); Office Of Economic Adjustment, Consumer Federation of America, and DoD. As in the past, we expect some excellent discussion points and look forward to the ensuing dialogue.

You may register on-line at www.dcuc.org or you may print and fill out the registration form and send your check/share draft or credit card information together with your completed registration form to DCUC, 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601 or fax to 202/638-3410.

Space is limited so please get your registration in early!

1ST ADVANTAGE FCU COLLEAGUES CELEBRATED THE SEASON HELPING OTHERS

Mj Dawley, Community Outreach Coordinator

1st Advantage FCU, VA colleagues celebrated the season by helping others in their community. Many 1st Advantage FCU colleagues rolled up their sleeves and installed insulation as part of the ongoing work at the Habitat for Humanity Women Build home in Williamsburg. Later that week, colleagues rolled up their sleeves for another reason—to donate blood for the American Red Cross. Twenty-one pints of life-saving blood were collected at the Bloodmobile, held at the credit union's Denbigh branch. Those donations can be used to save as many as 63 lives.

Colleagues sponsored 20 children from McIntosh Elementary School in Newport News. Thanks to their generosity, three truckloads of gifts were delivered to the school, and the children had presents to open on Christmas Day. The Community Outreach Team distributed \$1,000 in Wal-Mart gift cards through

Social Services in Newport News, Hampton, Ft. Eustis, York County and Gloucester County. These gift cards were used to provide food, clothing and gifts for needy families or foster children from each locale.

1st Advantage FCU sponsored two projects benefiting the children of Ft. Eustis soldiers, many of whom have a parent deployed this holiday season. Thanks to a partnership with YRC Gloucester 8 Cinemas, children from Ft. Eustis were treated to a special showing of *Christmas with the Kranks*. Jason Waersch, 1st Assistant Manager of the YRC Cinemas in Gloucester, said "The YRC Cinemas in Gloucester was thrilled to team up with 1st Advantage FCU to bring a little holiday cheer to the dependent children of the Fort Eustis soldiers." The following day, a Christmas party was held at the Officer's Club. Volunteers from 1st Advantage FCU were there as well, to help the children make greeting cards for their deployed parents.

ARTEAGA

(continued from p. 1)

troops; this year will be the best yet...and for that, I am most grateful to you.

Happy New Year folks...see you on Saturday, 26 February at Defense Issues 2005!

DID YOU KNOW

...that a “ship-board” pilot test of the Navy Cash Card’s “Direct Settlement Interface” (a.k.a. “open interface”) commenced on January 10, 2005 at Naval Air Station Norfolk. The test, being conducted by Financial Management Services and the Department of Navy, is taking place on the USS Kearsarge and will involve 75 sailors who are currently members of Navy FCU. Testing will take place for 60 days and the results will be evaluated shortly thereafter. If all goes well, the next step is a two-ship deployment test later this year. As a reminder, the Navy Cash Card is a debit smart card that supports two technologies, i.e., a chip on the front of the card and a magnetic stripe on the back of the card. The chip has a stored value capability, which permits sailors to make on board purchases (without cash) while out to sea. The magnetic stripe permits purchases to be made while sailors are ashore away from homeport. JP Morgan Chase (a Treasury agent bank) manages the program on behalf of the Navy and Treasury, and until the development of the Direct Settlement Interface (DSI), sailors could only access Navy Cash through JP Morgan Chase. DSI will allow sailors to access their Primary Financial Institutions (PFI) through Navy Cash and will eliminate the magnetic stripe on the back of the Navy Cash card — a desired end state sought by DCUC since inception.

...that the Department of Defense Instruction (DoDI) 1342.17, “Personal Financial Management for Service Members”, which implements policy and procedures for financial education and training, was recently approved and released by the Pentagon. DoDI 1342.17 establishes a uniform approach to personal financial readiness and provides clear

guidance to Commanders, emphasizing that “preference should be extended to on-installation financial institutions to conduct financial education training and counseling”. DCUC has been working with the Pentagon on financial education and promoting the use of on-base credit unions to conduct training. Hard copies of DoDI 1342.17 were mailed to you last month and the electronic version is readily available on our website.

