



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

Inside this issue

- 2** CEO Update
- 4** View from the Board
- 7** Young Credit Union Professionals
- 10** Defense Credit Union People in the News
- 11** DCUC 56th Annual Conference

**Don't miss
our 56th
Annual
Conference!**

DCUC Latest Accomplishments

- Conducted very successful 46th Annual DCUC **Overseas Sub-Council** in Lisbon, Portugal (May 6–10) Topics included:
 - **US Strategic Interests/Concerns** in Eastern Europe
 - **Euronet, Blockchain, and Insurance Opportunities**
- **Sent letters to Members of Congress** thanking them for their introduction and growing support for H.R. 2305
 - This **legislation exempts business loans** made to veterans from current business lending caps
- **Sent letters to House and Senate Armed Services Cmte** on 2020 National Defense Authorization Act concerns
 - **Awaiting committee “mark-ups” of 2020 NDAA**
- Hosted **Military Spouse Luncheon** during National Awards
- Webinar on **Developing Financial Readiness for Military Spouse Advocacy Network**—visit www.d cuc.org for more

DCUC Happening Now

- **DCUC Military Advocacy Committee meeting** (May 24)
- **DCUC Midwest Sub-Council Conference** (June 5–7)
- Upcoming **Seminar on MLA and SCRA Concerns and Industry Panel Discussion** at NAFCU Conference & Expo
- **Refining campaign with Military/America Saves** to help improve military financial readiness & low BRS participation rates
- Working with AFFN to **support the DoD Warrior Games**

DCUC Upcoming Activity

- **DCUC Annual Conference** in Chicago, IL (August 18–21)
 - Registration is open—details at www.DCUCAnnual.org
- **Speaking at American Society of Military Comptrollers’ National PDI** in San Antonio, TX (May 28–31)
- **Tier 1 Sponsor for the Defense Communities National Summit** (June 10–12) and planning for the 2nd Annual Defense Community Leadership Academy (Sept 23–25)
- Sponsoring the **Military Child Education Coalition’s National Training Seminar** in Washington, DC (July 23–25)
- **NAFCU Military Summit** (June 18–21)

DEFENSE CREDIT UNION COUNCIL, INC.

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

BOARD OF DIRECTORS

Frank Padak
Chairman

Mike Kloiber
1st Vice Chairman

Stu Ramsey
2nd Vice Chairman

Gary Yonamine
Secretary

Bill Birnie
Treasurer

Denise Floyd
Member

Jack Fallis
Member

COUNCIL SUPPORT STAFF

Anthony Hernandez
President/CEO

Beth Merlo
Vice President

Charlotte Randall
Executive Assistant

Christa Dittus
Web Specialist

Janet Sked
Conference Manager

Brittany Boccher
Special Projects Coordinator



is the official publication of the Council. One copy of *ALERT* is mailed first-class to each defense credit union as a membership service. Defense credit unions may order additional copies (three or more) to be mailed in bulk to one address at \$10.00 per copy per year. Individual subscriptions mailed first class to defense credit union members are \$15.00 per year; to all others \$25.00 per year. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In accepting a limited amount of advertising (two advertisements per issue), the Council as a matter of strict policy does not in any way endorse either the product or the vendor. The right to refuse advertising for any reason whatsoever is reserved. Reproduction of *ALERT* material in whole or in part is authorized for Council members only. Address all correspondence to:

Defense Credit Union Council, Inc.
1627 Eye Street NW, Suite 935
Washington, DC 20006

Telephone: 202/734.5007
FAX: 202/821.1329
e-mail: alert@dcuc.org
www.dcuc.org

CEO UPDATE

Defense Credit Unions Overseas

Anthony Hernandez, President and CEO, DCUC

The Defense Credit Union Council recently concluded its 46th Annual Overseas Sub-council in Lisbon, Portugal. The conference was very successful in terms of education, advocacy, and professional networking for our overseas Defense Credit Unions. As I reflect on last week's conference, it is important to understand why and how Defense Credit Unions were asked to operate overseas.

When DCUC moved into its new headquarters last spring, we rediscovered a November 1987 DoD Study of Overseas Financial Services. The report contains over 200 pages of history, surveys, and data that support the need for Defense Credit Unions overseas. Reading back through this old document, there are a number of interesting details that strike me as important given the current state of affairs in the Overseas Military Banking program.

To begin, it is important to note the origin of the Overseas Military Banking program. This program was established following WWII as the United States maintained a permanent presence overseas in both the European and Pacific theaters. As such, military and civilian members needed a way to make deposits and cash checks to live on the economy. However, there was little or no consensus within the government for administering the overseas banking program and no agency had oversight for cost-benefit considerations, which were seriously out of balance to the detriment of our troops.

Many reforms were imposed and several "innovative concepts" were attempted to alleviate the high transactional costs coupled with poor service by the banks participating overseas. Additionally, this situation was made worse by a Department of Treasury policy that prohibited overseas financial institutions from making any type of loans—paving the way for foreign loan and predatory lending companies to operate on overseas bases. In fact, in 1966 and 1967, investigators from the House Committee on Banking and Currency studied overseas lending conditions and found that interest rates being charged were as high as 200 percent and commonly in the range of 30-40 percent.

