



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

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DCUC Latest Accomplishments

- **Important win for America's military families!** Worked with the NCUA board members and staff on final approval to include Military Members in 12 CFR § 701.34(2)
 - Allows more credit unions to gain critical **Low Income Credit Union designation**
 - Enables defense credit unions to make more loans (i.e., not restricted by MBL caps), accept non-member deposits, issue secondary capital, apply for grants; helping America's families and businesses during COVID-19 and beyond
- DCUC among the first to advocate for **Temporary Removal of Member Business Lending caps** for COVID-19 relief, not just for veterans for ALL borrowers and credit unions
- Engaged with **Treasury Secretary and SBA Administrator** on the **Paycheck Protection Program**—DCUC among the **first** to advocate for **including credit unions as borrowers** since many credit unions are also small businesses
 - Highlighted concerns with program implementation and regulatory barriers
- Headlined several webinars including **CUinsight's 3 Questions** and **MSAN**
- Continued push of **H.R. 2305 – Veteran Business Lending Exemption** either as stand-alone legislation or for inclusion in a potential Phase 4 COVID-19 relief package
- Remain vigilant on the **National Defense Authorization Act (NDAA) Mark-Up** process.
- Ordered more copies of **Armed Forces Financial Guide** based on exceptional response
- Digital promotion of **April's "Military Saves Month"**
 - Featured wide range of activities: Webinars, Facebook Live events, Twitter chats, scavenger hunts, digital coloring books, reading times, clubhouse activities

DCUC Happening Now

- Collecting credit union **facts & figures on COVID-19 response**—for advocacy efforts
- Preparing for **2nd Quarter DCUC Military Advocacy Committee (June 30, 2020)**
 - Time to submit new initiatives/ideas that enable America's economic recovery
- Working on **New DCUC Frequently Asked Questions Page** and sync with **DoD Regulations/Policy**
 - Streamline and answer common member credit union inquiries—easier to search

DCUC Upcoming Activity

- Begin work on **New DCUC Website redesign** and **Social Media Strategy** based on new statistics
- Register NOW—**DCUC Annual Conference (Aug 9–12, 2020)**—at Palace Hotel in San Francisco, CA

**May is
National
Military
Appreciation
Month**

DEFENSE CREDIT UNION COUNCIL, INC.

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

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CEO UPDATE

DCUC in Times of Crisis

Anthony Hernandez, President and CEO, DCUC

The Defense Credit Union Council had another productive month despite ongoing stay-at-home orders in the Nation's Capital. Our efforts included important advocacy wins, ongoing event planning modifications, increased member communications, and reevaluating operations to enhance the value of DCUC membership. Our members continue to realize both real results and wider policy gains as a result of the hard work DCUC has put in over the last month.

It amazes me how much we have accomplished during my three years at the helm. Yet, I am more excited about how much we have learned, which will further these gains in the immediate future and beyond. As we review our accomplishments, here are some observations that are important to share:

1. Facts & Figures Matter. Congress, the media, and the general public seize on information during a crisis. As such, it is important to establish actionable, credible, and timely information to effectively lead and respond. The ability to triage the deluge of incoming information from multiple sources all at once is paramount. This takes real-world experience, lots of practice, and is rooted in the ability to see through the unfolding haze. This becomes harder given the natural effects of emotions and biases. Having plenty of facts and figures on hand is key for pivoting into action.

DCUC was able to quickly and effectively lead industry responses to Congressional interest items, media reports, bank lobby disinformation, and member inquiries by using both surveys and direct email campaigns. I am very thankful for our member CEOs who quickly responded with their experiences on the front lines and real time status updates. These responses were key in holding the line against misinformed notions about defense credit union responses during the pandemic while the rest of the industry sprang into action. DCUC is working on perfecting these information collection techniques to make them more automatic and comprehensive. We will continue to work with your staff to build response mechanisms and data chains that inform national policymakers, along with sharing this collective data with your executive teams.

2. Agile Advocacy Milestones. Flattening hierarchical reporting chains and decision making is key to establishing agility and effectiveness. When timeliness matters, the decision cycle must be free from institutional constraints and bureaucratic inertia or it will miss early opportunities. This is harder to do in larger organizational structures versus those with fewer reporting chains. This has nothing to do with the size of the organization; it is more a function of executive capability in smoothly transitioning from normal operations to crisis mode.

