



ALLERT

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A VIEW FROM THE BOARD ROOM

Notable Quotes for the 21st Century

*Bob Morgan, Member, DCUC Board
Treasurer, Board of Directors, ABNB
FCU, Chesapeake, VA*

Over the past couple years, our President & CEO, Arty Arteaga, has described the Department of Defense environment as volatile, uncertain, complex, and ambiguous. He affectionately refers to it as "VUCA," a term he learned years ago at the Army War College.

With the release of the BRAC list and the Overseas Basing report this month, it appears that even more "uncertainty" and "ambiguity" is in store for us. Whether its transformation, realignment or closure, the "ride" for the balance of the year will be testy.

So, as I was reviewing my choices for this month's article, I decided to do something different, yet educational and inspirational, and appropriate for the 21st century. I decided to share some notable quotes with you that hopefully will add some stability and clarity to your day:

- Democracy is cumbersome, slow, and inefficient, but in due time, the voice of the people will be heard and their latent wisdom will prevail.
— *Thomas Jefferson*
- With public sentiment, nothing can fail; without it nothing can succeed. Consequently, he who molds public sentiment goes deeper than he who enacts statutes or pronounces decisions.
— *Abraham Lincoln*

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CEO UPDATE

BRAC: Get Involved... Be Proactive

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

The speculation and rumors of the past two years were put to bed two weeks ago. On Friday, May 13 (*as we had predicted at Defense Issues 2005 in February*) the Department of Defense announced and published their 2005 base realignment and closure list, recommending the closure of 33 major installations and the realignment of 29 major sites. In addition to these "major" facilities, hundreds more are on the list...the bulk of which were the Reserve and National Guard centers throughout the United States. That said, BRAC 2005 *is not* history...it has only just begun!

BRAC 2005 is not history...it has only just begun! If you are one of those 33 communities and have not fully engaged with your local leaders...do it!

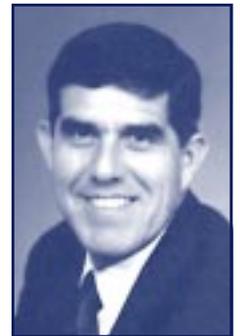
Commission of their military value and surge capability. For at the end of the day, military value and surge capability were the two main ingredients to the decision process.

Will they succeed? Difficult to say...in the past, maybe 10-15% of those on the recommended list were successful in arguing their case and were removed from the list. This year, however, given the intense level of preparation, coordination, scrutiny and effort by the Department to produce the "right" list...in my opinion, it may be most difficult to reverse the decision.

Nonetheless, if you are one of those 33 communities and have not fully engaged with your local leaders...do it! Get involved...help craft the defense...be proactive. Take a few minutes to download and print the BRAC report from our Web site (Volume 1 and 2; approximately 800 pages). While the report is voluminous, it could provide some leverage.

Your response should be structured to counter the Department's justification, and focus on the BRAC selection criteria below:

- a) The current and future military mission capabilities and the impact on operational readiness of the total force of the DoD, including the impact on joint warfighting, training and readiness.



Roland A. Arteaga

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Scott Credit Union Members Support Scott AFB Families

Jeremy Hein, Marketing Coordinator

Demonstrating their support for our troops and military families, members of Scott CU, IL recently donated \$2,450.00 to benefit two organizations at Scott AFB, Illinois. The Airmen's Attic received a check for \$1,250.00 to facilitate their efforts. A gift of \$1,200.00 worth of phone cards was purchased for the Family Support Center at the base.

Scott CU has been accepting donations in return for magnetic "Support Our Troops" ribbons at their nine office locations. All donations were distributed as the credit union paid for the cost of the magnetic ribbons.

The Airmen's Attic is a clearinghouse for pre-owned clothing and household items. All items are available at no charge for active duty military personnel (E-1 through E-5) and their families that are assigned to Scott AFB. Most of the money that Scott CU members donated was used to purchase gift cards to the Commissary

that will be given away in drawings to the enlisted service members over the next few months. The remainder of the money was used to buy a couple of items that are not normally donated, such as dish sets, toasters, irons, and disposable baby diapers.

The Family Support Center is a professional agency that serves as Scott AFB's focal point for family matters. Some of their programs cover areas such as relocation assistance, family development, personal financial management, and transition assistance. The phone cards that the credit union has donated will be given to both deployed military personnel stationed at Scott AFB and to their families. Troops deployed to remote locations will be able to use the phone cards to maintain communications with their family.



Fort Belvoir FCU Reaches \$200 Million Milestone

Jacqueline R. C. Connor, VP, Marketing and Business Development

Fort Belvoir FCU, VA has just become a \$200 Million credit union. In fact, the credit union's assets were \$200,989,881 on March 31, 2005. "It took Fort Belvoir FCU fifty-four years to reach our first \$100 million in assets" stated **Patricia S. Kimmel**, President/CEO. "We are excited that we were able to grow to \$200 million in assets in just a little over four years. We are also thankful that our members' continue to select FTBFCU to meet their lifetime financial needs and to our dedicated staff who provide an extraordinarily high level of quality service."

