



ALLERT

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A VIEW FROM THE BOARD ROOM

Conference Time!

Ralph Story, First Vice Chairman, DCUC Board; Chairman of the Board, VyStar CU, FL

As we approach the summer vacation season we are also approaching the time to begin planning to attend the DCUC Annual Conference. This year's conference is being held at the Charleston Place Hotel, 205 Meeting Street, Charleston, South Carolina, August 21-24.

The Charleston Place Hotel epitomizes the very best in Southern hospitality. It is located in the heart of the city's historic district. The hotel is within walking distance of many fine restaurants, including seafood, Italian, and southern style cuisine, such as Bubba Gump's. Also within a three to five block area there are many upscale clothing stores, individual boutiques, kitchen shops, candy stores and one of the finest homemade ice cream shops you will ever visit.

You can look forward to a wonderful hotel experience, great shopping and dining and a conference filled with opportunities to hear and network with many DoD officials and DoD credit union representatives from the Pentagon as well as your Peers.

We look forward to seeing you in Charleston. Remember that the room reservation deadline is Wednesday, July 20, 2005, after which reservations will only be accepted on a space as available basis. Register now to attend and share in a great conference experience and enjoy Charleston's heritage and beautifully preserved architectural treasures.

CEO UPDATE

BRAC: Be Ready and Committed!

Roland A. "Arty" Arteaga, President/CEO, DCUC

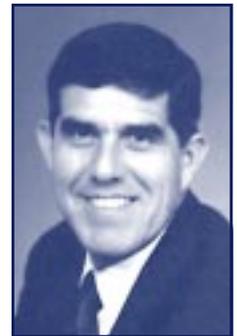
The Base Realignment and Closure list has been public since Friday, May 13 and for the past 45 days members of Congress, the Independent Commission, State governments and local communities/activities have been scrutinizing the Department's "detailed" reports. To better prepare for the Independent Commission's site visits and regional hearings, late last month, DoD was asked to release additional information.

In previous BRAC rounds, military bases/communities had a 10-15% chance of being removed from the list—this year, in my opinion, those chances are less.

know the answer to that question until September 8! Actually, since the law stipulates that the Commission must provide its recommendations to the President no later than September 8, we may know sooner!

Based on the Commission's current schedule, their last site visit will be July 13; their last public regional hearing will be held on July 14. Unless unforeseen circumstances develop this month, or next, the Commission's field duty could end by mid-July. That being the case, the Commission's analysis could be complete by mid-August...their deliberations done by late August...and their recommendations forwarded to the President prior to September 8.

In previous BRAC rounds, military bases/communities had a 10-15% chance of being removed from the list—this year, in my opinion, those chances are less. Why? Transformation. Transformation has been in the making for several years (since at least 2001) and BRAC is the lynchpin to Transformation. I can assure you, the Department spent endless days and untold hours scrubbing data...analyzing information...wargaming scenarios to ensure their final recommendations were not only sound, but also consistent—consistent with their 20-year force structure and strategy...consistent with Transformation.



Roland A. Arteaga

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Pictured is Richard Tolle presenting the check to Kathy Gregory. Looking on is Cpt. Thelma Nicholls, a critical care nurse with the 86th Combat Support Hospital in Iraq and her husband Robert Nicholls, who came to Germany from Fort Stewart, Ga, to be with his wife as she undergoes a medical procedure.

Fisher House Presented \$3,000

Nancy Layton, Marketing Manager

Service CU, NH presented \$1500 to the Fisher House in Landstuhl Germany; Armed Forces Financial Network (AFFN) matched the donation. The Fisher House offers military families a comfortable, affordable place to stay while a family member receives medical treatment at a military facility.

“Both AFFN and Service CU are pleased to support such a worthwhile effort as Fisher House, especially in Landstuhl,” says **Richard Tolle**, Service CU senior vice president of overseas operations. “We are confident that our total contribution will directly affect the welfare of the troops we serve.”

The Fisher House in Landstuhl is the only house outside of the US. Families served are from the US European Command, US Central Command, US Special Operations Command and 72 embassies in Europe, Africa and the Middle East. The Fisher House provides a temporary “home” for family members.

“All of our families who stay in the Landstuhl Fisher House are amazed and very grateful for the generosity shown by our community supporters,” says **Kathy Gregory**, director of the Fisher House located at Landstuhl. 100% of this and all donations are spent on our families and families who come to see the wounded from downrange have all their fees waived.”

ABNB FCU Opens First Branch in Suffolk, 11th in the Region

Madeline Busch, Vice President of Marketing

Fast growing ABNB FCU, VA has opened its 11th branch office in the region and its first in Suffolk. The new location, at 6546 Town Point Road off College Drive in the northern section of the City, offers a full range of services including savings, checking, credit cards, financial counseling, investment instruments and mortgages as well as home equity and auto loans. The new branch is open Monday–Thursday from 9 a.m. – 5 p.m., Friday from 9 a.m.– 6 p.m. and Saturday from 9 a.m. – 1 p.m. This location offers four Remote Teller Machines for the convenience of ABNB members. **Katrina Klingensmith** will be the Relationship Manager of the Suffolk branch location.

