Inside this issue

2  CEO Update
3  Defense Credit Unions in the News
3  Defense Credit Union People in the News
4  Tony’s Tips & Travel
5  DCUC Conference Update
8  Capital Corner
9  Community Outreach
10  Technology and Innovation

DCUC Latest Accomplishments

• Membership renewals strongest to date! THANK YOU!
• Successfully connected with both prospective and former DCUC members on advantages/benefits of membership
• Moderated Filene Research Institute’s military tech panel at Credit Unions in the Age of Insecurity research event
• Focused on “Consumer Thinking & Emerging Tech”
• New research opportunity for military-related topics
• Worked with the Veterans Benefits Administration (VBA) to include credit unions in the new Veterans Benefits Banking Program—focus on 250K “unbanked” veterans
• Delivered new Armed Forces Financial Guide: Mapping the Military Lifecycle—in accordance with 10 USC § 992
• Produced new DCUC live-action video—“Why We Do It”
• Awarded four G.E.M. Scholarships worth $3,500 each
• Funded task force on President’s Roadmap to Empower Veterans & End the National Tragedy of Suicide
• Strategic partnership with FIS Worldpay to build strong credit union brand and superior payment platforms

DCUC Happening Now

• DCUC’s Defense Matters Forum (Feb 23, 2020)
  • Celebrating 57 years of Serving Those Who Serve Our Country in 2020
• Finalizing plans for DCUC’s Overseas Sub-Council in May
  • Great line-up of Defense speakers and activities
  • Deadline for room reservations quickly approaching on March 1
• Conducting 1st Qtr DCUC Military Advocacy Committee
  • Set DCUC legislative & regulatory initiatives for 2020
• Meeting with Members of Congress in advance of NDAA
• Schedule meeting w/ new USD for Personnel & Readiness

DCUC Upcoming Activity

• Register Now—DCUC Annual Conference (Aug 9–12, 2020)
• Follow plan to conduct more DCUC Member Visits and listening sessions—solidify hard-won gains/member value
• Look for series of “DCUC Presents” articles in brand new VIP Alexandria Magazine—featuring CEOs and partners
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 On the Move

Anthony Hernandez, President and CEO, DCUC

The Defense Credit Union Council is on the move. Now in the third year of our strategic plan, we continue to deliver more value and service for our members. On behalf of the Board of Directors and the entire DCUC staff, I am happy to highlight several accomplishments this month which are the culmination of many hours and planning sessions over the last few months.

First, we start with our annual Defense Matters Forum. This three-hour meeting has grown in terms of attendance and advocacy efforts. This forum strengthens our original purpose as a trade association in advocating for specific policies and legislative proposals, specifically ones that directly impact defense credit unions and their members. The overriding goal is to maintain a healthy operating environment so our member credit unions can fully serve our military and veteran communities. The outcome of this forum sets the stage for the rest of the year.

Second, we will be rolling out a new video that features “Why We Do What We Do.” This video is a follow-up to the motion-graphic video we use in explaining who we are. The images were carefully selected along with the music and the voice-over talent. The script behind the music and images is intended to evoke a patriotic vision of American life, both in and out of uniform. This is what we all are working hard to support. DCUC will also be adapting a modified version of the video so that our members can co-brand for use on your websites.

Third, we will finally release our latest publication, *The Armed Forces Financial Guide: Mapping the Military Lifecycle*. This 160-page guide is our largest educational effort to date and fully supports the statutory requirement in the 2016 NDAA for DoD to provide financial training at many points in the military lifecycle (see 10 USC § 992). There is no other guide that “curates” all the information and multiple websites into a readable format.

Lightbulb Press did an amazing job in working with the service academies in producing this guide. Even better, Lightbulb Press is offering a very affordable licensing opportunity to host an interactive book which your members can access for free on your website. This is a great opportunity for your marketing department to directly reach and educate your active and prospective members.

Fourth, we continue to see our numbers rise for each of our 2020 conferences. We have lined up an impressive array of speakers and presentations to continue making each of our events unique and informative. I am excited to host these conferences and we look forward to seeing each of you. That said, we are ahead on early-bird registrations and reservations are filling up. Please contact us as soon as possible so we can accommodate you and your group. Visit www.dcuc.org for more details.

