



ALLERT

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A VIEW FROM THE BOARD ROOM

Project: Partnership

Billie Blanchard, 2nd Vice Chair and Army Representative, President/CEO, Military and Civilian FCU

Many credit unions and communities are looking for ways to support their troops and families during deployment. Close to 4,000 of our 4,655 active duty military members deployed to Iraq in August. The Greater Fairbanks Chamber of Commerce in conjunction with Fort Wainwright Garrison formed Project: Partnership. The idea behind the project was to give an opportunity to Fairbanks businesses and organizations to support our military members and their families during the deployment.

The Chamber put out a call to its members and in a short amount of time received commitment from 65 businesses and organizations to participate. Two businesses were matched with a unit of the brigade that was scheduled for deployment.

Project: Partnership facilitated the forming of relationships that benefit not only the military family but the civilian families as well. The Family Readiness Groups invite their partners to their meetings. This gives the civilians an insight into the military way of life and allows them to include the military families in community activities.

Here are a few of the many examples of activities happening through the generosity of Project: Partnership. The First Church of the Nazarene and Resource Center for Parents and Children (RCPC)

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CEO UPDATE

When the Going Gets Tough, the Tough Get Going!

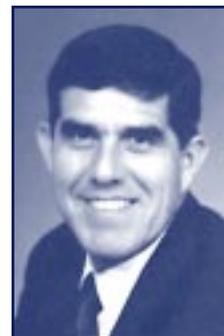
Roland A. "Arty" Arteaga, President/CEO, DCUC

This past month has been one of many heroes. I would like to take this opportunity to express my sincere gratitude to each of you and to the credit union community at large for the outpouring of support, kindness, and generosity you provided our friends and colleagues in Mississippi, Louisiana, and Alabama the past several weeks. The wrath of Hurricane Katrina was devastating and took a damaging toll on life and livelihood. Homes, businesses, and infrastructure were destroyed; the simple and basic needs of hundreds of thousands of people were depleted...and in many cases, are now non-existent. That not-withstanding, the true character of the credit union movement quickly surfaced...and the courage, strength, and will of those directly impacted by the storm (to regroup, rebuild, and become operational) even more so.

While serving in Uncle Sam's Army, I witnessed strong leadership, an unyielding commitment, a dedication to mission...to people; I experienced firsthand a selfless, caring, "can do" attitude among our troops (seniors and subordinates alike)...a value system, a dutifulness, a "people helping people" philosophy, if you will, that was (and remains in great part) the envy of corporate America. As proud as I am of my nearly 28 years in the Army and of *all of you* for your efforts to date, frankly, I have never been prouder than I am today of our credit unions in Mississippi, Louisiana, and Alabama...top down and all around. Unbelievable...progress to date has been astonishing; the leadership has been decisive, resourceful, and compassionate; and the work ethics...resolute.

The folks down South gave new meaning to the cliché, "when the going gets tough, the tough get going," and in so doing are not only providing the necessary support to their staff, but also providing various levels of financial support to their members. Bar none, my friends, that is what you call success — taking care of your own and taking care of your members.

And while our credit unions down South have worked tirelessly to achieve that success, let there be no mistake, it was (and will continue to be) a team effort. It is all about relationships and partnerships...and it's not about being a "customer". It is about working together and caring for each other...and it's not about being a customer. It is about staff and members...and not about being a customer. I offer my grandest and heartfelt salute to all of you for what you have done and will continue to do — today, more than ever, I am proud to be a member of the defense credit union community and the credit union movement. Truly, no one...absolutely no one comes close! Thank you!



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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DoD — DID YOU KNOW THAT...

...the BRAC Commission submitted their final report to the President on September 8, and as we anticipated, on Thursday, September 15 (eight days prior to the legal timeline!), the President accepted and forwarded the Commission's report to Congress. Congress now has 45 legislative days to approve or reject the report before it becomes law. Although emotions continue to run high, current speculation is that the Commission's report will become law. The Commission's report (to include their recommendation for future BRAC rounds) can be found on our Web site www.d cuc.org

...the Quadrennial Defense Review is scheduled for release in the latter part of this month. The QDR is a major strategic document crafted by DoD that assesses current military posture and outlines force structure for the next few years. Upon release, we will post this document to our Web site for your review.

...DoDD 1344.7 (Personal Commercial Solicitation on DoD Installations) is still pending final review of public comments and the "stamp of approval" by DoD's General Counsel. All indications now are that it will be approved by the end of the year (December) for implementation in January 2006. And, based on a change in managing regulations, in lieu of publishing a Directive (which in the past reflected policy) and an Instruction (which provides the procedures to implement policy), the Department will now only publish one document — and that one document will contain both policy and procedures. In the case of 1344.7, because the document is more than 8 pages, it will be published as an Instruction, i.e., DoDI. Rest assured, the final product will not lose any impetus nor be any less demanding than the Directive.

...the Security and Exchange Commission is visiting select installations in the U.S. and overseas, as a follow-up to recent enforcement action. The purpose of their visit is to review security products being sold to military personnel, and is a direct result of Congressional inquiry last summer regarding the sale of periodic payment plans by a limited few financial planning companies. In addition to periodic payment plans, this examination is focusing/will focus on the financial companies and agents selling mutual funds, variable annuities, variable life insurance, stocks, bonds, options, and the like. Among the installations being visited will be Forts Hood, Lewis, Bragg; Camp Pendleton, NAV Base San Diego, Great Lakes, and Pope AFB...and some in Germany, Italy, and Japan. If you have branch operations at one of these installations and are offering securities to on-base personnel, you (or your CUSO or third party company) either have been or should be visited by SEC. Given the high visibility of DoDD 1344.7, the past abuse of commercial solicitation rules by some companies/agents, and DoD's concern regarding the sale of questionable investment products (to our troops), the SEC has partnered with DoD to ensure the appropriateness of security products being offered and sold.

...Department of Defense is strongly considering issuing an ID card to credit union employees, both overseas and stateside. Thanks to the efforts of Major Tony Taylor (Army Banking/Credit Union Liaison), Cpt Dennis Martin (266th Finance Command, USAREUR), our overseas credit unions, and DCUC, DoD's ID Card office has agreed to support a request to issue overseas credit union employees an ID card for base access and ILS (individual logistical support) needs. The proponent office also recommended that stateside credit union employees be issued an ID card to facilitate access of mission essential personnel during increased THREATCON levels. The request has been presented to the DoD Working Group for their consideration. More information will be forthcoming in the next few months...stay tuned.

It has been four years this month since the Sept. 11 terrorist attacks on the United States. To commemorate that tragic event, the Defense Department held the first "America Supports You Freedom Walk." Officials estimated that thousands took part in the walk to honor American servicemembers, past and present, and to embrace this country's freedom.

Story Elected Defense Credit Union Council Chairman

Judith Walz, VyStar Senior Vice President

Ralph R. Story has been elected Chairman of the Board of the Defense Credit Union Council. The election was made at the 42nd Annual DCUC Conference, held in Charleston, S.C.

Story currently is also the Chairman of the Board of VyStar CU, having served in the capacity since March of 2004. He has been a volunteer for VyStar CU for almost 40 years in a variety of roles including Chairman, Treasurer and Secretary of the Board of Directors, Chairman and Secretary of the Supervisory Committee and the Credit Committee. During his tenure, VyStar CU has grown from \$6 million in assets and 16,500 members to today's total of nearly \$3 billion in assets and over 336,000 members.