DCUC was able to quickly respond during the pandemic due to the efforts of our Military Advocacy Committee (MAC) and the full support of our board of directors. DCUC's Defense Matters Forum at the end of February, which included the quarterly MAC meeting, allowed us to identify advocacy priorities as Americans started to prepare for the eventual shut-down. Many of the discussions that took place in February led to letters and correspondence in support of credit union legislation or regulatory changes that assisted with financial recovery efforts. As a result, DCUC led industry efforts to support the following:

- Inclusion of Military in Low Income Credit Union Designation Calculations
- Temporary Relief from Member Business Lending Caps
- Credit Union Representation in U.S. Treasury Discussions on Mortgage Forbearances
- Credit Union Industry Concerns with the Paycheck Protection Program

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DCUC will continue to champion credit union industry efforts as we perfect our advocacy efforts with a look toward future milestones and results. We hope more members will participate in our Military Advocacy Committee and grassroots campaigns and share ideas to propel us further. Our next Military Advocacy Committee update is on Tuesday, June 30, 2020. Let me know if you would like to participate.

3. Constant Communication Mediums. Communication is always vital, particularly in a 24/7 news cycle. It is even more important during a crisis when emotions and biases scream for attention. Thus, allowing constant communication through a variety of mediums to establish an organizational “battle-rhythm” is essential. This works better when the communication mediums are already established and optimized to obtain desired effects and results.

Since the pandemic began, DCUC has sent out timely Constant Contact emails and maintained a steady stream of social media posts via Facebook, Twitter, and LinkedIn. Many times, we were the first to alert and inform our members to changing conditions on Capitol Hill and within the executive branch. At times, we reached out to a few members for a quick sense of conditions “on the ground,” which were quickly summarized and relayed back to staffers controlling the decision-making process. This proved very timely and helped our industry react quickly and effectively.

Throughout the crisis, our organizational structure, battle-rhythm, and timing has been well suited for working from home. We continue to look for ways to improve our processes to further our value as a trade association and already have a few initiatives moving forward.

4. Tactical Timing & Momentum. The ability to react is a function of organizational communication flow, the organizational “battle-rhythm” established early on, and the temperament of the leader. This ability produces the tactical timing necessary to achieve small wins at first, followed by larger wins over time. Small wins build momentum, which allows for greater impact as time goes on. Momentum is important because once you lose or sacrifice it, it is much harder to regain.

Considering all the above, DCUC established the tactical timing and momentum necessary to achieve results for our members. DCUC’s small staff works tirelessly to monitor information channels and react accordingly.

Summary. DCUC continues to do very well along its five-year strategic plan. Yet, we will always strive to improve our processes, adapt with the times, and seize the initiative on opportunities. We are very thankful for our member support and will always provide the best value for the dues we receive. Please let us know how we can do better, and I am sure we can find a way. Stay safe and let’s continue working to rebuild America’s economy going forward as we serve those who serve our country.

CBC FCU Epic Difference Campaign

Lucas Danner, CBC FCU

CBC has pledged \$50,000 to purchase 1000, \$50 gift cards from local restaurants that we are now giving to our members that have been most affected by the COVID outbreak and subsequent quarantine.

The goal is to help support both our local businesses and the members that are out of work and find it difficult to put food on the table. There are 12 restaurants onboard with the program, and seven restaurants have donated extra money to the cause (\$5,450 extra in total).

We have started with getting gift cards to the 934 members that have requested hardship assistance. 750 gift cards have been mailed so far. We are sharing this initiative primarily on social media using the hashtag #EpicDifference to track members’ stories.

Additionally, CBC has put into place other financial relief programs for our members including Skip-a-pay, loan forbearance and emergency loans for those affected by COVID.

AFFCU Awards Scholarships to High School Students

Danny Sanchez, AFFCU

AFFCU awarded four high school students as the winning recipients of AFFCU’s 2020 Memorial Scholarships. The announcement was made at AFFCU’s 67th Annual Membership Meeting hosted via livestream, due to the COVID-19 Pandemic. Although the scholarship recipients and their families were not able to attend the meeting, their accomplishments were recognized during the online event.

Scholarships in the amount of \$5,000 each were presented to the group of deserving high school seniors. Benjamin August Rawald, Del Rio, TX, was designated the SMSgt George H. Einfeldt Memorial Scholarship; Taylor Morgan McClung, Helotes, TX, was granted the MSgt Warren D. Vail, Sr. Memorial Scholarship; Caroline Rae Crittel, Shreveport, LA, was awarded the CMSgt James C. Kemple Memorial Scholarship; and Tyla Josefina Chevier, San Antonio, TX, received the CMSgt Ronald R. Applegate Memorial Scholarship.

“The four students selected rose above an outstanding group of applicants and are well deserving of this honor,” said Bob Glenn, President/CEO of AFFCU. “Each student has exemplified outstanding leadership, selfless service to the community and high academic performance. We look forward to seeing their development as leaders at the university of their choice. We’re fully confident they will go forth and all have success in their future careers and within their communities.”

AFFCU established this scholarship program to provide assistance to accomplished high school seniors for their academic achievements, character, family support and community service. The Credit Union is proud to offer the scholarship program to its members and their families. The selection proves to be increasingly difficult each year with the number of qualified candidates.

Send your credit union news to alert@dcuc.org.