Marine FCU Raises Money for Relay for Life

Jeaneal Guy, Communications/Business Development Officer

Marine FCU employees raised approximately \$17,000 for this year's Relay for Life, which was held at Northside High School. Fundraisers included: bake sales, hot dog and Sloppy Joe lunches, breakfast, dress down day, bowling, and the auctioning of hand-made items and the President/CEO's parking space. Marine FCU received a Gold Sponsor plaque, an award for most money raised by a financial institution, an award for most money raised by a team, and best decorated site.

North Island Receives the Prestigious Governor's Awards

North Island CU Recognized for Receiving Highest Score on Gold-Level Eureka Award

Heather Gormsen, Marketing Specialist



The California Council for Excellence (CCE) awarded North Island CU the Governor's Award for Performance Excellence at a ceremony in Riverside, Calif.

The Governor's Award is reserved for top California Awards for Performance Excellence (CAPE) program recipients that demonstrate consistently superior performance results and organizational excellence in accordance with the national Malcolm Baldrige criteria.

In a letter commemorating the 11th Annual CCE Conference, California Governor **Arnold Schwarzenegger** wrote, "As Governor, I am delighted to see public and private sector organizations reach impressive business objectives to maximize results." He concluded his message, "I also send heartfelt congratulations to North Island CU for receiving top honors today. Your innovation and adherence to the highest standards are exactly what our state needs to reclaim its promise and prosperity."

Mike Maslak, president and CEO of North Island CU, accepted the award, which was presented by **Cameron Durckel**, director, San Diego Office of the Governor. "We are very excited and gratified to receive this award, as it provides validation that our strategy of focusing on people — our employees and our members — has helped us to refine our business processes to produce world-class business results," said Maslak. "Following the Baldrige Criteria takes discipline and rigor, but everyone wants to be part of a winning team. Baldrige is all about achieving excellence for our members and our organization."

In December 2004, North Island received top honors in CCE's CAPE program, which recognizes the best in business leadership and performance in California. The San Diego-based credit union was named a Gold-level Eureka Award winner in the program, which uses the same criteria as the Malcolm Baldrige National Quality Award. The award is given to companies and organizations that demonstrate continuous improvement and best-in-class performance in several key business areas. North Island CU previously won the Gold-level CAPE award in 1997.

The California Council for Excellence, the non-profit foundation that administers the statewide award program, selected North Island CU for its superior performance in key business categories ranging from leadership to customer/market focus.

North Island CU is one of nine private and public sector organizations that were honored at the 11th Annual CAPE ceremony March 18 at the Riverside Convention Center. The credit union was the first Governor's Award winner since Boeing in 2002.

North Island CU adopted the Baldrige template in 1992 as part of a strategy to achieve superior business results by building a culture of continuous improvement. Doing so has led the credit union to achieve the highest service satisfaction scores among all financial institutions participating in the American Customer Satisfaction Index survey — a national benchmark.

The CAPE program consists of a three-tier award system. The highest award levels include the Eureka Awards and the U.S. Senate Productivity Awards. The Prospector Awards recognize those applicants who have demonstrated a solid approach and deployment of quality-based principles. The California Challenge Awards recognize those applicants that are beginning their Performance Excellence journey but have demonstrated significant gains in terms of their approach to quality and customer satisfaction.

Armed Forces Financial Network Update

AFFN Regional Meetings Met With Success

John Broda, AFFN Executive Vice President

The AFFN and DCUC Leadership were welcomed by over 100 industry leaders, representing over 50 firms during the 2005 Regional Meeting Tour.

AFFN would like to extend our thanks to all DCUC Participants who attended the meetings in Honolulu, San Diego, San Antonio, Norfolk, and Atlanta for their hospitality, participation, and contribution.

We look forward to the tour in 2006 — based on your feedback, we will change the format back to a half a day session followed by lunch allowing Participants to network over lunch.



Arty Arteaga gives a DCUC update at the AFFN Regional Meetings



Defense Credit Union Council

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

DCUC 2005 kicks off its 42nd Annual Educational Conference in Charleston, SC from August 21-24!

Got News?

We'd love to hear from you!
Send e-mail to Beth Thompson at bthompson@cuna.com

Navy Federal's Parris Island Branch Celebrates 25 Years in Service

Keasha K. Lee, Public Relations Assistant

Navy FCU's Parris Island Member Service Center (MSC) recently celebrated 25 years of providing excellent member service to the Marines, Sailors, civilian employees and their families within the greater Parris Island community. The celebration was highlighted by the presentation of a Certificate of Commendation by Brigadier General **Richard Tryon**, USMC, Commanding General, Marine Corps Recruit Depot (MCRD), Parris Island.

The Certificate of Commendation recognized the MSC staff for continuing to provide quality member service throughout the many years the MSC has been in operation. The certificate acknowledged the staff with words of praise that included, "Throughout the years, the staff has shown a dedication to their members and a rapport with all levels of command that is second to none."