These lending conditions led Congress to ask the Department of Defense to provide for convenient credit union service. The effort was led by Chairman, Wright Patman which became known as the "Patman Plan." The plan is significant since it formed for the first time, the basis for NCUA examinations (then known as the Bureau of Federal Credit Unions) and DoD certification standards. This provided for competition with the overseas banks and helped lower interest rates which benefitted all U.S. Servicemember overseas. The first Defense Credit Union opened its doors in December 1967 and was followed by several others in early 1968. However, federal law at the time did not permit the establishment of demand deposits or checking accounts.

In 1974, U.S. Forces Korea (USFK) suggested through channels that Defense Credit Unions be permitted to compete and operate exactly as overseas Military Bank Facilities. The suggestion was based on three factors: 1) banking salaries overseas (based on fees) did not attract enough employees from stateside branches; 2) installation commanders were unable to provide for logistical support to ensure a stateside commercial

25+ Sessions

20+ Speakers

30+ Exhibitors

Register Now for the 56th Annual DCUC Conference

August 18-21, 2019
Fairmont-Chicago, Millennium Park

*Preliminary program available at
www.DCUCAnnual.org*

bank “image;” and 3) talented branch managers avoided serving overseas. Yet, the Federal Credit Union Act needed to be amended to allow for demand deposits and checking accounts. This led to changes that benefitted all credit unions and developed an important new source of funds that continues to this day. It also established an important competitive position with banks.

Things worked so well that in a January 26, 1977 memorandum from the Assistant Secretary of Defense (Comptroller) to the Assistant Secretary of Defense (Manpower and Reserve Affairs) stated in part:

“The various types of financial institutions are beginning to offer a wider range of similar and, in some cases, competing services to their clientele. This results in a need for regular across-the-board comparisons of financial services provided to our personnel, particularly with the advent of an electronic funds transfer environment.”

The rest of the story is rich in detail. This includes the creation of the Armed Forces Financial Network, which answered the call on moving to an EFT environment! There is also history on the encroachment of the Military Exchange Services and MWR facilities into banking functions along with the use of military disbursing offices to cash checks and perform currency conversion services. Sound familiar? These ideas created additional challenges when each of these government entities inevitably ran into trouble, as documented in the study.

Hopefully these hard lessons will not need to be re-learned. However, that is the subject of a separate article. For now, the Defense Credit Union Council remains very engaged with senior DoD officials to preserve our ability to serve those who serve our country, especially those serving abroad.

1st Advantage Awards \$8,000 in Scholarships

Amber Callahan, 1st Advantage FCU

1st Advantage awarded a total of \$8,000 in scholarships to well-deserving Hampton Roads high school students. Each scholarship winner received \$2,000 to help fund their continued educations.

For nearly 50 years 1st Advantage has been providing scholarships to first-year college students. The program began by offering two scholarships of \$750 each memorializing two people that played a key role in the development of the Credit Union, Del Close and William Coughron. An additional scholarship was added, recognizing the superior volunteer service to 1st Advantage by Dave Hornstein and then Carlo Roma. The program added a scholarship in 2003 appropriately recognizing the achievements of Joe Cona, past Credit Union Chairman and longtime volunteer.

Follow Us!

Facebook: @DCUCWashington Twitter: dcuc_hq
LinkedIn: Defense Credit Union Council

Heritage Trust Sponsors Copa de la Diversión

Dustin Haynes, Heritage Trust FCU

Heritage Trust FCU and the Charleston RiverDogs have teamed up to promote the Copa de la Diversión, a national initiative aimed at embracing the communities growing Hispanic population through special bi-lingual events. During Copa games, the Riverdogs will transform into the Perros Santos de Charleston with custom uniforms and unique activities that make these games stand out throughout the season. As part of this sponsorship, the credit union will also utilize this opportunity to highlight its bi-lingual employees at specific games.

Heritage Trust has a long history of serving Charleston's growing Hispanic population with its customized products and services. Through this joint initiative, credit union employees will also regularly join players in area schools as part of the newly launched Festival de Lectura, an interactive reading program that will reward students with special prizes when they achieve specific milestones.

As part of this program, students will also have the opportunity to hear stories in both English and Spanish and interact with Heritage Trust employees and Riverdog players for additional opportunities to win specially branded Perros Santos items. “As a member-owned financial cooperative, we’re excited to work alongside the Charleston RiverDogs to support such a great initiative. Our organization has always been passionate about supporting our community and, through this opportunity, we’ll be able to expand our work in area schools and highlight the many ways we work closely with the Hispanic business community,” stated Dustin Haynes, Heritage Trust Public Relations Officer.

AmeriCU Helps Fund Scholarships for Oneida High School Seniors

Matt Perritano, AmeriCU

AmeriCU continues to recognize the academic excellence of our area students by funding both an Accounting Scholarship and a Finance Scholarship for Oneida High School, created to encourage deserving seniors to continue their education in the financial industry.

“We’re elated to be able to fund scholarships for these students as they are the future of the credit union movement,” said Rachel Siderine, Manager for AmeriCU’s Oneida Financial Center. “The recipients will represent all that is remarkable about our Oneida community while embodying AmeriCU’s mission of living life, dreaming big, and achieving financial success.”

