



DCUC
DEFENSE CREDIT UNION COUNCIL

ALERT

VIEW FROM THE BOARD

Mission Ready

*Stewart Ramsey, President/CEO, Pen Air FCU;
DCUC Board Secretary*

I grew up in a rural part of central Wisconsin—primarily a farming and tourism area. There were no family members that served in the military nor were there any large military installations around. So the concept of being “Mission Ready” was not something we talked about or truly understood. Over the last ten years, I have gained a much better appreciation for what those words mean.

I had the privilege to work at Fort Campbell Federal Credit Union (now called Fortera) for five years during a period of time where deployments were a very regular occurrence. Watching the preparations that took place prior to a deployment, including the preparations for those family members left behind, helped me truly understand the need to know your mission and spend time and energy preparing.

For the last five years I have had the opportunity to work at Pen Air Federal Credit Union and have gained an appreciation for the preparation and planning that goes into the Blue Angels performances—not just the pilots, but the large support team behind them.

It is no different at DCUC. Our industry seems to be a constant state of change including continual consolidation. However, the DCUC team has developed a plan for the future to watch out for the best interests of the credit unions that support those in uniform. The DCUC team knows the opportunities ahead; they understand their mission and are ready to carry it out. As a Board member of DCUC, I want you to know that although the team at DCUC is small, they are focused and hard at work looking out for each of us.

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DCUC NEWS

DCUC Sponsors the MWR Kuwait 10 Mile Freedom Run/Walk

Lizette Krajnak, Administrative Assistant, DCUC

Once again, DCUC proudly sponsored the MWR (Morale, Welfare and Recreation) Kuwait 10 Mile Freedom Run/Walk, a sister race to Cherry Blossom 10K races in Germany, Washington DC, and Sacramento, CA. MWR reported a fantastic turnout to the event and great appreciation of our partnership:

“Area Support Group-Kuwait (ASG-KU) hosted the DCUC 10 miler run on Camp Arifjan, Kuwait at 0600hrs and was a major success. The race was a prepping race for many runners on their journey to compete in a marathon in April. Running is a major hobby for most soldiers on Camp Arifjan, and our runs bring all forces together from Sailors, Marines, Airmen, and Soldiers but also including international forces such as Brits, Aussies, French, and Canadians. The run had a total of six hundred participants who ran like the wind. The winner of the race was Air Force Major Jennifer Partridge with a time of 1.07.01. The top male finisher was Army Captain Mike Mckenna with a time of 1.09.27, and there were many participants who finished under the 90-minute mark. Overall ASG-KU and the MWR definitely want to continue this partnership for years to come and allow the sponsoring of our troops abroad. Thank you DCUC for supporting the troops!”



DCUC sponsors Kuwait Freedom Run. Photo courtesy MWR Kuwait

DEFENSE CREDIT UNION COUNCIL, INC.

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

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Team Andrews, left to right: Jose Ruberte, Wiesbaden Branch Manager, Michael Bartelle, VP European Operations, and Anthony Theodorou, Dealer Relationship Rep, participate in the 5K Run/Walk at the 6th Annual Freedom Run in Wiesbaden, Germany. Photo courtesy Andrews FCU

Andrews FCU Sponsors Freedom Run

Scott Bolden, Marketing Communications Officer

The 6th Annual German Credit Union Freedom Ten Mile Run, sponsored by Andrews FCU, kicked off Saturday, April 15 at the Wiesbaden Army Garrison. The event included a 10-mile run, a 5K run/walk and a ½ mile kids' run. A total of 214 people participated across all three races.

This year's run was held in conjunction with several other community events, including the 2017 Easter Egg Hunt, Kinderfest and the DOD Entertainment special "Disney's Imagination Movers."

The top male and female overall finishers for the 10-mile run were:

- Women's Overall Top Finisher: Rebecca Long, with a time of 1:08:30
- Men's Overall Top Finisher: Bryan Dunker, with a time of 54:20

"It is always an honor to sponsor and participate in the Freedom Run," said Jim Hayes, Andrews Federal President & CEO. "We take pride in supporting our troops and their families overseas."

Volunteers from the Better Opportunity for Single Service Members and Andrews Federal lent their support. Morale Welfare and Recreation provided banners and signage throughout the community, as well as radio ads prior to the run. All 10-mile race runners received a Freedom Run t-shirt, racer bibs and backpacks courtesy of Andrews Federal.



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APGFCU Honors 24 Employees with Service Awards

Brian Wilcox, APGFCU

APGFCU recently honored 24 employees for their service to the credit union with a service awards ceremony at Silks Restaurant at Bulle Rock in Havre de Grace, Maryland. While honorees enjoyed a breakfast buffet, President/CEO Don Lewis and Executive Vice President Carol McBrien recognized employees who celebrated milestone anniversaries at the credit union in 2016.