A Certificate of Appreciation was also presented to Senior Member Service Representative, **Betty Jones**, an employee who has worked at the MSC since its opening in 1980.

"We are able to give our members the best in service and products because we love what we do and have grown to know our members very well," said Parris Island MSC Manager, **Bill Knepp**. "The best way to show our appreciation for their membership is to provide a personable atmosphere through which they feel comfortable coming to us to help them with all of their financial needs."

CEO UPDATE, from page 1

- b) The availability and condition of land, facilities and associated airspace (including training areas suitable for maneuver by ground, naval, or air forces throughout the diversity of climate and terrain areas and staging areas for the use of the Armed Forces in homeland defense missions) at both existing and potential receiving locations.
- c) The ability to accommodate contingency. Mobilization, surge and future force requirements at both existing and potential receiving locations to support operations and training.
- d) The cost of operations and the manpower implications.
- e) The extent and timing of potential costs and savings, including the number of years, beginning with the date of completion of the closure and realignment, for the savings to exceed costs.
- f) The economic impact on existing communities in the vicinity of military installations.
- g) The ability of the infrastructure of both the existing and potential receiving communities to support forces, missions, and personnel.
- h) The environmental impact, including the impact of costs related to potential environmental restoration, waste management, and environmental compliance activities.

On a closing note, let me once again ask you to be flexible...open...committed...understanding...and supportive during these challenging times. Extend a helping hand to those who will be impacted by this action. From a strategic perspective, we will be providing you as much information and support as possible so you can move forward and succeed. Should you have any questions or need clarification on any issues, please forward your queries via our Web site or direct to dcuc1@cuna.com...or if you prefer, contact us at 202/638-3950. If we do not have the answer(s), rest assured, we will get the answer and respond to you *poste haste*.

From a tactical perspective, remember with BRAC comes turbulence. Organizations will move...people will move. Tens of thousands of troops and DoD civilians (over 200,000) and their families will be impacted by BRAC, starting in 2006 and for six years after. While the government will defray some of the relocation (permanent change of station) costs, I guarantee, a portion of the cost will be absorbed by our troops...your members. Give them some options. During the conduct of your upcoming strategic planning sessions, be open to new ideas...new products...levels of support. Think out of the box...anticipate your members' needs...and deliver! Be the bridge; more importantly, as noted by **Juri Valdov** (CUNA's Vice Chairman & President/CEO Northwest FCU) at our 33rd annual Overseas Subcouncil meeting last month... "be the member"! Stay focused...

DoD — DID YOU KNOW THAT...

...the revision to Department of Defense Directive 1344.7 (Personal Solicitation on DoD installations) has been published in the Federal Register for comment. A public hearing was held on Friday, May 6, 2005 and DCUC, along with CUNA, NAFCU and AMBA, were in attendance. As I expressed at the hearing, the additional protection afforded our troops and their families (by this directive) is overdue. Some of the changes being proposed include the Undersecretary of Defense's (Personnel & Readiness) interim policy regarding financial education and training...the reinforcement of DoD policy (DoDD 1000.11 and regulation (DoD FMR Volume 5, Chapter 34) pertaining to the exclusive privilege of on-base financial institutions to provide financial services...the prohibition of distributing "competitive" literature from off-base financial institutions...and the restrictions and limitations imposed on commercial sponsorships. While the proposed rule further amplifies the guidance contained (and codified) in financial management regulations, we plan on providing written comment to the Department reiterating some key points. As written comments are due no

See DoD... p. 6

BRAC 2005: Commission Chairman Describes Panel's Role

Jim Garamone, American Forces Press Service

The Defense Department's base realignment and closure recommendations are now in the hands of the nine-member commission that will make the final decisions.

The Base Realignment and Closure Commission takes its independent role very seriously, said the BRAC chairman, and he vowed an "open and transparent" process.

Anthony Principi, the commission chairman, said closure and realignment decisions are tough. "These decisions will impact the lives of a great many Americans," he said during an interview. "By going out and visiting bases, by talking to community leaders, we can be that independent check."

Defense Secretary **Donald H. Rumsfeld** turned the list of recommendations over to the commission May 13. He recommended closing 33 major bases and realigning 29 other major bases. DoD officials said that with 318 major bases, this BRAC round would close about 10 percent of the stateside bases in DoD.

Rumsfeld's recommendations are based on the military value of installations measured against a force-structure plan for the next 20 years.

"This is going to be the most difficult (BRAC) round because it is very complex," the former Department of Veterans Affairs secretary said. "There are changes being made at one installation that impact many

other installations. It's kind of like a daisy chain. We need to be careful if we make a decision contrary to the secretary of defense recommendation that will have an impact on several other locations, (and we) need to look at that carefully."

Principi stressed he wants all deliberations to be "open and transparent" and does not want the process to become politicized. "I want to ensure that decisions are based upon the criteria set out in the law and the force-structure plan, and not because of some political consideration," he said.

