



DCUC

ALERT

ISSUE 3

DCUC.ORG

MARCH 2023

CEO UPDATE

**Proving the
Credit Union
Difference**

VIEW FROM THE BOARD

**Starting Small
Leads to
Bigger Things**

CAPITAL CORNER

**Spring is Springing
in Our Nation's
Capital**

DCUC NEWS

**2023 Defense Matters
Recap and
DCUC Awards \$14,000
in Scholarships**





ALERT

DCUC is the premier resource for credit unions on all military and veteran matters.

DCUC Latest Accomplishments

- DCUC, CUNA and NAFCU sent [Joint Letter](#) in support of H.R. 582, Credit Union Board Modernization Act
- DCUC co-hosted a successful [2023 Defense Matters](#) advocacy update on February 26; DCUC received great feedback from its members and guests!
- **Interviewed The Hon. Kyle Hauptman** on NCUA focus areas that will affect credit union operations and examinations in 2023; watch the conversation [here](#)
- DCUC announces **GEM Scholarship Recipients**; see page 14
- Senator Hirono (D-HI) and Senator Sullivan (R-AK) re-introduced **Veterans Business Loan Act**: DCUC will be monitoring this bill's progress in the Senate for Credit Unions
- DCUC hosted its third [Hawaii Sub-council meeting](#) on March 22

DCUC Happening Now

- DCUC will continue to highlight the need for emergency liquidity for the smallest credit unions as our nation faces growing economic uncertainty, a high-interest rate environment, and rising liquidity concerns
- Working closely with Credit Union Leagues and Associations around the country on **California's new restrictions on Military lending** — affects Direct and Indirect Lenders
- **ALERT newsletter is now fully digital!** [Get your monthly copy today!](#)
- [CRASH DCUC's Annual Conference](#): Apply Now!
- Air Force CU of the Year Nominations Now Open!
- [Hall of Honor Nominations](#) end April 5!
- **2023 1st Quarterly MAC Meeting**: Discussed advocacy updates: DCUC and Joint Trade letters

DCUC Upcoming Activities

- **DCUC 60th Annual Conference** — Join DCUC August 7-11 at the beautiful Broadmoor Resort and Spa in Colorado Springs, CO. [Register Now!](#)



DCUC is honored to be a part of an industry dedicated to making a difference in the lives of others. Its very important we continue to emphasize how credit unions protect and empower our military and veterans' financial prosperity!

– Anthony Hernandez, DCUC President/CEO

SERVING THOSE WHO SERVE OUR COUNTRY

DEFENSE CREDIT UNION COUNCIL, INC.

*Championing the interests of credit unions
serving our military and veteran communities*

BOARD OF DIRECTORS

Chairman
Bill Birnie

1st Vice Chairman
Jack Fallis

2nd Vice Chairman
Maggie Sayer

Secretary
Ron Aoki

Treasurer
Frank Padak

Member
Ryan Ross

Member
Robin Larsen

COUNCIL STAFF

President/CEO
Anthony Hernandez

Vice President
Beth Merlo

Marketing Specialist
Christa Dittus

Communications Specialist
Haleigh Laverty

Director of Meetings and Events
Suzanne Low

Executive Assistant
Natalie Rogers

CONTENTS

- 4 CEO UPDATE
Proving the Credit Union Difference
- 7 VIEW FROM THE BOARD
Starting Small Leads to Bigger Things
- 8 CAPITAL CORNER
Spring is Springing in Our Nation's Capital
- 11 AWARDS & RECOGNITION
- 12 CREDIT UNION PEOPLE IN THE NEWS
CREDIT UNIONS IN THE NEWS
- 13 DCUC NEWS
**DCUC Hosts Its 2023 Defense Matters
Before CUNA's GAC Kickoff**
- 14 **DCUC Awards \$14,000 in Scholarships**
- 15 MEMBER NEWS



Address all correspondence to:

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

Telephone: 202/734.5007
Email: alert@dcuc.org
www.dcuc.org



The *Alert* is the official publication of the Council. *ALERT* is published monthly except for the month the annual conference and membership meeting are held. In allowing only 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.



Proving the Credit Union Difference



Anthony Hernandez,
President and CEO, DCUC



In light of recent bank failures, we are reminded that not-for-profit credit unions continue to be the safest option in ensuring members' financial security and success.

For six years now, I've seen firsthand how impactful credit unions are in ensuring the financial prosperity of their members. I am very proud to be a part of the credit union industry, especially working alongside institutions whose unwavering dedication is to serve our military and veterans. Our members have always taken great pride in offering quality products and services to these important communities. Throughout its 60 years, DCUC has been honored to be the only trade association to support and advocate for these credit unions' success.