Fifth, we recently worked with the Department of Veterans Affairs (VA) on several initiatives. DCUC helped jump-start the VA’s PREVENTS (President’s Roadmap to Empower Veterans and End the National Tragedy of Suicide) task force. The growing rate of veteran suicides is alarming. The tragedy negatively affects families and communities—our membership! The PREVENTS task force needed funding to develop a community integration and collaboration proposal along with a national research and implementation strategy which will be delivered to the White House next month. DCUC and a few of our member credit unions answered the call. It is still not too late to join the campaign.

We also worked with the Veterans Benefits Administration (VBA) on the Veterans Benefits Banking Program to include credit unions. This program identifies financial institutions that can provide “unbanked” veterans with safe, reliable and inexpensive ways to receive and manage their VA monetary benefits. Simply stated, it allows credit unions to offer a “mainstream” financial product—a checking account—that both meets the needs of these veterans as well as avoids the problems they are encountering with

continued on page 3
VA’s pre-paid debit card program. Serving the underserved in action! Contact us at ceo@dcuc.org for more details.

Finally, we are strengthening many of our partnerships within the industry. We are excited about many of the innovations and opportunities that accompany these enhanced relationships. I am excited about working with organizations such as the Filene Research Institute, FIS Worldpay (see page 10), NASCUS, WOCCU, AACUL and many others in addition to our long-standing partnerships with both NAFCU and CUNA. Stay tuned as each of our results and offerings from each of these partnerships will be revealed at upcoming conferences and in subsequent articles in our ALERT newsletter throughout the year.

Thank you all for your steadfast support. The first three years featured many positive changes in your Defense Credit Union Council. I am confident we can all continue to strengthen our association together and scale to new heights. We look forward in helping you serve those who serve our country in the 21st century!

DEFENSE CREDIT UNION IN THE NEWS

ELKHORN, NE—Cobalt CU opened a new branch in the Elkhorn, NE Family Fare, which brings convenience to members in the Western Omaha and Douglas counties.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

SYRACUSE, NY—AmeriCU announced that Charlie Noel has accepted the role of Member Partner Advisor FCU announced the promotion of Jad Malek to SVP Chief Retail Officer. Malek joined Arkansas FCU in 2018 as Vice President of Retail Operations…OMAHA, NE—Cobalt CU named Consuelo Chavez as Branch Manager at Elkhorn Family Fare Branch and announced Alejandra Miller as Branch Manager at South Omaha Branch…CHARLESTON, SC—Heritage Trust FCU is pleased to welcome Tara Smith as its new Chief Operations Officer. Smith brings extensive industry experience in Retail Operations, Lending, Business Development, Marketing and Training…BLOXI, MS—Keesler FCU promoted Michelle Augustine to Director of Loan Operations responsible for overall management of loan operations, card services, loan operations, titles/insurance and member records. Keesler FCU also promoted Thomas Curtis to Director of Indirect Lending responsible for managing and mitigating dealer risk and the indirect loan portfolio, evaluating and analyzing indirect loans requests and establishing and maintaining a strong relationship with dealerships…TYSONS, VA—PenFed CU announced retired Marine Corps Brig. Gen. Terry V. Williams as SVP of Global Fixed Assets responsible for the strategic planning, direction and oversight of PenFed’s global fixed assets. PenFed CU announced William “Bill” Heyer has been promoted to SVP, Deputy General Counsel, responsible for legal affairs of the CU. PenFed welcomes Jill Streit as Chief Finance Officer and Executive Vice President, responsible for leading comprehensive financial programs and initiatives across all businesses and products at an enterprise level. N. CHARLESTON, SC—South Carolina FCU promoted Trey Gantt to Chief Operations Officer, and David Dulaney to Senior Vice President of Lending Services. Gantt will lead the credit union’s Retail Sales & Service, Business Performance Management, Lending and Marketing teams. Dulaney will oversee all lending at South Carolina Federal and manage its $1.45 billion loan portfolio…VACAVILLE, CA—Travis CU announced the appointment of Nathan Cox as the new SVP/Chief Lending Officer. Nathan joins Travis CU from U.S. Bank, where he was Senior Vice President and Market Manager for the Sacramento Valley Region.

GOT NEWS?

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

AmeriCU is One of the Best Companies to Work for in New York

Provided by AmeriCU

AmeriCU was once again named one of the Best Companies to Work for in New York for 2020.

Created in 2007, these celebrated annual awards are dedicated to identifying and recognizing the best places of employment in New York, whose practices benefit the State’s businesses, economy, and workforce. AmeriCU was previously awarded the honor in 2018 and 2016.

