



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

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“ DCUC will continue to place a high emphasis on Quality as we start 2019! ”

—Tony Hernandez

DCUC Latest Accomplishments

- Participated in newly restructured DoD Financial Readiness Roundtable and set 2019 educational goals
- Published bylaws for DCUC’s Military Advocacy Committee and selected Governing Body members
- Spoke at the American Association of Credit Union Leagues Winter Conference and started building working relationships at the state league level
- Successfully resolved Ginnie Mae application issues working with the US Department of Housing and Urban Development on behalf of a DCUC member credit union
- Met with DoD’s Deputy CFO and new Deputy Assistant Secretary of the Navy for Financial Operations

DCUC Happening Now

- Continuing to socialize legislative proposals ahead of the new Congress & 2020 National Defense Authorization Act—see DCUC Insights at www.d cuc.org
- Seeking input from DCUC’s Military Advocacy Committee; learn more at our March Defense Matters Forum
- Accepting George E. Myers Scholarship applications!
- Rolling out DCUC’s new Public Relations Campaign working with White64 and its team of professionals; look for exciting new content starting in February
- Finalizing new DCUC Premier Partnership Program
- Partnering with new VSOs on 2019 initiatives/ programs
- Working with National Defense University on series of initiatives to advance domestic and international goals

DCUC Upcoming Activity

- DCUC Annual Audit—results posted at Annual Meeting
- DCUC Defense Matters Forum—Registration Open
- DCUC Annual Conference—Registration Open
- DCUC Overseas Sub-Council agenda and invitations
- Registration for DCUC events available on DCUC website
- Revamping look and content of the *ALERT*
- Stay tuned for more announcements via social media, the DCUC website and our monthly *ALERT* Newsletter

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

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CEO UPDATE

Building Value Through Quality

Anthony Hernandez, DCUC President & CEO

America's credit unions are well-known for offering their members a better value for their hard-earned paychecks and savings under their stewardship. Other benefits include interest rates on savings, certificates of deposit, and some checking accounts that exceed those offered by other types of financial institutions. The largest benefit is that interest rates on loans and credit are lower than the competition.

Defense Credit Unions feature all these benefits and offer unique customer service for their members with special programs and incentives. These include specialized support for deployed members in combat zones and their families back home. Additionally, there are several programs to help ease the many transitions between installations and career lifecycle changes. As a result, the high-level of trust in our Defense Credit Unions fuels the growth in membership and net assets.

This long-earned confidence cannot be taken for granted. Apart from legislative and regulatory interference, most potential threats to our members' trust in us appear to be self-inflicted.

Recently, I read an article followed by many comments on social media about a trusted military financial institution that experienced a major drop in consumer confidence. In addition to financial services, this military financial institution offered its customers several ancillary products at a bargain price. Things appeared to be going well until a series of disasters struck.

Consequently, when customers really needed support from these products and services, their experiences did not meet their expectations. Of course, it is easy to say, "You always get what you pay for;" however, this is not a winning strategy. In fact, this military financial institution will now have to spend valuable resources to win back these customers.

I believe Defense Credit Unions can bridge the gap between experiences and expectations by continuing to focus on Quality products and services in addition to all the favorable advantages of credit union membership. If price gets people in the door, then I believe it is quality that will retain the member—in most cases for life. This is how Defense Credit Unions build Value.

The primary difference between quality and value is that value often includes price; but quality is price-independent. American engineer W. Edwards Deming, stated: "Price has no meaning without a measure of the quality being purchased. Without adequate focus on quality, business drifts to the lowest bidder, low quality and high cost being the inevitable result." Here is why Professor Deming's quote is key: Quality is remembered long after the price tag is forgotten, while resentment after experiencing poor quality endures long after low pricing is forgotten! So, what value should we put on quality?

I want to thank our member credit unions for always striving to provide the best for our military members and their families. We could not continue to grow if we did not earn and re-earn our trust. Likewise, your Defense Credit Union Council will continue to place a high emphasis on Quality as we start 2019!

MILITARY SAVES WEEK
February 25 - March 2, 2019

Defense Credit Unions Provide Support During Government Shutdown

Brittany Boccher, DCUC Special Projects Coordinator

The partial federal shutdown is impacting furloughed government employees including members of our United States Coast Guard. Furloughed workers are relying on their financial institutions, community outreach, and food pantries for assistance.

Many Defense Credit Unions are reaffirming their dedication and commitment by reducing the financial burden of the furlough on their members. "Supporting members and the broader community during the partial government shutdown is part of our 'people helping people' philosophy," says Ray Springsteen, CEO of Fort Knox FCU.