...that the base closure list has yet to be developed or finalized. The Department of Defense is still in the process of analyzing and reviewing data, and does not expect to release their recommendations until May. As BRAC quickly approaches, more and more “lists” are surfacing on the Internet and purporting to be “official”. According to Glenn Flood (from DoD), that is not the case. Bottom line: there is no official list to date...and there will not be one until the Secretary of Defense submits his recommended list to the Commission on May 16, 2005. DCUC will continue to monitor BRAC actions and will provide you updates at the earliest opportunity.

...that DoD is still in the process of reviewing DoD Directive 1344.7 and Instruction 1344.xx (Personal Commercial Solicitation policy and instruction). We now understand that both of these documents will be released in late February. Stay-tuned...more changes to come.

BRAC Schedule

Mar 15, 2005
President nominates 9
members of Commission

MAY 16, 2005
SECRETARY OF DEFENSE SUBMITS
LIST OF RECOMMENDATIONS
TO COMMISSION FOR REVIEW

SEP 8, 2005
COMMISSION SUBMITS LIST
TO PRESIDENT

SEPT 23, 2005
PRESIDENT APPROVES OR
DISAPPROVES
COMMISSION'S LIST

OCT 20, 2005
IF DISAPPROVED, COMMISSION
MAY SUBMIT REVISED
LIST TO PRESIDENT

NOV 7, 2005
PRESIDENT MUST APPROVE OF
LIST OR REVISED LIST. IF NOT,
PROCESS IS OVER.

DCUC's 42nd CONFERENCE: AUGUST 21 – 24, 2005, CHARLESTON, SC

The Defense Credit Union Council's 42nd Annual Conference will again offer some superb and valuable educational opportunities, and include a variety of tours highlighting the culturally rich Charleston area. Add to these events our ever-popular Chairman's Reception, the 12th Annual Vice Admiral Vince Laszara Golf Tournament and our Sixth Annual DCUC Hall of Honor Banquet, and DCUC is confident you will add DCUC's 42nd Annual Conference to your August 2005 schedule.

The Annual Conference will take place in beautiful Charleston, South Carolina at the Charleston Place Hotel. Charleston was recently named one of the top 10 destination cities in the United States and Charleston Place was ranked 17th of the top 75 hotels in the United States.

So, don't forget to mark August 21 – 24, 2005 off on your calendar and stay tuned to the Alert and our website www.dcuc.org for further details.

ABERDEEN PROVING GROUNDS FCU PARTNERS WITH THOMSON ESTATES ELEMENTARY SCHOOL

Desiré P. Phelps,
Marketing Communications Specialist

Aberdeen Proving Grounds FCU, MD presented its school-business partner, Thomson Estates Elementary School (TEES), with a \$1700 contribution for the 2003-2004 school year. During the year, APGFCU staff spent time in every class at every grade, Pre-k through 5th delivering Moola Moola money management lessons.

APGFCU also supported the Bedtime Story hour, Spring Fun Day, Reading is Fun & Pennies for Patients programs, TEES mentoring & Peer Mediation programs, the Parent Coffee Club program and Moola Deposit Days, as well as the Principal's Academic Achievement Award. TEES students provided holiday music in APGFCU's Elkton branch and holiday cakes for the Elkton & Education staff. TEES student artwork is on display at both the Elkton and Edgewood locations.



APGFCU's school-business partner, Thomson Estates Elementary School, accepts donation for 2003-2004 school year