“We use a variety of resources to develop a successful team of employees who build rewarding careers, thrive in their roles, and grow with AmeriCU, all while providing best-in-class service and education to our members so they can have successful financial lives, too,” said Michele García, Vice President of Human Resources for AmeriCU. “AmeriCU is proud to have been chosen as a recipient of the Best Companies to Work for in New York award.”

Cobalt CU Explore Youth Mentoring Opportunities

Devynn Adams, Cobalt CU

TeamMates Mentoring Program visited Cobalt CU to inform employees about opportunities available to mentor children in the Omaha Metro Area. TeamMates Mentoring Program began in 1991 by the University of Nebraska Head Football Coach, Tom Osborne and his wife, Nancy.

TeamMates mentors make a difference in young people’s life by helping youth reach their full potential and visiting the children once a week.

Fifty Cobalt CU employees signed up to learn more information about becoming a mentor in the Omaha Metro Area.

TeamMates Mentoring Program serves girls and boys across the Midwest in Kansas, Nebraska, Iowa, South Dakota, and Wyoming, serving over 10,400 children in the Midwest.
Abound CU Supports Veterans with More Than $247K in Total Donations

Article provided by Fort Knox FCU

Abound CU is honored to partner with USA Cares, supporting their mission to assist military families in crisis and help them create a foundation for long-term stability. Since 2005, the credit union and its members have donated a total of $247,241 through their USA Cares partnership.

In 2019 alone, the credit union and its members donated more than $70,000 to USA Cares. Last year, these funds directly helped approximately 70 military families remain in their homes, pay their utility bills, and buy food and fuel.

“Abound Credit Union continues to be one of our strongest partners,” said Trace Chesser, President/CEO of USA Cares. “The credit union’s commitment to serving the military and providing financial education to benefit the community aligns with our own mission of acting as the support system veterans and their families need. We’re so pleased to have them as a long-term partner.”

USA Cares originally started as a grassroots partnership of the Fort Knox Chapter of the Association of the United States Army, Kroger Food Stores–Mid-South Division, and WAVE-3 TV, the NBC affiliate in Louisville. Abound CU was one of the earliest supporters of USA Cares and continues to give towards their mission along with many of the credit union’s generous members.

“We’re proud of our ongoing partnership with USA Cares, which directly supports veterans and their families,” said Ray Springsteen, Abound CU President and CEO. “The strength of the credit union, which has been serving military and civilian members for nearly 70 years, allows us to support organizations like USA Cares, provide financial literacy programs for all ages, and help Kentuckians achieve more.”

A portion of the donations to the organization were due paid by Abound CU for new credit union members who joined as part of the USA Cares Patriot Club field of membership.

TONY’S TIPS & TRAVEL

Technology and Innovation are Hot Topics in 2020

Provided by DCUC

Our President & CEO, Tony Hernandez, is off to a busy start in 2020! Technology and Innovation are hot topics this year, and Hernandez had the opportunity to facilitate a panel discussion on the effects of emerging technology on military members at the Filene Research Institute’s Research Event in Irvine, California. The panel was comprised of distinguished DCUC member executives: Andrews FCU’s President & CEO, Jim Hayes; Travis CU’s Military Affairs Officer, John Evalle; and Frontwave CU’s Military Relations Manager, Chip Dykes, and Digital Channel Specialist, Randy Rose.

Speaking of technology, Hernandez joined the CUInsight Experience podcast to discuss what Defense Credit Unions do and how they are different from other financial institutions. This podcast is available online at www.cuinsight.com.

Hernandez, rounded out the month in San Antonio, TX, as a participant of a panel discussion, Protecting Our Military Families: Why Financial Readiness Matters and What You Can Do To Help, during the Communities Installation Innovation Forum. The discussion explored how community and installation leaders can work together with the banking industry to support the financial well-being of services members and their families.

AFFCU Donates $2,500 to San Antonio Food Bank

Danny Sanchez, AFFCU

Air Force FCU presented the San Antonio Food Bank a $2,500.00 check raised through various fundraising events in 2019 including a special “Jeans Day” program at the credit union. AFFCU employees could opt in and make a small donation each pay period to wear jeans.

“Over the last several years, AFFCU has been a strong partner for the San Antonio Food Bank in Fighting Hunger and Feeding Hope. The credit union has been an exemplary model in the community for going above and beyond all year to support the Food Bank’s needs. I’m honored to receive this check for $2,500.00 that really comes from the employee’s effort and empathy to support those in need,” said Eric S. Cooper, President/CEO of the SA Food Bank. “We’re blessed to have this partnership with AFFCU in making sure food insecurity that affect young and old in our community is addressed. I am thankful to have them as hunger fighters.”