Hanscom FCU Teaches High School Students About Financial Responsibility

Diana Burrell, Hanscom FCU

Hanscom FCU hosted over 60 Air Force JROTC cadets from two area high schools at the credit union's annual CU 4 Reality™ fair. The event gave student-cadets from Lowell and Bedford (MA) high schools the opportunity to apply lessons they learned in their personal finance classes.

Hanscom FCU teaches an 8-week financial management class to students at Lowell and Bedford High Schools, which is capped off with the CU 4 Reality fair. The cadets attending the event chose jobs and were provided with virtual money representing entry-level salaries commensurate with their career choices.

Each was assigned a list of fixed, variable, and optional expenses. Some cadets also were required to make student loan payments or carry special insurance, depending on the careers they chose.

The goal of CU 4 Reality is to get the cadets' spending to line up with their incomes. Students often had to make adjustments and hard choices as they made their way around such booths as "entertainment," "housing," "pets," "student loans," and "savings." Some cadets had to cancel vacations, return high-end electronic equipment and clothes they'd purchased, take second jobs, and save more virtual money than they had originally intended to save.

Cadets were also randomly selected to spin the Wheel of Reality, where an unexpected event added to or subtracted from their budget. Just like life, these unplanned-for events made a student scramble to cover an emergency expense or allowed them to enjoy (or save) a windfall.

"CU 4 Reality is an eye-opening opportunity for students to learn how many financial decisions impact their daily lives," said Paul Marotta, Hanscom FCU's Chairman of the Board. "The experience makes them consider almost every aspect of their lives...from their career choices to how they balance wants versus needs. We pull together as a community to make this important event happen every year," Marotta said.

VIEW FROM THE BOARD

Community Impact

Stewart Ramsey, Pen Air FCU

As the CEO of a credit union, we often talk about the impact we have on our community. I didn't truly realize how focused DCUC was in having an impact on their community as well. Of course, we know that DCUC is helping military credit unions serve those who serve our country, but every year during the annual conference, DCUC partners with a military non-profit organization to extend their impact into the personal lives of our military families.

A few years ago, we were fortunate to meet the team from Purple Heart Homes at a DCUC annual conference, and we have been forever changed. 2018 was our first year to work with Purple Heart Homes to impact three veterans in the Pensacola area. It is amazing to find the needs that exist in our communities and Purple Heart Homes helped us do that.

Working with Purple Heart Homes is truly a team effort including your local agencies, local government, local contractors, etc. The team does a great job of working with local agencies to identify where there is a need and performing all necessary background and preparation work. Of course, coordinating with so many different organizations can be a challenge, but they handle it well. Purple Heart Homes does not construct new homes, but their focus is on making homes more livable for our veterans. Projects can include roof repairs, building ramps, minor bathroom updates, etc. The work they do truly allows a veteran to stay in their home when they otherwise may not.

There are numerous DCUC credit unions that have worked with Purple Heart Homes for several years and have truly improved the lives of countless veterans across our country, and we feel honored to join their ranks. In fact, there is work in progress to form our own Chapter of Purple Heart Homes in the Pensacola area. If you know veterans that need some small improvements to their homes that would make life easier for them, consider contacting and partnering with Purple Heart Homes to further the impact you have in your community.

During the 2019 conference, DCUC has partnered with Folds of Honor, whose goal is to help educate the families of those who gave the ultimate sacrifice for our country. I hope you are able to join us in Chicago for the conference where you can help us raise funds to support their worthy mission.

Dover FCU Takes Part to Help atTAcK Addiction

Joshua Cordeiro, Dover FCU

AtTAcK Addiction is a non-profit organization that exists to raise awareness about the disease of addiction while fighting to remove its stigma by educating communities, assisting families touched by the disease, and by supporting those in recovery. atTAcK Addiction was created in response to Tyler Armstrong Keister's accidental overdose in 2012; the three capitalized letters in atTAcK represent Tyler's initials. In the month of March, Dover FCU employees raised money that was matched dollar for dollar by the Credit Union totaling \$1,588.95 for this meaningful cause.

atTAcK Addiction is a statewide organization that is fully volunteer operated. It is the organization's goal to help young people realize the dangers of alcohol and drugs so that they and their families never have to experience the loneliness, pain, and tragedy that accompany addiction. Speaking at schools, prisons, and other venues where there is an interest, atTAcK Addiction strives to create real, effective, positive change within Delaware. To get involved or donate to their cause, visit www.attackaddiction.org.



Brandy Ralston-Lint (right), senior vice president of corporate communications for Security Service FCU, presents members of Golfers Fore Others with a donation for \$5,000. Photo courtesy Security Service FCU

Retired Golfers Repair Homes in Local Community

Kristina Cardenas, Security Service FCU

The Security Service Charitable Foundation presented a \$5,000 donation to Golfers Fore Others (GFO), a group of retired volunteers who provide free home repairs to needy families in the Boerne area. One hundred percent of each dollar donated goes to materials and tools. Specific repairs for these homes include flooring, siding, fascia, guttering, small porches and safe front and back steps.