Navy Federal and Thoreau Middle School Showcase Student Creativity at 16th Annual Student Art Exhibit

Keasha K. Lee, Public Relations

Navy FCU and Thoreau Middle School celebrated the 16th Annual Student Art Exhibit recently at Navy FCU headquarters in Vienna, VA. This event gives Navy FCU employees an opportunity to view 134 pieces of student art while supporting the sixteen year business/school partnership between Navy FCU and Thoreau Middle School.

Artwork from 67 seventh and eighth grade students was chosen to be displayed in a central area of the credit union. Navy FCU employees voted for three of their favorite pieces of artwork. The artists selected for the most popular pieces were given ribbons and prizes on behalf of Navy FCU. "These students work very hard during the school year to create art that is distinctive," said **Patricia Gould**, Art Advisor for Thoreau Middle School. "Participating in this event gives students a good idea of what an art exhibit in the real world is like." Navy FCU has been involved in the Fairfax County Business/School Partnership Program since 1989. Navy FCU and Thoreau Middle School have a partnership that consists of mentoring and tutoring programs, pen-pal programs, financial workshops, and many other innovative educational activities.



Pen Air FCU officials and Military Officials break ground for new NAS Corry Station Credit Union facility.

Pen Air FCU Breaks Ground on NAS Corry Station

Patty Veal, VP of Marketing

Captain **John Pruitt**, U.S. Navy and Commanding Officer of NAS Pensacola wanted to leave the base better than he had found it. One of his improvements has included assisting Pen Air FCU with plans for moving its small 3-person room/office into its own building that is accessible by both the military and civilians.

Pen Air FCU proudly broke ground for this new building to be located at the front entrance of the Navy Exchange Mall right outside NAS Corry Station. This full service facility will feature drive-up service, and a drive-up ATM along with safe deposit boxes.

Also present for the ground breaking was Colonel **David Barraclough**, USMC, Pen Air FCU Board Members, Supervisory Committee, Pen Air staff, and members of the local Pensacola Chamber of Commerce. "Pen Air FCU has always looked out for our military members' welfare and now it's nice to know that our hard work is appreciated as we see their approval of this new base facility," said **John A. Davis**, Pen Air FCU President/CEO.

Armed Forces Financial Network Update

Is Your Credit Union Not Yet a Member?

John Broda, AFFN Executive Vice President

As a valued member of DCUC, your credit union is eligible for membership in the Armed Forces Financial Network (AFFN). AFFN currently supports over 326 financial institutions, and their nearly 90 million cardholders. AFFN provides access to cardholders at over 136,000 ATMs and over 1.2 million Point of Sale locations worldwide. AFFN has been providing support to DCUC credit unions for 20 years since its creation in 1985. DCUC is a member owner of AFFN and is actively involved in the governance of the Network. To learn more about network membership, please contact **John Broda** at 973-257-1216, or e-mail John.Broda@AFFN.org.

Two-Day Sale Nets Army Aviation Center FCU

Michelle Mann, Marketing

Over \$9 million dollars and nearly 400 units changed hands recently during what is billed as the largest car, recreational vehicle and boat sale in South Alabama. Army Aviation Center FCU financed more than \$5 million in loans during the two day 21st Annual New Car/Recreational Vehicle/Boat Show and Sale. Army Aviation Center FCU hosted the event that included Wiregrass FCU and MTC FCU and featured 16 dealers from the area. Some 100,000 credit union members received private invitations to the members-only sale for which already low interest rates were dropped even further. Members had more than 2,000 new and program vehicles displayed on over 33 acres from which to choose. According to **Jim Mitchell**, Army Aviation Center CEO and organizer of the event, net yield on total loans during the two-day event averaged more than 4.60%.

Security Service FCU Awards \$500 Savings Bond to Celebrate Credit Union Youth Week

John Worthington, SVP Corporate Communications

A young saver at Security Service FCU (SSFCU) was recently awarded a \$500 savings bond in celebration of credit union youth week. This savings bond sweepstakes was one of several promotions the credit union ran recently encouraging young members to save and practice good savings habits.

Selected from more than 741 entries, **Jessica Vertovec** had the winning entry during the credit union's Youth Week savings bond sweepstakes. Any SSFCU saver (17 or younger) could submit an entry form to be eligible to win the \$500 bond. **Evelyn Vertovec** submitted an entry form for each of her seven grandchildren and Jessica was the lucky winner selected.

Additionally, SSFCU gave a free prize to any young member who made a deposit into their account during youth week. Savers 12 and under received a special prize for any deposit amount, while savers over 12, received a prize for depositing \$50 or more into their account. SSFCU's education development officer also visited area high schools promoting National Credit Union Youth Week and discussing the importance of developing an early saving plan.