San Antonio has a great need to feed more than 400,000 low-income children during the summer months. These children lose access to breakfast and lunch meals they normally receive at school. The Food Bank helps fill that need, supporting many programs that provide meals to children. Through operational efficiencies, they can maximize $1 into seven meals.

One big campaign AFFCU participates in is the Million Summer Meals for Kids food drive through media partner KENS5, the CBS affiliate in San Antonio. In the first year, the goal of one million meals were raised. This year over 11 million meals were donated during the campaign.

“The employees of the credit union have put the needs of this community at the forefront,” said Bob Glenn, President/CEO of AFFCU. “We are very proud of their continued effort to support the San Antonio Food Bank and their mission. And as this community grows, so will our support.”

The San Antonio Food Bank serves 16 counties in Southwest Texas and provides meals to 58,000 individuals each week. The credit union continues to accept non-perishable food and monetary donations at all their branches.
Guest Speaker
Col. Mark Tillman

DCUC is pleased to announce the first of a strong line-up of speakers who will be joining us for another outstanding Annual Conference this August at the Palace Hotel in San Francisco.

Col. Mark Tillman served as the nation’s 12th Presidential pilot and commander of Air Force One from 2001–2009. Col. Tillman was at the controls of Air Force One through numerous national events. Most notably, he protected the President on September 11, 2001, by keeping him out of harm’s way and connecting the flying oval office to the nation’s first responders.

Col. Tillman is truly a man devoted to serving his country, having served 30 years in the United States Air Force, and his captivating story will give you a first-hand account of remarkable moments in history, not only as he shares his first-hand account of piloting President George W. Bush on September 11, 2001, but later transporting the Commander in Chief into the war zone of Baghdad, Iraq for Thanksgiving dinner with the troops.

An engaging storyteller, Col. Tillman will take you behind the scenes of Air Force One utilizing his experiences to reinforce the importance of the Zero Fail Mission. This promises to be a very special presentation that you will long remember.

Conference Fundraiser

American Gold Star Mothers, Inc., is a private nonprofit organization of American mothers who lost sons or daughters in service of the United States Armed Forces. This year, DCUC has selected American Gold Star Mothers of Northern California to be the recipient of our 2020 Annual Conference Fundraiser.

Gold Star Mothers raise funds for veterans, active-duty service members and their families, as well as other Gold Star families. They’re active year-round, visiting veterans at homes and hospitals, taking them snacks and gifts, reading them stories and letting them know someone is always there for them. Around the holidays, they also raise funds for Wreaths Across America.

“We want to honor all vets who fought and died for this great country,” Pollard said. “We want to give back, because this is what our children did—they gave. This is to keep their memories alive.”
Arkansas FCU has purchased the building currently occupied by Family Life in West Little Rock for just over $12 million, and the organization will be transitioning from its current Jacksonville headquarters to the new location over the next 18-24 months.

The 97,000 square foot building will accommodate growth plans for Arkansas Federal, and will allow the organization to add a new branch location to better serve that growing area of central Arkansas.

“After a three-year search for space to accommodate our growing operations and membership, we felt the building’s size, quality, location and value were the perfect fit for us,” said Rodney Showmar, president and chief executive officer of Arkansas Federal. “We are excited to have all of our operations staff under one roof in this new facility. We have continued to invest heavily in IT, training and marketing, and the additional space sets us up for generations and gives us flexible floorplans, abundant natural light, and greater amenities for our employees.”

“I am thrilled that Little Rock could provide the solution for Arkansas Federal Credit Union’s growth and expansion needs,” Little Rock Mayor Frank Scott, Jr. said. “Through this move, Little Rock is helping preserve the jobs of hundreds of employees who live in our region and creating opportunity for hundreds more.”

Family Life will continue operating at the Ranch Drive location through August, and then Arkansas Federal will remodel and retrofit the space to accommodate a retail branch focused on consumer and business deposits and loans, as well as mortgage, insurance and investment offices. The space will initially house 200 employees and will be able to expand to nearly double that number of staff.

“Jacksonville has been a great home for the past 60+ years, and we will continue to have a strong presence in Jacksonville,” Showmar said. Both the Little Rock Air Force Base and Jacksonville branches will be maintained, in addition to some back-office staff.