A retired golfer started the group 17 years ago with the thought that on Mondays when the golf courses are closed, the group could do something good for the community. Since that time, they have provided free home repairs for low-income families. “All too often, people find themselves unable to make necessary home repairs,” said Fred Martin, founder of Golfers Fore Others. “Our group is able to assist these homeowners, free of charge, allowing them to remain in their homes—but we are only able to help our neighbors because of donations like this one from Security Service Charitable Foundation. Their support and generosity allow us to be the hands and feet that make positive changes one household at a time.”

Golfers Fore Others has touched the lives of over 700 people, completing more than 400 projects. “I have witnessed first-hand the impact this organization is having on our neighbors in Boerne,” said Brandy Ralston-Lint, senior vice president of corporate communications for Security Service FCU. “Assisting families with the necessary repairs to make a house a home is something we are honored to help with.”

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 7, 2019, 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 or fax them to 202-821-1329. If you have questions, please call 202-734-5007.



DCUC
DEFENSE CREDIT UNION COUNCIL

Credit Union West Support Leadership Development Through Scholarships

Evan Norris, Credit Union West

The strength of a community depends on the quality of its leaders. To support the development of future leaders in Maricopa and Yavapai counties, Credit Union West has awarded five graduating high school seniors \$1,000 scholarships to use toward college costs.

The scholarships were awarded based on academic achievement, community service and overall character. Applicants were required to submit an essay on the role that personal finance plays in meeting career goals. Two of the selected recipients are Junior Reserve Officer Training Corps (JROTC) students.

“The cost of higher education is rising, and we want to help local high school graduates take this important step in their personal career and economic development,” said Karen Roch, President and CEO of Credit Union West.

The credit union is working to be part of the solution to rising education costs. Across the United States, the average cost of tuition and fees for the 2018–2019 school year was \$9,716 for state residents at public college and \$35,676 at private colleges, up from the 2017–2018 averages, according to data in an annual survey by U.S. News.

Roch added, “There were so many impressive candidates this year that I’m confident our future is in capable hands. Congratulations to the deserving 2019 Scholarship recipients!”

This is the sixth year that the credit union has offered scholarships to Maricopa and Yavapai County high school graduates. In their pursuit to help more local graduates continue their education, Credit Union West has provided \$22,000 in scholarships since the inception of the program.

Visit our conference site at www.DCUCAnnual.org.

Fort Bragg FCU Awards Scholarships

Article provided by Fort Bragg FCU

Two Cumberland County high school seniors won scholarships from Fort Bragg FCU for their academic excellence and commitment to attending school as part of Beasley Broadcast Group's "Driven 2 Excel" program. This program is a community enhancement campaign designed to reward high school seniors in Cumberland County, NC for their academic excellence and exemplary attendance records throughout the 2018-2019 school year. During the qualification periods, students were to have a cumulative GPA of 3.2 or higher and no more than five absences to qualify.

Over 650 seniors qualified for the "Driven 2 Excel" program. The grand prize was a 2019 Kia Soul from Fayetteville Kia. Fort Bragg FCU sponsored the second and third places prizes. Marcus Valldeperas from South View High School won the \$2,000 scholarship and Janai Wanambwa from South View High School received the \$3,000 scholarship. Jaleigha Graham from Westover High School won the "Driven 2 Excel" 2019 Kia Soul. Great job and congratulations, from all of us at Fort Bragg FCU.



Two seats on the DCUC Board of Directors will be filled at the annual business meeting at The Fairmont Chicago Millennium Park, Chicago, IL, Tuesday, August 20, 2019. The regular three-year terms of the Marine Corps Representative and the Representative-at-Large are currently held by Bill Birnie and Denise Floyd, respectively. 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*.



Alaska USA employees pose with award of excellence. Photo courtesy Alaska USA

Alaska USA Insurance Brokers Earn Multiple Awards

Article provided by Alaska USA

Alaska USA Insurance Brokers received performance-based recognition from a number of insurance company partners. These include the Umialik Circle of Excellence award, Safeco President's Award, and the Progressive Premier Partner award.

Umialik Insurance Company's Circle of Excellence award places Alaska USA Insurance Brokers in the top 8% of all of its Northwest agencies for performance, growth, and partnership. Alaska USA Insurance Brokers has earned this award each year since its inception in 2015.

The Safeco President's Award is given to select agencies from among those who have also achieved elite agency status. In 2019, this award was given to their top 265 agents from among thousands across the country. Alaska USA Insurance Brokers has earned this award for the past nine years.

Progressive Insurance once again presented Alaska USA Insurance Brokers with its Premier Partner award, which recognizes exceptional knowledge and performance with progressive insurance products.

"Awards such as these demonstrate our commitment to partnering with several high-quality insurance companies, and matching clients' unique needs with the right coverage options," said Julia Niziolek, president, Alaska USA Insurance Brokers. "We work hard to deliver the best products available through a personalized insurance shopping experience."

Frontwave CU Celebrates Return of Rady Children's Walk

Kandice Ward, Frontwave CU

Frontwave CU is proud to support the 2019 Rady Children's Dream Big 5K Walk. This will be the first Rady Children's Hospital walk event since 2014. More than 2,000 walkers will be on hand this Saturday to raise more than \$300,000 for the research and care of San Diego-area children.