"We feel it is important to invest in the futures of our younger members," says **John Worthington**, SSFCU's senior vice president of corporate communications. "Teaching them strong savings habits at a young age will help them secure financial independence as adults."



Lucky Winner—Evelyn Vertovec (R) accepts a \$500 savings bond from Darla Fransisco, SSFCU Member Education Officer, on behalf of her granddaughter, Jessica Vertovec, as winner of the savings bond sweepstakes the credit union held in celebration of Credit Union Youth Week. Vertovec submitted an entry for each of her seven grandchildren and Jessica was the lucky winner.

Randolph-Brooks FCU and Armed Forces Financial Network Support Randolph AFB 12th Services Division

Tracy Hennigan, Randolph-Brooks FCU

Randolph-Brooks FCU donated funds to Randolph AFB Services Combat Support and Community Service Division, also known as 12th Services Division. Through the Armed Forces Financial Network (AFFN) 2005 Matching Grant Program, AFFN matched Randolph-Brooks' donation for a combined contribution of \$3,500. This program is set up to match donations made to the military community.

Terrye Heagerty, Director of 12th Services Division, was pleased to accept the donation. Heagerty said, "Support from Randolph-Brooks and AFFN allows us to offer more activities for our families and helps make our event much more special." 12th Services Division provides programs including the 2005 FAM-A-GANZA, 4th of July Celebration, Bi-Annual Air Show and other activities that support soldiers and their families. During war, 12th Services Division delivers items such as food, and provides lodging to soldiers in deployed areas.

Wright-Patt CU & Vectren Announce Finalists Scholarship

Angel Lewis, Division Manger, Business Development

Wright-Patt CU, OH and Vectren Foundation announced the top 12 finalists for their 3rd Annual U.S. Space Camp & Space Academy Scholarship Program. Each finalist wrote a 250 to 300-word essay on SpaceShipOne, the world's first privately built and manned spacecraft, and how its success will affect space exploration.

The twelve finalists will attend an awards dinner at the *Wright-Patterson Club*. Four of the finalists will be awarded a trip to Space Camp or Space Academy in Huntsville, AL, along with round-trip airfare to the summer session. The keynote speaker and special guest for the Scholarship Awards Dinner will be NASA Astronaut, Lt. Col. **Gregory H. Johnson**.

Mark Your Calendars!

DCUC's 42nd Annual Conference Charleston, SC August 21-24





Peggy Reiber, Executive Director, Boys and Girls Club of Vista (Left), Kathy Speliopoulos, PMCU Vista Branch Manager (Right).

Pacific Marine CU Donates Computers to Boys & Girls Club of Vista

Brad Smith, VP Strategic Development

Pacific Marine CU, CA donated four complete computer systems to the Boys & Girls Club of Vista. The Boys and Girls Club is a non-profit organization that provides a safe and fun environment for school-age children in the local area. **Peggy Reiber**, Executive Director, was excited to receive support from the credit union. Ms. Reiber remarked that the donations were “Good timing, some of our computers are very old and needed to be replaced.” The donation was part of a program the credit union started two years ago. **Brad Smith**, Vice President Strategic Development says, “As we upgrade our systems, we usually have some computers that are adequate for use by schools and other non-profit organizations in our communities. It’s just another way to help our community.”

Travis CU and the American Red Cross Invite the Community to Send a Free Video Message to Active Military Duty Worldwide

Lila Dressen, Executive VP

To celebrate Armed Forces Day, Travis CU hosted a very special opportunity for anyone in the community to send a personal video message, free of charge, to active duty family members and friends serving anywhere in the world. Travis CU invited all military families and friends to join them at Travis CU’s Corporate Headquarters in Vacaville. The two-minute video message (courtesy of Project Video Connect) was recorded and sent via e-mail to a loved one who is serving elsewhere.

“We want to make communicating with your loved ones a little easier and more immediate,” says **Patsy Van Ouwerkerk**, Travis CU president and CEO. “It is with gratitude that we celebrate Armed Forces Day by offering this extraordinary opportunity for all friends and families to send video messages to loved ones throughout the world. “Sometimes it’s the sound of your voice, the smiles on your children’s faces and the words that you speak that can bring strength and hope to loved ones and friends who are far away,” adds Van Ouwerkerk.

“We are proud to expand our services bringing this program to the community. We hope Project Video Connect will prove a powerful tool in helping families and friends keep in touch during long months apart,” says **Joan Kelley-Williams**, International and Social Services Director for the American Red Cross Bay Area. “We are happy that Travis CU chose to participate and partner with us in such a meaningful event.”

A President’s Farewell

Hank Klein, Arkansas FCU

It’s been almost 18 years since I took the job of President and CEO at what is now the state’s largest credit union. When I arrived, there was one location and 20,018 members. Now there are seven locations (soon to be eight with our new Cabot Branch) and more than 59,000 members. As many of you probably know, I will be retiring at the end of June, in what will be a bittersweet end to an amazing journey.