"We want to help alleviate the financial stress that a shutdown like this could cause our members," said Ron Belle, Chief Experience Officer for AmeriCU. "We're doing everything we can to make sure we're here for our members with the right assistance and services when and where they need it."

Arkansas FCU members with pre-established checking accounts at Arkansas Federal in good standing with a direct deposit from the U.S. federal government may be eligible to get a short-term, interest-free loan. "We don't want our members to worry about their financial well-being due to circumstances beyond their control," said Rodney Showmar, president and chief executive officer of Arkansas Federal.

In addition to financial assistance many defense credit unions are offering financial counseling to government employees whose payroll is affected by the current government shutdown. "If your pay is disrupted by this shutdown, we want to help ensure that your life isn't," says Financial Center's Chief Operations Officer, Sven Leander. "Whether you are a current Financial Center member or not, we have solutions to help you."

Scott CU will offer a six-month, 0% APR Government Shutdown Loan to members who are government and civil service employees working without pay during the government shutdown. "If congress does not act to prevent it, many of our members could face economic hardships," said Scott CU President & CEO Frank Padak. "We stand ready to help our members, especially those who work at Scott Air Force Base and could be out of a paycheck until it is resolved."

As CUToday.info reported, Navy Federal CU in Vienna, Va. said it has enrolled 11,000 members in a program that offers a 0% loan on amounts up to \$6,000 and made deposits into the accounts of more than 1,000 members who missed their checks last week.

"A government shutdown doesn't just affect the government, it affects the lives and wallets of the hardworking men and women that serve our community and country," said Bill Birnie, President and CEO of Frontwave CU. "We have created government shutdown relief loans and payment deferrals programs on existing Frontwave consumer loans to help our members stay on their feet and keep their finances in order."

Fort Bragg FCU Distributes Over \$624,000 in Loyalty Dividends

Andrew Reiff, Fort Bragg FCU

Fort Bragg FCU is proud to announce that it paid over \$624,000 in Loyalty Dividends to over 23,900 qualifying member-owners. The Loyalty Dividend was based on deposit and loan balances of members who trusted Fort Bragg FCU to assist them with their financial needs during 2018. Over 60% of the Credit Union's total membership received a dividend; some receiving as much as \$500.

"Our Board of Directors authorized the payment of this special dividend to recognize our most loyal members," said Todd Kenthack, President and CEO of Fort Bragg FCU. "As a financial cooperative, we are able to return a portion of our Credit Union's earnings to our member-owners. This sets us apart from many for-profit financial institutions. December is the perfect time of the year to give back to our most loyal members."



Former Board Member, Director Emeritus, and Supervisory Committee Member Conrad William "Bill" Hemmingway. Photo courtesy Marine FCU

Marine FCU Mourns Loss of Long-Time Volunteer

Ceci Markwick, Marine FCU

Former Board Member, Director Emeritus, and Supervisory Committee Member Conrad William "Bill" Hemmingway passed away on December 26. The credit union lost an extraordinary volunteer and advocate of Marine FCU for over 38 years.

"Bill was a dedicated credit union director who put the credit union before himself. He served because he loved serving." —Former Chairman and Board Member John Eller

In 1979, he became a volunteer at Marine FCU. A year later, he was appointed as Chairman of the Board of Directors. From 1990 to 2005, he served as Vice Chairman. After retiring from the Board, he went on to serve on the Supervisory Committee from July 2006 until June 2008, while simultaneously serving as Director Emeritus; a position he held until he passed away.

"Marine Federal lost a great man. A man so full life and an uncanny ability to make you a better person just by enjoying an interaction with him. He was tireless in his efforts for the credit union movement, and Marine Federal in particular." —President/CEO Jeff Clark

AFFCU Makes Donation to Help Lackland AFB Fisher House

Danny Sanchez, AFFCU

Air Force FCU donated \$1,500 to the Lackland Air Force Base Fisher House. The donations were raised as part of the credit union's "Jeans Day" program and other fundraising events.

Jeans Day allows employees to substitute their work attire for jeans on designated days throughout the year for a small donation. The employees have selected donations go to the Fisher House.

"The Lackland Fisher House could not operate and support the many residents and families staying here for treatment," Dwayne Hopkins, Executive Director of the Lackland Fisher House stated. "AFFCU has been a loyal and strong supporter over the years and we certainly appreciate all that they do."