As a dedicated credit union leader and volunteer for the credit union movement, he has worked for the good of credit unions throughout the state and country, having served as a director of the Defense Credit Union Council for ten years, the Florida Credit Union League for 21 years and the Credit Union National Association for 15 years. Story retired from the Department of the Navy after 38 years of military and civilian service.



Ralph Story, DCUC Board Chairman. Photo provided by DCUC



2005 – 2006 DCUC Board of Directors. Photo provided by DCUC

2005-2006 DCUC Board of Directors Elected

Following the 42nd Annual Business Meeting the DCUC Board of Directors, including newly elected Representative At Large Frank Padak, Scott CU, met to elect the Council's officers for the coming year. Ralph Story, Chairman of VyStar CU was elected as the Chairman of the Council. Gordon Simmons, President/CEO of Service CU was elected as 1st Vice Chair and Billie Blanchard CEO of Military and Civilian FCU was elected as 2nd Vice Chair. Frank Padak was elected to the office of Secretary and Dave Davis of Pacific Marine CU was elected Treasurer. Director Robert Morgan, ABNB FCU, and Jean Yokum, President/CEO of Langley FCU, complete the Council's Board.

Armed Forces Financial Network Update

John Broda, AFFN Executive Vice President



AI Runnels Presents Dave Weber with DoD Award. Photo provided by DCUC

AFFN Recognized by the Department of Defense

The Armed Forces Financial Network (AFFN) received special recognition by the Department of Defense, for outstanding support to the Department of Defense in promoting financial readiness to DoD personnel by providing corporate financial resources without benefit or gain. AFFN can take great pride in their selfless service to the Nation's military readiness.

Dave Weber, AFFN President & CEO, accepted the award on behalf of all AFFN Participants. "I would like to thank the Department of Defense on behalf of AFFN Participants. The success we share comes from the successful partnership with our Participants, providing superior services to our Nation's troops and their families worldwide."

For information on Defense Credit Unions and Hurricane Katrina, go to www.dcuc.org and click on the scrolling marquee.

Andrews FCU Opens Doors of New McGuire AFB Branch

Excitement mounts as AFCU expands their services for McGuire and Fort Dix Communities

Mary Harris, Senior Promotions Specialist

Andrews FCU celebrated the grand opening of their new branch facility on McGuire Air Force Base in New Jersey with a ceremonial ribbon-cutting. Remarks were delivered by several dignitaries that attended the event including: Brigadier General J.J. Jackson, 305th AMW Commander, McGuire AFB; Frank A. Cardile, Brigadier General (Ret.), AFCU Board of Director; and Michael Hale, President/CEO, AFCU. Additional dignitaries that attended the event were Major Tracy Watkins, McGuire AFB Comptroller, Base Liaison to AFCU; and Richard Grow, DEI Owner.

Founded in 1948 at Andrews AFB located in Maryland, AFCU services extend to active-duty and retired service men and women that span as far as Germany, Belgium, and The Netherlands, in addition to many select employee groups within Maryland, New Jersey and the District of Columbia. DEI Incorporated was hired to design and build the new convenient branch facility on McGuire's base. The new branch was designed to meet stringent standards set forth by AFCU and the McGuire base.

Interior of the new branch facility features the patriotic blues and greens of its members, including fabrics, paint, wall, and floor coverings. Graphics displayed throughout the interior reinforce the military theme with historical McGuire images, pictures inspired by aviation, and images of the diverse group that currently serves our country.

The branch is approximately 2,850 square feet, and features an "InfoPort" which displays literature on AFCU products and services, as well as provide a computer area for members to research their financial information. This feature also allows Member Service Representatives the capability to educate members on AFCU online services.

"This project started out as a vision of McGuire's former Base Commander and AFCU Board of Director, Frank A. Cardile, Brigadier General (Ret). Since, his vision has taken flight and created great synergy between AFCU staff and the McGuire Base Community," said Michael Hale, CEO/President of AFCU. "We will continue to serve the McGuire and Ft. Dix community with a more accessible branch location, and viable financial management solutions."



Pictured from left to right: Michael Hale, CEO/President, AFCU; Frank A. Cardile, Brigadier General (Ret), AFCU Board of Director; Maree Duncker, Branch Manager, McGuire AFB; General Jimmie Jackson, Commander, McGuire AFB; Richard Grow, Owner, DEI Incorporated; Kathy Day Shelton, Vice President, Direct Sales & Service, AFCU; Nicola Foggie, NJ Regional Manager, AFCU; and Major Tracy Watkins, McGuire AFB Comptroller, Base Liaison to AFCU. Photo provided by Andrews FCU

Ent FCU Organizes Hurricane Katrina Relief Efforts

Curtis Fox, Marketing

Ent employees and members are joining together to offer assistance to the victims of Hurricane Katrina. Actions to date include:

Blue Jeans for Hurricane Relief — Last week Ent employees 'purchased' the right to wear jeans at work, raising more than \$2,800. The credit union matched the employee gift with an initial corporate contribution through the Colorado Credit Union League Foundation Hurricane Katrina Relief Fund.

Employee Matching Contributions Program — Ent will continue to match individual employee contributions to the relief efforts over the course of the next few weeks.

Community Contribution Facilitation — Ent is actively encouraging members and non-members to make cash contributions at any of the credit union's 20 locations. Checks should be made out to "Colorado Credit Union League Foundation" with a notation "for Katrina Hurricane Fund." Relief funds will be used for emergency relief in housing, food and transportation for credit union staffs, volunteers and members.

"Words fail to capture the extent and impact of the unprecedented disaster in the wake of Hurricane Katrina," said Charles Emmer, Ent president and CEO. "These are small, but potentially significant steps to offer assistance through the credit union community to other credit union members and employees directly affected by the events of the past week."

Employees and members can also give directly to agencies whose primary mission is humanitarian relief such as The Salvation Army and the American Red Cross, among others.

The National Credit Union Foundation advises donors to seek information about candidate agencies and legitimate organizations at the following Internet sites: www.networkforgood.org, www.guidestar.org, and www.give.org.

Catch up on the latest news at our Web site:

www.dcuc.org



Service Members at Fort Bragg show off the Gift Cards donated by Ft Bragg FCU.
Photo provided by FBFCU

Fort Bragg Federal Credit Union Receives Grant to Help Give a “H.U.G.” to Soldiers

Karen Strickland, Marketing Director

Fort Bragg FCU has been awarded a \$1,500 grant from the Armed Forces Financial Network to assist with their H.U.G. (Honor U with a Gift) campaign.

Over the past three months, FBFCU employees have been working on their H.U.G. campaign, selling \$10 Army and Air Force Exchange Service gift cards to members to send to troops deployed. FBFCU got an extra boost when AFFN awarded them with a \$1,500 grant to go towards more gift cards.

“We wanted to somehow give back to the troops by showing our thanks, so the staff really got behind this campaign,” FBFCU President and CEO David Elliott said. “This grant from AFFN is extra special, because it will provide 150 more Fort Bragg soldiers with a little “H.U.G.” from home.”

The AFFN grant, which Fort Bragg FCU applied for in June, would match any credit union’s donation for a worthwhile purpose up to \$1,500. In early July, FBFCU received word of winning the grant along with a congratulatory letter from President and CEO of AFFN, David Weber.