As you can see from recent letters DCUC sent to the Congress, we take our mission of protecting the financial well-being of our military and veterans very seriously. Military life comes with its own unique set of challenges. Military installations are not typically located near affluent or middle-class neighborhoods and are often well outside city limits. Plus, when looking at military pay scales, it is no wonder military personnel in every branch of service meet the threshold for the CDFI Fund's Low Income Targeted Population levels.

Knowing this, military families need defense credit unions. Even more so as the military continues to struggle with food insecurity, a lack of adequate spouse employment opportunities, access to affordable daycare, and financial hardships faced when stationed away from family members who can help. Additionally, America's defense credit unions have always played a key role in serving military members who need affordable housing during their transitional times such as military moves or retirements.

Not-for-profit, member-owned military credit unions have a long history of serving lower income and minority consumers. For instance, when looking at CUNA's analysis of 2021 Home Mortgage Disclosure Act (HMDA) data, it is no surprise that:

- Applicants for first mortgage* originations at military credit unions reflected average income of \$130,189 — well below the \$169,164 average at US commercial banks
**Defined as 1-4 family, owner-occupied mortgage originations for FHA/VA/FSA/RHS, Conventional and Refinancings.*
- Military credit union first mortgage loan amounts averaged \$282,486 — well below the \$327,840 average at US commercial banks
- Overall, 10.8% of military credit union first mortgage loan originations were made to African Americans — over double the 4.8% share of total originations at commercial banks
- Overall, 10.2% of military credit union first mortgage loan originations were to Hispanic Americans — nearly double the 6.6% share of total originations at commercial banks

Home ownership has always been a key driver of wealth and intergenerational wealth transfers. Supporting the housing needs among lower-income and minority communities is one of the ways we can greatly increase our members' financial well-being.

The industry just concluded the 2023 GAC with 6,000 credit union professionals

continued on page 6

CEO UPDATE *continued from page 5*

hiking Capitol Hill to deliver our message and advocate for credit union priorities. Of course, the banks were there taking shots at our industry like they always do; however, many in Congress are noticing the credit union difference.

On March 2, 2023, Senator Sherrod Brown (D-OH), Chairman of the Senate Committee on Banking, Housing, and Urban Affairs, sent a [letter](#) to the Acting Comptroller of the Currency. This letter expressed his concern about the rise in bank branch closures in low-to-moderate income (LMI) communities in Ohio and across the country. These closures are especially troubling given the broader trend of bank consolidation and concentration throughout the banking industry. Yet, banks have the temerity to complain about

credit unions acquiring banks instead of letting banks close?

When closing a branch, banks can simply notify their regulators and then they are free to leave. First banks were notorious for redlining specific communities, which led to the Community Reinvestment Act (CRA). Now, instead of supporting underserved communities, banks are choosing to close these branches because there are no repercussions.

I'm not sure whether Congress will impose the same restrictions on credit unions as they did on banks under the CRA. Senator Brown's letter is pointing in that direction. As an industry, we need to continue emphasizing the difference we make in the lives of our members. The data on mortgage loan originations is a great talking point, but there are many others.

I want to encourage each of our members to continue sending your stories to DCUC so we can publish these in our monthly *ALERT*. Your stories of impact do make a difference and will continue to highlight how credit unions protect and empower our military and veteran communities. I've had several conversations with military and civilian leaders about our *ALERT* and just how many examples of credit unions making a difference are seen in every issue. These stories actively demonstrate our motto of Serving Those Who Serve Our Country. Let's continue to show the credit union difference, and I cannot thank you enough for all you do in support of our Nation's military and veterans! ■

The graphic features a blue shield with a white border. Inside the shield, the words "HALL OF HONOR" are written in white serif font. Below this, a red banner with white text reads "2023". Under the banner, the text "Nominations due April 5th" is written in white. In the top left corner of the graphic is the DCUC logo, which consists of a stylized eagle head above the letters "DCUC" and the text "DEFENSE CREDIT UNION COUNCIL" below. The background of the graphic is a blurred image of a trophy and a flag. The trophy is a golden eagle with spread wings, standing on a dark base. A plaque on the base reads: "The Defense Credit Union Council Hall of Honor Award is presented to Bobby W. Alexander a leader, visionary, and patriot, whose untiring efforts and endless support of the defense credit union movement and the Defense Credit Union Council epitomizes the Council's values and philosophy: Serving Those Who Serve Our Country." The URL "DCUC.ORG/HOH" is displayed at the bottom of the graphic.

DCUC.ORG/HOH

Starting Small Leads to Bigger Things

Provided by Ron Aoki, DCUC Board Secretary, Schofield FCU President/CEO

My new stage in life involves the planning and worries with sending our only daughter off to college. We completed the college early admission application process at the end of last year, narrowed it down to her two top choices and are now working through all the scholarship applications to hopefully get some financial assistance.