Hanscom FCU Charitable Foundation Donates \$5,000 to MA COVID Relief

Monica Parks, Hanscom FCU

Hanscom FCU Charitable Foundation, the philanthropic arm of Hanscom FCU, has donated \$5,000 to the Massachusetts COVID-19 Relief Fund, which has raised a combined \$25 million to date to support Massachusetts residents affected by the coronavirus pandemic. The Foundation has committed \$10,000 to aid efforts designed to help those who are suffering from the economic impact of the disease outbreak. The Fund, launched by Massachusetts First Lady Lauren Baker and the One8 Foundation, will support communities hit hardest by the pandemic, including the food insecure, frontline healthcare workers, those with disabilities, and the homeless.

The TowerCares Foundation Donates \$75,000 to Food Banks

Carla Burger, Towers FCU

Food insecure households are among those people who are more susceptible to the COVID-19 public health crisis, according to the Maryland Food Bank.

“Kids who are missing meals at school, seniors who can’t leave their homes out of fear, and people who were food insecure even before COVID-19 hit, are particularly vulnerable during this time,” says Amy Chase, Director of Corporate Relations at the Maryland Food Bank.

The TowerCares Foundation has donated \$75,000 to three local food banks. The Maryland Food Bank in Baltimore, Md., the Capital Area Food Bank in Washington, D.C., and the Anne Arundel County Food Bank in Crownsville, Md. each received \$25,000, for a total donation of \$75,000.

“With the help of this generous donation from the TowerCares Foundation, we’ll be able to shore up our supply of emergency food, which in turn, will funnel into Maryland communities that have been hit hard by this pandemic,” Chase says.



Left to right: Valerie Noyes, ACU Training Specialist/Mask Force Volunteer, Paul Shorb, Director of Faith Harvest Helpers, and Kenneth Leonard, ACU President/CEO. Photo provided by ACU

ACU Staff Members Donate Masks to Support COVID-19 Efforts

Provided by America’s CU

Employees at America’s CU have manufactured over 150 reusable face masks to help stop the spread of COVID-19. A portion of the masks were donated to Faith Harvest Helpers Food Bank and will be used for both volunteers who distribute food, as well as those that they serve. The self-proclaimed ACU COVID Mask Force team has also spent their free time sewing face masks for employees of ACU as well as postal workers in Lacey, WA.

“Because ACU is an essential business, we’ve had to find additional ways to keep our employees safe while we remain open. When faced with this challenge, a group of ACU staff members volunteered to craft masks, not only to help each other, but to help the communities that we serve. We’re doing our part to keep everyone healthy at JBLM and in the South Sound,” says Phil Prothero, Chief Operations Officer at ACU.

Along with mask donations, ACU employees are also reaching out to every member, helping those who are experiencing hardships because of the healthcare crisis. The most vulnerable, elderly, and veteran members are being helped first by the ACU Foundation, who is making grocery and essential need donations to those members with contactless deliveries.

Financial Center Helps Raise Over \$219,000 for Pack the Pantries

Courtney Cooper, Financial Center First CU

Financial Center First CU, in partnership with FOX 59, helped raise over \$219,000 for Pack the Pantries, a hunger awareness campaign. Pack the Pantries is an annual telethon with all funds going towards food pantries such as Gleaners and Midwest Food Bank, allowing them to have flexible spending in buying bulk food goods.

Because of the COVID-19 pandemic and job losses, the amount of demand for food has doubled, and tripled in some areas. Since 2015, Financial Center has supported Pack the Pantries through monetary donations and employee volunteer time.

“Now more than ever, there are hungry Hoosiers that need our help,” states Dusty Simmons, Financial Center’s VP of Membership Development, “It’s our responsibility as an Indiana credit union to help those in need, whether it be financially or through helping raise funds for local food pantries. We care about you- and we’re grateful to be able to be a part of Pack the Pantries.”

ABNB Announces Ongoing Pandemic Assistance Programs

Provided by ABNB

ABNB FCU held its 60th Annual Business Meeting and announced the continuation of its Member Pandemic Assistance programs. These special loan payment relief initiatives assist members impacted by the COVID-19 Pandemic. “ABNB’s mission is to support the financial needs of our member/owners; today, during these uncertain times more than ever,” said Richard M. Cheliras, Chairman of the Board of Directors.

Many members of the credit union have begun to take advantage of the credit union’s Member Pandemic Assistance. ABNB has provided temporary loan payment relief on more than 12,000 credit cards and 5,400 automobile loans, mortgage forbearances and member business loans.

“ABNB is also supporting small business in our community. Our participation in the Small Business Administration’s Payroll Protection Program has aided more than 120 small businesses in the greater Hampton Roads/Northeastern North Carolina region,” stated Charles A. Mallon Jr., President and CEO.