"The Board of Directors, members and staff of the credit union support the mission of the Fisher House year after year," said Danny Sanchez, VP of Marketing at AFFCU. "It's is our responsibility to take care of those who have sacrificed so much for our freedom. This is a small way we can help them during the holidays and beyond."

For the latest
in credit
union news,
visit
www.dcuc.org.

Kitsap CU Supports Disaster Relief

Victoria Gingrey, Kitsap CU

On December 18, 2018, an unprecedented F2 tornado touched down in our Port Orchard community. While common in other areas of our country, a tornado hitting so close to home was a shock. And thankfully, our community came together in extraordinary ways. As a credit union, it is our utmost priority and responsibility to help our neighbors in both good times and bad.

While our neighbors continue to rally together to rebuild and recover, Kitsap CU is making it easier for those impacted to access cash. With so many affected by this natural disaster, Kitsap CU has not only donated \$10,000 to the United Way of Kitsap County and the American Red Cross, in addition to support for South Kitsap Helpline, but it's also offering interest-free Disaster Recovery Loans.

DEFENSE CREDIT UNIONS IN THE NEWS

CHARLESTON, SC—**Heritage Trust FCU** voted best credit union in Mount Pleasant by the readers of *Mount Pleasant Magazine*...FLOWOOD, MS—**Keesler FCU** opened first Rankin County Branch to expand footprint in the greater Jackson market...NEWPORT NEWS, VA—**Langley FCU** and **Old Dominion University CU** merged...EDWARDSVILLE, IL—**Scott CU** joined the CO-OP Shared Branch Network allowing SCU members to participate in non-Scott CU branches and added nine counties to its field of membership...N. CHARLESTON, SC—**South Carolina FCU** has been honored with a Glassdoor Employees' Choice Award, which recognizes the Best Places to Work in 2019.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHESAPEAKE, VA—**Michael "Mike" McNabb** has been named Senior Vice President-Chief Lending Officer at ABNB FCU. As a member of the ABNB's executive team, McNabb will be responsible for the strategic oversight and direction of ABNB's consumer, real estate, business lending teams and credit risk management. **Randy Saltzman** has joined ABNB FCU as the new Director of Brand. He brings 20 years of experience in the advertising agency and has 15 years of credit union experience...ANCHORAGE, AK—Alaska USA FCU selected **Wayne Bailey** to fill the new position of Executive Vice President and Chief Experience Officer. **Scott Hansen** has been selected for the position of Chief Lending Officer. **Jessica Graham** has been promoted to fill the position of Chief Risk Officer, General Counsel. **Maria Quick** has been selected for the position of Senior Vice President, Accounting and Treasury...HANSCOM AFB, MA—Hanscom FCU honored its Vice Chairman of the Board **Mark D. Walsh** with a Board Service Award for his 40 years of volunteer service to its members and employees and its Chairman of the Board **Paul Marotta** with a Board Service Award for his 30 years of steadfast service and dedication to its members...BILOXI, MS—Keesler FCU hired **Brian M. Adams, Jr.** as a Commercial Loan Officer for the Picayune market...

DCUC 56th Annual Conference

August 18–21, 2019

Fairmont–Chicago / Millennium Park

Registration materials will be available early in 2019.

My Credit Union Journey

Jake Ward, R. I. A. FCU

I started working for R.I.A. FCU in 2008 as an assistant branch manager at our first Hy-Vee grocery store branch. At the time, I had some financial sales experience, but little knowledge on what a credit union was outside of the similarities to a bank.

I immediately fell in love with the ability to work with members and help them achieve their financial goals. I have been fortunate in my credit union journey to experience opportunities for growth, and in 2013 was promoted to VP of Marketing. I have grown by connecting with other credit union professionals through league meetings and various conferences.

For example, I had the opportunity to attend, and later helped host, the Midwest DCUC Sub-Council Conference in Omaha with Cobalt CU (formerly SAC FCU). I met so many great people from other defense credit unions and learned a lot more about what it means to serve those who served us. I knew when I had the opportunity to CRASH the DCUC Annual Conference I couldn't pass it up and applied.

Thankfully I was chosen and I had the opportunity to meet great people who have been attending the conference for many years. My fellow CRASH group was top notch. I got to network with peers from all different backgrounds in credit unions and talk about their experiences, their struggles, and their successes.

The group of Crashers that went to Williamsburg, VA were so open to sharing what has worked and hasn't worked in their careers, and we learned a lot about each other. At least, I hope they learned something from me. I learned a lot from them. I still keep up with some Crashers to gain ideas or just to see how they are doing.