Every year, APGFCU recognizes and rewards employees for their dedication to the credit union and for the outstanding service they provide to members. APGFCU has been honoring employees who celebrate milestone anniversaries with service awards since 1987. This year's honorees included: Margaret Combs, 40-year award; Sandy Lucas, 30-year award; Tamara Green and Pamela Ragan, 25-year award; Tina Nicholas, 20-year award; Pamela Crouse, Robyn Mannone and Steve Stakias, 15-year award; Sarah Haga, Christopher Mitchell and Gancece Reichl, 10-year award; Jamie Allen, Debra Allen-Thomas, Sue Besold, Waryata Carson, Natis Cifone, Sara Gates, Michael Housley, Joyce Law, Jode Leubecker, Amanda Margkrathok, Terry O'Brien, Melissa Reavis and Janelle Swangain, 5-year award.

Service CU Underwrites The Moving Wall Exhibited at UNH

Lori Holmes, Assistant Vice President of Marketing

The Moving Wall, a half-sized replica of the Vietnam Veterans Memorial Wall, was at the Durham campus of the University of New Hampshire from May 4-8 as part of the commemoration of the 50th anniversary of the war. The exhibit was underwritten by Service CU.

“It is a privilege to sponsor this exhibit and share it with our New Hampshire communities,” said David Van Rossum, President/CEO of Service CU. “It is a special way to honor those who made the ultimate sacrifice for our great country. We encourage visitors to pause and remember those great servicemen and women who gave their lives in Vietnam and in all wars.”

Service CU’s \$5,000 donation was used for transportation of the exhibit and the walkway path for viewers on the Great Lawn. The wall was escorted to campus by a group of riders from the N.H. State police, local police, and several military motorcycle groups.

RBFCU and Carvana Partner in Launching New Member Car Shopping Solution

Inez Kirchner, RBFCU

Carvana, a leading e-commerce platform for buying used cars, and Randolph-Brooks FCU (RBFCU) commemorated their partnership to provide RBFCU’s members with a simple, affordable, and convenient car buying solution. The partnership offers RBFCU’s nearly 700,000 members access to Carvana’s expansive inventory of high-quality, pre-owned vehicles, combined with the credit union’s low-rate financing. Members can apply their RBFCU approvals to Carvana vehicles for a seamless online buying process that allows members to have their cars delivered as soon as the next day.

“As we expand in new and existing geographies, Carvana looks to partner with organizations like RBFCU that have deep roots in the communities we serve and share our commitment to outstanding customer experience. We are proud to strengthen our presence in the Austin and San Antonio markets with this partnership and look forward to bringing our unique online car shopping solution to RBFCU members,” said Ernie Garcia, founder and CEO of Carvana.

With the launch of their partnership, Carvana and RBFCU donated a 2016 Nissan Frontier from Carvana’s inventory to Meals on Wheels San Antonio. They will use the truck in fulfilling its daily mission of delivering meals to homebound seniors in San Antonio.

“Both RBFCU and Carvana are dedicated to supporting the communities we serve, and we couldn’t be prouder to offer this joint donation to Meals on Wheels San Antonio—an organization many seniors depend on in the San Antonio community,” said Sonya McDonald, chief lending officer at RBFCU. “At RBFCU, members and community come first, and our partnership with Carvana is just another example of our daily commitment to giving members the best products and services to meet their needs. We are very impressed with the value, convenience, and transparency Carvana offers, and we can’t wait to help our members take advantage of it.”

VIEW FROM THE BOARD *continued from page 1*

So how about your credit union? Does your staff understand your mission and are they ready to carry that mission out? Most leadership books stress the importance of understanding why an organization exists and how ensuring the team members understand it can lead to success. It is always enjoyable to read the *ALERT* and see how our credit unions support those whose have agreed to defend our freedoms—living out our mission in tangible ways. Thank you for the honor of serving on your Board and keep living out your mission.

Tower FCU Employees and Members Raise Over \$18,000 for the TowerCares

Carla Burger, Tower FCU

Tower FCU employees and members raised over \$18,000 for the TowerCares Foundation during the credit union’s recent “Have A Heart” fundraiser. TowerCares will donate the money raised to the Johns Hopkins Children’s Center, Baltimore’s local Children’s Miracle Network hospital, to help critically ill children receiving treatment and their families.

During the month of February, for a donation of \$1 or more to the TowerCares Foundation, Tower Federal members and employees wrote their name or the name of a loved one on a paper heart. The hearts were displayed in the credit union’s 16 branches. Employees and members participated in bake sales, gift basket raffles, pizza nights, “cupcake-grams” and jewelry sales to help raise funds.