The BRAC commission will judge the recommendations using the same criteria that DoD officials used, the most important being military value. But there are other criteria, Principi said, and those include economic and environmental impacts on communities.

The commission chairman said he thinks his panel needs to look at the changes recommended to the National Guard and Reserve infrastructure. "I think that will have a major, major impact on the reserves and the Guard, and we need to look at that carefully," he said.

He said he believes this BRAC round has much more emphasis on the reserve components than previous rounds. "Obviously, this is a concern," he said. "We're a nation at war, the Guard and reserves are playing a more prominent role than ever before, certainly (more important than) when I was in uniform. And now we're

going to be closing a significant number of bases, and people are going to have to travel greater distances to undertake their weekend drills."

He said this might be easy to travel if the affected person is a pilot. But the men and women who generate the missions — the crew chiefs, loadmasters, refuelers and weapons specialists — are "going to have a tough time" getting to their new assignments.

He admitted that many in the Guard and reserves travel good distances to serve. Still, "if you grew up in that community and we're saying you have to drive 300 or 400 miles or fly even longer distances, that's going to have an impact on retention."

Principi stressed he wants all deliberations to be "open and transparent" and does not want the process to become politicized. "I want to ensure that decisions are based upon the criteria set out in the law and the force-structure plan, and not because of some political consideration," he said.

Principi went through a similar process as Veterans Affairs secretary. He changed the VA infrastructure to meet changes in demographics and health-care delivery of the 21st century. He said he learned firsthand the upheaval that takes place when a military base that has served the nation half a century or longer is closed.

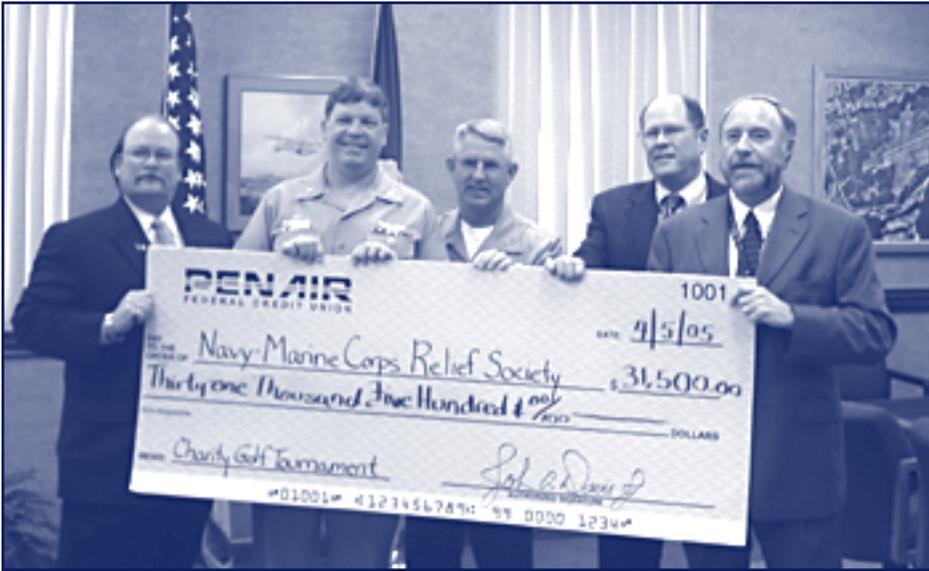
"I'm very sensitive to it," he said. "That's not to say it's more important than national security. National security always has to have the highest priority. But we always must be mindful of economic impact."

Principi said the commissioners understand the need to transform the military. "The ability to engage in joint readiness operations and warfighting and capability is a move in the right direction," he said.

He added that he agrees with Rumsfeld's work to make the military "more efficient, effective, mobile and flexible."



Don Lewis, right, President/CEO of Aberdeen Proving Ground Federal Credit Union, was honored for his 10 years of service as a board member for the Boys and Girls Clubs of Harford County. George Heidelmaier presented the award at the February board meeting. APGFCU is a longtime advocate and sponsor of the Boys and Girls Clubs and recently contributed \$8,000 to support the work they do for the youth of our community.



(Left to right) John Davis, Pen Air FCU President/CEO; Captain John Pruitt; Colonel David Barraclough USMC; Mark Harden, NMCRS Director; and John Ochs, Pen Air Exec. VP/COO, pose with \$31,500 contribution check from proceeds of the NMCRS Golf Tournament.

Pen Air Federal Credit Union Raises \$31,500 for Navy-Marine Corps Relief Society in Charity Golf Tournament

Patty Veal, Marketing Manager

Pen Air FCU, FL was the host and major sponsor of the 2005 Navy-Marine Corps Relief Society Golf Tournament held at the A.C. Read Golf Club on board NAS-Pensacola recently. After expenses, Pen Air FCU was able to present a check for \$31,500 to the Navy-Marine Corps Relief Society that offers financial and counseling support to military families. The maximum number of players allowed on the course showed up for this event to support the cause and win prizes such as cash, a car "hole in one" prize sponsored by **Sandy Sansing**, and golf equipment. Many community businesses showed their support through various sponsorship levels to help defray the cost of the tournament. Pen Air FCU also received a grant from the Armed Forces Financial Network for \$1,500.00 toward this event and cause. A special thanks goes out to Colonel **David L. Barraclough** USMC, for his support and volunteers. "We are proud to support the Navy Marine Corps Relief Society," says **John Davis**, President/CEO of Pen Air FCU, because of all the good work they do for our military and their families." Due to the huge success, Pen Air FCU plans on continuing hosting this Annual fundraiser.