"I am honored to serve as Chairman of the Rady Children's Dream Big 5K Walk and help bring this walk back to San Diego. Frontwave is proud to support Rady Children's Hospital in their mission to deliver a healthier, happier tomorrow for the children of San Diego," said Bill Birnie, President and CEO of Frontwave CU. "We look forward to rallying Team Frontwave in partnership with our fellow local credit unions, employees, members, and volunteers who are passionate about making a difference. Join us in our fight to help Rady Children's Hospital comfort the children in their care, cure their diseases, and treat their disorders."

Hanscom L.E.A.D. Program Demonstrates Commitment

Spencer Butterfield, Hanscom FCU

Hanscom FCU's management team has a program that demonstrates their commitment and belief in the people that make Hanscom FCU run. As a young professional, this has been an exceptional opportunity in helping me thrive.

I have worked for Hanscom for six years now, mainly in the Member Relations Center, which welcomes new members to the credit union. I find my job to be incredibly rewarding and plan on making a career here. In order to develop in my career, an ability to lead others will be essential. Learning the skills that make a leader a great leader is not always so obvious.

I am grateful that Hanscom FCU offers the L.E.A.D program. The L.E.A.D. Program, standing for (Leadership, Education and Development), is a group of credit union employees selected by the executive team to participate in a leadership-building course. We have monthly group classes covering a variety of subjects as well as a book review about what makes a successful leader.

Additionally, each participant is paired with a senior level mentor to work one-on-one over the one-year course. While only 3 months into the program, I have found it to be an incredible experience. It provides a great opportunity to be mentored from people with knowledge in the industry. I appreciate that Hanscom FCU is willing to invest in me and my colleagues' futures. I look forward to continuing the course and learning all that it has to offer.

AFFCU Awards Scholarships to High School Students

Danny Sanchez, AFFCU

AFFCU introduced four students who were awarded 2019 AFFCU memorial scholarships in the amount of \$4,000 each were presented to four graduating high school seniors. Aaron Gabriel Herrera of O'Connor High School, Helotes, TX was designated the SMSgt George H. Einfeldt Memorial Scholarship; Karagan Grace Weld of Legacy of Educational Excellence (LEE) High School, San Antonio, TX was granted the MSgt Warren D. Vail, Sr. Memorial Scholarship; William "Tre" Everette Sands, III of Johnson High School, San Antonio, TX was awarded the CMSgt James C. Kemple Memorial Scholarship; and Matthew David Ortiz of Del Rio High School in Del Rio, TX received the CMSgt Ronald R. Applegate Memorial Scholarship.

"These four scholarship winners are exceptional young men and women who have excelled in the classroom, in their extracurricular activities and in the community," said Bob Glenn, President/CEO of AFFCU. "They have proven to be outstanding young leaders and trailblazers in their own right. We could not be happier to support their educational endeavors at their respective universities."

AFFCU established this scholarship program in an effort to provide financial assistance for college, while rewarding deserving high school seniors for their academic achievements, character, family support and community service.

Submit your community impact stories to alert@dcuc.org.

Change of Command at Vystar's NAS Jax Branch

Sandy Baker, Vystar CU

The "Hail and Farewell" is a storied military event that heralds the entrance of a new leader and recognizes the accomplishments of the departing one. On April 19, 2019, Brad Smith officially retired from his position as Branch Vice President and Military Liaison of our NAS Jax branch, where he has served for the last eight years.

Brad joined VyStar in 2011 as NAS Jax Branch Vice President. He enjoyed the unique relationship and responsibility that came with leading VyStar's first-ever branch, which opened in 1952. The ability to give special recognition, appreciation, and financial education and counseling to our military members and base support staff has been a source of pride for Brad during his tenure.

Back at NAS Jax, Brad's role has now been filled by Captain Robert "Bob" Sanders, who brings a great deal of military experience and expertise to the branch. After his commissioning, Bob was selected to fly the fearsome F-14 Tomcat fighter. In fact, he was the first pilot to drop a live weapon from the Tomcat in training. In his 30 years of Navy service, Bob has amassed an impressive resume: Almost 1,000 traps (landings) on an aircraft carrier; Commanding Officer, VFA 154 Black Knights, Super Hornets; Executive Officer at the United States Navy Strike Fighter Tactics Instructor (TOPGUN) program in Nevada; and Chief of Staff, Carl Vinson Strike Group, Pacific Fleet

Bob was appointed as the Commanding Officer of NAS Jax from 2010 to 2013, during which time he escorted dignitaries ranging from U.S. presidents, senators and congressmen to top Navy brass.

Bob has a strong desire to help military members and veterans improve their financial literacy and situations. He is looking forward to being a member of VyStar's NAS Jax branch, and will continue to focus on enhancing the experience of members and employees. Bob will also preside over the in-branch integration of a Starbucks franchise, while also undertaking a total branch renovation.

TFCU Senior Vice President of Marketing Earns CUNA Lifetime Achievement Award

Article provided by Tinker FCU

Tinker FCU Senior VP of Marketing Matthew Stratton was the recipient of the 2019 Lifetime Achievement Award presented by Credit Union National Association (CUNA). This prestigious award recognizes Stratton's professional accomplishments and his support of the credit union industry during his 29-year career with TFCU.

Stratton joined TFCU in November 1990 as AVP/Manager of Marketing. Within 10 years, he was made Senior Vice President of Marketing. His staff has grown from four employees to a staff of 23 that includes marketing, communications, business development, financial education and business analysis.