Member Pandemic Assistance is a continuing effort of ABNB to deliver financial relief to consumers and small businesses throughout the region. Information related to Member Pandemic Assistance is available at <https://www.abnbfcu.org/coronavirus.html>

ECTC Freshmen Build Financial Capability Through Abound CU

Provided by Abound CU

Abound CU (formerly Fort Knox FCU) worked closely with Elizabethtown Community and Technical College (ECTC) to launch the EverFi Achieve platform, a mobile-first financial education solution designed to help young adults build healthier financial futures, for college freshmen in March. Error! Filename not specified.

Amber Phillips, First Year Experience (FYE) Program Facilitator at Elizabethtown Community and Technical College, and Breanna Harris, FYE Instructor & Program Coordinator at Elizabethtown Community and Technical College, were instrumental in making this launch happen, ensuring that ECTC was able to make it part of their transition to Non-Traditional Instruction (NTI) during the early stages of the pandemic.

A number of ECTC students who completed the basics module as an enrichment project shared positive feedback, including the following comments:

“I am very thankful for Abound Credit Union’s generosity of sharing their (practically) expert knowledge on the subject of money management as an adult.”

“The main thing this assignment has showed me is there is always a way to prepare with your money instead of guess with your money.”

“There is so much vital information given on this website. I believe every student should be required to examine it.”

“I firmly agree that I’ve learned information that will assist me in the future.”

“At Abound Credit Union, we firmly believe that knowledge leads to opportunity,” says Becky Ates, EVP of Abound Credit Union. “That’s why we’re committed to sharing our financial strength and knowledge so that more hard-working Kentuckians can build healthier financial futures. It’s been a privilege to partner with ECTC on this initiative.”

Frontwave CU Announces Election of Michael Brigagliano as New Chairman

Amber Gabrena, Frontwave CU

Frontwave CU recently announced the election of Michael Brigagliano as the new chairman. Brigagliano has served the credit union since October 2014, when he was appointed to serve as an Associate Director. He became a full Board member in early 2015, was elected to the Vice Chairman’s post in March 2018, and to the Chairman’s post in March 2020.

Brigagliano has spent more than two decades in the consumer finance, mortgage lending and loan servicing industries. He takes over for Richard Rothwell, who served as Chairman of the Board from January 2010 to February 2020. Rothwell continues to serve as a Director. The Frontwave Supervisory Committee is led by Chairman William Shute.

In addition to Mr. Shute, Supervisory Committee Members include Kit Gardner, Robert Ross, Hema Crockett and Vicente Hinojosa. “We’re thankful to all of our board and committee members who volunteer their time to help guide the direction of the credit union and make sure it operates in the best interest of our Members,” said Bill Birnie, President/CEO of Frontwave CU. “Especially during challenging times like these, we benefit greatly from their experience and commitment to helping make our Members financial dreams come true.”



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2020 DCUC Fundraiser

We are pleased to announce that DCUC's tradition of charitable giving will continue this year, regardless of COVID-19's possible impact on this year's Annual Conference. For over 17 years, we have incorporated a fundraiser into our Annual Conference. Each year we select a very special charity that supports our military, our veterans, and their families. Whether we are together this August or not, we plan to host an on-line Silent Auction, a virtual 50/50 raffle and a raffle for a beautiful blanket made with love by Eileen Ehram from Pen Air FCU. Now, more than ever, it is important for us to remember those who are less fortunate.

This year's charity is the Gold Star Mothers of Northern California. They are a group of 20 self-funded mothers whose children died while in military service, or died as a result of that service, or are missing in action, who have adopted veterans at the VA Hospital in Palo Alto. Turning "**Sorrow into Support,**" they have selflessly provided nine years of caring for the veterans who live there. This group of volunteers provides lunches, socks and blankets, gloves, cookies and coffee, and most especially emotional comfort to those who have been homeless and hurting.

The Gold Star Mothers of Northern California is run by Karen Ballard, who lost her son, 1LT Ken Ballard, U.S. Army, in Iraq in 2004. She is an inspiration of selfless giving and has continued to channel her grief to help others.

We hope that your credit union will consider supporting our 2020 Silent Auction again this year, in one of the following ways:

- Make a donation to the Silent Auction
- Participate in the Silent Auction in August
- Buy Raffle tickets

More fundraiser details will be coming in future DCUC communications.



Mission Statement

Finding strength in the fellowship of other Gold Star Mothers who strive to keep the memory of their sons and daughters alive by working to help veterans, those currently serving in the military, their families and communities.

Call for Resolutions

If you have a resolution that you would like DCUC to adopt, here's your chance. Submit a written resolution to DCUC prior to June 12, 2020, to be acted on by the Resolutions Committee and included with the Call of the Annual Meeting, which is issued 60 days before the DCUC Annual Meeting. Proposed resolutions should be forwarded to Beth Merlo, Vice President, DCUC, 1627 Eye St NW, Ste 935, Washington D.C., 20006. You may also email proposed resolutions to bmerlo@dcuc.org. If you have questions, please call 202-734-5007.