It has had its own unique challenges and accomplishments along the way, from new technology and rapid expansion and addition of membership groups to 9 mergers with other credit unions, but above all, it has been an honor and a privilege to serve the Board of Directors, members and employees of Arkansas FCU. Along the way I have built incredible relationships which will not be forgotten. I’m going to miss the hectic pace, but more importantly are the friendships I have made over the years.

After retiring, I plan to spend the majority of my time with my wife **Muriel** and our seven children and nine grandchildren. I would like to travel and do some volunteer work, and catch up on some sleep. I have an organizer on my cell phone and the day after I retire, I have made a note, “the first day of the rest of my life,” and the only listed task is to sleep late! After all these years, I’m so used to getting up early, so that probably won’t happen, but hey, you can dream.

Muriel and I have made plans to stay in Central Arkansas, but will probably spend the winter months in Fort Walton Beach, Florida visiting four of our children and three of our grandchildren who live there.

After all these amazing years, accomplishments, hardships and all, I bid you all a fond farewell. It’s been a wonderful ride—thanks for letting me drive.

For all the information you need to know about BRAC, visit DCUC at www.dcuc.org



Artist Heather McMahan with her sculpture "Welcome Home"

Pentagon FCU Unveils Sculpture Honoring Returning Troops

Scott Hunter McCleary, Marketing Communications Officer

Pentagon FCU's Pentagon branch has a new look after the unveiling of a sculpture entitled "Welcome Home" honoring troops returning from Iraq. Created by Austin, TX artist **Heather McMahan**, the clay sculpture depicts boots, a helmet, goggles, and a web belt dropped, in the artist's words, "as if the soldier who abandoned them so hastily had just received word of pending leave and was in a hurry to be welcomed home."

Pentagon FCU purchased and installed the sculpture "as a remembrance of our core membership," according to Army Col. **James Quinn**, chairman of the credit union's board of directors at the installation ceremony. Many of the credit union's more than 620,000 members are American soldiers and other servicemen and women "who protect our freedoms at home and fight so that others may share similar freedoms around the world."

McMahan's work came to the credit union's attention when Pentagon FCU Senior Vice President and Chief Administrative Officer James Schenck saw an earlier version of the "Welcome Home" sculpture in the Austin, TX airport (where the artist was paying for space to display the work to honor troops passing through the airport to and from nearby Fort Hood).

McMahan has dedicated the Pentagon sculpture to the memory of Army Staff Sgt. **Zach Wobler**, a paratrooper with the 82nd Airborne Division who began a correspondence with the artist after seeing the Austin, TX sculpture. Wobler was killed in action in Mosul, Iraq, on Feb. 6, 2005.

For the latest news, visit our Web site:

www.dcuc.org

Navy Federal Opens One Millionth Card Account

Keasha K. Lee, Public Relations

Navy FCU has announced opening its millionth credit card account for a member at the Parris Island Member Service Center.

Staff Sergeant **Ronald Brownlow**, Drill Instructor at the Marine Corp Recruit Depot, Parris Island, SC was the recipient of the one millionth Navy FCU credit card account. Staff Sergeant Brownlow became a member of Navy FCU two years ago.

Kassandra Hearron, Member Service Representative, presented Staff Sergeant Brownlow with 5,000 credit card reward points and several Navy FCU promotional items.

"We are very excited about this," said **Bill Knepp**, Manager of the Parris Island MSC. "SSGT Brownlow joined Navy FCU right here at the Parris Island MSC, we couldn't be more pleased to celebrate this milestone with one of our Marines."

Two Directors of DCUC Board to be Elected at Conference

Two seats on the DCUC board of directors will be filled at the annual business meeting in Charleston, SC, Tuesday, August 23.

The regular three-year term of one of the Representatives-at-large, expires this year. At this writing, the incumbent, **Gordon Simmons**, is a candidate for re-election.

The three-year term of the Representative-at-large, left vacant by the death of **Jim Bright**, expires this year and will be filled by election at this business meeting. **Frank Padak**, President/CEO of Scott CU has submitted his name for election to this position.

Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *ALERT*.

Join us for the
12th Annual Vincent Lascara Golf Tournament
RiverTowne Country Club, South Carolina

Saturday Morning, August 20, 2005

Schedule

- 6:00 a.m.** Bus transportation to golf tournament from Charleston Place Hotel
(a boxed continental breakfast and a coffee station with "to-go" cups will be available as you board the bus)
Drive time is about 25 minutes.
- 6:45 a.m.** Registration and practice time
- 7:15 a.m. – 11:30 a.m.** Shotgun Start Tournament
- 12 noon** Golf Awards Luncheon in the Clubhouse
sponsored by CUNA Mutual Group
- 1:00 p.m.** Return to Charleston Place Hotel

Deadline for registration is August 3, 2005!