“Credit Unions can make a noticeable difference by supporting the needs of soldiers and their families,” Weber said. “Fort Bragg FCU has worked hard to help provide some comforts to deployed soldiers through the gift cards. AFFN is pleased to be able to provide this grant to help even more soldiers.”

Each of FBFCU’s three branches held competitions, bake sales, and cookouts to raise awareness and money for the H.U.G. campaign. The volunteer Credit Union Board of Directors “kicked” off the campaign by pledging \$5,000 towards gift cards. AAFES also provided a discount so that the funds raised would go further and more cards could be purchased.

“We realize that a \$10 Gift Card won’t go far, but our members, staff, and volunteers wanted to do something to show our appreciation,” FBFCU Marketing Director Karen Strickland said. “Hopefully the gift cards will be a reminder to them that we are keeping them in our thoughts and prayers as they fight for our country.”

With the grant, FBFCU was able to raise more than \$16,000 to purchase more than 1,775 AAFES gift cards. Fort Bragg FCU has been working with the Fort Bragg Command to get the cards to Fort Bragg soldiers fighting in Iraq, Kuwait and Afghanistan. So far, more than 825 of the gift cards have been sent to troops stationed overseas.

Global Participates in National Child Identification Program

*Ed Neunberz, SVP Government Relations/
Corporate Communications*

Jack Fallis, Global CU President and CEO announced the participation of Global in the National Child Identification Program. Global CU is offering the Child I.D. Kits free to its members. These kits include: an inkless fingerprinting card, a DNA collection envelope and a laminated wallet card, with a place for the child’s picture and description.

Commenting on the Child Identification Program Fallis stated, “We have seen so many cases recently of crimes against children our employees believed that we as good community citizens needed to do something right now to assist local families with young children. Our short term response to the crisis is to provide these kits. It was an easy management decision to make; it simply is the right thing to do.”

Alaska USA Financial Center Recently Opened in Anchorage

*Mariah Oxford, Senior
Communications Officer*

Alaska USA’s new Financial Center opened recently on the corner of W. 36th Street and Centerpoint Drive in Anchorage. The 92,000 square foot facility will be home to Alaska USA Business and Commercial Lending, Alaska USA Trust Company, Alaska USA Insurance Brokers, and Alaska USA Mortgage Company.

The new Financial Center provides access to personal and commercial insurance, home loans, personal trust and investment services, and business and commercial lending all in one convenient mid-town location.

Other Alaska USA Financial Centers are under construction and will open in Soldotna this fall and in Fairbanks next summer.



Pictured left to right: Marty Goldman, Chairman of Marine FCU's Board of Directors and SgtMaj Himsworth of 2d Marine Division, MCB Camp Lejeune. Picture provided by Marine FCU

Marine FCU Presented with Flag From Iraq

Ceci Markwick, Marketing Manager

On August 16, 2d Marine Division Sergeant Major Ron Himsworth, representing the Commanding General of 2d Marine Division, presented the Board of Directors of Marine FCU with an American Flag that was flown over the 2d Marine Division Headquarters, Camp Blue Diamond, Ar Ramadi, Iraq during combat operations on the 4th of July, 2005.

In his comments to the Board, SgtMaj Himsworth stated it was done to show appreciation to Marine FCU for their superb support of the Marines, Sailors, and family members of the 2d Marine Division.

SgtMaj Himsworth further stated that in his 28 years of service, he has never encountered a financial institution that provides the caliber of service he has received and observed from the staff at Marine FCU. He stated that when he calls, either from his local office or from Iraq, Marine FCU employees respond immediately and work to solve any problem and provide the service needed. He said this support has made it possible for his Marines and Sailors to concentrate on their mission vice worrying about their families and personal finances.

U.S. Navy Is 230 Years Old In October

This year marks the 230th anniversary of the United States Navy.

It was on October 13, 1775 that General George Washington's Revolutionary Forces were assisted by the navy and depended on the ships to supply and re-supply land forces. It was that event that marked the birth of the Navy.

The United States Navy has been a cornerstone of America's freedom, military power, and service to other nations. The Defense Council is proud to send congratulations and Happy Birthday to our Navy!

LFCU Matching Hurricane Relief Contributions Up to \$100,000

Langley FCU announced they will match Hurricane Katrina Relief donations dollar for dollar, up to \$1,000, with a total LFCU contribution to the American Red Cross of up to \$100,000. Members and non-members may visit any LFCU branch to make a cash or check donation now through October 31, 2005 (made payable to LFCU, c/o Hurricane Relief Fund).

Army Aviation Center Federal Credit Union's Newest Financial Service Center Opens

Undaunted during construction by three tropical storms and three hurricanes, the awesome power of nature proved to be no match for Army Aviation Center FCU's newest financial service center. Located at 200 Mack Bayou Road, the 8,000 square foot financial service center includes a mortgage center and a retail center with six inside tellers, four drive-up stations and a drive-up ATM.

Service CU Sponsors Military Appreciation Day

Service CU was a major sponsor of "Military Appreciation Day" held at Strawberry Banke Museum in Portsmouth, NH. "Military Appreciation Day" was part of an on-going centennial celebration commemorating The Treaty of Portsmouth. A century ago Japan and Russia declared an end to their territorial war, over 600,000 killed, after a month of negotiations in Portsmouth, NH. The festivities honored the guard members, many back from tours of duty serving in Iraq and others on their way.

Service CU was also a major sponsor of "Operation: Thank You." The event was held to honor military members and their families. Service CU offered potential members \$50 for opening an account at the credit union.

Navy Federal's Newest Member Service Center in Centreville, VA, an Innovation Hub for the Future

Keasha K. Lee, Public Relations

Navy FCU celebrated the grand opening of its 109th Member Service Center (MSC) in Centreville, VA, with a ribbon cutting ceremony, followed by a Family Day celebration. The MSC is the first to offer Interactive Remote Teller (IRT) stations. IRTs are two-way audio-video systems that allow members to see and speak with Member Service Representatives (MSRs), who work in a secure back office. Deposits and receipts are transmitted through pneumatic tubes, similar to those located at drive up tellers.

The IRTs will enable Member Service Representatives to complete one money transaction and begin another without having to wait for the member to move away from the station as with a traditional teller line. This process will reduce the wait time in lobby lines and increase efficiency.

"We are very excited about serving members from this MSC and look forward to using Centreville as the starting place for implementing other services and products that keep Navy FCU on the cutting edge," said Barbara Smith, Regional Manager, Navy FCU. "Our Family Day celebration brought more than 500 attendees which shows that our members are willing to try something innovative and trust that we will continue to provide superior service for all of their financial needs."

The Centreville MSC is a full service office offering consumer loan counseling, an on-site 24-hour ATM, and a drive up teller with extended business hours as an added convenience.

William T. Posey, Board of Directors North Carolina Community FCU, Selected for Top National and State Volunteer Awards

Susan Feaganes, Vice President, Marketing

The North Carolina Credit Union League honored William Posey at the League's Annual Meeting in Pinehurst. The award is given annually to recognize outstanding accomplishments and promotion of the credit union ideal. He also received the prestigious national Volunteer of the Year award at the Annual Conference of the National Association of Federal Credit Unions.