MARK YOUR CALENDARS!

Don't miss DCUC's 42nd Annual Conference in Charleston, SC, August 21-24, 2005!

To register, go to:

www.dcuc.org

***DID YOU KNOW...** from page 4*

later than June 20, 2005, please let me know your thoughts prior to June 10. A copy of the proposed rule is available on our Web site.

...Phase 2 of the Navy Cash Card's Direct Settlement Initiative (DSI) pilot test will launch in early June with a meeting at Financial Management Services. In addition to asking Armed Forces Bank to participate in the DSI pilot test, FMS and the Department of Navy will address the desired objectives and enhancements of Phase 2. To date, DSI testing (conducted by Navy FCU) has focused on "unloading" value from the Navy Cash card to a home account; Phase 2 will examine the feasibility of "loading" value to the Navy Cash card from a home account. If testing is successful, the magnetic stripe on the Navy Cash card will no longer be needed...and that is welcomed news. As always, we will continue to monitor this initiative and provide you feedback on progress to date.

Navy Federal Exceeds Goal By 366% During the National Youth Savings Challenge

Keasha K. Lee, Public Relations Assistant

Navy FCU participated in the National Youth Savings Challenge recently. The event encouraged young credit union members to open savings accounts and/or make account deposits. Savings deposits totaled \$561,700, surpassing Navy FCU's original Youth Savings Challenge goal of \$122,500. In addition, 1,114 new youth accounts were opened.

This success was largely due to the creative ways Navy FCU Member Service Centers (MSCs) worldwide encouraged minors to open a savings account. Young members who opened a savings account entered a drawing to win a \$250 EasyStart share certificate to jumpstart their saving goals. "We are ecstatic at the level of participation among our MSCs and the many members who opened savings accounts," said **Lynda McDaniel**, Navy FCU's Vice President, Savings and Membership. "This event is a testament to the credit union mission of educating our members about the importance of financial literacy and saving money, especially at an early age."

ABNB Federal's Mary Fehrs Earns League's Award of Excellent

Madeline Busch, VP, Marketing ABNB FCU

Mary Fehrs has been honored with the Virginia Credit Union League's 2005 Eugene H. Farley Jr. Award of Excellence for her professional and volunteer achievements during the past two years.

The Eugene H. Farley Jr. Award of Excellence is presented to a credit union professional or volunteer official for outstanding achievements on behalf of their individual credit union or the credit union movement.

"I count myself fortunate to be surrounded by people at ABNB FCU and across the Commonwealth who believe passionately in credit unions' 'People Helping People' philosophy," says Fehrs. "It's truly rewarding to be recognized by your peers, especially when so many of those same people are equally deserving of this award."

During the past two years, Fehrs has helped implement an unprecedented number of new products and services for the members of ABNB FCU, where she serves as chief operating officer (COO). Fehrs' efforts have resulted in a broad range of new technology-based services designed

to provide convenience for members, including remote teller machines, new Automated Teller Machines (ATMs), and an improved telephone system to handle member inquiries. She also oversaw the implementation of new operational procedures designed to streamline the member-service function in a number of areas.

She has also coordinated the opening of four new branch offices for the credit union, the remodeling of three other branches and was instrumental in the planning of the credit union's new 50,000 square foot operations center in Chesapeake. The credit union's commitment to its military membership resulted in two new naval base branches.

Fehrs' passion for the political process was also recognized during the awards presentation. During her three years of service as chairman of the Virginia Credit Union League's Governmental Affairs Committee, the committee enjoyed



Mary Fehrs

unprecedented success, reaching national Political Action Committee (PAC) fundraising goals for the first time, holding its largest-ever political rally in 2004 with 1,000 credit union participants, and developing a comprehensive action plan to counter for-profit banks' increasingly hostile attacks on not-for-profit credit unions.

She also worked to form strong relationships with lawmakers and elected officials at the local, state and federal levels, and coordinated various credit union- and Chapter-level legislative events.

"Mary's contributions to her credit union and the credit union movement have been nothing short of remarkable," says League President **Rick Pillow**. "It's safe to say she has secured her place as one of the most-respected leaders in the Virginia movement. What she has accomplished during her career at ABNB FCU is worthy of praise alone, but it is her unselfish and passionate devotion to the political process, and to the future of all of Virginia's member-owned credit unions, that truly deserves to be recognized by a grateful credit union movement."