Tournament Fees:
\$120.00 per person

Rental clubs are available for \$45

RIVERTOWNE COUNTRY CLUB

Recently nominated for South Carolina Golf Course of the year 2004, Golf Digest's "Best New Course of 2002," and named as an Honorable Mention by Golf Magazine for "Best New Course You Can Play 2001," RiverTowne Country Club is Charleston's First Arnold Palmer Signature Course. Located in Mt. Pleasant, RiverTowne Country Club is just a 25-minute drive from the Historic District of Charleston.

Situated among scenic marshlands and majestic live oaks with 13 holes along the Wando River and Horlbeck Creek, this 18-hole championship course features exceptional year-round playing conditions with five sets of tees from 5300 yards to over 7200 yards. Amenities include GPS-equipped carts, driving range, chipping and putting greens, clubhouse, pro shop and PGA teaching professionals on staff.

Charleston

SOUTH CAROLINA



**DEFENSE
CREDIT
UNION
COUNCIL**

Defense Base Closure and Realignment Commission

Site Visit Schedule

Wednesday, June 1

Portsmouth Naval Shipyard,
New Hampshire
Media Availability: 3:30 p.m. at Gate #2
Rock Island Arsenal, Illinois

Thursday, June 2

Naval Air Station Brunswick, Maine
Naval Station Great Lakes, Illinois

Friday, June 3

Fort Monmouth, New Jersey

Monday, June 6

Newport Chemical Depot, Indiana
Hill Air Force Base, Utah
Naval Support Activity Crane, Indiana

Tuesday, June 7

Defense Finance and Accounting Service,
Charleston, South Carolina
South Naval Facilities Engineering
Command, South Carolina

Wednesday, June 8

Naval Medical Center San Diego,
California
Naval Base Coronado, California
Fort McPherson, Georgia

Thursday, June 9

Patrick Air Force Base, Florida

Friday, June 10

Bolling Air Force Base, Washington, D.C.
Walter Reed Army Medical Center,
Washington, D.C.
Fort Gillem, Georgia

Tuesday, June 14

Elmendorf Air Force Base, Alaska
Kulis Air Guard Station, Alaska

Wednesday, June 15

Naval Air Station Pensacola, Florida
Eielson Air Force Base, Alaska
Keesler Air Force Base, Mississippi

Thursday, June 16

Naval Station Pascagoula, Mississippi

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Governor of Nevada Visits America's Credit Union Museum

Pictured in the Defense Credit Union Room, Governor Bill Richardson of Nevada visited America's Credit Union Museum in support of NH credit unions serving the underserved and immigrants there. He addressed those in attendance in English, Spanish and French, because he is also interested in the Franco American connection between Quebec and New Hampshire. Pictured, from left to right, are: Peter Hildreth, NH Banking Commissioner; Dan Egan, President/CEO NH Credit Union League; Gordon Simmons, Chairman, America's Credit Union Museum (ACUM) and President/CEO Service CU; Gov. Bill Richardson, NV; Peggy Powell, Executive Director, ACUM; and Van McLeod, NH Commissioner of NH Cultural Resources.

DCUC'S 42nd Conference

Charleston, SC • August 21-24, 2005

Defense Credit Unions: "A Tradition of Service...a History of Support!"

Here is a tip to make your transfer from the Airport to the Hotel easier in Charleston: ***Taxis are NOT the best way to get from the airport to Charleston Place Hotel!***

Charleston International Airport is located about 25 minutes from downtown Charleston and our conference hotel. We have arranged for a service to provide airport transfers to our attendees at a special rate of \$40.00 per person round trip (or \$25pp each way), including gratuity. Spouses traveling with attendees are included at no extra charge! We highly recommend that you take advantage of this service as taxis are not regularly plentiful at the Charleston airport and if you can find one, the fare will run at least \$28 each way, not including a gratuity. This service must be planned in advance.

Absolutely Charleston is the transportation company that is will be available to bring you from the airport to the hotel and back after the conference. Call 1-800-747-0689 or visit www.absolutelycharleston.com to arrange your round-trip transportation. Click on Upcoming Events and DCUC will be listed. Click on DCUC and our rates will come up on the screen. If you call, be sure to mention that you are a member of DCUC. A deposit of 50% is required at the time of booking.

Defense Credit Union People in the News...