Mr. Posey has served North Carolina Community FCU (formerly Seymour Johnson FCU) in various capacities since he came to Seymour Johnson Air Force Base, as a civil engineer in 1976. A graduate of the U.S. Naval Academy, Posey earned the Silver Star and the Distinguished Flying Cross for flying personnel and supplies to all areas of the Viet Nam combat zone. He and his wife, Virginia, chose to stay in Goldsboro following his retirement in 1981.



William Posey. Photo provided by NCCFCU

Redesigned \$10 Note

A redesigned \$10 note is scheduled for public unveiling Sept. 28 by representatives of Treasury, the Federal Reserve and the Secret Service at Ellis Island in New York. The new \$10 note, scheduled to go into circulation early next year, will be the third denomination in the new currency series that incorporates enhanced security features, subtle background colors and symbols of freedom into the background, said the Bureau of Engraving and Printing in an announcement.

Do you need resources for information on credit unions and Hurricane Katrina? If so, go to www.dcuc.org and click on the scrolling marquee marked Information on Hurricane Katrina. This link will take you to information on charitable organizations, the shared branching network, NCUA information, NMFA and DoD Information and Relief Effort and Support for Credit Unions (R.E.S.C.U.).

VIEW FROM THE BOARD ROOM

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provided a Parent's Night Out for parents of the Distribution Company of 172nd Brigade Support Battalion to spend some time alone before deployment. The church offered the use of their facility and several volunteers to help with childcare. RCPC provided childcare and craft activities for the children. Tanana Valley Campus of the University of Alaska-Fairbanks and Splash N' Dash Car Wash helped sponsor and attended the HHC 1-17 Infantry Brigade's company picnic. Alaska Public Lands and Fountainhead Hotels assisted and participated with A Company 1-17's picnic. Fountainhead Hotels offered a special rate for all Brigade families at one of their properties for spouses to have a special weekend escape before the deployment. Military and Civilian FCU (MAC) and Denali State Bank (Denali) helped fund and attend 4-123rd Aviation's picnic. MAC and Denali have also set up, in September, a family outing with company employees and 4-123rd families to have a day at Glow Putt an indoor glow-in-the-dark mini-golf.

The list is endless and continues to grow. This project is only limited by the imaginations of the community. Word has it that Christmas will be a spectacular event for the military families with love from its civilian community.

To quote Barbara Triscari, one of the 1-17th family members, "Of the many communities I have been a part of over the years, the Fairbanks North Star Borough stands out as the brightest star in the night sky."

This is just one example of the many ways you can support your military community during these very trying times.

Pen Air FCU Rushes to the Aide of Fellow Credit Union After Katrina Hits

Patty Veal, VP of Marketing

Hurricane Katrina, on Monday, August 29, 2005, had left her mark in the history of this nation and on the lives of the people along the Louisiana, Mississippi, and Alabama coastal areas. Thousands of lives have been in a state of upheaval, hundreds of lives lost, and a nation at mercy to fuel shortages. But, perhaps, if there can be light in this very dim tunnel, the best thing to come out of all the chaos was the way the citizens and private businesses of this great country immediately joined forces to assist in aiding the people left “war-torn” by Katrina.

Having just experienced the extreme forces of nature with Hurricane Ivan in 2004, Pen Air FCU and its staff knew what needed to be done. Immediately, collection boxes were put out at all offices and a Hurricane Katrina Relief Fund was set up to start generating supplies and monetary contributions to those in need. And, after days of trying to get word to the hard hit area of Biloxi, MS, with the help of DCUC’s President/CEO Arty Artega, Pen Air President/CEO John A.



John Davis, Pen Air FCU and Scotty Broome, Keesler FCU with Pen Air’s escort. Photo provided by Pen Air

Davis and Keesler FCU President/CEO Scotty Broome made contact so that together they could help get assistance to the staff and membership of Keesler FCU.

On Friday, September 2, 2005, Pen Air FCU President/CEO John Davis and Pen Air Executive VP/COO left for Biloxi, escorted by armed guards, with a substantial amount of funds to be delivered directly to Keesler FCU. Arrangements were made with Scotty Broome, Keesler FCU President/CEO, to have a handful of their staff come to Pensacola, FL to set up office at Pen Air FCU’s

Corporate Office and put together a temporary Loan Call Center for its members with the assistance of CUNA’s Loanlink 24/7 service. It has been a team effort all the way with the end result being...people helping people.

“We are happy to lend assistance to a fellow Credit Union that will also help many other people. It wasn’t long ago, when Pen Air needed assistance after a major storm. We appreciated the help, and we know Keesler does, too,” commented John A. Davis, Pen Air FCU President/CEO.

Scott CU Names Two New Vice-Presidents

Jeremy Hein, Marketing Coordinator

Scott CU recently named Janice L. Pyszka as Vice President of Human Resources. Janice has had her job title changed from Director of Human Resources to Vice President of Human Resources.

Janice has been with Scott CU for fifteen years. Prior to Vice President of Human Resources, she held the positions of Marketing and Training Coordinator and Executive Assistant to the president. Janice is also the Affirmative Action

Officer for Scott CU, and a member of the Society of Human Resource Management and the Credit Union Executive Society. Janice is a graduate of Draughons Business College in St. Louis, MO. She currently resides in O’Fallon, IL with her husband and two sons, and has a daughter and grandson that live in Swansea.

Scott CU also recently promoted Lisa Brandt to Vice President of Branch Operations. Lisa has been with the credit union for five years in the position of Branch Operations Manager. The Vice President of Operations oversees the day

to day operations of all the credit union’s branch office locations.

Lisa has been working in the financial industry for 13 years and holds a Bachelor’s degree from the University of Texas in San Antonio. She also serves as an officer on the board of the Southern Illinois Chapter of Credit Unions and is involved with a few local groups that raise money for the American Diabetes Association and the National Multiple Sclerosis Society. Her experience and knowledge provide leadership and guidance to ensure that all of the offices provide excellent member service and comply with all policies and procedures.

For information about BRAC, visit DCUC at www.dcuc.org.

Pentagon FCU Joins America Supports You Team

Margaret Szeliga, Pentagon, FCU

Pentagon FCU is pleased to join the America Supports You team, a Department of Defense campaign that showcases support for the men and women of the Armed Forces.

“The Pentagon FCU has provided important financial services for military personnel and their families for over 70 years, and we are thrilled the organization representing so many in the military community has joined forces with America Supports You,” said Allison Barber, Deputy Assistant Secretary of Defense for Internal Communications and Public Liaison.

“People who protect our country have a special role, and this organization takes that very seriously,” said Pentagon FCU President and CEO Frank R. Pollack. “America Supports You is a program that all employees can participate in regardless if they are in a branch location in Guam or a call center in Nebraska. We know our members and their families are very proud of their selfless service to our nation and will be enthusiastic supporters of this partnership.”

As a member of America Supports You, Pentagon FCU will do a number of things to showcase their support of our troops to their employees and customers. They will highlight the campaign through regular electronic and print communication with their members and display signage at their ATMs and in their branches. All Pentagon FCU employees will be wearing America Supports You lapel pins as outward symbols of their support of our men and women in uniform.

For years, Pentagon FCU has helped the nation’s military men and women in many ways, including establishing the Pentagon FCU Foundation (www.pentagonfoundation.org). Pentagon FCU underwrites all administrative costs so that 100% of donations go directly to foundation programs that assist wounded soldiers and address financial literacy and payday lending issues in the military. Additionally, Pentagon FCU contributed funds to help support the nation’s leading USO lounge and snack bar at Baltimore Washington International Airport in support of America’s men and women in uniform.