BOARD (continued from p. 1)

to a young Marine's mother who is handling the financial affairs for her son who is deployed for the second time to Iraq. It is a normal course of business when we do a pre-deployment brief for a thousand Marines leaving at a moment's notice, or when they return and walk in the branch to find out how much money they have accumulated over the past 7 months. Additional trips to load ATMs all over Camp Pendleton to make sure they have enough money for returning troops is all part of the mix. Handling loan requests for family members needing to travel to see their wounded Marine is something our people do with the utmost pride and compassion. Helping a young mother figure out what type of POA she needs

while her husband is deployed is common. Working with groups to help send care packages overseas to provide a small comfort to a service member who hasn't had a shower in over a month, happens on a regular basis. This year we were given an additional opportunity, and I think it was something special. With the help of WesCorp FCU and CIA Studios, we set up web cast studios during the holidays to allow military family members to send messages to their deployed loved ones. We had television crews and newspaper reporters running around talking about the significance of this "special event." So I guess we do make many special exceptions and efforts for our military members and their families. I still don't feel like we are going "out of our way" with these efforts. To us, it is what we do, and is what we have been doing since

our credit union was created over 50 years ago.

Well, the next time I am asked by a reporter or government official about what special programs we have created to accommodate our active duty members I will have a much better answer. "We created a special type of financial institution, and we run it in a way that ensures the members receive the treatment and representation they deserve, because they own it." "Our volunteer Board of Directors is sensitive to the needs of these members because they are members." Our credit union was born to serve our military members and has never forgotten to fulfill its duty. Our employees are married to the military; they are retired from the military.... it is part of our heritage, and culture.

NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

Alaska USA FCU, AK recently opened a new retail branch in Alaska and two in Washington, bringing its total number of branches to 45. “Alaska USA’s branches in retail stores provide service to the members where they shop,” said Bill Eckhardt, Alaska USA President. “The three new branches are open seven days a week, offering convenient access to Alaska USA’s products and services.” . . . Fort Belvoir FCU, VA has sent a \$650 donation to benefit Veterans who participated in Operation Iraqi Freedom. The organization that received the donation is CAUSE, Comfort for America’s Uniformed Services Elite. CAUSE supports the young men and women wounded or injured in the war on terrorism. Staff chose to make a donation to an organization supporting service people injured in the war on terrorism in lieu of their annual gift exchange. “We are proud of the men and women of our Armed Forces who put their lives on the line in defense of our country,” stated Patricia Kimmel, President/CEO of the Credit Union, “and I am proud of the staff for choosing to support those men and women who have been injured while serving their country.” . . . The Langley FCU, VA holiday float was featured in several community parades this past holiday season. Onlookers caught the holiday spirit as they watched ‘Santa’s Band of Elves’ move to familiar holiday tunes as they played their instrument of choice. These musically inclined elves didn’t just rock around the Christmas tree at the North Pole, they rocked around Hampton Roads. The float, designed by Langley FCU staff, took home first place at the Hampton Holly Days Parade. . . . The post-wide family Christmas party on Ft. Wainwright was sponsored in part by MAC FCU, AK. This was a party devoted to families of the military to celebrate the holiday season. The event consisted of a tree lighting, pictures with Santa, great food, and plenty of activities for

children. An estimated 800 military family members attended. What a great turnout! . . . MAC FCU, AK also lent a helping hand to the Badger Northern Lights Lion’s Club with Santa letters! Every year North Pole receives thousands and thousands of letters from children all around the United States. They estimated this year to have received 100,000 letters. Any letter a child writes, even without postage or a correct address to Santa, comes to North Pole, Alaska courtesy of the US Postal Service. MAC staff and volunteers answered and returned over 1,700 letters. Just a little elf magic! It was a great way to make a child smile at Christmas time! . . . Employees from Navy FCU’s Bethesda, MD branch delivered 70 gift bags to the surgery ward at the National Naval Medical Center. The initiative was to show appreciation for the dedication of the young men and women who defend our country, as well as to raise their spirits and those of their family members. “It was uplifting to see how very appreciative the young men and women and their families were to receive our gift bags,” said Sharon Glascoe, Manager of the Bethesda Branch. All twelve staff members of the Bethesda branch office personally assembled items within the holiday gift bags for the Sailors, Marines and their families. . . . The Hampton Roads Corporate Volunteer Council (HRCVC) presented Navy FCU, VA with the 2004 Corporate Volunteer Excellence Award in the category of Large Corporate Neighbor on December 15. Navy FCU was recognized for its involvement with Reading Enriches All Children (REACH, Inc.), a program that supports the literacy development of children while they are living in area homeless shelters. . . .