Hanscom FCU Receives Grant to Support Veterans

Monica Parks, Hanscom FCU

Hanscom FCU Charitable Foundation received a grant of $3,000 by the Enterprise Holdings Foundation, the philanthropic arm of Enterprise Holdings. The grant will be used to support the ongoing work the Hanscom FCU Charitable Foundation does on behalf of the Home Base program. The check was presented by Enterprise Car Sales employees during a luncheon at the credit union’s operations center in Littleton, MA.

“It’s wonderful to partner with organizations that share our passion to serve, bringing to life the ethos of ‘People Helping People’, and I’m truly touched by the generosity of Enterprise Holdings Foundation. Their grant will go a long way to help provide support for these veterans who need it so much,” said Paul Marotta, Hanscom FCU’s Chairman Emeritus and the Foundation’s Chairman.

This donation was given as part of Enterprise Holdings Foundation’s sponsorship of Hanscom FCU Charitable Foundation’s Alan M. Hart Memorial Charity Golf Classic. The Charity Golf Classic supports Home Base, a Red Sox Foundation and Massachusetts General Hospital Program dedicated to healing the invisible wounds of war for veterans, service members, and their families through world-class clinical care, wellness, education, and research.

South Carolina Federal Hosts Retirement Workshops Through CFS*

Maggie Wickey, South Carolina FCU

South Carolina FCU will host seven complimentary workshops on retirement basics, presented by CUSO Financial Services, L.P. (CFS*), beginning on February 10. In the workshops, CFS* investment advisors will educate attendees on how retirement needs have changed over the years and how they can successfully plan for their future.

“Americans are living longer, healthier lives and spending more time in their retirement years,” said Bonnie Ciuffo, President of South Carolina Financial Solutions, LLC. “That means retirement assets will have to do more over a longer period of time, which makes planning for retirement a crucial aspect of your financial wellness.”
Alaska USA President & CEO Appointed to Federal Reserve Bank of San Francisco’s Community Depository Institutions Advisory Council

Provided by Alaska USA

Alaska USA is pleased to announce that Geoff Lundfelt, president and CEO of Alaska USA FCU, has been appointed to the Federal Reserve Bank (FRB) of San Francisco’s Community Depository Institutions Advisory Council (CDIAC). The appointment lasts three years, effective Jan. 1, 2020.

The CDIAC represents credit unions, banks and thrift institutions of various sizes. The council provides input to the FRB’s senior management on a variety of topics, including economic and banking conditions, regulatory policies, payment issues and other issues of interest to community depository institutions.

Lundfelt brings more than 21 years of financial industry expertise to the council, and has been a longtime advocate for credit unions and the beneficial role that not-for-profit financial institutions play in the communities they serve.

“I’m looking forward to working with the other members of the council and seeing what we can accomplish with our shared financial industry expertise,” said Lundfelt. “Representing Alaska USA members and members of credit unions everywhere is a responsibility I take very seriously.”

All In CU’s “Bee the Boss” Program Teaches Entrepreneurial Skills

Margaret Donald, All In CU

All In CU has partnered with the Wiregrass Boys and Girls Club to educate students about business principles that provide the foundation for running a business. The Credit Union’s award-winning Bee the Boss Program was developed to teach elementary and middle school student’s how being an entrepreneur makes it possible to be their own boss.

Each year, at the outset of the program, students are given a specified amount of money or a “loan” from the Credit Union to purchase a Boys and Girls Club logo item that they can sell to make money. In addition to learning the basics of the loan process, students also learn how to write a business plan, prepare a budget and marketing plan and how interest is calculated. Once the students complete all the preliminary steps, they began selling the product of their choosing.

When Wiregrass Boys and Girls Club members completed the entire program, the students gave the $500 in proceeds back to their organization.

“We’re proud to partner with the Wiregrass Boys and Girls Club for our Bee the Boss Program. These students worked hard over the course of several months and their success exemplifies their dedication and determination,” stated Kathy Scarbrough, All In Credit Union’s Vice President of Marketing.

Keesler Federal Opens First Branches in Alabama

Steve Alderman, Keesler FCU

Keesler FCU has expanded into Alabama, with two new branches in the Mobile market. Mississippi’s largest credit union opened its Mobile Westwood Plaza branch and its Midtown Mobile branch.

With assets of $3 billion, Keesler Federal is a not-for-profit, member-owned cooperative. Founded in 1947 to provide banking services to Keesler Air Force Base employees, membership now exceeds 240,000.