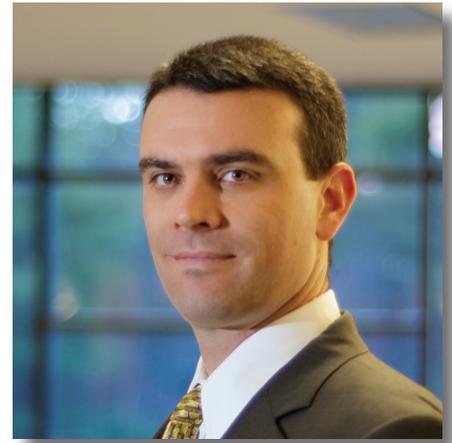
We still participate in a group chat that gets fired up randomly and motivates us all over again. Each and every Crasher had a different role within their credit union, but all share the same passion for growth. We were lucky to have been invited by DCUC and the Cooperative Trust to CRASH their party. I am looking forward to attending future DCUC conferences and continuing to ignite my passion for defense credit unions!

Alaska USA FCU Donates \$45,000 to Local Nonprofits

Article provided by Alaska USA FCU

Alaska USA Foundation contributed \$45,000 to support a variety of nonprofits that provide vital services to Alaska's youth. Recipients of the Alaska USA Foundation donation include: \$25,000 to the Children's Lunchbox to help provide meals to hungry children in a safe and caring community environment; \$5,000 to Special Olympics Alaska to help athletes find joy, confidence, and fulfillment through year-round sports training and athletic competition in a variety of Olympic-type sports; \$5,000 to Girl Scouts of Alaska, which provides an opportunity for girls to build courage, confidence, and character, and grow into adults and leaders who make the world a better place; \$5,000 to Kids Kupboard in support of their mission to end child hunger with sustainable, grassroots, child-centered strategies, and advocating for their widespread adoption throughout Alaska; and \$5,000 to Covenant House Alaska to provide loving care and vital services to homeless, abandoned, abused, and exploited young people in Alaska.

"These nonprofits have proven themselves to be passionate advocates for underprivileged youth in the community," said Dan McCue, Executive Director, Alaska USA Foundation. "Thanks to the generosity of our members, the Alaska USA Foundations is able to lend its support to these valuable, community building organizations."



David Araujo, Service CU President/CEO

Service CU Appoints David Araujo CEO and President

Wendy Beswick, Service CU

Service CU announced the credit union's Board of Directors has appointed David Araujo as President and CEO. He will assume day-to-day leadership of the credit union. Araujo brings more than 20 years of financial services experience to the credit union.

He served as the Senior Vice President and Chief Technology and Innovation Officer at Digital FCU in Massachusetts, where he led the development of DCU's digital transformation.

Araujo brings a rare combination of business acumen and technological expertise. Having run the operations at DCU, he has a passion for building and sustaining organizational culture focused on delivering an outstanding member experience.

"The Board is confident David is the right person to build on the credit union's momentum," said Joanne Whiting, SCU Board Chair. "He is a seasoned leader with significant experience working with credit unions implementing innovation and delivering value to members. We are lucky to have him as our next CEO."

"I am incredibly excited to assume this new role and for the future of the credit union," said Araujo. "We have an exceptionally talented team at Service Credit Union that is focused on taking decisive actions to transform the business, continuing to innovate our products in new and diverse ways, and unlocking future growth opportunities."

American Heritage CU Brings Holiday Cheer to Local Families

Adam Remshifski, American Heritage CU

American Heritage CU hosted its Annual Adopt-A-Family program this holiday season, and through the combined effort of their Board of Directors, staff and membership, raised over \$22,800 for the program.

Each year, American Heritage adopts several families in their membership area. This year, the Adopt-A-Family Committee received “wish lists” from twenty families among the Norristown Salvation Army, Northeast Family YMCA, CADCOM, Thea Bowman Women’s Shelter in Philadelphia, Carson’s Valley and the Jewish Community Center of Greater Philadelphia. Their lists included books, dolls, bikes, board games, scooters, and much more.

The Adopt-A-Family committee also adopted thirty-two children from Ridge Crest Pediatric Services in Sellersville, PA, which is a non-profit home for children with severe to profound intellectual disabilities. These children were provided with much needed items such as neck pillows and toiletries.

“During the past 29 years, the Adopt-A-Family Program has raised over \$230,000,” states Flora Caranci, American Heritage’s Senior Vice President of Human Resources. “The holiday season can be incredible stressful for families in our community and the Adopt-A-Family program was created with intentions of eliminating that anxiety and fulfilling the wish lists of the families. This program could not be possible without the support of American Heritage’s membership and the hard work and dedication of their staff.”