APGFCU Donates \$5,000 to the National Credit Union Foundation's Disaster Relief Fund for Tsunami Relief Efforts

Desiré P. Phelps, Marketing Communications Specialist

Aberdeen Proving Ground FCU has donated \$5,000 to the National Credit Union Foundation's Disaster Relief Fund.

The APGFCU Board of Directors approved the contribution through the Community Involvement Committee to aide the reconstruction efforts of credit unions' abroad that were destroyed by the December 24 tsunami. The Board recognized many credit union facilities and operations were destroyed by the tsunami and are in desperate need of financial relief to rebuild their credit union system.

Committee Chair, **Anthia Edwards**, noted the responsibility of credit unions to support the credit union movement world-wide, especially in times of such tragic need.



Rosemary Logan, SVP Administration, with marketing's Desiré Phelps, present the check for \$5,000 for the tsunami relief effort.

Arteaga Commends DoD for Military Protection Rules

Department of Defense directives that guide personal commercial solicitations on military bases should be applauded, DCUC President/CEO **Arty Arteaga** told a DoD panel recently. The directive was implemented to ensure that procedures for personal commercial solicitation treated military personnel fairly and justly. Life insurance and security sales must be conducted according to the department's applicable rules and established guidelines. "Hats off for incorporating the Undersecretary for Personal and Readiness requirements of April 29, 2002, pertaining to educational programs on personal financial affairs and for reinforcing the financial education and the financial services dictates contained in Financial Institutions on DoD installations," said Arteaga.

2005 Youth Endowment Series (YES) Grants Awarded

James Moore, SVP Corporate Communications and Development

Ent FCU, CO has selected eleven local organizations to receive its Youth Endowment Series (YES) grants for 2005.

The recipient agencies are:

Big Brothers/Big Sisters – Pikes Peak Children's Advocacy Center for the Pikes Peak Region, Inc.
Children's Literacy Center
Colorado Springs Teen Court, Inc.
Community Partnership for Child Development
Juvenile Diabetes Research Foundation
Kennedy Center Imagination Celebration
KIDPOWER of Colorado Springs
Ronald McDonald House Charities of Southern Colorado
TESSA
YMCA of the Pikes Peak Region

Introduced in 2000, the YES program directs specific support to organizations benefiting children and young people in the Pikes Peak region. Forty-four local non-profit (501(c)(3)) organizations submitted applications for the 2005 grants totaling \$35,000. A volunteer committee of the credit union's employees evaluated these applications on their benefit to youth in our community, potential ability to use the Ent Federal grant to obtain additional funds and degree of general community support, among other criteria.

Ent FCU is an advocate for youth education programs in the community, believing knowledge is the path to success for today's youth. In addition to the YES program, the credit union supports several other major youth and youth education programs including Junior Achievement (JA). Ent FCU has provided over 200 staff volunteers as classroom consultants for Kindergarten through 12th grade classes in schools throughout the Pikes Peak region.

"Our employees truly embrace the mission of building a solid foundation of education in our youth," said **Charles Emmer**, president and CEO of Ent FCU. "They inspire children to never stop learning and always aim for success."

Final Call for Resolutions to Be Presented to DCUC Meeting

This is the final notice calling for resolutions to be considered at the annual business meeting of the Council, which will be held on Tuesday, August 23, at 1:15 p.m. at Charleston Place, Charleston, SC.

The Resolutions Committee will consider any proposed resolutions submitted to the Council either by defense credit unions or by members of defense credit unions before June 19. The committee will recommend one of three actions to the conference delegates, i.e., approval, disapproval, or "no recommendation." The committee may rewrite or amend a resolution, in which case its action would be to "recommend approval as amended/revise."

Resolutions may also be submitted to the committee at any time before noon, August 22; however, such resolutions will not have the advantage of prior consideration by the committee and the membership since they will not have been distributed with the Call of the Meeting.

Resolutions should be forwarded to **Roland "Arty" Arteaga**, president/CEO, Defense Credit Union Council, 601 Pennsylvania Ave, NW, Suite 600, South Building, Washington, DC 20004-2601. You may also fax resolutions to DCUC at 202/638-3410. If you have any question, please call 202/638-3950.



Jean Yokum, center, presents Galaxy Graduate College Scholarships to four students. Left to right: Casey Morrison, II, Andrew Pao, Camil Liceaga, and Rebecca Sanderson.

Langley FCU Awards \$20,000 in Scholarships

Sue Thrash, Director of Research & Communications

Langley FCU presented four deserving young members with the Galaxy Graduate \$5,000 College Scholarship award for academic achievement. This was the first year in Langley FCU history that four \$5,000 scholarships were awarded.

The four winners are **Camil Liceaga** of Warwick High School, **Casey Morrison, II** of Hampton High School, **Andrew Pao** of Poquoson High School, and **Rebecca Sanderson** of Poquoson High School.

The Galaxy Graduate Award is one of the benefits afforded to members of Langley FCU's Constellation Club. The club is designed for children through the age of 18 and provides a tool for parents to teach their children the importance of financial responsibility.