College is expensive! Sure, our daughter can stay home and save us by paying in-state tuition, but honestly the benefits of sending her off and allowing her to spread her own wings has some appeal to it as well. We all desire what's best for our children and sometimes it's just a matter of choosing what to sacrifice to make things happen.

In talking with some of our military families, the options for their children vary from the child potentially serving our country and following in the footsteps of mom and/or dad to wanting to carve out an entirely new path for themselves. There may be a key moment in our child's life that will direct their path one way or the other. My two oldest brothers served in the Army and my key moment was when one of those brother's told me, "You have an opportunity to go to college, so go." Pretty simple but that nudge set my life on a path that I now see shaping the very person I am today.

I was blessed then to receive those words as I am blessed now to have the opportunity to send our daughter to college. But there are so many more students out there that want to go to college, but simply can't (or are limited to where they can go) for financial reasons.

For years Schofield FCU has considered the idea of offering a scholarship through the neighboring high school, but we've never pushed forward as our greater plans of a scholarship program were always just a few years away. It took the boldness of our Board to take the initiative to make it happen. We are starting off with one scholarship for \$1,000, but we recognize that could be the difference in making it possible for one child to be able to take that next step in pursuing their education. There's no such thing as too small especially for the student that is awarded the \$1,000 this year. And for the many other students that will benefit in future years, every little bit will help. Starting small can and will lead to bigger things. Sometimes it's the little things like providing a scholarship or teaching our soldiers how to stay out of debt, or finding creative ways to save money, that will make a huge difference in the long run. ■



College is expensive! Sure, our daughter can stay home and save us by paying in-state tuition, but honestly the benefits of sending her off and allowing her to spread her own wings has some appeal to it as well. We all desire what's best for our children and sometimes it's just a matter of choosing what to sacrifice to make things happen.



Spring is springing in our Nation's Capital, and so are a host of issues relevant to the defense credit union community. On the DCUC "watch list"...



Provided by John McKechnie

Hearing on Reforming CFPB

A March 9 hearing on reforming CFPB in a House Financial Services Subcommittee featured predictable conservative vs. liberal talking points about the Bureau and its role: Republicans leveled charges that CFPB is unaccountable and overstepping its authority in a way that unfairly punishes businesses, while Democrats asserted that CFPB keeps financial services fairer and more transparent.

During the 3-hour hearing Committee Republicans unveiled several bills of note: Subcommittee Chairman Andy Barr (R-KY) introduced a measure that would subject the bureau to the congressional

appropriations process, while Rep. Blaine Luetkemeyer (R-MO) dropped his bill to convert the CFPB into an independent, five-member commission.

According to Hill staff, neither bill is expected to move until the Supreme Court decides a pending case on the constitutionality of CFPB's funding and single-director governance later this year. And the Democratic-majority Senate is guaranteed to be much tougher nut to crack for those pushing an overhaul.

This hearing was just the first Republican bite at the CFPB apple. It starts a new phase of the process surrounding the always-controversial consumer agency. One Subcommittee staffer summed the proceedings up by saying "Republicans consider

ng in Our Nation's Capital



CFPB the most unaccountable and authoritarian agency in the entire federal bureaucracy, and Democrats look at CFPB as the only thing standing in the way of greedy businesses taking advantage of consumers. Hard to reconcile those two positions at this point.”

Defense Budget

President Biden is asking for the largest Defense budget in history in a bid to counter China and continue funding Ukraine’s war effort. Defense credit unions would be well advised to watch developments as the request moves through Congress.

While the administration released few details about the blueprint, the request includes \$842 billion for FY24, a 3.2% increase from last year. It also includes a 5.2% percent pay raise for service members and DoD civilians, the largest in decades.

The budget proposes to bolster U.S. forces in the Pacific to counter China, as well as support for Ukraine, and modernizing the nuclear deterrent.

“China is the United States’ only competitor with both the intent to reshape the international order and, increasingly, the economic, diplomatic, military, and technological power to do it,” according to the Budget documents. “During these extraordinary times, the Budget requests resources to out-compete China and advance American prosperity.”

The request also provides \$6 billion “to enhance the capabilities and readiness of United States and allied forces in the face of Russian aggression.”

DCUC will be on the lookout for details were available pertaining to manpower or base facility changes.

NCUA Delays RFI

NCUA has once again delayed the release of its Climate Change “Request for Information” (RFI). Initially announced by Chairman Todd Harper at the January Board meeting, the RFI has been pulled from both the February and now March agendas.

According to Agency staff, the “details are still being worked out.” When the RFI is finally issued, credit unions will be asked to describe policies and practices currently in place that take into account the effects of climate change, particularly on mortgage lending. Measurement of climate-related risks, as well as impacts on consumer behavior, will be prominent features of the voluntary RFI.