Thirteen Hanscom FCU employees graduated from the credit union’s new L.E.A.D. (Leadership Education and Development) program. Photo courtesy Hanscom FCU

Hanscom FCU Graduates First Leadership Class

Diana Burrell, Hanscom FCU

Thirteen Hanscom FCU employees graduated from the credit union’s new L.E.A.D. (Leadership Education and Development) program, designed to help those without management experience develop the skills and attributes needed for leadership positions within the organization.

“We developed the program because we noticed some of our most promising employees were being passed over for promotions because they lacked management experience on their résumés,” said Mike Rzeszutek, Assistant V.P. of Sales and Training for Hanscom FCU. “Like many employers, we’re eager to prevent ‘brain drain,’ which happens when talented workers leave because they can’t advance within. L.E.A.D. is designed so that these employees gain not only the critical skills managers need, but the support of upper-level management to grow within the credit union.”

Participants in this initial class were nominated by their managers or senior management. The program included classroom time, a mentoring program, departmental visits, and a leadership book club. Three of the thirteen class members have been promoted to managerial positions, but as Rzeszutek points out, “Everyone in this class is already a leader, whether they’re a manager or not.”

Marine FCU Offers Members FICO® Score for Free

Ceci Markwick, Marine FCU

Marine FCU added a new benefit for its credit card holders—access to their FICO® Score at no charge.

Once members securely sign into their online accounts, they can view a summary of their card information. Along with viewing current transactions, signing up for eStatements, and making payments, members are one click away from being able to view their FICO® Score, which is updated quarterly.

“We believe that members who know their FICO® Score are empowered to negotiate for better rates or can use it as a tool to improve their understanding of their credit score and financial health,” said Dawn Jones, Chief Information Officer.

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COMMUNITY IMPACT



Members of Tyndall Air Force Base and Tyndall FCU. Photo courtesy of Tyndall FCU

Tyndall FCU Provides Hurricane Relief

Article provided by Tyndall FCU

Tyndall Air Force Base and its surrounding community were nearly destroyed when Hurricane Michael struck the Florida panhandle in early October. In its wake, the storm left extensive damage which included the homes and personal belongings of the military men and women and their families stationed at the base. The images were incredible, and the individual tales are riveting.

Nearly 3,600 Airmen and other family members were evacuated and displaced ahead of the hurricane; however, their tangible belongings were left behind. The immediate need for affected service members was regaining access to their funds so they could pay for essentials and begin rebuilding their lives in the aftermath.

Jim Warren, President and CEO of Tyndall FCU, reported just days after the hurricane that several branches were reopened to ensure they met their member's needs. Although these branches were in various states of damage, Tyndall FCU enabled its members to recover and provided additional ATM support to meet the heavy demand. This was a monumental effort and is an example of service in the face of disaster—when members need it the most.

Recently, Tyndall FCU and DCUC teamed up to donate \$5,500 to Operation Warmheart. Operation Warmheart is a non-profit organization at Tyndall Air Force Base that uses 100 percent of donations to assist men and women of the U.S. Air Force during emergency situations. This recent donation will be used to assist service members of Tyndall Air Force Base and their families with their ongoing needs in the ensuing months.

Natural disasters can impact thousands of lives and businesses whether it's a hurricane, earthquake, or wildfire. Credit Unions play an integral part in the recovery process as they navigate the issues plaguing their members and providing relief in moving forward. For more information on finding a defense credit union, visit www.dcuc.org.

Heritage Trust Employees Volunteer at the Ronald McDonald House Charities of Charleston

Dustin Haynes, Heritage Trust FCU

Heritage Trust employees partnered with the Carolinas Credit Union League's Lowcountry Chapter Give Back Day at the Ronald McDonald House Charities of Charleston.

Employees spent the entire day at the Ronald McDonald House making crafts, playing games and spending time with the children and their parents. The employees also prepared lunch and dinner for the families that are current residents at the Ronald McDonald House and arranged and organized the play area for the children.

Crystal Rivera, from Heritage Trust said, "Helping others in your community nurtures the "People Helping People Philosophy" that we stand for in the Credit Union movement. By partnering with the Carolinas Credit Union League to provide a day of caring for the Ronald McDonald House we were able to cook several meals and help with the daily maintenance of the house. I'm excited our employees were able to volunteer their time and effort in helping with this cause."