NOTES ON DEFENSE CREDIT UNION PEOPLE IN THE NEWS . . .

Harborstone CU’s, WA Mary Moss has been recognized as one of the area’s 2004 “Women of Influence”. The Women of Influence program was

launched in 2003 by the Business Examiner Newspaper Group to recognize the fast-growing segment of the business community. Eleven women were honored for their impact on business, industry or community and their vision for the future of these areas. . . . Carlton J. Mertens, San Antonio FCU’s, TX Director Emeritus recently received the 2004 Alumni Anniversary Award from the University of Wisconsin. The award is given for lifetime career and civic achievements of an outstanding former student. . . . Alaska USA FCU, AK announced the promotion of Rachel Norman to Senior Vice President, Personnel, Liz Behlke to the position of Vice President, Marketing, Brad Bauges has become Regional Vice President, Whidbey Island, WA. . . . Rick Pustejovsky has been named mortgage operations manager at Fort Bliss FCU, TX. Pustejovsky brings to the credit union over 25 years of extensive experience in real estate lending. Pustejovsky holds various real estate accreditations, including a mortgage broker’s license and real estate appraiser and underwriter status from FHA, FNMA, FHLMC and the VA and Wayne Condie has been appointed vice president of lending. Condie brings to the credit union more than 25 years of extensive experience consumer lending management. Previously, Condie was the vice president and manager of consumer lending at Wells Fargo Bank in El Paso, TX. . . . Security Service FCU, TX is pleased to announce that Trish Antuna has been assigned as Service Center Manager at the IH 35 / 3009 location. As manager, Ms. Antuna will oversee all daily operations of this service center including cash operations and member service. Security Service FCU is also pleased to announce that Daniel Cruhm has been selected as manager of the Ingram Mall location. As manager, Cruhm will oversee the overall operations of the Ingram Mall facility including daily cash operations, member service and facility maintenance. . . .



ARMED FORCES FINANCIAL NETWORK UPDATE



AFFN ANNOUNCES 2005 REGIONAL BRIEFINGS

John Broda, AFFN Executive Vice President

The Armed Forces Financial Network is pleased to announce the following Regional Briefings:

March 16th - San Diego, CA - Marriott San Diego La Jolla

March 18th - Honolulu, HI - Waikiki Beach Marriott

April 6th - San Antonio, TX - Hyatt Regency San Antonio

April 12th - Norfolk, VA - Norfolk Waterside Marriott

April 13th - Atlanta, GA - Crowne Plaza Atlanta Airport

The sessions will begin at 9:30 a.m. – 12:30 p.m., break for lunch, followed by an afternoon educational session from 1:30-3:30. The Agenda will include an AFFN Update, Industry Update, DoD/AMBA/DCUC Updates, and an afternoon with Industry experts pre-

senting education sessions on hot market topics. (A finalized Agenda will be available and distributed next month.) There is no registration fee, and all AFFN Participants are strongly encouraged to send at least one attendee. Please email Beverly Griffiths at Beverly.Griffiths@AFFN.org, or FAX (813-870-2177) with the meeting site of your choice. Space is limited.

HAVE YOU PAID YOUR 2005 DCUC DUES?

It's time to renew your membership in the Defense Credit Union Council! The 2005 dues statements went out in

December; if you have not yet renewed, we hope you will do so today.

DEFENSE DIRECTORY UPDATES

CA - Effective February 1st, Point Mugu FCU will be renamed Pacific Oaks FCU

VA - Cutler Davis has taken over as President/CEO of Navy FCU

KEESLER FCU HONORS AWARD RECIPIENTS

Nell Schmidt, Director of Business Development

Keesler FCU, MS recognized employees for outstanding service in 2003-2004 at its annual employee meeting. Melissa Barnard, a Financial Services Representative in Express Lending, received the President's Award for the Administrative Office Division. Nominees were Tiffany Thomas, Staff Development Specialist and Kathleen Thompson, Assistant Bankruptcy in Loan Control. Winner of the President's Award for the Branch Operations Division was Josh Duncan, a Financial Services Representative at the Pascagoula branch. Denita Smith, Financial Services Representative with the Orange Grove location and Susan Whisenant, a teller in the Ocean Springs branch were named as nominees from this division. The President's Award is given to non-supervisory personnel who exemplify Keesler FCU's mission and values. Management of the credit union selects the nominees for this award.