DCUC Board of Directors Seats to Be Filled

Two seats on the DCUC Board of Directors will be filled at the annual business meeting at The Palace Hotel, San Francisco, CA, Tuesday, August 11, 2020. The regular three-year terms of the two Representatives-at-Large are currently held by Jack Fallis and Frank Padak. Both will seek re-election for their positions. Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *ALERT*.

DCUC CONFERENCE UPDATE

As of this writing in early May, DCUC is still planning on hosting our 2020 Annual Conference at the beautiful Palace Hotel in San Francisco this August. On the positive side, our speakers are being very flexible and hope to join us; the Palace Hotel plans to re-open on June 1; our sponsors are all very much looking forward to joining you in person; and I think we would all welcome a break from self-isolation.

That said, we are living in very uncertain times, and each day brings new developments in terms of how our local, state, and entire country slowly re-opens. This is the time when all of us must also pay close attention and monitor what happens next.

DCUC will continue to monitor recommendations from the CDC and the State of California as well as communicate regularly with the Palace Hotel to make the best decision for all of us to ensure our safety. We anticipate making our final go/no-go decision in June.

In the meantime, DCUC sent out a short survey on Friday, May 15, to gauge your interest in this year's Annual Conference. Please take a minute of your time to answer five multiple choice questions. Based on your feedback, the DCUC Board of Directors and our CEO, Tony Hernandez, will determine our next steps.

The options are as follows:

- Hold the Conference in San Francisco in August, in accordance with updated safety standards
- Create an abbreviated virtual Annual Conference, to include our mandated Annual Business Meeting
- Postpone the 2020 Conference and meet next year in Naples, FL

Here is the link to the survey: www.d cuc.org/dcuc2020survey. We look forward to your feedback and hopefully spending time together in August.



Commitment to Clean

Marriott is elevating cleanliness standards and changing hospitality norms. Marriott has put in place a multi-pronged approach designed to meet the health and safety challenges presented by COVID-19. Visit <https://clean.marriott.com> to learn how the Marriott Cleanliness Council is redefining our cleaning and safety standards.

**As a show of good faith,
if you register for DCUC 2020 now,
and need to cancel for any reason,
we will waive all cancellation penalties
until June 30th.**



Crash DCUC!

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industry?**

**Do you know
someone who is?**

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www.d cucannual.org**

Travis CU Offers \$1M in Donations in Support of Community Partners

Provided by Travis CU

Travis CU announced an immediate \$1 million philanthropic initiative that will be disbursed amongst multiple local organizations across five counties to relieve both immediate public health and long-term economic challenges as a result of the COVID-19 pandemic. A total of 96 non-profits as well as small businesses in the counties of Napa, Solano, Contra Costa, Merced and Yolo will receive checks.

TCU will also match up to \$4,000,000 given to the TCU Foundation from other sources. The funds will support many efforts, including:

- Frontline organizations that are providing direct service, such as food banks, shelters, family resource centers and school districts, as well as nonprofits and organizations focused on supporting critical populations, including homeless, foster youth, LGBT and Latino individuals
- Non-profits that support small businesses, including those who serve their community all year through economic development assistance, will receive aid in sustaining the mitigation of the pandemic for the opportunity to recover when the crisis subsides

Many of the organizations receiving aid are existing TCU (non-profit) community partners that have already aligned with the credit union to serve its members by providing free financial education opportunities as well as those providing essential services throughout the year.

“We are showing up to support the most vulnerable in this time of crisis,” said Barry Nelson, president and CEO of Travis CU. “We are making immediate investments to support the organizations who are in the business of people helping people, and we are here, as we have been for nearly 70 years, to serve our community. Credit unions are built for times like this.” The organizations receiving funds will not receive advance notice. TCU is planning on delivering as many of the checks as possible ‘remotely.’

Cobalt CU Celebrates Financial Literacy Month

Karen Guy, Cobalt CU

Cobalt CU knows financial education is important so the credit union hosted a KOFE virtual scavenger hunt throughout April. KOFE stands for “Knowledge of Financial Education” and is Cobalt’s free online, self-help resource with a variety of financial tools including videos, e-books, podcasts, interactive courses, and much more. Members had to log in and explore Cobalt’s KOFE portal to search for answers to five questions. If they answered all five questions correctly, they were entered in a drawing for a chance to win one of three \$100 cash prizes. The scavenger hunt was presented by the SAC Foundation.

South Carolina FCU Announces 2020 Scholarship Winners

Maggie Wickey, South Carolina FCU

South Carolina FCU is pleased to announce the winners of its 2020 scholarship program. After receiving more than 1,000 applications from college-bound students in South Carolina, the credit union has selected 12 winners who will receive up to \$12,000 toward their college expenses. In their applications, students were asked to write about how they plan to use their education to do more for their communities. With majors ranging from international business to psychology and nursing to secondary education, this year’s winners shared their ambitious goals and detailed plans to make those goals a reality.