**Young credit
union professionals,
we want to hear
from you!**

**Contact
alert@dcuc.org**

ABNB Announces Merger with Hampton Roads Catholic FCU

Melissa Rose, ABNB

ABNB is pleased to announce that Hampton Roads Catholic FCU has merged into ABNB FCU. Hampton Roads Catholic FCU was originally established in 1966 to serve members of the Norfolk, Virginia Beach, and the Eastern Shore of Virginia parishes of the Catholic church. The credit union serves nearly 1,000 members and officially merged with ABNB on December 3, 2018.

"We're delighted to join hands with ABNB Federal Credit Union," stated Mike Morrin, General Manager of Hampton Roads Catholic FCU. "ABNB is a great credit union serving members throughout Hampton Roads and northeastern North Carolina. We're pleased to continue serving members from our existing branch located at 1209 Baker Road in Virginia Beach in addition to the 18 local ABNB branches," concluded Morrin.

"We're honored that Hampton Roads Catholic FCU chose ABNB to continue serving their members," stated Charles Mallon Jr., CEO/President of ABNB. "We look forward to bringing a comprehensive suite of financial products and services including Insurance and Investments to their members today and in the years to come," concluded Mallon.



DCUC Board of Directors 1987

DCUC Mourns the Passing of Mildred Hodgin

Christa Dittus, DCUC Web Specialist

The Defense Credit Union Council is sad to announce the passing of Mrs. Mildred Hodgin, a former member of DCUC's board of directors (1978-1994) and recipient of DCUC's 2001 Hall of Honor Award.

Mildred joined the credit union movement in 1960 when she became the general manager at Seymour Johnson FCU. After 35 years of service and a distinguished career culminating in the position of President, Mildred retired from Seymour Johnson FCU in 1995.

Mildred was an extremely active leader within the credit union movement as well as an ardent supporter of business and professional women. She served on the boards of the North Carolina Credit Union League, the Defense Credit Union Council, was a member of the Credit Union Executive Society, Business and Professional Women's Club, American Business Women's Association (ABWA), and was a director of the Chamber of Commerce.

Our hearts go out to the family of Mildred Hodgin. Mildred will be remembered for her years of dedication to the credit union movement and her commitment to serve those who serve our country as a defense credit union president.

First Heritage Mortgage Services Support Cookies for Kids' Cancer

Adam Remsijfski, First Heritage First

First Heritage Mortgage Services is committed to raising funds for Cookies for Kids' Cancer, a 501(c)3 nonprofit organization dedicated to funding pediatric cancer research. Throughout 2018, the employees of First Heritage held several fundraisers for Cookies for Kids' Cancer and raised \$3,500 to support the organization.

"Pediatric cancer is the #1 disease killer of children in the U.S. Two-thirds of children who do survive will develop long-term side effects, including secondary cancers and organ failure," stated John Giordano, CEO of First Heritage. "Therefore, it is critical we find safer, more effective treatments, and it's why First Heritage is joining the fight."

Lessons Learned for Charitable Giving

Utilize cause marketing strategies and charitable donation accounts to make giving a reality



By John Pesh

With a 127% increase in Charitable Donation Account (CDA) investments in the past year alone, credit unions are seeing the value in a CDA to earn more trust, more loyalty, and possibly more towards the bottom line.* Take a moment to think how much it would benefit your community, and your credit union, to increase donations to your chosen 501(c)(3) charity or foundation or the National Credit Union Foundation. Cause marketing strategies and charitable donation accounts are tools you can use to help.

A CDA is a professionally managed investment portfolio following [rules](#) set by the National Credit Union Administration in 2013, which has the potential to earn more than traditional credit union investments, and allow your credit union to retain up to 49 percent of the earnings for your bottom line.

Your CDA investment can work much harder for your credit union (and community) if you follow some basic cause marketing strategies, such as these five:

1. **Believe wholeheartedly in the cause.** Connect with a cause that your board, management and employees are passionate about, giving everyone a reason to be enthusiastic about participating in fundraising and other volunteer activities.
2. **Align with a non-profit that supports your mission.** Know your community's greatest social concerns and build partnerships, perhaps even branch by branch (as long as the overall campaign is coordinated centrally).
3. **Forge a formal partnership, including marketing.** Make your cause marketing a formal partnership and work together with the non-profit on specific goals. Share one another's marketing platforms to increase awareness of what you're doing together. Focus on social media to tap into those who are active in the cause you've chosen and prompt other organizations to add their weight and credibility to your cause marketing efforts.
4. **Do more than donate money.** A key to differentiating your credit union is by engaging your entire staff in volunteer activities to augment monetary donations. This shows that your interest in the charity is sincere. It also leverages your best asset – your employees – as goodwill ambassadors.
5. **Show a clear impact.** After you've identified an important need, written a clear strategy for meeting that need, and engaged your resources, including your staff, document your results through various channels including articles, social media posts, video and more, detailing information such as how much money was raised (comparing to previous years, when applicable), number of volunteers with photos from the event, and comments or thanks received from community members. This can be the cornerstone of your cause marketing efforts – nothing speaks more eloquently or persuasively than positive results.