June Jackson received the Executive Award in recognition of her leadership and management qualities as Assistant Branch Manager for the Biloxi office. The Executive Award is given to supervisors who demonstrate exemplary leadership skills and are nominated by employees of the credit union. Candidates for the award included Ester Newman, Supervisor of Titles and Insurance and Tammy Moses, Supervisor of Loan Records.

Lorie Anne Neville, a teller at the Orange Grove branch was honored as New Employee of the Year. The award is presented to the new employee who in the first year of employment displays exemplary job performance and promises to be an asset to the future growth of the credit union. Keri Davis, a Financial Services Representative at the Keesler FCU Call Center and Jonellen Cheyney a Loan Control Clerk each received Star Performer awards as nominees.

FORT BELVOIR FCU PUBLISHES COOK-BOOK TO BENEFIT CHILDREN'S MIRACLE NETWORK

Allyson Teevan, Marketing

Fort Belvoir FCU, VA has collected the best recipes from members, employees, family and friends and compiled them into an attractive keepsake cookbook, *CU in the Kitchen*. *CU in the Kitchen* was created to benefit Children's Miracle Network, a non-profit organization that realizes the dreams of children fighting with serious illnesses.

This wonderful cookbook comes with an easel for easy reading, a 3-ring, hard-back cover, and contains over 650 recipes including appetizers, main dishes, desserts, as well as many helpful hints! For more information on how you can purchase a cookbook, please call 703/730-1800.

SERVICE CU MATCHING CONTRIBUTIONS FOR TSUNAMI RELIEF

Nancy Layton, Marketing Manager

Service CU, NH urges the communities it serves to give generously in support of the victims of the recent tsunami disaster in southern Asia and East Africa.

Service CU Members and non-members alike may make their donations at one of the local SCU branches or online at www.servicecu.org. A total of all contributions made through February 28 will be matched by the Credit Union, up to \$50,000. Donations must be sent to Service CU to benefit from the matching program and all contributions will be made to AmeriCares (www.americares.org).

"Service CU sympathizes with those who are experiencing the effects of the tragedy in southern Asia and East Africa," says Gordon Simmons, President/CEO. "In the credit union spirit of

people helping people, we are offering our members, employees and citizens in the communities we serve an opportunity to contribute to the tsunami relief effort. And by matching the contributions received at the credit union, more lives may be saved and fewer victims may go hungry, shelter less or fall prey to disease. Together, we will all have made a difference by helping our fellow man".

"We are truly appreciative of Service CU's initiative to raise needed contributions at this critical time," says AmeriCares spokesperson, Elizabeth Walsh. "Millions of people are at increasing risk of infectious diseases in the areas affected by the tsunami. Service Credit Union's members' donations and the credit union's vow to match those contributions will help AmeriCares provide life-saving food, water and medicines to people in need."

SSFCU SWEEPS PUBLIC RELATIONS CATEGORY AT THE 2004 TCUL CONFERENCE

John Worthington,
SVP Corporate Communications

Security Service FCU, TX swept the Public Relations category at the Texas CU League (TCUL) Marketing Conference held recently. At this annual gathering, TCUL presents the Lone Star Awards, a competition among Texas credit unions in various marketing and public relations categories to recognize credit union marketing strategies and success, to set a standard of excellence in the credit union industry and to increase the awareness and the quality of the credit union marketing professional.