Expect more focus on climate change later in the year, after Republican Board Member Rodney Hood is replaced by a new Democratic Board Member (sometime after Hood’s term expires in August). Chairman Harper has made no secret of his interest in prioritizing climate oversight at NCUA, and formal rulemaking is likely. ■



KEYNOTE SPEAKERS



DOMINIQUE DAWES

Three-Time Olympic
Gymnast



KENI THOMAS

Retired U.S. Army Ranger,
Musician, & Author



DR. TROY HALL

Author, International Speaker, &
Talent Retention Expert



ERIK WAHL

Artist, Author, & TED speaker

REGISTER NOW



DCUCANNUAL.ORG

AWARDS & RECOGNITION

Juliana Powell, Eglin FCU

Eglin FCU is pleased to announce Loan Services Representative **Juliana Powell** has been selected as the 5-Star Performer of the 4th Quarter of 2022. Juliana has been employed with the credit union since September 2013 and currently resides in Navarre. “Juliana promotes the values of EFCU daily with her team and our membership,” said Call Center Ops Manager Ruth Fennell.

Andrews FCU Annual Awards

Andrews FCU recently announced the winners of its annual awards. The credit union recognized overseas employees for their service to the organization, members and their fellow employees. Winners included:

- **Ashlee Blankenship** (Overseas Regional Branch and Sales Manager) received the Chairman’s Award for her work leading top-performing branches and providing sales and service guidance to the Andrews Federal overseas team.
- **Josh Barrett** (Overseas Operations Manager and Underwriting Coach) received the President’s Award for his work increasing lending efficiency and enhancing the member experience during the loan process.
- **Adrianna McKay** (FSR, Brussels) received the Exceptional Military Service for her work supporting the military community in Brussels — listening, developing, and providing solutions to help military families thrive.
- **Rocky Tuvera** (FSR, Brussels) received the Member Service is King award. This award was given to the Andrews Federal overseas team member with the highest Net Promoter Score for the year.
- **Johnny-Mike Machecler** (Senior Systems Engineer) received the Key Contributor award for his support of the credit union’s major initiatives, including an overseas ATM upgrade.
- **Ashley Humphries** (HR and Training Specialist) received the Innovator award for her work in streamlining and enhancing the employee onboarding experience.
- **Debbie Velazquez** (Assistant Branch Manager, Wiesbaden) received the Andrews Choice Award. The credit union awards this recognition based on peer voting; team members selected Debbie based on her consistent support and responsiveness to team members.

Assan Manneh, Cobalt CU

Cobalt CU’s **Assan Manneh**, VP of Retail Banking, received the *Midlands Business Journal* 40 Under 40 2022 Award on February 9, 2023. This reward is given in recognition of both up-and-coming and accomplished young professionals under the age of 40 in the Omaha metro business community.

Navy Federal CU

Navy Federal CU was selected as San Diego Armed Services YMCA’s “Community Partner of the Year.” Navy Federal team members across San Diego County have dedicated nearly 700 volunteer hours to supporting the nonprofit in 2022.



Eglin FCU selected Juliana Powell (center) as the 5-Star Performer of the 4th Quarter of 2022.



Andrew FCU Annual Awards recipients



Cobalt CU’s Assan Manneh received the Midlands Business Journal 40 Under 40 2022 Award.

CREDIT UNION PEOPLE IN THE NEWS

BILOXI, MI — Keesler FCU has named **Sam Sohi** as CFO. Sohi will be responsible for managing the credit union's accounting and finance functions, as well as other areas such as risk and fraud. Keesler FCU has named Marion Hood as Director of Financial Crimes. "The Director of Financial Crimes is critically important today as cybercrimes have become more prevalent," said Andy Swoger, Keesler FCU president/CEO.

LITTLETON, MA — **Kim Houle**, Hanscom FCU's CFO, has retired. Houle, who has been with the credit union a total of 38 years, began her career in Hanscom FCU's accounting department where she quickly took on additional responsibilities that propelled her into an executive role. Her passion, commitment, and expertise have set the highest standard for her team, as well as the entire organization. Hanscom FCU has announced that **Tulio Gasperini** has joined as Senior VP, Corporate Marketing and Communications.

LITTLE ROCK, AK — Arkansas FCU is proud to announce that **Rodney Showmar** was recently appointed to the Federal Reserve Bank of St. Louis' Community Depository Institutions Advisory Council (CDIAC).

GLENDALE, AZ — Credit Union West announced today that **Manny Ruiz** has been selected as its first executive overseeing Business Services. In this role, Ruiz will oversee all strategic planning and programs for the credit union's business deposit products and services.

PHOENIX, AZ — Credit Union West is pleased to announce the promotion of **Jaime Burt** to the position of VP of Administration. She was the recipient of the Credit Union West Chairman's Award of Service Excellence twice; once in 2007 and again in 2016.

PORTSMOUTH, NH — **Sheila Harris** has been named AVP of Marketing at Service CU. In this role, she will oversee product and digital marketing, creative services, and external and internal communications.