Together, cause marketing and a CDA can give your credit union new ways to have a bigger impact on your community to help further establish your credit union's status as a leader and reputable place to do business.

[John Pesh](#) is director of executive benefits at [CUNA Mutual Group](#), Madison, Wis. For more information, contact Pesh at 608.665.8223.

*2017 Cone Communications Global CSR Study; Proprietary insurance is underwritten by CMFG Life Insurance Company. Proprietary and brokered insurance is sold by CUNA Mutual Insurance Agency, Inc., a wholly owned subsidiary. This insurance is not a deposit and is not federally insured or guaranteed by your credit union. For more information, contact your Executive Benefits Specialist at 800.356.2644. Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 2000 Heritage Way, Waverly IA 50677, toll-free 866.512.6109. Insurance and annuity products are sold through CMFG Life Insurance Company. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

AFFCU Supports KENS 5 Bill's Elves Toy Drive

Danny Sanchez, Air Force FCU

Air Force FCU is a proud sponsor of the KENS 5 Bill's Elves toy drive, which supplies toys and clothes for children under the care of Child Protective Services (CPS) for Christmas.

Headed by Bill Taylor, Chief Meteorologist for KENS 5, Bill's Elves mission is to support the nearly 8,000 children in the San Antonio area who have been abused or neglected and are now under the care of Child Protective Services. Each holiday season, KENS 5 and the San Antonio community generously give toys and monetary donations to give these children a special Christmas.

In the three-week toy drive, there were over 10,500 toys donated and over \$30,000 collected for these kids, which was a record for the 10-year program. With nearly 8,000 children under the care of CPS and unlikely to experience the true holiday spirit, many will now receive a toy or gift during the holidays.

"It's unfortunate there are so many children facing situations and circumstances beyond their control," said Danny Sanchez, VP of Marketing at AFFCU. "It's important that we continue to invest in these children and show them there is a community that cares about them. Our hope is that this simple gesture will go a long way to make their childhood and holiday season a little bit better."



America's CU staff and JBLM. Photo courtesy America's CU

America's CU Golf Tournament Raises \$36,000 for JBLM

Article provided by America's CU

America's CU held its 18th Annual Turkey Shoot Golf Tournament at Eagles Pride Golf Course. Over 100 golfers, including soldiers, local business owners, and ACU members met on a beautiful Fall day to raise money for a good cause. \$36,000 was donated to Santa's Castle, The Food Basket Program, and the Madigan Foundation, all located on JBLM.

The tournament was originally founded to help Santa's Castle get its start and has continued to help the organization grow every year.

ACU's President/CEO, Kenneth S. Leonard, is proud to help our soldiers of JBLM every year and has a commitment to giving back to our armed forces. The morale and welfare of our military, and local community, are Ken's number one priority. Mr. Leonard opened up the golf tournament with a heartfelt speech, stating, "It's a special day, these soldiers do so much for us... I am honored, in our 18th year, to have raised almost half a million dollars for these great organizations!"

Pen Air Announces 2019 Charities to Receive \$50,000

Melissa Danridge, Pen Air FCU

In celebration of Giving Tuesday, Pen Air FCU announces the 2019 Jeans for Communerosity (J4C) charities. Each of the 10 charities will receive a gift of \$5,000, along with a commitment from the credit union's 350 employees to serve the charity through volunteer opportunities to further their missions.

Through the employee-driven, philanthropic program, a total of \$240,000 has been given to local charities since J4C started in 2013. By the end of 2019, more than \$290,000 will be given back to enhance lives in Baldwin, Escambia, and Santa Rosa Counties.

"Our mission at Pen Air is to enhance lives, and one of the ways in which we live this is through our spirit of Communerosity," said Stewart Ramsey, President and CEO of Pen Air. Our employees are passionate about helping people, so much that \$145,000 of those funds came directly from the pockets of our employees. Together, we're enhancing lives in our local community."