Since the launch of the America Supports You program last November, more than a million Americans, including individual citizens, businesses and organizations, have logged onto AmericaSupportsYou.mil to register the activities and projects in their communities that show their support for America’s Armed Forces, especially those serving in harm’s way. To learn more about America Supports You and the stories of Americans supporting the troops, visit www.AmericaSupportsYou.mil.

Security Service FCU Collecting Donations to Aid ARC Relief Efforts in the Aftermath of Hurricane Katrina

John Worthington, SVP Corporate Communications

With over a million people stranded and awaiting much needed emergency services in the aftermath of Hurricane Katrina, Security Service FCU (SSFCU) is assisting the local American Red Cross (ARC) in their efforts to collect funds for those devastated by this natural disaster. All SSFCU locations will serve as official donation stations for anyone to make monetary donations to the ARC Disaster Relief Fund. All contributions will be used to provide emergency supplies and necessities to the devastated areas along the Gulf Coast.

“This unfortunate event has left more than a million people homeless and without electricity, clean drinking water and other needed services. They are desperately awaiting assistance for emergency services,” says John Worthington, senior vice president of corporate communications for SSFCU. “It is our goal to help raise funds for the victims of this disaster as soon as possible. They are counting on many organizations like ours to join together and come to their aid.”



2005 Christmas Ornaments Are In!

DCUC is again offering the White House Christmas ornament as a fundraiser for the George E. Myers Scholarship fund. The cost remains \$20 (which includes shipping and handling). If you are interested in this year’s ornament you can go to www.dcuc.org and scroll down to the picture of the ornament in the bottom left hand corner, click on the box and it will take you to the ornament description and order form.

The 2005 White House ornament honors President James A. Garfield, a preacher, educator, soldier, and politician. The last of the log cabin presidents, he attacked political corruption and restored a measure of prestige the presidency had lost during the Reconstruction period.

The ornament is gold-plated brass with a round ceramic stone that features an illustration inspired by a period engraving of the South Front of the White House. The color scheme and highly decorative wreath design are derived from art objects in the collection at Lawnfield, the historic Garfield house in Mentor, Ohio, including the family china, needlework, and historic frames. The JAG monogram on the ornament was styled after that used for Garfield’s inaugural ball decorations, which now hang at Lawnfield. The pattern on the 2005 ornament box is based on high Victorian flocked wallpaper in the Garfield house.

Got News? Send e-mail to Beth Thompson at bthompson@cuna.com



DCUC's 42nd Annual Conference



An incredible five days!

They say a picture is worth a thousand words. That being the case, the collage of photos following should say it all — our 42nd annual conference in Charleston, South Carolina was not only a huge success, but also enjoyable!

Over the past year, I made three statements leading up to this conference...first, I said that Charleston, South Carolina would be hot. Second, I promised not to conduct a general or breakout session outdoors. And third, I predicted that our conference would be the best ever! If you were one of the 400 plus guests in Charleston this past month, I believe you will agree. It was very arm...none of our educational sessions were held outdoors...and this year's event was unequivocally the event of the year!



The location was excellent; the hotel (Charleston Place) was first class; the overall program was superb; the agenda was outstanding, and the verbal and written feedback unprecedented.

"I have never been to a better DCUC conference"... "the programs offered were cutting edge...every aspect of the meeting was outstanding"... "thank you so much for an incredible 5 days"... "what a great conference...you guys were amazing"... "super job"... "the speakers were





the best”...“the city was fabulous”...“the entertainment was great...the reception outstanding...a magnificent job... wonderful conference”...“best conference I have attended in years” and the list goes on.

Needless to say, such success does not come easy, but with the likes of **Lt General Lance Smith** (Deputy Commander, Central Command) — whose keynote presentation set the tone for the balance of the week (high marks all around!)...and our featured speakers, the Honorable **JoAnn Johnson** (Chairman NCUA), **John Molino** (Deputy UnderSecretary of Defense MC & FP), **Al Runnels** (Deputy Director Military and Civilian Pay Services, DFAS), **Bill Hampel** (SVP and Chief Economist, CUNA), **Mary Martha Fortney** (President/CEO, NASCUS), and **Fred Becker** (President/CEO, NAFCU)...plus the “Hotwash” panelists, **Scotty Broome** (President/CEO, Keesler FCU), **Roger Youngs** (President/CEO Financial Center FCU), and **Hank Klein** (former President/CEO Arkansas FCU)...and the superb breakout sessions offered by our Military Service Representatives, Corporate partners, and our main cast — **Lynda Daniels** (Navy FCU), **Vicki Joyal** and **Doug Benzine** (CUNA), **Darrell Lloyd** (IRS) and **Capt Sarah Shirley** (Eglin AFB), how could we not succeed? Every single session was well attended and received and was most informative. (presentations are on our Web site at www.d cuc.org)

Congratulations to Global CU for being selected as the Army’s credit union of the year; Pen Air FCU for receiving the Navy’s top honor; and 1st Liberty FCU for being chosen as the Air Force’s number one credit union. Congratulations

continued on page 12





also to the Armed Forces Financial Network for being recognized and presented with a special award by the Department of Defense for their many years of service and support to the men and women of our Armed Forces.

As every year, our conference highlight was the Hall of Honor banquet, and this year was no different. **Preston “Bill” Ezell** (Pen Air FCU) and the late **James E. Bright** (Scott CU) were selected for induction into the Defense Credit Union’s Hall of Honor and were presented with a bronze Eagle symbolizing their courage, strength, and patriotism over past years. Special thanks to **Charlotte Bright** for attending the banquet and accepting the award on Jim’s behalf, and to both Scott CU and Pen Air FCU for sponsoring and ensuring Bill and Charlotte’s participation. Truly an evening to remember and one that concluded with a magnificent and stirring performance by the Citadel Cadet Chorale — remarkable... and with less than two days on campus!

Hot? You bet! DCUC’s 42nd Annual Conference, “Defense Credit Unions: A tradition of Service...a History of Support!” was in fact the hottest (as in “best”) event of the year, and you contributed greatly to that success. On behalf of DCUC’s Board of Directors, thank you for your support and participation. And kudos to our staff, **Janet Sked, Beth Thompson, Debbie Caruso, and Jennifer Hernandez** for their untiring efforts (before, during, and after) to ensure nothing but the best...for the best!



DCUC Annual Conference— “Serving Those Who Service Our Country”

*Written by Edwin Deaver,
Bragg Mutual FCU*

Defense CU's are very special
for me and you
As we celebrate our Annual
Conference no. 42
Here in Charleston, SC,
a wonderful place to be,
Southern Hospitality is great,
we all agree.

The weather is nice, but must
say very hot,
But Defense Credit Unions
can adjust on the spot;
Our primary purpose is to
serve the members,
Military and their family,
January through December.

No matter where the Military
member is assigned,
CU services are available and
can if you should get behind;
Our Board of Directors are dedicated
professionals, this is so;
And R.A. Arteaga is our leader
and CEO.

For Defense Credit Unions we
recognize and adjust to change,
To better serve all members,
military families receive the same;
Whether in peace time or engaged
in war you know,
All CU members are special
and DCUC stays on the go.