PAPILLION, NE — Cobalt CU is pleased to announce the promotion of **John Taylor** as the organization's new VP of Information Technology Technical Services.

CREDIT UNIONS IN THE NEWS

PORTSMOUTH, NH — The Service CU Impact Foundation, the 501(c)3 non-profit charity arm of **Service CU**, is excited to announce it will be doubling its impact this year by awarding up to \$100,000 in scholarships to qualified individuals who are attending or planning to attend a two- or four-year college or university. Over the last two years, the foundation awarded \$50,000 in scholarship awards per year.

CHEYENNE, WY — **Blue FCU** and Blue Foundation is proud to once again, offer a total of \$12,500 in higher education scholarships this year to members of the credit union. Six scholarships of \$2,000 each, through the Blue Foundation Scholarship in memory of Myrtle Knight, will be awarded to current high school seniors who are current members of Blue FCU. The Shirley Howard Blue Foundation Scholarship of \$500, will also be awarded to a student attending Laramie County Community College in Wyoming.

FAYETTEVILLE, NC — On Thursday, February 23, 2023, **Fort Bragg FCU** opened its new Lending Center in Sanford, NC. "This investment supports our mission to provide exceptional financial services to our military and civilian member-owners in the communities we serve," said Todd Kenthack, president/CEO, of Fort Bragg FCU.

SUPERIOR, CO — **Blue FCU** is proud to announce a new naming rights partnership with Sport Stable of Superior, CO. The new name of the facility will be the Blue Sport Stable. "As a community connector, we're thrilled to have secured exclusive naming rights to the Sport Stable," stated Blue FCU President/CEO Stephanie Teubner. "Blue has been a champion of the Boulder Metro community for many years and we're proud to be a copilot in this new, exciting partnership."



GET INVOLVED!

JOIN THE MILITARY ADVOCACY COMMITTEE

LEARN MORE AT [DCUC.ORG/MAC](https://dcuc.org/mac)



DCUC Hosts Its 2023 Defense Matters Before CUNA's GAC Kickoff

Provided by DCUC

DCUC held its 2023 Defense Matters Sunday morning at the Marriott Marquis in Washington, D.C. ahead of CUNA's GAC. This year's morning session featured keynote speakers The Honorable Kyle Hauptman, Amy Walter, and The Honorable Robert M. Speer. DCUC's President/CEO Anthony Hernandez, and its strategic partner and lobbyist, John McKechnie, also provided attendees with advocacy updates on current and upcoming legislative and regulatory concerns.

The Honorable Kyle Hauptman, Vice Chairman of the National Credit Union Administration (NCUA), began the discussion by sharing insight on NCUA priorities as well as highlighting the importance of ensuring service members' and veterans' financial wellness. Hauptman emphasized the significant impact defense credit unions can have on the daily lives and overall financial well-being of the members they serve.

Following Hauptman, Amy Walter, Publisher and Editor-in-Chief of "Cook Political Report with Amy Walter," spoke to the Defense Matters group about the electoral process, congressional culture, and the overall political environment in Washington. Walter is long recognized as an accurate, objective, and insightful political analyst with over 25 years of experience and knowledge surrounding the issues, trends, and events that shape political climate.

The last guest speaker was The Honorable Robert M. Speer, former Acting Secretary of the U.S. Army. Speer discussed the present issue of recruitment and retainment of servicemembers due to food insecurity, rising inflation and their families' overall status of financial well-being. Speer noted how defense credit unions' dedication to our military and veterans is so imperative when assisting them during difficult times.

Hernandez and McKechnie continued the session's discussion by highlighting current and emerging advocacy issues, and how DCUC members can join DCUC in securing impactful wins for the credit union industry as a whole.

"Defense credit unions are the heart and soul of DCUC. I cannot thank our members enough for their dedication in serving those who serve our country. Thanks to everyone who gathered with us this Sunday morning," said Hernandez.

DCUC's 2023 Defense Matters was made possible thanks to its generous sponsors: AFFN, OMNICOOMMANDER, ALM First, IZALE, and OM Financial. To learn more about how DCUC advocates for all credit unions serving our Nation's military and veterans, visit dcuc.org/Advocacy. ■



DCUC President/CEO Anthony Hernandez presents a special video highlighting DCUC's 60th Anniversary.



The Honorable Kyle Hauptman shares insight on the NCUA priorities and highlighted the importance in ensuring service members' and veterans' financial wellness. Photo provided by DCUC.

Amy Walter, publisher and editor-in-chief of Cook Political Report with Amy Walter.



THE

2023

George E. Myers
SCHOLARSHIP

Camille Weston



David Riley



Lindsey Blazek



Valjon Lyons



RECIPIENTS



DCUC Awards \$14,000 in Scholarships

Provided by DCUC

DCUC announced the George E. Myers (GEM) Scholarship winners during its 2023 Defense Matters on February 26, 2023, at the Marriott Marquis in Washington, D.C.