“Our scholarship program is always a highlight of our year. As we read through the 2020 applications, we were incredibly impressed at how hardworking and motivated these individuals are,” said Scott Woods, President and CEO of South Carolina FCU.

Tinker FCU Delivers 1,000 Masks to OKC Children’s Hospital

Destiny Darby, Tinker FCU

Tinker FCU delivered 1,000 handmade masks to The Children’s Hospital at OU Medicine in Oklahoma City. “Children’s Hospital Foundation has had a relationship with Tinker FCU for more than 20 years, and for TFCU employees to put in so many hours to donate 1,000 masks, that makes it even more special,” said Kathy McCracken, Executive Director of Children’s Hospital Foundation. Employees and volunteers spent hours sewing the masks while working from home during the pandemic. They provided over 1,600 masks for TFCU employees working in the branches and corporate office. Credit union has provided over 2,700 masks during the pandemic and will provide more.

“It felt good to know we were able to have a small impact, no matter how tiny,” said Dave Willis, TFCU EVP and Chief Operations Officer. “If we all can make a million tiny gestures, it might make one huge difference. Thank you to all the sewing team and staff that are making this happen.”



Dave Willis, TFCU EVP and COO (Left), Kristy Viravong-Portis, TFCU Asst. VP and Manager of Community Engagement (Center), Mike Kloiber, TFCU President and CEO (Right). Photo courtesy Tinker FCU

Alaska USA Foundation Provides Critical Funds to Support COVID-19 Response Efforts

Provided by Alaska USA

Supporting the people and organizations that are passionately dedicated to improving communities is a shared responsibility. The Alaska USA Foundation has made contributions to eligible nonprofit organizations in support of its mission and to help them during the COVID-19 pandemic. With more than 16 years of service to the community, the Alaska USA Foundation is committed to organizations that assist children, veterans and active duty military members and their families. Today the Foundation is honored to support six nonprofit organizations.

\$10,000 was received by the Arizona Housing Coalition in support of the Arizona Veterans StandDown Alliance to help homeless veterans access vital medical, mental health and substance abuse services.

\$60,000 was donated to the Armed Services YMCA of Alaska to support their ongoing efforts of supporting military personnel and their families, especially during this time of extraordinary need.

\$15,000 was provided to Big Brothers Big Sisters of Alaska, whose mission is to create and support one-to-one mentoring relationships, something that will be even more important in the coming months.

\$5,000 was given to Alaska Legal Services Corporation in support of the critical legal services they provide to veterans and active duty members of the armed forces.

\$10,000 was contributed to Camp Fire Alaska so every child has the opportunity to discover the best in themselves and others in a fun, safe learning environment.

\$20,000 was contributed to the United Way in Alaska, Arizona and California to support critical services on the frontline to include emerging food insecurities.

\$5,000 was contributed to the Washington Northwest Harvest—COVID-19 Hunger Response Fund to provide resources to food distribution centers across the state, allowing them to serve the individuals suffering from food insecurities due in part to the COVID-19 crisis.

In addition to monetary support, Alaska USA employees are giving back through volunteer efforts. Some are getting crafty and making masks while others are putting together food boxes to donate to their local food pantries.

“We are committed to the communities we serve, especially in times of crisis. It is our privilege and duty to help those in need through monetary and volunteer support,” said Geoff Lundfelt, president & CEO. “Alaska USA’s goal, since the onset of the COVID-19 coronavirus outbreak, has been to keep employees and members safe and healthy, and to ensure that the credit union is here to support and serve them today and for years to come.”

“We are thankful that at a time where nonprofits need support like never before, the Alaska USA Foundation can step in to fill a void,” said Dan McCue, executive director, Alaska USA Foundation. “It is nice to know that the generosity of our employees and other donors are impacting many lives in the communities we serve, especially during this COVID-19 pandemic.”



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Submit your community impact stories and articles from your young credit union professionals.

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GOT NEWS?

Send your credit union news to alert@dcuc.org.

Credit Union West Shows Appreciation for Health Care Heroes

Evan Norris, Credit Union West

Credit Union West employees recently donated their own personal dollars to show their appreciation for the health care workers at Dignity Health St. Joseph’s Westgate Medical Center. In association with the Travelling Pizza Company, the generously donated funds provided more than 100 free pizzas to hospital staff who are on the front lines of the coronavirus pandemic.

“We’re so appreciative of the commitment these health care heroes are making to their communities each and every day during these unprecedented times,” stated Karen Roch, President and CEO of Credit Union West. “Our team members wanted to provide a gesture that shows just how grateful we are for their selfless acts of service.”