We must make sure all CU
members are kept abreast
So that none are left behind,
we must pass the test,
Now let us all continue to work
through the coming year,
Working together to serve our
members, CU's have no fear

And your Board of Directors of DCUC,
Work diligently all year to help us to be,
Dedicated professionals who
also serve this nation,
And to all DCUC members—
our congratulations.



Service Credit Union Contributes \$100,000 to National Credit Union Foundation's Hurricane Katrina Disaster Relief Fund

Nancy Layton, Marketing Manager

Service CU has contributed \$100,000 to the National Credit Union Foundation's Hurricane Katrina Disaster Relief Fund. The NCUF's disaster relief fund designates resources to the many credit union and league staff, volunteers, and members who are assisting in the areas affected by the hurricane.

The Portsmouth, NH-based credit union has also developed a donation-matching program for the communities it serves. Donations and matched dollars will be channeled through a national relief organization. Service CU plans to donate several hundred thousand in additional dollars to the relief effort over the course of a six-week campaign.

Service CU urges the credit union community to give generously in support of the victims of Hurricane Katrina.

"The damage caused from Hurricane Katrina and its aftermath is staggering, destroying many homes, business and lives. It is our duty and honor to support our credit union colleagues who are volunteering their time and resources to help those most in need." says Gordon Simmons, President/CEO. "Our donation is a mere fraction of what will be needed to rebuild what has been taken from the lives of the hurricane victims. We encourage all credit unions to unite behind this cause whether through the NCUF or a national or local organization they believe can best get funds, food, and life-saving medicine to those most in need. Together, we can all make a difference by helping our fellow man."

There is currently a fraudulent e-mail circulating that appears to be from the Credit Union National Association (CUNA) asking for personal account information. Please delete this e-mail, as it is fraudulent and a phishing scam. Contact CUNA if you have additional questions.

Travis CU Teams With Solano Crimestoppers to Help Local Law Enforcement

Sherry Cordonnier, Marketing Representative

Travis CU announced that it will partner with Solano Crimestoppers, Inc. and donate \$5,000 to the organization's reward fund. Crimestoppers provides local law enforcement with information regarding criminal activity based on anonymous tips from citizens who witness a crime and call the Crimestoppers Tip Line. Callers whose information leads to an arrest are eligible to receive a cash reward. Travis CU's contribution, one of the largest ever made in support of the program, was prompted in part by the August 11, 2005, armed robbery at the credit union's Dixon branch.

Supporting Solano Crimestoppers reinforces Travis CU's commitment to derail crime and take a leadership role in protecting the community. "Working with Solano Crimestoppers allows us to proactively campaign against financial institution robberies and demonstrates our commitment to the communities we serve," according to Patsy Van Ouwerkerk, credit union president and CEO. "The Crimestoppers program is an outstanding example of volunteers and law enforcement working together to keep our community safer."

Part of an international, not-for-profit organization, Solano Crimestoppers has become a valuable resource in the local fight against crime, with a 97 percent conviction rate based on information obtained from the Tip Line. Since tips are made anonymously, and only code names are used, callers can feel comfortable that they will not be identified and do not fear retribution. Reward amounts, up to \$1,000, depend on the type of crime involved (solving a murder or robbery, making a drug arrest, etc.).

Solano Crimestoppers is administered by a board of directors comprised of business leaders and other volunteers from the local community. All rewards are paid from donated funds, making the program both cost-effective and beneficial to area citizens.

"Crimestoppers' non-profit roots and volunteer board of directors make the organization an ideal partner for us," said Stuart McIntosh, the credit union's chairman of the board. "We enthusiastically endorse the Solano Crimestoppers program because it encourages citizens to volunteer and take part in protecting their community."

Continued success of Solano Crimestoppers depends on increased public awareness of the program as well as ongoing funding and sponsorships from concerned citizens, businesses, service clubs, and other community organizations. Van Ouwerkerk encourages both individuals and businesses to get involved, either by reporting information to the Tip Line or supporting the program financially. "We're stepping up to the plate against crime for the good of our credit union members, other local businesses, and the community as a whole," she says. "We urge other business leaders, particularly those at other financial institutions, to join with Travis CU in this critical endeavor."

LFCU Tackles Financial Literacy

LFCU's Director of Member Education Richard Hill has made several guest appearances on local news channels in the Hampton Roads area. Hill appeared on the noon newscasts for WVEC-TV13 and WAVY-TV10 discussing Identity Theft, Hurricane Preparedness and his upcoming financial seminars. Hill has also been invited to be a regular guest on WAVY-TV 10's Noon News, where he will discuss various financial topics.

Hill heads the newly organized Member Education Department at LFCU and is tasked with speaking to various groups on a number of financial topics in addition to presenting a monthly seminar at the Omni Hotel in Newport News.

Each year, Langley FCU performs hundreds of financial presentations ranging from sessions geared towards young airmen at Langley Air Force Base to classroom presentations at local schools. The credit union has taken its education role a few steps further by providing regular monthly seminars for the public and further enhancing the educational content of their website.



ABNB Team. Photo provided by ABNB

ABNB FCU and AFFN Sponsor National Kids Day

Madeline Busch, VP of Marketing

ABNB FCU and The Armed Forces Financial Network (AFFN) partnered to sponsor a day of family and entertainment activities in association with National Kids Day. The event took place at Little Creek Amphibious Base in Norfolk. The program included games and crafts, the Navy Show Band and other stage acts throughout the day. It was open to the public and free of charge. Launched in 2001 by the Boys & Girls Clubs of America, National Kids Day is held to foster relationships between adults and children.

1st Advantage CEO Witnesses Hurricane Katrina Destruction

New Orleans Native Was Vacationing in Bay St Louis When Evacuation Order Issued

Mj Dawley, Marketing

Adrian “Casey” Duplantier, Jr., 1st Advantage FCU president/CEO, is a hurricane veteran. Having grown up in New Orleans and lived on the Virginia Peninsula for the past 18 years, he’s seen plenty of them — and knows the amount of work and resources required to rebuild after the hurricane has passed.

Duplantier just returned from Mississippi where he was vacationing with family. He witnessed the destruction of Hurricane Katrina first-hand, evacuating Bay St. Louis, MS just 24 hours before the eye of the storm passed over the vacation community. “I’m extremely relieved to be back home with all my family safe and accounted for,” Duplantier said. With family scattered all over the Louisiana coast, the number of relatives affected by the storm is sobering. “It will take a while before I know who has been affected and how badly,” he said. “However, I’m not waiting to find out before I do something to help.”

To begin with, Duplantier brought home with him his daughter and her three children — 3-year-old triplets — to give them a place to live until electricity and other services are restored in Biloxi, MS where his son-in-law is stationed with the U.S. Air Force at Keesler A.F.B. Additionally, 1st Advantage will be matching donations to the American Red Cross made at their branches up to \$1,000 until \$50,000 in donations is reached.

“This is just the beginning of what we will be working on,” Duplantier said. Over the coming months, 1st Advantage and its community partners will be working to arrange food and clothing drives to send to Mississippi and Louisiana, loaning equipment and supplies to credit unions in the impacted areas, and looking for additional ways to help as specific needs are identified.