This year's scholarship recipients are **Valjon Lyons**, Coast Guard Employees CU; **Lindsey Blazek**, Fort Sill FCU; **Camille Weston**, R-G FCU; and **David Riley**, AltaOne FCU.

The Fund's purpose is to provide scholarships for volunteers, management, and/or staff of DCUC member credit unions so they can further their professional credit union education, knowledge, and leadership skills. Through the scholarships, members are provided an opportunity to partake in educational forums and classes (either at the State or National level) at virtually little or no cost to their credit union.

"A credit union's employees, leadership, and volunteers are the foundation of its success. DCUC is proud to be able to sup-

port these opportunities to grow their knowledge and skillsets so that they can better serve their members," said Anthony Hernandez, DCUC president/CEO.

DCUC established the George E. Myers Scholarship Fund in 1996 in honor of COL George E. Myers, USA (Ret.). Colonel Myers was an Executive Secretary of the Council from 1973 to 1986 and again from 1989 and 1990. Colonel Myers was also inducted into DCUC's Hall of Honor in August of 2000.

Since 1997, DCUC has awarded 69 scholarships totaling over \$204,000. The proceeds from DCUC's Official White House Christmas Ornament Fundraiser each year is the sole funding for the George E. Myers Scholarship. Please consider supporting the Fund by purchasing ornaments each year. Ornament sales run from August to December each year. ■

Follow
Us!



@DCUCWashington



@Defense Credit Union Council



@DCUC_HQ



Navy Federal CU team members showed some love to military servicemembers and their families this past Valentine's Day.

Navy Federal CU Sends Valentines to Veterans

Provided by Navy Federal CU

Navy Federal CU team members rallied together — at campus locations, branches and virtually — to show some love to military servicemembers and their families this past Valentine's Day. Participating in Soldiers' Angels "Valentines for Veterans" campaign, teams donated candy and cards to deployed servicemembers and veterans during the holiday. Over 20,000 Valentine's Day cards were collected as part of the giveback campaigns and team members were able to use their Operation: Give Back paid volunteer leave to make a difference in the lives of Navy Federal's membership — military servicemembers, veterans and their families.

CRASH

DCUC'S 60TH ANNUAL CONFERENCE

APPLICATION DEADLINE
IS APRIL 5TH!

DCUCANNUAL.ORG

Sponsored by

Up to \$15,000 in Mortgage Assistance Now Available Through SAFE FCU

Provided by Safe FCU

A program with SAFE FCU puts first responders and other public service workers up to \$15,000 closer to home ownership. Funded by Federal Home Loan Bank of Atlanta (FHLBank Atlanta), the Community Partners product provides homebuyers with money to help cover their down payment, closing costs, counseling, and home rehabilitation costs when buying a house. Funding is available to qualified homebuyers who meet product and income eligibility requirements.

"Home ownership is part of the American Dream," said SAFE President/CEO Michael Baker. "We are excited to help extend this program to the people who make their living serving others in the community."

Eligibility extends to current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders. Veterans and active-duty members of the military also are eligible as are essential workers who are purchasing a home. For all participants, income must be less than 80% of their county's median household income.

As part of the program, participants must contribute at least \$1,000 toward the purchase of the home, occupy the home as a primary residence, and complete a homebuyer education and financial literacy course through one of FHLBank Atlanta's designated providers.

Funding for FHLBank Atlanta's 2023 homeownership programs is limited. Eligible homebuyers are encouraged to act quickly since funds may deplete quickly.

Interested homebuyers are encouraged to contact SAFE FCU's mortgage loan department to determine eligibility and the amount of Community Partners mortgage assistance they may be able to receive.

PenFed Foundation and Wreaths Across America Teach the Value of Freedom Through New Program

Provided by PenFed CU

The PenFed Foundation, a national 501(c)(3) founded by PenFed CU, is proud to support Wreaths Across America with a \$25,000 donation to ensure the stories of service, sacrifice and valor are passed down to the next generation. Cindy Tatum, a Gold Star Mom and public-school educator with 26 years of experience, developed the curriculum with Wreaths Across America. The free curriculum provides standards and character-based lesson plans, projects, and materials that encourage children to serve. Educators, home schoolers, parents, grandparents, or anyone with an interest in teaching children about dedication and service to the future of our country are encouraged to participate.

The PenFed Foundation is funding the quarterly *Teaching Times with Wreaths Across America* newsletter. It is already distributed to more than 13,000 educators worldwide and its downloadable curriculum is free.

"PenFed cares deeply about our nation's future and we're proud to work with Wreaths Across America to teach the next generation what it means to serve," said PenFed CU President/CEO and PenFed Foundation CEO James Schenck. "This curriculum, developed by a Gold Star Mother who understands service and sacrifice firsthand, provides valuable lessons for all Americans."