Dominating the public relations competition, SSFCU received all three of the awards given in this category for their asset size. SSFCU received a merit award for their "Scholarship Program," 2nd place for the "Volunteer Corps Program," and a 1st place award for the "Food 4

SA" food drive campaign. The credit union also received numerous awards for marketing excellence in other categories: 1st Place – Outdoor Advertising – Mobile One
2nd Place – Retail Merchandising – Direct Deposit / ATM Sign
2nd Place – Youth/Senior Marketing – Youth Week Celebration
2nd Place – Plastic Access Card Design – ATM Card
Merit Award – Newsletters – *Money Messaging*
Merit Award – Electronic Marketing – *FOCUS on You*
Merit Award – Internal Marketing – Employee News

Winners for these awards were chosen on how well each entry met its objectives, budget and the credit union's overall strategies. Over 350 entries were received from more than 69 credit unions across Texas.

REPORT ON THE GEORGE E. MYERS FUND

GEM SCHOLARSHIP WINNERS CHOSEN, TO BE ANNOUNCED AT DI '05

The winners of the George E. Myers Scholarship for the year 2004 have been selected and will be announced at the luncheon of DCUC's *Defense Issues 2005* being held Saturday, February 26, 2005. The scholarship amount is \$2,500 and allows for the expense of travel with tuition.

The Scholarship is available for credit union education based on the need of the individual to be used toward registration/travel expenses only. Educational programs at the following levels will be considered: a) DCUC conferences; b) chapter; c) league; d) national.

Contributions to the Fund are tax-deductible. Share drafts/checks should be made payable to the National CU Foundation - GEM FUND, and sent to DCUC at 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601.

FORT GORDON FCU HOLDS ANNUAL “RED TO GREEN” CAMPAIGN

Kathleen Hancock, Vice President of Marketing

Fort Gordon FCU, GA recently held its 4th Annual “Red to Green” Campaign. This annual campaign started as a pet project prior to the September 11, 2001 tragedy. Looking for a way to encourage members to donate blood to the Post Installation’s Blood Center, Kathleen Hancock, Vice President of Marketing, launched the “Red to Green” Campaign. For each pint of blood that the credit union members donated during a four week period each year, the Fort Gordon FCU would donate \$5.00 to the Installation’s “Christmas House”.

The “Christmas House” is a non-prof-

it charity that receives donations throughout the year to benefit soldiers and their families. A total of 302 families with just a few short of 800 children were the benefactors of this years campaign. The families received their choice of three gifts per child plus a monetary gift certificate to the commissary.

This years “Red to Green” Campaign truly came from the heart of those who donated to the Kendrick Memorial Blood Center. Approximately 574 pints of blood were received, giving a heartfelt donation of \$2,870.00 to the “Christmas House” on behalf of the Fort Gordon FCU and its members.

ALTAONE FCU MEMBERS SIGN PETITION IN SUPPORT OF EXEMPTION

Wendy Cleveland, Vice President, Marketing

AltaOne FCU, CA has been collecting their member’s signatures on a petition in support of credit union tax exemption. AltaOne FCU placed the petitions in their nine branches along with brochures explaining the difference between a credit union and a bank. “We want our members to be informed of the tax exemption issue but also to have a good understanding of the difference between credit unions and banks,” said CEO Robert M. Boland. The first day the petitions were out AltaOne FCU collected 347 signatures at just one of its branches. The signed petitions will be sent to the Government Affairs office of the California CU League.

WRIGHT-PATT CREDIT UNION’S OPERATION SUPPORT OUR TROOPS

Chris Gardner, Division Manager, Marketing

Wright-Patt CU, OH recently organized *Operation Support Our Troops* to help support our Military Service members stationed overseas. Wright-Patt CU collected donations of care package items from its members and the community to send to our troops. All care package donations were dropped off at any of Wright-Patt CU’s Member Centers.

With the help of the Miami Valley community, Wright-Patt CU provided our military men and women with some much needed items from home. A few requested items included baby wipes, shampoo, body wash, deodorant, lip balm, eye drops, crackers/cheese, powdered beverages, candy, batteries, electronic hand held games, and small flashlights. All care packages were shipped to the troops in January.

“*Operation Support Our Troops* was organized by Wright-Patt CU to help support our military troops who are overseas serving our country,” said Gary Easterling, Vice President & Chief Business Development Officer at Wright-Patt CU. “We wanted them to know they are in our thoughts and prayers,” he added.



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