“While I do have a lot of ties to the areas hit hardest, my desire to help goes beyond those personal ties,” he said. “Living in a community that itself is still recovering from a hurricane, we owe it to those who helped us rebuild to do all we can to help victims of Katrina rebuild their lives.”

Eglin FCU Opens 7th Branch

Cathie Staton, VP Marketing/Compliance

Eglin FCU’s red, white and blue eagle is now soaring over the world’s most beautiful beaches with the opening of its Destin Branch. The Grand Opening for its 7th Branch was held on the 7th day of the 7th month—the day before area businesses shut down for Hurricane Dennis. Jim Appleton, President Emeritus who had retired earlier this year, attended the grand opening with current president, Phipps McGee cutting the ribbon with Destin dignitaries and other EFCU officials in attendance. For each member signing the guest book, EFCU made a \$1 donation to the Destin YMCA building fund as part of its commitment to being a strong supporter of this newest community to be served. The 6567 square foot facility offers full services including safe deposit boxes and hosts both drive-up and walk up ATMs. The 106,000 member credit union is reaching out to better serve the needs of existing members who live and work in Destin.

Hurricane Dennis affected the area Sunday July 10th and Eglin FCU employees returned to work in the heat on Tuesday to serve members as soon as traffic was allowed on the roadways.

USA FCU and AFFN Provide Grant to Yongsan Garrison

Becky Moon, Marketing Communications Specialist

The Armed Forces Financial Network (AFFN) awarded USA FCU, headquartered in San Diego, CA, the 2005 Matching Grant. AFFN's matching contribution allows USA FCU to provide a \$4,000 sponsorship grant to support the Yongsan Garrison, South Korea Morale, Welfare and Recreation (MWR) 2005 Columbus Day Celebration. AFFN and USA FCU along with the MWR organization are excited about this collaboration. The sponsorship grant will assist the MWR with their mission to contribute to the troops and their families at Yongsan Garrison and nearby bases in South Korea.

"USA FCU was the first Defense Credit Union Council (DCUC)/AFFN credit union to step up and contribute to the troops and their families under this year's program," stated John Broda, AFFN Executive Vice President. Mary Cunningham, USA Federal's President/CEO confirmed, "More than five decades ago, USA FCU was formed with a mission to serve the financial needs of America's armed forces. Since then, our credit union has grown, but our dedication to those who serve our nation remains." Mary further commented, "Last year, USA FCU was proud to show our support of military personnel and their families by actively sponsoring hundreds of events, activities and celebrations."

"AFFN appreciates all that USA FCU does for the defense and military communities worldwide," John stated. Michael Leib, Korea Regional Director for USA FCU, said, "Programs like the AFFN's Matching Grant provides USA FCU the opportunity to increase charitable support to the military community on a global scale." David Weber, AFFN President/CEO commented that, "AFFN is united with our participants to serve those who so proudly and bravely serve our great nation."



Pictured left to right: Michael Leib, USA Federal Korea Regional Director, with a representative from Yongsan Garrison, South Korea MWR. Photo provided by USA FCU



Defense Credit Union Council

Presentations from the 2005 Conference are posted on our Web site at www.dcuc.org.

NRL Federal Credit Union's Waldorf Grand Opening a Big Hit

NRL FCU celebrated the grand opening of its branch in Waldorf, MD on Saturday, September 10. Members that attended the "premiere" of the newest location walked down the "red carpet." An usher was there to greet them with a smile and their "tickets." Everyone was treated to popcorn and mini movie candies. There were several drawings throughout the day for prizes such as gift packs with movie passes and gift cards for movie rentals.

Members were instructed on how the Remote Teller Units (RTUs) work. These modern teller stations enable transactions to occur more quickly than traditional teller stations. There is a two-way audio/video system that allows members to see and privately communicate with the teller and a tube for transaction materials to go in.

NRL FCU is looking forward to serving more members with the addition of this location and its convenient features that include a deposit-taking atm with 24 hour access and evening and Saturday hours.

NRL FCU serves over 22,000 employees of the Naval Research Lab in Washington D.C., contractors, family members, and select employee groups with assets of \$350 million.

Federal Employees: New Way to Develop Credit Unions

David Grace, WOCCU Senior Manager

If your field of membership includes federal employees, you can give them the opportunity to alleviate poverty through credit unions in developing countries. World Council of Credit Unions (WOCCU) announces its inaugural participation in the federal government's Combined Federal Campaign, a charity drive for government employees between September and December.

Credit unions with federal government employee members can help by publicizing WOCCU's participation in the campaign on their web site or with a credit union newsletter article. A sample article is available at www.woccu.org/ecard2/poverty/

The Worldwide Foundation for Credit Unions (WF), WOCCU's charitable arm, is CFC number 1020. For information, contact Valerie Breunig, WOCCU, vbreunig@woccu.org or 608/231-7353.

Historical Preservation and Hi-Tech— Service One CU Relocates Campus Branch

Grand Re-Opening Celebration & Ribbon Cutting Ceremony Held

Leila Matthews, Marketing

Service One CU has relocated its Western Kentucky University Campus branch to 422 College Heights Boulevard, formerly known as 15th Street, in Bowling Green, Kentucky. To celebrate, Service One CU held a Grand Re-Opening Celebration and Ribbon Cutting. Complimentary hot dogs and lemonade were served and many members of the credit union and community were in attendance.

The new facility is located in the former home of Hobson Lewis Sinclair, which was built in 1927. From that time forward, rooms were rented by the Sinclair family and other owners to Western students or faculty. Early last year, the building was designated an historical property by the Bowling Green-Warren County Historical Preservation Board. Service One has received a commendation from the Historic Preservation Board for excellence in preservation and adaptive re-use of an historical property.

The new Campus location is equipped with the latest technology in money handling with the purchase and installation of a DeLaRue TCR Twin Safe, the first cash recycler and vault in operation in the state of Kentucky. The Teller Cash Recycler is an efficient, automatic acceptance and re-issue machine with high currency note and denomination capacity. "It has replaced the need for traditional teller cash drawers and the credit union vault," according to Leila Matthews, Vice President of Sales and Marketing. "The TCR eliminates manual counting of cash at the teller stations, improves accuracy with its built in note detection module and improves security since cash cannot be accessed unless it is retrieved by an associated account number. It is the future for financial institutions everywhere," says Matthews.

Service One CU was founded in 1963 as a not-for-profit, financial organization to assist Western Kentucky University's faculty, staff and students attain their financial goals. When CEO/President Valerie C. Brown began managing the credit union in 1978, the credit union was located at Western's log cabin Faculty House. Brown has now relocated her executive office back to the new Campus facility.

Fort Belvoir FCU Contributes to Army Family Team Building and Katrina Relief

Jacqueline R. C. Connor, Vice President, Marketing and Business Development

Fort Belvoir FCU donated \$1,500 to Army Family Team Building on Fort Belvoir. Armed Forces Financial Network (AFFN) matched this donation providing a combined contribution of \$3,000. Army Family Team Building is a program designed to improve overall military readiness by advancing personal and family preparedness. This is accomplished through training classes which help family members adapt to change and become more self-reliant. Army Family Team Building offers programs for spouses who are new to the military, are involved in the unit and community and want to learn for personal growth, and want to improve their leadership skills.