Cindy Tatum lost her son Daniel Lee Tatum on December 24, 2007 and received the knock on her door informing her of his passing on Christmas Day. Working with Wreaths Across America on this project has given her a new way to honor her son and leverage her experience as an educator.

"As a retired public-school teacher and proud Gold Star Mother of U.S. Marine Cpl. Daniel Lee Tatum, the continued support of PenFed to the Wreaths Across America mission to remember, honor and teach is something that is very near and dear to my heart," said Tatum.

Credit Union West Donates Over \$5,000 to Arizona Helping Hands

Provided by Credit Union West

Credit Union West held a check presentation on January 20 for their final EmployeesCARE donation of 2022. Credit union employees donated \$5,307.49 to Arizona Helping Hands, a local nonprofit organization that provides necessities for children in foster care. Arizona Helping Hands was chosen for the level of care they provide children in Arizona's foster care system.

Arizona Helping Hands became a nonprofit organization in 1998 and has served tens of thousands of children with a mission to provide essential needs for kids in foster care through programs promoting safety, permanency, and health. In addition to providing basic needs and back-to-school supplies, Arizona Helping Hands also makes sure that foster children are celebrated on their birthday. The organization creates personalized birthday packages filled with donated toys, games, books, and puzzles through their Birthday Dreams Program.

To support these important programs, Credit Union West leaders and staff presented Arizona Helping Hands with the donation check at their corporate office. The donation was made possible by Credit Union West team members who fund the EmployeesCARE Program, which raises money for a nonprofit organization selected by employees each quarter. To further inspire staff to give, President and CEO Karen Roch matched the donation with her own personal funds.

"Credit Union West is so excited to help fund the programs that Arizona Helping Hands provides to foster children in our community," said Roch. "I love seeing our employees give so generously to such a vital organization in our state."

This was the final EmployeesCARE donation of 2022, bringing the total of donated funds to over \$22,000 for the year. Credit Union West employees look forward to raising even more funds for local organizations in 2023.

Anyone interested in volunteering or donating to Arizona Helping Hands can find more information and resources at azhelpinghands.org.



Credit Union West employees donated \$5,307.49 to Arizona Helping Hands.

Andrews FCU Develops New Resources to Support Overseas Members with Unprecedented Utility Expenses

Provided by Andrews FCU

Andrews FCU announced the development of a new program designed to support military and Department of Defense families in Europe. The war in Ukraine continues to impact the European region, and military families stationed overseas have felt the impact of higher utility costs as countries seek to end or decrease their dependence on Russian-supplied energy resources. In Belgium, utility bills will double this year and the average family can expect to pay €6,000 (approximately \$6,600 in American dollars) for energy this year.

To offset the financial strain created by this increase in utility costs, Andrews Federal has created a utility relief assistance loan for its overseas members. This loan was developed following discussions between Andrews FCU executives/board volunteers and

garrison leadership at the locations where Andrews Federal has a European presence.

According to Andrews Federal President/CEO Ken Orgeron, the credit union has a long history of being attentive to challenging factors that impact its military members. "From the very beginning, Andrews Federal has been committed to serving our military service members and providing them the resources they need to manage their finances," Orgeron said. "When garrison leadership shared the challenges faced by their communities, we were ready to do the right thing, step in and help our military families with these unprecedented expenses."

If members choose to take advantage of the loan, they will request the needed loan amount, then submit a utility bill to the credit union. Andrews Federal will pay the utility service directly and will offer the loan at a 0.00% APR interest rate for 12 months.

According to Andrews Federal VP of European Operations Rachel Rust, this program exemplifies the strong partnerships Andrews Federal's team has built within its overseas communities. "Because of our longstanding partnership with USAG Benelux, Andrews Federal was aligned to provide crucial assistance during this unprecedented time and to develop a product that exemplifies the level of support we are committed to providing our military communities," Rust said.

Get the latest credit union news at DCUC.org/news.

Scott CU Solidifies Partnership with Chicago Wolves Hockey Team

Provided by Scott CU

Scott CU announced a new sponsorship agreement with the Chicago Wolves, part of the American Hockey League. This partnership is in addition to the ones that SCU has with the St. Louis Cardinals and the St. Louis Blues.

"We were excited to broaden our branch network last year to include three branches in Chicago," said Frank Padak, president/CEO of Scott CU. "Partnering with the reigning Calder Cup champion Chicago Wolves allows us to grow our involvement with the local community, share a passion for hockey with the fans, and support this amazing team."

As part of the agreement, fans will be able to enjoy Scott CU Family Sundays during all home games which fall on Sundays. There will be family-friendly programming including sign-making stations, post-game autograph opportunities, drawings made by a caricature artist and a Wolves Kids Zone with inflatables and a slap shot cage. These days are geared toward families with young children who may not be able to attend nighttime games due to their late starts.