“We looked at several markets for expansion and Mobile just made the most sense,” said Andy Swoger, Keesler Federal CEO and President. “We know the region, the banking services needed and the best ways to serve members. This will be a good fit for Keesler Federal and our existing and potential members.”

The two new Mobile branches will increase Keesler Federal’s branch network to 38, with 19 those added in the last four years. The expansion has included the New Orleans and Jackson, Mississippi, markets.

“Whether it’s our lending or deposit rates, we are consistently the best in our markets,” said Swoger. “More importantly, we look for a way to say yes to our members. We believe in our members and will exhaust every option available to help them. And it’s very easy to qualify for membership.”

Those who live, work, worship or attend school in most of Mobile County can become a Keesler Federal member and open an account.
As we prepare for our Defense Matters Forum on Sunday, February 23, 2020, there are a few things to keep in mind as we navigate the political map in our Nation's Capital.

The good news is that the full stop created by the impeachment process is cleared, and there is now time and space to address the work needed to be done on behalf of credit unions and our military members. The not-so-good news is the Presidential campaign is in full swing with the National Conventions scheduled for this summer. That means we have a short window of opportunity to advocate for our 2020 initiatives amongst all the other things we have scheduled in between.

Given these headwinds and obstacles, we accept the challenge and will continue to advocate for our members on Capitol Hill. The time is perfect to initiate a grassroots letter campaign in support of H.R. 2305 – Veterans Members Business Loan Act. We will also propose comments on H.R. 5050 – Veterans and Consumers Fair Credit Act and H.R. 5003 – Fair Debt Collection Practices for Servicemembers Act.

DCUC will also look inside the executive branch and find opportunities to enhance or change the regulatory environment in which our members operate. We will continue to offer strong support for changes in NCUA regulations that allow APO/FPO address to be included in Low Income Credit Union designations. We will press for DoD policy implications stemming from H.R. 1595 – Secure And Fair Enforcement Banking Act of 2019. These policy changes seem small but can be very important for everything else we seek to do on behalf of our military.

Finally, DCUC will continuously be prepared for another round of bank lobby misinformation and efforts in the 2021 National Defense Authorization Act. DCUC will be meeting with Members of Congress and the House and Senate Armed Services Committees to protect our interests. We will also ask for your help via the leagues and grassroots messaging campaigns to combat any legislation the purports to make banks and credit unions “equal” on military installation.

Again, this “equality” is not meant to benefit credit unions (i.e., either banks get no-cost land leases or credit unions begin to pay). With the small window of opportunity, we will all need to move fast. The House has already announced its intention to complete NDAA negotiations no later than May 2020. DCUC is already on the move!

**Navigating the Political Map of Our Nation’s Capital**

*Anthony Hernandez, President and CEO, DCUC*

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Pen Air Celebrates Ground Breaking of New Corporate Headquarters

*Article provided by PenAir*

Pen Air FCU is celebrating breaking ground on its newest Corporate Campus Headquarters located behind the current Corporate Office. The new corporate office will consist of three floors and 49,400 square feet of conditioned space with a 2,400 square foot rooftop terrace. The new building will house the Executive Team and several back-office support areas.

“Our design objectives were to create a flexible environment that would allow Pen Air to grow, attract, and retain top talent,” said Stu Ramsey, President and CEO of Pen Air. “We wanted to create space for our team to thrive, collaborate, and be creative. Therefore, we have planned for zones for focused work, collaboration, and innovation.”

Pen Air, along with DAG Architecture and Design and Hewes & Company, LLC, have designed a campus that correlates with Pen Air’s well initiative for their team members. The site will feature a walking trail that connects the two Pen Air corporate campuses with points of interest along the way, creating a park-like feel. In addition, all private offices and work stations will be equipped with powered height adjustable desks.

The new site will be Pen Air’s first venture into eco-friendly building projects. “We believe in being good stewards to the environment and not leaving a harmful footprint. Our plans were designed to meet certain Green Globe requirements from the building materials chosen to construction and commissioning processes,” says Stu. Pensacola locals will also be happy to know that Pen Air intends to construct in areas of the property that will preserve the wetlands and Heritage oak trees that have thrived on the land for decades.

Construction on Pen Air’s new corporate headquarters is estimated for completion in the fall of 2021.