Josh Duncan has been promoted to Branch Manger of the Pass Road location of Keesler FCU, MS. Duncan began with the credit union in 2003 as a Financial Service Representative at the Pascagoula Branch...Langley FCU, VA is pleased to announce the election of the following individuals to the Board of Directors: **Richard Biege**, **George Hayes**, and **Andrew Keeney**. Richard Biege is a managing broker for Rose & Womble Realty Company and joined the LFCU board in 2002. He is the 1st Vice Chairman of the Board. George Hayes is a retired Air Force civilian and has been a board member since 1975. Andrew Keeney has been a board member since 2004 and is an attorney with Kaufman & Canoles...Ent FCU, CO announces the addition of **Ginger Smith** to their mortgage department. Smith joins Ent FCU as a lending officer... Security Service FCU, CO is pleased to announce the addition of **Richard Weber** as the credit union's vice president of Colorado member service...Langley FCU, VA is pleased to announce the addition of **Susan Thrash** as Director of Research and Communications. Thrash brings over 15 years of marketing and public relations experience...Aberdeen Proving Ground FCU, MD announces **John Hricik** as the Senior Vice President of Lending. Hricik comes to APGFCU with over 30 years of consumer lending experience...Aberdeen Proving Ground FCU, MD also announced the results of its 2005 Board of Directors Election. This year's board includes newly elected Assistant Treasurer, **Nancy Kosko**, Retired Army Colonel; and **Dwight Hair**, Treasurer. **Samuel Gilliam**, retired Sergeant Major, was reelected to APGFCU's Board of Directors as a standing director. APGFCU's board members also include Chairman **David Gilbert**, Vice Chairman **John Blomquist**; Secretary **Sarah Standiford**, and Directors **Charles Alston**, **Barry Decker**, and **Windsor Jones**...Chief Warrant Officer Four (Retired) **Donald E. King** and Lieutenant Colonel (Retired) **Robert F. Nickerson** have been re-elected to serve three-year terms on the board of directors of Fort Bliss FCU, TX. They began their term April 23, 2005...Langley FCU, VA is pleased to announce the addition of **Joel Boyd** as Assistant Vice President of Contact Center Services. Boyd is responsible for directing the strategic and overall daily operations of the Contact Center at the credit union...Army Aviation Center FCU, AL has re-elected **Donald J. Mamon** to his ninth term as chairman of the Board of Directors. **Charlie Mingus** will serve as vice chairman, **Ricahrd Waldrop** as Secretary, and **Tom Frezell** as treasurer. **Herb Strickland**, **Betty Hughes**, and **Roger Turnquist** are members at large...Nevada FCU, NV has named **George Deng** and **Anand Daulat** marketing system administrators; **Denise Scherschel** community specialist/copywriter; **Prudence Kowalski** community title escrow officer; and **Connie Floss** and **Carolina Lumadue** financial service representatives...**Bill Briscoe**, VP Regulatory Compliance at Navy FCU, VA has been re-elected to the Virginia CU League...**Dean Todd**, member of the Board of Directors of Keesler FCU, MS was recently elected to a three-year term on the Mississippi CU Association (MCUA) Board of Directors. This is Todd's first term to serve on the MCUA Board of Directors...

DEFENSE DIRECTORY UPDATES

- AR:** **Walter L. (Larry) Biernacki Jr.** has been selected by the board of directors of Arkansas FCU as the CU's new president/CEO effective June 13.
- NJ:** Paragon FCU's address has changed to 100 Paragon Drive, Montvale, NJ 07645

Make a personal tax-deductible contribution online:

www.fisherhouse.org

Site Visit Schedule

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Friday, June 17

Naval Support Activity
New Orleans, Louisiana

Monday, June 20

Sheppard Air Force Base, Texas

Tuesday, June 21

Pittsburgh International Airport Air
Reserve Station, Pennsylvania
Ellsworth Air Force Base, South Dakota
Red River Army Depot, Texas

Wednesday, June 22

Defense Finance and Accounting Service,
Rome, New York
Grand Forks Air Force Base,
North Dakota

Thursday, June 23

Defense Finance and Accounting Service,
Cleveland, Ohio
Cannon Air Force Base, New Mexico

Monday, June 27

Niagara Falls International Airport
Air Reserve Station, New York

Tuesday, July 5

Brooks City Base, Texas

Wednesday, July 6

Lackland Air Force Base, Texas
Defense Finance and Accounting
Service, San Antonio, Texas

Thursday, July 7

Naval Air Station, Corpus Christi, Texas

Friday, July 8

Naval Station, Ingleside, Texas

Tuesday, July 12

Naval Support Activity
Corona, California
Naval Base, Ventura City, California

Wednesday, July 13

Marine Corps Logistics Base
Barstow, California

TBA

Marine Corps Air Station
Cherry Point, North Carolina

As noted by the Deputy Undersecretary of Defense for Installations and Environment, **Philip Grone** at a recent defense community conference, DoD's infrastructure is "reflective of arrangements designed for the Cold War" and military forces worldwide "are not positioned as effectively as they could be to meet the demands of the war on extremism and future challenges the Nation may face...our infrastructure and support systems must keep pace."

According to Grone, BRAC 2005 will achieve that strategy. In theory, the impending and recommended closures and realignments will enhance DoD's efforts to transform and optimize Military value. BRAC 2005 will permit DoD to improve its joint posture in terms of operational readiness, infrastructure, and assets...while harvesting annual recurring savings of \$5.5 billion.