For the latest news, visit our Web site:

www.dcuc.org

2005 Annual Conference Fundraiser to Benefit Fisher House Foundation

The Defense Credit Union Council is pleased to announce that our fundraising efforts during the 2005 Annual Conference will once again benefit the Fisher House Foundation. Our military men and women continue to need this critical assistance and we are proud to support this worthy cause. Beginning today and continuing throughout the conference, there will be many ways to make a contribution to Fisher House.

Last year, with your help, we doubled our GOAL and presented a check to Fisher House Foundation for over \$21,000. This is an amazing tribute to credit unions and your enduring commitment to serve those who serve our country.

What Does Fisher House Do?

The Fisher House™ program is a unique private-public partnership that supports America's military in their time of need. The program recognizes the special sacrifices of our men and women in uniform and the hardships of military service by meeting a humanitarian need beyond that normally provided by the Departments of Defense and Veterans Affairs.

A Fisher House™ is "a home away from home" for families of patients receiving medical care at major military and VA medical centers. The homes are normally located within walking distance of the treatment facility or have transportation available. There are 32 Fisher Houses™ located on 17 military installations and six VA medical centers, and one new house, at the DeBakey VAMC, Houston, Texas is under construction.



How Can I Help Reach Our Fundraising Goal?

Your credit union can make a contribution by sending a check to DCUC for the Fisher House Foundation. We will collect and send 100% of these monies directly to Fisher House. Your credit union will receive a letter of receipt for tax purposes for all donations over \$250. Participate in the Silent Auction in Charleston during Showcase Hours. Great gifts await — let the bidding begin! If you can't join us for this year's annual conference, it is possible to donate a gift for the Silent Auction by sending it directly to the DCUC Office no later than August 1.

- Play golf in the 12th Annual Vincent Lascara Golf Tournament — purchase "gimmies" to help your scoring average and assist a worthy cause.
- Buy 50/50 chances during the DCUC Showcase — Fisher House Foundation will receive 50% of the proceeds and one lucky winner will get the other 50%.
- Make a personal tax-deductible contribution on-line to Fisher House at www.fisherhouse.org. Please note that your gift is part of the DCUC 2005 Fundraising Drive in order to be included in reaching our total goal.

We ask that you join DCUC in supporting this special cause and helping us to reach our goal! We have requested that our gift be allocated directly to support our injured troops in Iraq and Afghanistan.

Fisher House Foundation, Inc. is a not-for-profit organization under section 501(c)(3) of the IRS code. Make check or money order payable to "Fisher House Foundation, Inc."

Make a personal tax-deductible contribution online:

www.fisherhouse.org

The United States Army to Celebrate 230 Years

Since its birth on June 14, 1775 — over a year before the Declaration of Independence — the United States Army has played a vital role in the growth and development of our nation.

It was on that date that the Second Continental Congress authorized the enlistment of ten companies of riflemen in Maryland, Pennsylvania and Virginia. The next day, George Washington was appointed commander in chief.

Soldiers have fought 11 wars, from the American Revolution through the Cold War, the Gulf War, to the current War on Terrorism.

The United States Army has been a cornerstone of America's freedom, military power and service to other nations, and the Defense Council is pleased to wish the Army a Happy Birthday!

VIEW FROM THE BOARD, from page 1

- Our new constitution is now established and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes. — *Benjamin Franklin*
- It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done better. The credit belongs to the man who is actually in the arena. — *Theodore Roosevelt*
- Few things are harder to put up with than a good example. — *Mark Twain*
- Follow the three Rs; Respect for self, Respect for others and Responsibility for all your actions. — *Anonymous*
- And finally a quote from the great entrepreneur, and credit union leader, Edward A. Filene: Anything that anyone of us can do to bring economic security to the peoples of this whole world, no matter what their language or color of allegiance, is a step in the direction that we all want to go.

Global CU Puts On an Outstanding Overseas Conference

Arty Arteaga, DCUC President/CEO

Starting next year, DCUC will coordinate and conduct the annual European overseas meeting. Based on this year's 33rd annual event, we have our work cut out for us!

Thanks to Global Credit Union, **Jack Fallis** (President/CEO) and his entire Board and staff, the subcouncil "bar" has been raised yet once again...and this one will be most difficult to match! Outstanding! Budapest, Hungary was everything we thought it would be...and then some. From the first evening's reception at the InterContinental Hotel to the gala dinner at Vajdahunjad Castle...from the morning sessions and program to the afternoon networking, every aspect of this year's meeting was finely tuned, superbly organized, and meticulously executed.