### COMMUNITY OUTREACH

Travis CU Provides Financial Support in the Community

*Article provided by Travis CU*

Travis CU is supporting the community through a free college financial aid workshop for students and their families. Those who attend the workshops will receive assistance with completing the Free Application for Federal Student Aid (FAFSA), the California Dream Act (for eligible AB540 students), and the Chafee Grant application (for eligible foster youth).

During the annual Super Saturday event, Napa Valley College will present financial aid workshops in both English and Spanish and provide direct assistance to students and families seeking to complete applications online. Open computer labs staffed by financial aid experts will be ready to assist both students and parents.

“Postsecondary education and programs along with financial capability is an effective way to help youth and their families,” stated Barry Nelson, president and CEO of Travis CU. “The Cash for College program is yet another way Travis Credit Union creates authentic community impact. By demonstrating our Awesome Cause—Financial Education, Financial Literacy and Financial Advocacy this program helps avoid common financial vulnerabilities while building economic stability for these families and the communities they reside.”

Travis CU will also continue its partnership with the IRS and United Way of the Bay Area to provide the Volunteer Income Tax Assistance (VITA) program to Solano County! VITA focuses on our underserved communities because of credits such as the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC), which represent dollars back in the hands of community members—many of whom are in need of such funds.

“From financial education to home ownership programs our goal is to put money back into the pockets of our working families and individuals,” said Barry Nelson, president and CEO of Travis CU. “We reach out beyond our membership and to the community-at-large to help create authentic community impact. The VITA Program is one of a number of ways Travis Credit Union can support the communities we serve.”

To put this impact in perspective, in 2019 Solano-VITA sites were responsible for filing over 327 returns, claiming $464,287 in federal refunds, and claiming $117,444 in EITC.

For the latest credit union news, visit www.dcuc.org
TECHNOLOGY AND INNOVATION

DCUC Announces AFFN Partnership with FIS Worldpay

Anthony Hernandez, President and CEO, DCUC

DCUC and FIS Worldpay are business partners as co-owners of the Armed Forces Financial Network (AFFN) for almost two decades. The relationship remains very strong, and we are proud to continue supporting AFFN’s role within the credit union industry as well as the outstanding support AFFN provides in giving back to the defense community. Yet, there are plenty of opportunities to further develop our relationship.

Today, DCUC is proud to announce a strategic partnership with FIS Worldpay. We are looking forward to working with Bill Hampton who leads FIS Worldpay’s Credit Union Division. Together, we are determined to build a stronger credit union brand featuring high quality products and services along with increased access on a global scale.

We are excited about the opportunities this partnership presents, both from a business standpoint and from evaluating emerging technology and its effect on military members.

In fact, DCUC recently took part in a recent Filene Research event and noted many opportunities for further research in the many take-aways from the military panel discussion. The military lifestyle is unique and there are many financial challenges that accompany service in defense of our nation. We recently shared these comments with Bill Hampton and our FIS Worldpay counterparts in order to develop a roadmap for the future. DCUC is excited about the many possibilities along this roadmap.

FIS Worldpay will also help us understand and translate technology discussions for our credit union members. These will be featured in future columns in our ALERT newsletter. This is important because FIS Worldpay has many experts in a variety of technological fields. Plus, as an Air Force line officer without a background in payment technology, it helps to have an industry partner handle the technical aspects so we can focus on building additional value for our members.

There is much DCUC can do through a series of similar partnerships. Next month we will highlight some of the opportunities DCUC is proposing in partnership with Filene Research Institute. We invite all DCUC member credit unions to share in these discussions so that we can continue to evolve and better serve all of our members.

Remembering a Proud DCUC Supporter

Article provided by DCUC

Dennis “D. Henry” Blevins was a proud member of Sigma Tau Gamma. He was the Managing Director of the Credit Union Group at Crews & Associates, where he had worked since 2007, and an avid longtime supporter of the DCUC Annual Conference. He dedicated his entire professional career to investment sales and spent the last 30 years focused solely on Credit Unions. He was also proud of developing Interstate Investments and CUSO Partners.

Early on he changed his name to D. Henry because he always said that, “Dennis couldn’t sell bonds, but D. Henry could.” He loved the bond business; it was his passion and the trading room floor is where he thrived. He always said it was the greatest business in the world. This was not only where he made his living, but where he created loyal and lasting friendships that he held close to his heart.