So what are the chances of being removed from the BRAC list? Hard to say; however, in light of the Department's extensive efforts and their overall Transformation strategy, I firmly believe the chances will be less than prior years. Come end of year, however, a final decision will be made and some communities will win...others will not.

Regardless of what side of the fence you are on, i.e., whether you are on the major closure or realignment list...whether you are gaining or losing, as I advised last month, get involved; be proactive; attend the public hearings; and talk to the Commission team. Above all else, do not forget the hundreds of thousands of troops and DoD civilians who will be impacted by the BRAC decision. They will need your help over the next two to six years...and then some! Do what you must to prepare for BRAC, but stay true to the high standards of service and excellence that we (you) are best known for—"Serving Those Who Serve Our Country." As **Michael Guida**, President/CEO Fort Monroe CU (Hampton, VA) advised, BRAC means more than Base Realignment and Closure. BRAC means "Be Ready And Committed...committed to do anything and everything for those soldiers (troops) and civilian members whose lives have been (will be) affected by either a base closing or realignment proposal."

I can't think of a better rally cry for 2005...**BRAC—Be Ready and Committed!**... to stay the course; to support and serve; to stay focused!

DoD — DID YOU KNOW THAT...

...the Defense Financial Institution Service (DFIS) DFAS office has changed its name to the DoD Banking and Credit Union Office. Located in Columbus Ohio, this team is now led by **Ron Davis**, who reports to **Charles Whittle** at DFAS Denver. In a subsequent announcement, **Al Runnels** was promoted to the Senior Executive Service. As the Principal Deputy to the Director, **Pat Shine** (who is headquartered in Indianapolis), in addition to overseeing Military and Civilian Pay, Al will also be involved in banking and credit union matters. Al is located at DFAS headquarters in Crystal City and last month I had the opportunity to brief Al on DCUC and defense credit unions.

...the Department of the Navy promoted **Dave McDermott** to the Senior Executive Service and reassigned Dave to DFAS headquarters. As a Team Leader in the Office of the Director of Financial Operations, Navy Financial Management, Dave has been involved and supported DCUC and credit unions over the years. We thank Dave for his support and wish him well as he moves on to bigger and better things.

...DoDD 1344.7 (Personal Commercial Solicitation on DoD Military Installations) should be finalized soon. The official comment period expired on June 19 and over the next few weeks, the Department of Defense will be reviewing and considering all input. Any recommended changes to the proposed rule (the Directive) should be announced shortly after. DCUC supports the proposed rule and made oral and written comment to that effect in early May and mid June respectively. Our comments applauded the Department's efforts as they pertain to using the on-base financial institutions for financial education/training and highlighted their direction regarding the exclusive privilege of on base financial institutions to provide financial services on base.

APGFCU Awards \$4500 in STARSS Scholarships

Desiré P. Phelps, Marketing Communications Specialist

Aberdeen Proving Ground FCU has awarded college scholarships to six area high school seniors. Two \$1,000 awards, two \$750 awards, and two \$500 awards were given through the credit union's literacy STARSS Program (Students, Teens, and Young Adults Reaching Success through Savings).

Kristin Jones, a senior at Havre de Grace High School in Harford County, is the recipient of one of the \$1,000 STARSS Scholarship for 2005. A three-year National Honor Society participant, Kristin put in over 700 hours of service with SMILES (Service Makes an Individual's Life Extra Special.) Graduating with a GPA of 4.07, she will continue her education at the Honors College at Towson University majoring in elementary education.

Benjamin Allen, also a senior at Havre de Grace High School, was awarded the \$1,000 STARSS Scholarship to continue his education at Grove City College in Pennsylvania where he will pursue ministry work. He is currently working toward the Eagle Scout rank after eight years in the Boy Scouts. He is a member of the National Honor Society, SMILES community service club, and Fellowship of Christian Athletes. Allen has been member of APGFCU's STARSS program since the 6th grade.

Recipients of the \$750 scholarships are **Patricia Antonoplos**, Havre de Grace High School—ranked second in her class and planning to attend New York University, and Catherine Cloud, Fallston High School—majoring in International Relations at the University of the Pacific.

The two \$500 STARSS Scholarships were awarded to **Brian Tze-Kit Chew**, of Fallston High School, who will study electrical engineering at Virginia Tech, and Sandra Meiselwitz, of Havre de Grace High School, who will pursue a degree in Speech Language Pathology/Audiology at Towson University.

The objective of the STARSS program is to educate teens and young adults about a variety of finance and money management skills, while encouraging thrift in savings and responsible use of credit. To be eligible for the STARSS Scholarship, entrants must be a member of STARSS and be a graduating high school senior.