Special thanks to our Keynote speaker, **JoAnn Johnson** (Chairman NCUA) and our Department of Defense speakers...**Jodie Davis** (Air Force Pentagon), Lieutenant Colonel **Randy Stevens** (European Command), Lieutenant Colonel **Audrey Lee** (Army Europe), **Keith Westby** (DFAS), Major **Tony Taylor** (Army Pentagon), **Desiree Murray** (Air Force Europe), Captain **Dennis Martin** (Army Europe), and our sister trade association speakers...**Juri Valdov** (CUNA's Vice Chairman and President/CEO Northwest FCU), **Gwen Baker** (NAFCU), and **Rick Schmidtke** (NASCUS Director and President/CEO Harborstone CU) for participating in our 33rd annual affair. A special salute to **Dave Weber** (Armed Forces Financial Network), **Sarah Canepa-Bang** (Financial Service Centers Cooperative) and **Sue Racine** (CUNA Mutual Group) not only for their tremendous support and sponsorship but also for their excellent updates on the network industry, shared branching, and our evolving environment respectively — just super!

On a closing note, I would be remiss if I did not acknowledge the Mosaic Group Travel folks (led by **Yana & Nathalie**) who ensured our every need and gave a 100% plus from start to finish. Their support throughout the week was greatly appreciated. Well-done, ladies!

Thank you, Global Credit Union, for making this year's meeting a meaningful and most memorable event...and one that will be tough to beat!



Security Service FCU, CO Vice President of Colorado Member Service, Rick Weber, throws out the first pitch on opening day at the newly named Security Service Field before an exhibition game between the Colorado Sky Sox and the Colorado Rockies in Colorado Springs.

Service CU Sponsors a Tribute to Our Heroes at Fort Hood Texas

Nancy Layton, Marketing Manger

Service CU, NH sponsored Fort Hood's welcome home celebration, *A Tribute to Our Heroes*, recently. The ceremony honored the soldiers who served during Operation Iraqi Freedom II.

"We're proud to be a part of the welcome home celebration," said **Gordon Simmons**, President/CEO of Service CU. "We are grateful to the men and women who dedicate their lives each day to defending our country. Participating in the celebration is a very small way we can say thank you to the men and women at Fort Hood."

The event honored the soldiers returning from Iraq and all the military men, women and families who have made significant changes in their lives to help defend this country.

Service CU has developed several thank-you programs specifically for the men and women of Fort Hood and their families. These include an exclusive low-rate auto loan and a \$50 thank-you gift deposited into accounts. The credit union will also distribute free children's savings education books. eKids, Service CU's children's program, is among several free on-line education programs offered by the credit union. Other on-line programs are focused on money management, and auto buying.

During the day, Service CU distributed additional thank-you items in keeping with the family event.

Service CU has 6,000 members in Texas, with approximately 1,400 stationed at Fort Hood. The credit union, founded in 1957 on Pease Air Force Base, serves U.S. military members worldwide.

Catch up on the latest news at our Web site:

www.dcuc.org

“ It is impossible for me to enter Charleston from any side, whether by land or by sea, and not feel that here the land is precious; here is a place worth keeping...”

—Charleston native Elizabeth O'Neill Verner



With a rich 300-year history, Charleston today is America's most beautifully preserved architectural and historical treasure. The city's past is a testament to the spirit and tenacity of its citizens. Its appeal has been described as a "living museum." From Fort Sumter to the Citadel, military history in Charleston holds center stage. It seems fitting that we should gather in this unique city to learn, share, network and explore!

Join your fellow defense credit union members as DCUC 2005 kicks off its 42nd Annual Educational Conference in Charleston, SC from August 21-24. Look for your Preliminary Program in the mail this month.

Visit www.d cuc.org today to learn about the 42nd Annual Conference being held in Charleston, SC from August 21-24. All the information you need is easily found in the Conference section on our website. Find out what tours are being offered, see where the Golf Tournament is being held on Saturday morning and review the benefits of attending by checking out the Tentative Program.

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

Early bird registration
ends June 17!

Charleston

SOUTH CAROLINA



**DEFENSE
CREDIT
UNION
COUNCIL**

DCUC's 42nd Conference • August 21 – 24, 2005 • Charleston, SC

Mark Your Calendars...

DCUC's 41st Conference

August 21 – 24 • Charleston, SC

Fun Facts about Charleston:

Charleston was founded in 1670 and is the oldest city between Virginia and Florida.

Charleston built America's first golf course, Harleston Green, and organized the first club, the South Carolina Golf Club, in 1786.

The world's first successful submarine attack occurred in Charleston Harbor in 1864 when the Confederate submarine H.S. Hunley sank the Union warship Housatonic. A replica of the Hunley can be seen at the Charleston Museum.

Everyone's favorite Christmas flower, the Poinsettia, was introduced in the historic Charleston region in 1833.

Middleton Place, c. 1741, has America's oldest formally landscaped gardens.

In 1851, artificial ice was first made in Charleston by John Gorrie.

Charlestonian Anne Bonnet was America's first female pirate, teaming up with Blackbeard and Calico Jack.

Whether you are looking for historic highlights and treasures, varied architectural styles, lush gardens, fabulous fairways, or a shopping oasis, Charleston has it all!

Join your colleagues this year for a dynamic conference in Charleston, South Carolina, where history lives!

“ Few places can rival Charleston's grace, history and tradition. ”

— *New York Post*

Charleston

Register on-line at www.d cuc.org or use the registration form in your Preliminary Program.

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