Over his nearly three-decade career, Stratton has earned the respect of industry leaders and politicians he has met with to promote the value of credit unions. He has been a leader in promoting the credit union industry and championing the key issues faced by the industry over the years on the local, state and national political arena. He has been recognized by numerous organizations, served on many boards and received awards for political action and marketing excellence.

He is a popular speaker at conferences and other events and is also known in some circles as a talented songwriter and performer. A founding member of the Songwriters' Association of Norman, Stratton is still a member of the Brain Trust (board).

"We're proud of Matt and everything he has helped TFCU accomplish. He has been a driving force in the credit union movement over the years," said TFCU President/CEO Michael D. Kloiber. "This Lifetime Achievement Award is well deserved."

GOT NEWS?

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

Youth Accounts at Cedar Point FCU Have a New Mascot Named Junior

Kristin Kauffman, Cedar Point FCU

“We're going back to our roots,” said Linda Knott, Executive Vice President at Cedar Point. Knott has worked at the credit union since the early 1980s and she's really seen the youth program grow. In 1992 the Moola Moola children's club was introduced, and was the first youth program in any financial institution in St. Mary's County. “It was always about teaching responsibility to our young members,” said Knott. “Barbara Horn recognized the need to provide financial education for the young people in the county. So, she made it happen.”

The credit union embarked on a mission to learn more about what its young members and their families wanted from the program. “We interviewed employees and spoke to parents.” Kauffman said. “We learned that the art of writing checks at a young age is not as important to parents as learning how to use money wisely. How to save and how to share.” Out of this, the team evaluating Youth Accounts came up with a game it could share with its young members.

“The most exciting part is our new mascot!” Kauffman shared. Junior was developed by a small team. Rebecca Whitley, an employee in another department, had designed characters like this for other groups and personal projects. Given a few points of inspiration and t-shirt colors from the Marketing team, Whitley ran with it. In Kauffman's opinion, Whitley's design hit a home run. “At our Annual Meeting in March, we brought Junior out as a kind of soft reveal. Our members were delighted by him and the idea behind his creation from the moment they saw him.”

The credit union's history with the Cedar Point Lighthouse was the inspiration for the character. “Our credit union should be the guiding light for those trying to find their way” said Kauffman. “The metaphor is a perfect fit with our core values.” This is how the Junior Keepers Club was created. The concept centers around Junior and his family, who are lighthouse keepers. Through his duties at the lighthouse, Junior learns all about responsibility and accountability. “As a keeper he is also a saver,” says Kauffman. “Junior will be a great voice to help us teach youngsters in our Youth Account program about the importance of saving and social responsibility.”

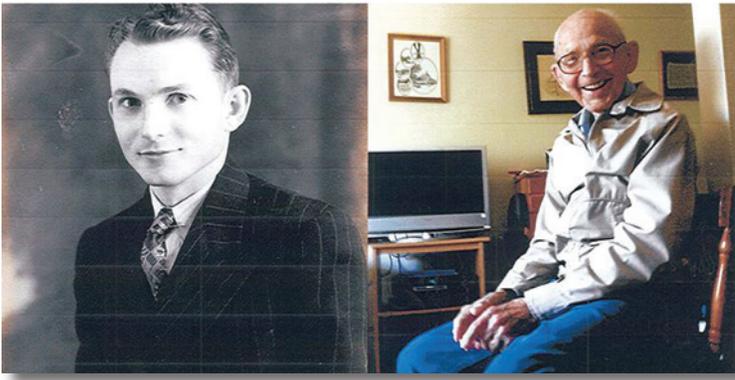
Financial Center First CU Donates \$2,500 to Financial Literacy Program

Courtney Cooper, Financial Center First CU

Financial Center First CU presented the Worldwide Foundation for Credit Unions a check for \$2,500 to support the implementation of a financial literacy program that encourages and educates youth around the world to view agriculture as a means of income. The donation was made in conjunction with Financial Center's meeting with credit union representatives from the Commonwealth of Dominica.

“We provide free financial literacy to our members and to the Indianapolis community on a daily basis to help improve the financial lives of those we serve,” said J. Kevin Ryan, Financial Center President and CEO. “Through our partnership with the World Council and its Foundation, we are honored to help spread financial literacy all around the world.”

Financial Center established a relationship with the World Council of Credit Unions in 2017, after an invitation to share its national award-winning financial literacy program and strategic planning process. In 2018, Financial Center's CEO and Director of Community Relations traveled to Bogotá, Colombia to share business best practices with credit unions and government representatives. In the summer of 2019, Financial Center representatives will travel to the Bahamas to share its ideas on creating and sustaining a financial literacy program with credit union leaders from across the world.



Ralph Boykin,
then and now.
Photo courtesy
of Keesler FCU

Ralph Boykin Proud Member of Keesler Federal for 71 Years

Article provided by Keesler FCU

Keesler FCU has more than 225,000 members, but only one of those was sitting at the table when the cooperative was formed on September 29, 1947. Meet charter member Ralph A. Boykin, 98 ½ years young and a Keesler Federal card-carrier for more than 71 years. Boykin was a 27-year old civil service employee at Keesler Field (now Keesler Air Force Base) when organizers sought permission to establish a credit union at the military field. The Federal Deposit Insurance Corporation granted Charter 5561 to the group and Keesler Field Credit Union was born.