MARK YOUR CALENDAR!

**Join Us for the
56th Annual
DCUC Conference**

August 18-21, 2019
Fairmont-Chicago
Millennium Park

*Registration materials will be
available early in 2019.*

PenFed CU and DC Police Foundation Deliver Toys to DC Junior Cadets

Kassandra Sebastian, PenFed CU

PenFed CU and DC Police Foundation delivered toys to fifth graders participating in the Junior Cadets program at five DC Public Schools. PenFed employees and DC Police will give toys to 150 students. This is the third year PenFed has partnered with DC Police Foundation and provided toys for the event.

The Washington DC Police Foundation's Junior Cadets program partners with the Metropolitan Police Department and DC Public Schools to bring public safety education to fifth grade classrooms in the DC community. Fifth graders in each classroom enroll in the Junior Cadets program by taking a pledge to accept the position of Junior Cadet of the Metropolitan Police Department; to be a good citizen; perform their best in school; and remain drug free and practice non-violent behavior. The program engages families and community stakeholders to invest in the program.



Diane Welch (center), Marketing Coordinator, Hanscom FCU, and Laura Galeski (right), Social Responsibility Manager, Hanscom FCU, present donated personal care items for veterans to Jeffrey Lewis, Acting Chief, Voluntary & Recreation Therapy Service, VA Boston Healthcare System. Photo courtesy Hanscom FCU

Hanscom Donates Personal Care Items to Veterans

Diana Burrell, Hanscom FCU

Hanscom FCU recently donated \$1,000 worth of toiletries and personal care items to the VA Boston Healthcare System on the Brockton campus. This donation furthers the credit union's ongoing commitment to supporting the health and welfare of our nation's veterans.

Items like soap, shampoo, conditioner, reading glasses, nail files and clippers, brushes, toiletry bags, and shaving cream are appreciated by patients at the hospital, who often find it difficult to obtain the personal care items they need.

"It's just a small way for us to show our appreciation for and support of veterans who've served our country," said Paul Marotta, Hanscom FCU's Chairman of the Board. "We hope these items will make their stay more comfortable and help them feel good during what can be a stressful, uncertain hospital stay."



Cobalt CU employees spread holiday cheer. Photo courtesy Cobalt CU

Cobalt CU Provides Holiday Cheer

Joyce Wells, Cobalt CU

Each year Cobalt CU joins together with other community organizations to brighten the holidays for young men and women who call the dorms "home" while stationed at Offutt AFB. Because these young service members are not able to go home for the holidays, Operation Holiday Cheer provides over 500 backpacks filled with holiday treats to make their "home away from home" a bit sweeter during the holidays.

Cobalt CU also partnered with Victory Veterans of Omaha, the SAC Foundation donated a special holiday gift bag to each resident of the apartment complex. Victory Housing of Omaha is a six story, 90-unit complex, which serves as affordable, transitional housing to Omaha's homeless veteran population. In addition to special food treats, each gift bag also included two pairs of thermal socks, a winter hat, fleece gloves and a warm blanket.

Cobalt CU employees joined together with the SAC Foundation to sponsor the gift bags. Each employee who sponsored a bag wrote a personal holiday greeting that was included in the gift bags. Cobalt employees assembled the gift bags and the SAC Foundation Board of Directors went door-to-door throughout the housing complex delivering the gift bags, wishing each Veteran "Happy Holidays" and letting them know their service was not forgotten.

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DCUC Announces Staff Changes, Promotions

Brittany Boccher, DCUC Special Projects Coordinator

DCUC is proud to announce the promotion of three team members. Beth Merlo promoted to Vice President. Merlo previously served as Director for Administration and has been with DCUC since 2006. As Vice President, Merlo is responsible for the oversight of day-to-day operations, finance, and communications. Merlo also serves as an external liaison for DCUC.

Charlotte Randall promoted to Executive Assistant. Randall has been with DCUC since February 2018 as Administrative Assistant. Randall's main responsibilities include managing DCUC President/CEO Tony Hernandez's calendar and correspondence



Left to right: Beth Merlo, Brittany Boccher, Christa Dittus, Anthony Hernandez, Charlotte Randall, and Janet Sked

and registration for DCUC's three conferences.

Christa Dittus promoted to full-time Web Specialist. Dittus has been with DCUC as Web Specialist since 2016. Dittus is responsible for the DCUC website, social media platforms, and dig-

ital communication with internal and external contacts. With her expanded position, DCUC will be able to grow its communication reach through these various channels.