Pen Air FCU Board Member A.C. Martin Retires After 25 Years

Patty Veal, VP of Marketing

Recently long-time Board member, **A.C. Martin** chose to retire after over 25 years of dedicated member service instead of running for re-election to Pen Air FCU's Board of Directors. Over the course of his Credit Union service, Mr. Martin served on several committees and attended numerous Credit Union seminars. He had served on the Supervisory Committee for six years before joining the Board of Directors for the last 20 years. He is also retired from a Civil Service career in the Aeronautical Engineering Department/Standards Lab. Mr. Martin plans on enjoying the rest of his retirement with his wife, **Olene**, and family. He was honored at Pen Air FCU's 69th Annual Meeting of the membership on May 12, 2005 and was presented with an inscribed Director's Chair and wristwatch. He will be missed by the Credit Union staff and officials and is wished all the best in his retirement.



A.C. Martin (sitting) is surrounded by fellow Board Members and Pen Air FCU President/CEO John Davis. (Standing left to right) Betty Petree, John Davis (President/CEO), Bill Ezell, Maurice Johnson, Ann McCall, John Cihota, and Wanda Tyus.

SSFCU Donates \$15,500 to Children's Shelter During a Luncheon Honoring Workers

Kathleen Johnson-Hodge, Communications Specialist

Security Service FCU recently honored Child Care Providers (CCP's) from The Children's Shelter with a special lunch. The event was created to reward providers who do so much for neglected and abused children in the San Antonio area.

The honorees enjoyed a full-course lasagna lunch with all the trimmings prepared and served by SSFCU employees and they also had the opportunity to win a variety of door prizes ranging from gift cards to a stereo. "This lunch is only a small token of our appreciation for these individuals and the many services and genuine caring that they provide for so many children in need in our community," says **Cindy Moran**, the credit union's assistant vice president of member service and luncheon coordinator.

Following the luncheon, Security Service employees presented a check for \$15,500 to the Children's Shelter. The contribution resulted from funds that were collected through a month long fundraiser that SSFCU service centers held. "Our employees were excited to support this organization and its employees for the dedicated work that they do everyday," Moran said. "From car washes to raffles, each service eagerly competed with another as they vied for the top fundraising spot while helping out this worthy organization."

Over 60 Child Care Providers attended this year's luncheon. Now in its second year, Moran intends to make this event an annual tradition.

Since 1901, The Children's Shelter has been giving children a chance to dream. The Children's Shelter helps create brighter futures everyday through emergency shelters, foster care, adoption, teen parenting services and abuse prevention programs. For more information, visit www.chsel.org.

Report on the George E. Myers Fund

**Scholarship Applications to be Available
at Annual Conference in August**

Applications and instructions for the George Myers Fund Scholarship will be mailed in mid-September and also will be available at the DCUC Conference in Charleston in August. It is not too early to begin making your plans to apply for the GEM Scholarship. We sincerely hope you will encourage your people to take advantage of the opportunity.

The amount of the two George Myers scholarships, to be given in February 2006 for the year 2005, will be \$2,500. They will again allow expenses for travel with tuition. The scholarships are available for credit union education to be used toward tuition and related travel expenses. Educational programs at the following levels are 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.

YOU SHOULD KNOW THAT...

The DCUC 2005 Conference Hotel is Charleston Place Hotel, 205 Meeting Street, Charleston, SC 29401. This hotel is ideally located in the heart of the city's historic district. To make your reservations, call the hotel at 800-831-3490 or e-mail groupres@charlestonplace.com.

Our special conference rate is \$149 single/double. There is an additional charge of \$25 for a third person sharing a double room. However, children under the age of 18 may share the same room with parents at no additional charge.

Got News?

We'd love to hear from you!
Send e-mail to [Beth Thompson](mailto:BethThompson@cuna.com)
at bthompson@cuna.com

DCUC's 41st Conference

Historic Charleston, with its beautiful architecture, museums and secret gardens, is one of America's best-preserved treasures! Attendees at this year's Defense Credit Union Council Conference will not only have a first-class choice of sessions, but will also have some free time to enjoy some of the best that Charleston has to offer.

We have arranged tours to historic Fort Sumter, a National Monument located in Charleston's Harbor. Accessible only by boat, Fort Sumter features an excellent museum containing priceless Civil War artifacts.

It's also possible to arrive on Saturday before the conference and either golf at one of Arnold Palmer's signature courses, RiverTowne Country Club or participate in a tour we have entitled, "*Greatest Generations, Greatest Ships.*" Located across the Harbor from downtown Charleston, Patriots Point Naval Museum is a must-see exhibit of four historic United States fighting ships.

Anyone staying after our final superb motivational session by Mike McKinley will have the opportunity to participate in a fascinating tour of three patriotic venues: The world-famous Citadel, The American Military Museum and the Ft. Sumter National Monument Museum. Lunch is included. This is indeed a wonderful way to conclude our conference.

We hope you plan to join us this year in Charleston, as defense credit union members gather once again to share experiences, learn from our top-notch speakers, explore important issues and join together as a community with *A Tradition of Service and a History of Support!*



August 21 – 24, 2005 • Charleston, South Carolina • Register on-line at www.dcuc.org

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