D. Henry had a lasting influence on so many people and raised the bar in every room he walked into including the Annual DCUC Showcase, and he will be truly missed throughout our community.
Honoring VyStar Director Emeritus & 2004 DCUC Hall of Honor Inductee

Sandy Baker, VyStar CU

Michael Cascone, Director Emeritus and key contributor to VyStar CU’s founding, passed away at age 99 on December 22, after having dedicated much of his life to countless philanthropic endeavors. Mr. Cascone served our country and was an active member of his community. At VyStar, Mr. Cascone fulfilled his mission of bringing credit union services to more people and serving on the VyStar Board of Directors in every Board officer position during his tenure as a VyStar volunteer, which spanned over 67 years.

Formerly known as Jax Navy FCU, VyStar was chartered in 1952 by 12 founding members at Naval Air Station Jacksonville (NAS Jax) with only $60. When Mr. Cascone contributed $5 to their vision, he could not have known it would grow at such an astounding rate and benefit as many people as it has today. Mr. Cascone’s vision helped provide a sense of stability and security for so many people and helped lay the foundation for VyStar to grow into a successful credit union, one that is built on compassion, generosity and trust.

Back then, one of Mr. Cascone’s main objectives was to provide a safe place where military and civil service personnel and their families could save and borrow money, as well as improve their financial health. Along with our founders, Mr. Cascone helped military and civilian families obtain credit—many for the first time—in the aftermath of World War II. We have carried on his legacy by serving and supporting all the military members and groups we had been serving so proudly for many years. And today, 67 years later, we have expanded our services to over 700,000 members.

Mr. Cascone played an integral role not only in shaping VyStar into the credit union it is today but also in making our community a better place. Mr. Cascone will always be remembered, and we will strive to carry on his vision and values as we continue to expand.

In August of 2019, Mr. Cascone visited the VyStar Tower with his granddaughter. Shortly after their visit, we received a comment on our Facebook page from his granddaughter, saying, “Mr. Cascone loves his VyStar family and is so excited about all the new up-and-coming things at VyStar. His vision is still alive and has grown more than he could have imagined.”

Tower FCU Becomes a 2020 Data Privacy Day Champion

Carla Burger, Tower FCU

Tower FCU announced its commitment to Data Privacy Day—an international effort held annually on January 28 to create awareness about the importance of respecting privacy, safeguarding data and enabling trust—by signing up as a Data Privacy Day 2020 Champion.

As a Champion, Tower recognizes and supports the principle that all organizations share the responsibility of being conscientious stewards of personal information. Data Privacy Day is part of a greater campaign that promotes awareness of the importance of privacy, highlights easy ways to protect personal information and reminds organizations that privacy is good for business. This year, we are encouraging everyone to “Own Your Privacy” by learning more about how to help protect the valuable data that is online. One simple thing you can do is to update your privacy settings by using a helpful tool created by the National Cyber Security Alliance (NCSA).

Tower joins the growing global effort among nonprofits, academic institutions, corporations, government entities, municipalities and individuals to raise awareness at home, at work and school and in their communities. Through collaboration and unified, consistent messaging about privacy and protecting personal information, all Data Privacy Day Champions are working toward the common goal of improving individual and business consciousness toward respecting privacy, safeguarding data and enabling trust.

“Tower is proud to support the Data Privacy Day global initiative as a 2020 Data Privacy Day Champion,” says Rick Stafford, Tower’s President & CEO. “Protecting the privacy of our members’ personal and financial information is a top priority for Tower, and we know how important safeguarding private data is in the fight against identity theft and fraud. We continually seek to educate our members and the community, and to help raise awareness about what they as consumers can do to help shield and protect their sensitive information online.”
Tinker FCU Member Wins Trip to Chicago for Magic Minute Shopping Spree

Destiny Darby, Tinker FCU

Tinker FCU member Nicole Wilkins was one of six winners for the Credit Union Magic Minute promotion, winning an all-expenses paid trip to Chicago for a 60-second warehouse shopping spree.

Wilkins and her husband, Byron, flew to Chicago in early December to participate in the shopping spree. All teams were allotted 30 minutes to view the qualifying prizes and make a plan before the competition began.

“Byron and I were blessed with the most amazing opportunity,” Nicole said. “This is definitely one of the most memorable experiences of my life, and I am so grateful to be a TFCU member.” The Wilkins traveled home with almost $6,000 in merchandise winnings.

Magic Minute is a promotion through TFCU’s credit card processor, PSCU, which gives members with a TFCU credit card a chance to win an all-expenses paid trip and warehouse shopping spree. Cardholders were entered into the contest by using their credit card three or more times per week during the promotion.