According to the Arizona Department of Health Services, the total number of COVID-19 cases in Arizona has exceeded 7,900. Health care staff are invaluable in treating these patients and containing the spread of the virus. Many of these workers have been reassigned from their normal duties to assist the efforts in diagnosing and treating COVID-19 patients.

“The show of appreciation from the employees at Credit Union West means so much,” says Tina Brucato-Day, VP of Operations at Dignity Health St. Joseph’s Westgate Medical Center. “We are so proud of our entire team who are working tirelessly to keep our patients and community-at-large safe.”

VyStar Opens SBA PPP Application Process to Non-Members Until Funding is Exhausted

Sandy Baker, VyStar

VyStar CU announced that it will begin accepting applications for the SBA's Paycheck Protection Program (PPP) from small business owners who are not currently VyStar members for as long as federal funding remains available.

While some other financial institutions are no longer accepting PPP applications, VyStar is extending the opportunity to all small business owners located within its field of membership to best serve the entire community. Individuals who are interested in applying are encouraged to do so now as funding could soon be exhausted and applications will be processed in the order they are received.

Jenny Vipperman, VyStar's Chief Lending Officer, says, "We are dedicated to helping as many small businesses as possible in our community get the funds they need. That is why we worked hard to identify and implement a process that allows us to efficiently accept PPP applications from small business owners, including those who are not currently VyStar members."

Small business owners will be asked to visit a local VyStar branch drive-thru to establish business membership. Once a small business owner is verified and the account is opened, the PPP application process can be completed as soon as the following business day. Vipperman adds, "We are determined to make obtaining funds as seamless as possible to provide small businesses with the support they need."



Register online at
www.DCUCAnnual.org for the
DCUC Annual Conference.
See page 6-7 for details.

AmeriCU Names Belle New CEO

Provided by AmeriCU

AmeriCU's Board of Directors has selected Ronald Belle, Chief Experience Officer, to succeed CEO Mark Pfisterer, who last year announced his plans to retire in 2020.

"Since joining the credit union in 2017, Ron has made an impact. His focus on member and employee experience is relentless, and has been transformative to our organization. He has been instrumental in making AmeriCU a better place to work, a better place to bank, and a stronger credit union overall. We could not be happier to have him at the helm, and are looking forward to the coming years," said John Stevenson, Chairman of the Board of Directors.

As Chief Experience Officer, Belle is responsible for all facets of the member experience, including Operations, Marketing, and Human Resources. Prior to joining AmeriCU, Belle held roles at Fifth Third Private Bank, Bank of America, and KeyBank. In addition, Belle holds an Accredited Asset Management Specialist (AAMS) certification from the College of Financial Planning, has attended the Graduate School of Banking at the University of Wisconsin, and is an alum of both Syracuse University and Utica College.

"I am honored that the Board has entrusted me to lead this amazing organization. I look forward to carrying on the culture and initiatives that make AmeriCU what it is today, as well as leading new changes to benefit our members and employees. I am extraordinarily proud of what our team has accomplished, and even more excited about what the future holds. This is a transformative time for the industry, and for AmeriCU as well" said Belle.

PenFed CU Presents \$25,000 Donation to QL+ for Wounded Veterans

Spencer Kenyon, Penfed CU

PenFed CU, announced its \$25,000 donation to Quality of Life Plus (QL+) to support innovations that aid and improve the quality of life for veterans who have served our country and sustained life-altering injuries. QL+ supports engineering students with a passion for using their skills to help veterans by developing prosthetics and other solutions to give them their confidence and independence back.

"PenFed is proud to support the development of solutions that have a tremendously positive impact on the lives of our nation's heroes by providing them with the ability to return to work and participate in activities they love," said James Schenck, President/CEO, PenFed Credit Union, and CEO, PenFed Foundation. "It's inspiring to see veterans playing hockey, running, surfing and thriving after overcoming very difficult challenges. PenFed believes it's more important than ever to continue supporting veterans and organizations like QL+ during this challenging time."

QL+ student engineers develop novel technical solutions to assist and improve the quality of life for wounded veterans. Throughout the academic year, QL+ mentors, guides and supports the collaboration between veterans and student teams. At the end of the academic year, the student teams formally present each completed assistive device or modified hardware to each veteran for use in their daily life. Each project is unique. While these assistive devices are tailored to the needs of each individual participating veteran, the solutions frequently help other injured veterans.

"The Quality of Life Plus team is grateful for this generous gift," said Charlie Kolb, Executive Director, Quality of Life Plus. "PenFed's commitment to helping our military heroes is aligned with our mission to improve the quality of life of those who have served our country."

"QL+ provides challenges for STEM students, allowing them to work directly with our wounded veterans, harnessing technology and common-sense engineering practices to improve their daily lives," said Quality of Life Plus Founder Jon Monett.

"The donation from PenFed is helping us give more students the opportunity to focus their passion and talent on helping our nation's heroes. We are honored to receive it."