Boykin was not part of the organization committee but was invited to the first meeting on that momentous day in September. A total of 32 visionary pioneers attended and joined the not-for-profit, member-owned organization. Boykin's membership number was 25, but it could have been in single digits if he had chosen a different chair.

His daughter, Sandra Craft, explains, "He said there was a big oblong table, and the lady who signed it first was number one and she passed it to her right. That continued around the table. So, where you were sitting at the table is the number you were," said Craft.

But this event in history almost didn't occur as the organizational group wanted each member to put in \$5 to join. Many of the salaries at that time were in the \$20 to \$25 a week range so there was not a rush to sign up, no matter how historic the occasion.

"We were not what you'd call an enthusiastic group," Boykin was quoted as saying *In Their Own Words*, a book commemorating Keesler Federal's 50th Anniversary. "It's an oddity to think back then I wouldn't put in \$5. I'm ashamed to admit it, but we were reluctant participants. We were told to come, but we didn't want to put in \$5."

Boykin joined as did the others present. By the end of 1947 Keesler Federal had grown to 100 members and \$2,200—a far cry from the \$2.6 billion business that it is today. But Boykin—the only surviving charter member—has been there every step of the way. From a business with no employees and no equipment, to the opening of the first branch off-base, to hitting \$1 million in assets to expansion that included locations in England.

Boykin's birth date makes him a member of the Greatest Generation and his determination came through on more than one occasion. Craft believes her dad's drive to succeed started early in life.

"He grew up very, very poor," she said. "His dad died when he was seven years old. He lived on a farm and picked cotton before he went to school. He came from a very humble beginning."

Then there was the issue of hitting the ceiling of his General Services (GS) rank at the base due to his education. Management responsibilities and wage increases weren't going to occur unless he raised his GS.

So, in 1959 he started college at age 39, taking one course at a time and continuing to work full time. He graduated 10 years later, earning a Business Administration degree from the University of Southern Mississippi.

And through the years—as he is today—Boykin remained a loyal Keesler Federal member.

Friends of the Navy-Marine Corps Relief Society, Inc. Presented \$45K to Local Society

Melissa Dandridge, Pen Air FCU

The Friends of the Navy-Marine Corps Relief Society, Inc., a 501(c)(3) organization facilitated by Pen Air FCU, presented a check in the amount of \$45,000 to the Navy-Marine Corps Relief Society (NMCRS) of Pensacola.

Since 2000, Pen Air has given more than \$520,000 to further the mission of NMCRS at Naval Air Station Pensacola. For nineteen years, the credit union has hosted an annual charity golf tournament to raise funds on behalf of the society who is unable to solicit their own funding. The Pensacola society is highly ranked in the nation for receiving the most financial support by its community.

"The NMCRS is so fortunate to have an organization like Pen Air that not only says it supports our military but steps forward and shows it," said Mark Harden, Executive Director of NMCRS. "Pen Air annually, during our Active Duty Fund Drive, makes a significant donation to help Sailors, Marines and their families when they are in financial need. We are thankful for their support and appreciative of the significant effort it takes to put together a great golf tournament."

The funds given will be used for programs such as, Quick Assistance Loans, Budget for Baby workshops, Emergency Travel Loans, Education Assistance, Health Education and Post-Combat Support, Disaster Relief and Financial Assistance and Counseling. In the past year, more than 1,200 military families were assisted by these programs from the Pensacola Society.

"Our mission at Pen Air is to enhance lives and military families are a top priority for us," said Stu Ramsey, President/CEO of Pen Air. "We are here to help our service members always, but especially in times of financial need. It's important to us that our troops have the financial education and assistance they need so that they can do what they do best, serve and protect our country."



Mary Ann Melchers. Photo courtesy ABNB

ABNB Chairman Recognized for Service

Melissa Rose, ABNB FCU

Mary Ann Melchers has been instrumental in the credit union movement for over 54 years, and has served as Chairman of the Board for ABNB FCU for the past 20 years. Richard M. Cheliras, former Vice Chairman of the Board was nominated to succeed Melchers as Board Chair. Melcher will remain on the Board continuing her longstanding service to the credit union and its members.

“Mrs. Melchers has been a dedicated leader of this financial institution for decades,” stated Charles A. Mallon, Jr., President and CEO. “She has not only been a role model for others in the credit union industry, but through her stewardship, she has personally helped ABNB grow and prosper over the past 50+ years of volunteer service,” concluded Mallon.

She began her relationship with Norfolk Naval Base FCU following a merger with Amphibious Base FCU in Hampton Roads, Virginia. Today, the credit union is known as ABNB FCU.

In 1965, she became a member of the Credit Committee at Naval Base Norfolk FCU. This was an especially significant achievement considering that women were unable to obtain credit in their own name at that time in history. Despite those obstacles, she began her lifelong quest to ensure that all people of modest means regardless of gender, race or creed have access to credit and the other vital financial services they need.

Scott CU Wins National Award

Adam Koisher, Scott CU

Scott CU received a national honor, garnering a Credit Union National Association (CUNA) Diamond Award for marketing. The award was presented by the CUNA Marketing & Business Development Council, a national network comprised of over 1,300 credit union marketing and business development professionals. Awards are given annually in each of 36 categories ranging from advertising to community events and beyond.