"Wolves Family Sundays are built around delivering fan experiences that resonate with the entire family unit," said Jon Sata, Chicago Wolves President of Business Operations. "We strive to be fan-friendly, family-centric and to deliver value to our fans. The Wolves have a strong family presence within the fan base and we're thrilled to have Scott Credit Union join us to present Family Sundays to the Chicagoland community."

Scott CU will be included in all pre-event media, including television and livestreaming prior to each game. There will also be digital billboards, digital media, social media, print ads, and in-arena signage such as dasher boards and LED ribbons.

Padak also said, "The Wolves have fans from all over the Chicagoland area and beyond. We look forward to celebrating this great season as an official partner. We're committed to Chicago and are proud to be part of the community."



AmeriCU Kicks Off Campaign to Support the American Heart Association

Provided by AmeriCU

AmeriCU proudly supports the American Heart Association on their mission of building healthier lives, free of cardiovascular diseases and stroke. During the month of February, AmeriCU teammates rallied together to fight against heart disease, and the credit union is asked their members and community for support.

With cardiovascular disease being the leading cause of death globally, AmeriCU CEO Ron Belle and the American Heart Association were motivated to act and make a difference in the communities the credit union serves. After a brief effort, Belle was appointed as the Chairman of the Syracuse Heart Challenge for 2023. As Chairman, Belle will lead the organizational and recruitment efforts in Onondaga County, calling on survivors, walkers, local business leaders, and community groups to get involved, bring awareness, and help to reduce cardiovascular disease and stroke.

“At AmeriCU, we realize the importance of working with the American Heart Association to further the mission and help to improve cardiovascular health for all,” said Belle. “By coming together with our different resources, we can make a significant



AmeriCU teammates rallied together to fight against heart disease during the month of February.

impact towards our goal of advancing heart health equity in every community.”

Throughout the month of February, members of AmeriCU supported the American Heart Association by participating in their Have a Heart campaign. Monies raised will be going towards life-saving research that ensures everyone has an opportunity to enjoy a healthy life, free from heart disease and stroke.

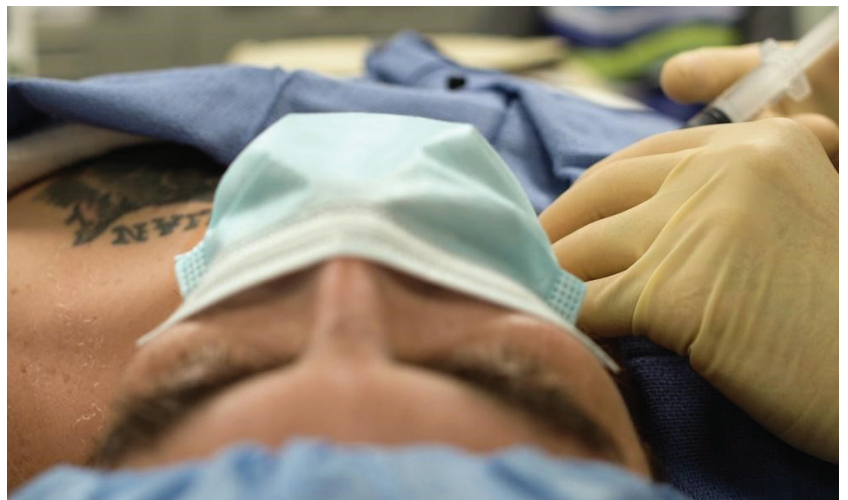
PenFed Documentary Completes Tour After Selection in 18 Film Festivals Across the United States, Canada, and United Kingdom

Provided by PenFed CU

PenFed CU recently screened its documentary short film “The Shot” at the NYC Mental Health Film Festival. This completes the film’s competitive run after numerous awards and screening for film festival audiences from Maui, Hawaii to Liverpool, England. Produced by PenFed Digital, the digital media division of PenFed CU, the film follows three patients with post-traumatic stress disorder (PTSD) and their experience before and the year after receiving the promising Stellate Ganglion Block treatment.

The film’s awards include Best Documentary at the Conquering Disabilities with Film International Film Festival in Los Angeles, California, Best Mental Health Film at the Cotswold International Film Festival, Best Editing at the Chicago Cinema Awards and Best Health Short at the Docs Without Borders Film Festival.

“PenFed Digital is humbled to be recognized by so many prestigious festivals,” said PenFed VP and Chief Content Officer Andrea McCarren. “We are passionate about using video to capture these amazing stories and to raise awareness of the life-changing treatment and its high success rate among veterans and first responders with PTSD.”



U.S. Marine Corps Veteran, Joe Merritt, receiving the stellate ganglion block to treat his PTSD symptoms.

GOT NEWS? Send your credit union news to alert@dcuc.org.