DEFENSE CREDIT UNIONS IN THE NEWS

OKLAHOMA CITY, OK—**Tinker FCU** and Prime Bank announced that TFCU has agreed to acquire substantially all of the assets and operations of Prime. TFCU will retain all of Prime's employees and will operate the newly formed commercial division out of Prime's existing branch location in Edmond. TFCU's members will benefit from expanded small business and commercial banking services, including commercial lending, SBA financing expertise, member business checking and other business-related financial services.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHESAPEAKE, VA—ABNB elected new Board of Directors. Immediately following ABNB's 60th Annual Business Meeting, the following officers were elected. **Richard Cheliras** was re-elected Chairman, **Marvin Brangan** as Vice Chairman, **Thomas D. Johns** as Treasurer and **Randolyn Patterson** was re-elected as Secretary. Other Board members include **David Krause**, **Mary Ann Melchers**, **Wesley M. Parker**, **Martha Smith** and **Earl Waddell**. . . OCEANSIDE, CA—Frontwave CU announced annual election results. **Hema Crockett** and **Vicente Hinojosa** were re-elected to the Supervisory Committee via acclamation. Directors selected to serve as Officers of the Board were **Michael Brigagliano** as Chairman, **Brian Sutton** as Vice Chairman, **Kelley Mayer** as Treasurer, and **James Cothran** as Secretary.

All In CU Sponsors National Financial Bee

Kathy Scarbrough, All In CU

All In CU partnered with the EVERFI National Financial Bee for a first-of-its-kind, nationwide financial literacy challenge for middle and high school students.

"During Financial Literacy Month, and especially during this time of unprecedented uncertainty, All In CU is committed to helping students and families plan for their financial future and uncover additional ways to pay for college," stated Kathy Scarbrough, Vice President of Marketing for All In CU. "The National Financial Bee provides an opportunity for students to have some fun and learn critical financial concepts—all from the comfort of home while social distancing."

The five-day challenge was created by EVERFI in response to the current need for additional financial education information for students and is an extension of the Credit Union's All In 2 Finances Online Financial Challenge.

Throughout the course, participating students gained new skills to create a personalized financial decision-making framework that they can apply to their lives now and in the future. Topics of the National Financial Bee include spending and saving, credit and debt, employment and income along with investing and insurance.

At the completion of all five lessons, students can choose to complete a brief essay of 300 to 500 words in which they share their financial dreams and explain how they plan to get there. Winners of the National Financial Bee compete for a total of \$20,000 in college scholarships.

Scarbrough commented, "As families across the country are struggling to balance work, childcare and homeschooling amidst widespread school closures driven by the COVID-19 pandemic, All In CU wanted to provide additional resources to help parents, teachers and students increase their financial awareness. There's never been a better time to learn these important tools and incorporate good financial habits into daily life."

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

SAFE FCU Announces New CEO

Britney Singleton, SAFE FCU

Michael Baker has been named President and CEO for SAFE FCU. Baker will succeed Darrell Merkel, who has served as President and Chief Executive Officer since March 2017.

In December 2019, Merkel announced his plans to retire from SAFE during the summer of 2020 after 32 years of service.

Baker brings almost 20 years of credit union experience into the position, including leadership roles in Branch Management and Administration, Facilities and Security. Baker currently serves as SAFE's Executive Vice President / Chief Operations Officer with areas of responsibility that include Information Systems, Risk Management and Compliance, Continuous Improvement, Member Experience (Branches and Call Center) and Operations. During his time on the senior leadership team, SAFE's assets have more than doubled.

To aid in the transition, Merkel will serve as EVP/COO on an interim basis until the role can be filled permanently. "We are very pleased that Michael has accepted the President/CEO position," said Board of Directors Chairperson Dr. Kay Oldhouser Davis. "The Board has great confidence in him. We know he will continue the very positive momentum the credit union has had in the last few years and will lead the organization toward even more opportunities to serve our members."

Davis added, "I also want to thank Darrell Merkel who agreed to come back to the credit union over three years ago to lead us through some of the most positive and proactive change SAFE has made in the last 20 years. I thank him for all he has done and his commitment to stay on for a period of time as we search for a new EVP/COO."

GOT NEWS?

Send your credit union news to alert@dcuc.org.

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Members of Air National Guard. Photo courtesy Global CU

Global CU Supports the 141st Air National Guard

Provided by Global CU

Global CU is proud to support the 141st Air National Guard. On Saturday, April 18, 2020, Global provided a pizza lunch to members working at Second Harvest Food Bank. “Global is dedicated to supporting our military through every day and especially during these uncertain times,” said Jack Fallis, CEO/President, Global CU. “We are always actively looking for ways to thank our troops and veterans for their service. It’s part of our mission since our inception as a military credit union.”

Global CU began as Fairchild FCU in October 1954 and continues to support our military men and women throughout the world, with branches in Washington, Italy and Idaho.