Scott CU won a Diamond Award for its partnership with Purple Heart Homes to make improvements to a Korean War Veteran’s home in the Alton area, according to Scott CU Community Relations Supervisor Jennifer Hess.

“We are really honored to have won the award this year,” Hess said. “Credit union marketers from throughout the country submit entries for the awards. We have a great team of people and these awards really show the high quality of SCU’s marketing and community involvement. The competition is strong among the best of the best credit union marketers in the country.”

Scott CU’s goal with the project was to make an impact on a local veteran’s life by collaborating with community partners, Hess noted.

“We partnered with Purple Heart Homes, a national organization which provides housing solutions for service-connected disabled and aging veterans,” she added. “Through their national partnership with Home Depot, Purple Heart Homes put Scott Credit Union in touch with the Alton, IL store and its community outreach program, Team Depot.”

Scott CU pledged \$5,000 in financial support and organized the volunteers for the project, Hess noted. She added that six months of project planning resulted in volunteers from Scott CU and Home Depot painting the interior of the veteran’s home, as well as upgrading doors and lighting fixtures.

“The gentleman was extremely appreciative for everything he received through this strategic partnership,” Hess said. “The day of the project, 10 Scott Credit Union and nine Home Depot employees volunteered to make the home improvements over the course of nine hours.”

“Because Home Depot was able to donate all of the supplies, and volunteers contributed all needed labor, Scott Credit Union’s pledge was transferred to an additional project in which the veteran’s bathroom was completely renovated and made handicap accessible,” Hess added. “By combining resources, we were able to make a much greater impact than if we pursued such a project alone.”

DEFENSE CREDIT UNIONS IN THE NEWS

KOKOMO, IN—**Financial Center First CU** announced its upcoming merger with Kokomo Heritage Federal Credit Union and broke ground on a new Kokomo branch yesterday. The merger and the branch opening will take place in the fall of 2019.

DEFENSE CREDIT UNION PEOPLE IN THE NEWS

CHESAPEAKE, VA—**James “Jay” Allen** joined ABNB FCU as a Dealer Lending Liaison and brings over 15 years of automotive lending experience to the credit union... ANCHORAGE, AK—Alaska USA FCU promoted **Elizabeth Rense Pavlas** to the position of Executive Director of Retail Financial Services, **Robert McNaughton** was selected for the position of Executive Director of Business and Commercial Services, and **Jeff Gregg** was selected for the position of Vice President of Business and Commercial Lending... EDWARDSVILLE, IL—**Ryan Goodwin** joined Scott CU as Vice President of Commercial Lending, bringing many years of commercial banking experience to Scott CU... MCKEAN, VA—Retired Four-Star General **John W. Nicholson, Jr.** was named PenFed Foundation President. He was the longest-serving commander of U.S. forces in Afghanistan and NATO’s Resolute Support Mission.

DCUC 56th Annual Conference

August 18–21, 2019 / Fairmont–Chicago / Millennium Park

Three Industry Leaders take the stage in Chicago at the upcoming 2019 DCUC Annual Conference. We hope you will join us! Register today at www.DCUCAnnual.org.



Jim Nussle
President & CEO, CUNA



Dan Berger
President & CEO, NAFCU



The Honorable Rodney E. Hood
Chairman, NCUA

Don't Delay...Reserve Your Room Today! The 56th Annual DCUC Conference will be held at the Fairmont Chicago–Millennium Park in Chicago, IL. Our room reservation **deadline is Friday, July 26, 2019**. Reservation requests received after 5:00pm ET on the cut-off date will be accepted on a space and rate availability basis. Please be sure to make your reservation before this date!

2019 Showcase with a Purpose



Folds of Honor

This year, in keeping with our goal to support our troops and veterans in their time of need, the 2019 recipient of our fundraising will be Folds of Honor.

Since 2007, Folds of Honor has carried forth a singular and noble mission. Their motto says it best: Honor Their Sacrifice. Educate Their Legacy.

Folds of Honor has grown from a vision into a movement. This folded flag is a constant reminder of those who have paid the ultimate price for our freedom. It inspires us to help equip and educate their loved ones in need of our support.

Cobalt Employees Bring Caring and Lunch to Veterans

Joyce Wells, Cobalt CU

Bringing a little spring cheer to veterans at the Victory Veteran apartments seemed like a great way to spend a day for Cobalt CU employees. The credit union employees had an opportunity to serve several varieties of soup, sandwiches and homemade cookies to the veterans. Over 20 employees provided cookies and/or volunteered to be servers the day of the event. Sandwiches, soups and cookies that were left over from the event, were made into “to-go” packages and delivered to the residents who were unable to attend.

The event was sponsored by Cobalt Credit Union’s SAC Foundation. SAC Foundation began supporting the Victory Veterans Apartment complex in Omaha, NE in 2018. Since that time the Foundation has provided cleaning kits, financial literacy seminars and holiday gift bags for the 90-unit complex which serves as affordable, transitional housing to Omaha’s homeless veteran population.



Cobalt CU employees, volunteers, and veterans being served at Victory Veterans Apartments. Photo courtesy Cobalt CU