Fort Belvoir FCU will also be sending a \$6,600 Member and Employee-funded donation to the Red Cross Relief Funds on behalf of the victims of the Katrina Hurricane. FTBFCU was overwhelmed with the disastrous effects of Hurricane Katrina and asked FTBFCU Members and employees to assist in donations. FTBFCU Members donated \$3,300 in funds to the Hurricane Katrina Relief Effort and FTBFCU made a 100% matching contribution.



Billie Blanchard is pictured here with Interior Alaska military commanders. Photo provided by MAC FCU

MAC FCU CEO Billie Blanchard Honored with Messer Award

Michelle Denton, Marketing Coordinator

Interior Alaska military commanders recently honored MAC FCU President & CEO Billie Blanchard with the 2005 Messer Award during the Greater Fairbanks Chamber of Commerce's 37th Annual Military Appreciation Banquet.

The award, named for the late Jim Messer, recognizes a civilian member of the Fairbanks community for outstanding service to the military. During the award's 11 year history other notables include Senator Ted Stevens and Dr. William Wood.

"I am very honored to have received this award from both the Army and the Air Force. Our community is a great community that supports its military and their families. I am proud to be a member of the Fairbanks community," Blanchard said, "I feel that my support of the military is just a small part that I can do for our country since I haven't served in the military myself. We are very concerned about supporting our families during the upcoming deployment and my heart goes with them when they leave."

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

Travis Credit Union and the American Red Cross Invite Kids to Send a Free Video Message to Military Families Worldwide

Sherry Cordonnier,
Marketing Representative

Travis CU provided a very special opportunity for military families in their community to send a personal video message, free of charge, to active duty family members and friends serving anywhere in the world.

The credit union partnered with American Red Cross and Travis AFB's Integrated Services group to participate in the "KUDOS" program. "KUDOS" stands for Kids Understanding Deployment. The event gives military families an opportunity to attend and experience a mock deployment featuring a C-5 walk-thru, demonstrations, a visit to Base "X" and other fun activities. The credit union provided a two-minute video message that was recorded and sent via e-mail to loved ones who are serving elsewhere.

The children were encouraged to wear something from their mom/dad's uniform. Over 400 children and 200 parents and guardians attended.

All military families were invited to join Travis CU Travis Air Force Bases' Travis Air Museum, in Fairfield. "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 our military families by offering this extraordinary opportunity for all children 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 Credit Union chose to participate and partner with us in such a meaningful event."

To participate, the children brought their loved one's email address to the American Red Cross booth with their Military Dependent Identification. Their video messages will arrive as an email and their loved one will be able to play it over and over again. Each video message could accommodate up to eight individuals and had a time limit of two minutes.

NOTES ON DEFENSE CREDIT UNIONS — AND THEIR PEOPLE...

Notes On Defense Credit Unions in the News

Ent FCU, CO launched a new service, Email Alerts, to its 160,000 members. Members using Ent's online banking service can now keep an eye on their account's activity with account-related email alerts delivered to their in-box or directly to their cellular phone...The 16th branch of **Marine FCU**, NC was officially opened recently in Richlands, NC. The Mayor of Richlands, the Honorable Marvin Trott, assisted Chairman of the Board, Marty Goldman, with the ribbon cutting...**Security Service FCUs**, TX Boerne Service Center received second place honors in the "Best of the Best" Reader's Choice Awards competition published annually in the Boerne Star & Hill Country Recorder, the city's local newspaper. Each year, the competition allows the local residents to vote on their favorite businesses in Boerne and its surrounding areas. SSFCU's Boerne location was recognized as one of the city's best banking facilities because of its excellent service and friendly staff...City Officials and local dignitaries gathered to

celebrate the opening of **Travis CU's**, CA newest branch in Vallejo. The VIP reception and ribbon cutting event began with remarks and introductions of local dignitaries and city officials being made by Patsy Van Ouwerkerk, president and CEO...**Fort Belvoir FCU**, VA staff and members raised over \$250 for a math remediation program at Woodbridge Senior High School in Woodbridge, VA. The monies contributed bought 40 workbooks that were used in preparing the students for their SOL exams. 72 students benefited from the program. Of the students taking the Algebra SOL, 97% passed the test...

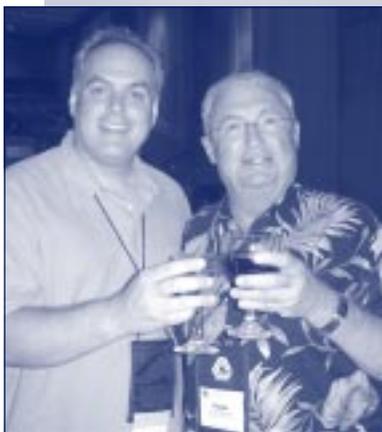
Notes On Defense Credit Union People in the News

Scott CU, IL recently promoted **Charlene C. Stovall** to Manager of their Collinsville office. Charlene has been with the credit union for just over a year in the position of Assistant Branch Manager at Collinsville and has been working in the financial industry for

ten years...Global CU, WA has hired two new employees, **Don Graedel** will serve as Credit Analyst at the Member Service Center in Spokane and **Tyler Ferguson** is the Loan Officer at the Coeur D'Alene Branch...Langley FCU is pleased to announce **Dwayne Naylor** has been appointed Executive Vice President of the credit union. Naylor will oversee senior management and work closely with President/CEO **Jean Yokum**. "Dwayne's extensive credit union experience and wealth of expertise will be an asset to the Langley team," stated Jean Yokum. "I am delighted Dwayne is on board and confident his leadership and vision will help take the credit union to even newer heights..."

Visit www.dcuc.org
to view more photos from
the conference! Go to
"conferences" and click
on "2005 Conference."

For helping to make the DCUC 42nd Annual Conference such a success, thank you to all of our Exhibitors and special thanks to our sponsors:



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Co-Op Network

CUNA Mutual Group

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Fifth Third Bank Processing Solutions

InCharge Education Foundation

Intercontinental Warranty Services, Inc.

MasterCard International

Mid-Atlantic Corporate FCU

Southwest Corporate FCU



**Defense Credit
Union Council**



Pen Air FCU Receives 2005 FCUL Dora Maxwell Award

Patty Veal, Marketing Manager

Pen Air FCU was honored during the Florida Credit Union League's Annual Conference with First Place in the large asset category of the Dora Maxwell Awards. This award recognizes those Florida Credit Unions that have exhibited extraordinary community service and responsibility.

Pen Air FCU was chosen due to its immediate call to action to aid the Pensacola area community after Hurricane Ivan by implementing its Disaster Recovery Plan. Pen Air FCU had generators in place at designated offices and ATMs, put its Mobile Service Center on the road to serve local area military bases, and partnered with out-of-town Credit Unions Wright-Patt CU and RiverValley CU to offer free, hot meals for two days to anyone in need. Plus, Pen Air FCU continued throughout the year with direct involvement with several charities including the March of Dimes Walk America,



Mark Ivester-FCUL, presents Dora Maxwell Award to John Davis, Pen Air FCU President/CEO with Maurice Johnson-Pen Air FCU Board Chairman overlooking in the center.

American Cancer Society's Relay for Life, and the Navy-Marine Corps Relief Society's Charity Golf Tournament. John Davis, Pen Air President/CEO, graciously accepted the award on behalf of the Credit

Union and explained, "We are honored to receive this recognition and encourage all Credit Unions to brag about the good work they do in their communities to help further the Credit Union movement."

Defense Credit Union Council
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