To help provide an incentive to members to participate in the campaign, Tower’s Millersville branch gave away stuffed animals to members donating \$10 or more to TowerCares. Branch Manager Barbara Rand and Assistant Branch Manager JoAnn Newby donated the stuffed animals.

“Our members are always so generous, especially when it comes to helping children in need,” Rand said. “Many share stories of how the Johns Hopkins Children’s Center has helped someone in their families.”

Since 1999, the Have A Heart campaign has raised over \$325,000 for the Children’s Center.

Plans are currently underway for the TowerCares Foundation’s next major fundraiser to benefit the Johns Hopkins Children’s Center—the 34th annual Tower Classic Golf Tournament, scheduled for June 3 at Renditions Golf Club in Davidsonville, MD. Last year’s tournament raised over \$30,000 for the Center.

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www.dcuc.org



Cadets in the AFJROTC program at Lowell High School enjoy the CU Reality Fair presented by Hanscom FCU. The fair helped young people practice sticking to a budget based on choices they make about their future. Photo courtesy Hanscom FCU

Students Take on the Real World at Hanscom FCU Financial Fair

Patricia Warden-Conty, Marketing Communications Manager

At Hanscom FCU's CU 4 Reality™ fair, about 100 students worked to manage a hypothetical monthly budget. The students chose a job and were provided with an entry-level salary. Cadets from the Air Force JROTC programs at Lowell and Bedford (MA) High Schools attended this morning of hands-on learning at Hanscom Air Force Base. Each student was assigned a list of fixed, variable, and optional expenses. Some also were required to make student loan payments or carry special insurance, depending on the job they chose. The students noticed some differences right away. A future pediatrician attracted attention for her hefty income, despite student loan payments that eclipsed another cadet's entire monthly wage. Another student managed to take a luxurious vacation, but gave up eating out, wearing expensive clothes, and driving a new car.

"I learned I can be really cheap," one student noted. "With the job I had, I had a lot of money left over. I ended up saving about a quarter of my check. It's a good idea to save more, rather than waste more."

"I had to get a second job because I was \$400 in debt," another student said. "The thing I liked least about today was my salary." The student, who chose an office worker position, is now thinking about other career options.

"CU 4 Reality works on several levels," said Hanscom FCU Chairman of the Board Paul Marotta. "First, it helps students understand the big picture—how education and career choices impact one's lifestyle. Second, they learn to recognize needs versus wants, and take care of the big items before the optional ones."

"Life is all about choices, and it's unpredictable," Hanscom FCU President/CEO David Sprague told the students during the closing ceremony. "Congratulations on taking this step towards understanding finances."

The event brought together about 50 volunteers from Hanscom FCU, Hanscom AFB, and the community. "We pull together as a community to make this happen," Marotta observed. "Hanscom FCU sponsors the event, but we couldn't do it without the support of volunteers. We are grateful for all the different types of people here. It shows students the level of investment the community has in making sure they understand these important lessons."

Fort Knox Federal's 66th Annual Meeting, 2nd Community Fest Featured Family Fun

Michael Bateman, Fort Knox FCU

"We had bounce houses, face painting and games for children of all ages in the Kids' Fun Zone along with performances by the Ladies for Liberty; a special drawing for two bicycles; and much more," said Ray Springsteen, Fort Knox FCU President/CEO, about the 2017 Annual Membership Meeting and Community Fest held May 9. About 750 Credit Union members and their family members attend the event.

The Lindsey Family singers performed following the membership meeting. The Ladies of Liberty appeared during the reception in the school's commons area.

"We always want to emphasize that the Credit Union is a family and we have fun activities for the entire family," said Richard L. Ardisson, Chairman of the Board of Directors.

The Board officers reported on Fort Knox Federal's progress and financial performance during 2016. "The Board is very pleased to report that during 2016, the Credit Union helped more members to purchase houses, buy cars, remodel their homes and generally improve the financial quality of their lives. Fort Knox Federal again grew assets and introduced new and improved services," Ardisson added.

"I am pleased to report that the

condition of your Credit Union is excellent. Fort Knox Federal increased assets in 2016 by more than \$90 million dollars of your deposits, savings, and retirement accounts as part of another banner year for the Credit Union," Ardisson told Credit Union members during the business meeting.

Fort Knox Federal will have a total of 17 branches throughout central Kentucky, including a branch in southern Jefferson County, and is the only financial institution with branches both on and off post.

"Every day, we help members save money by refinancing loans, or help them earn more on their savings for their child's education. This is at the heart of our financial cooperative and our philosophy of 'People Helping People.' These individual stories of helping members are our measure of success," Springsteen added.



Left to right: Langley VP of Marketing Fred Hagerman, NATASHA House Executive Director Karen Brown and Langley VP of Collections Jose Iregui. Photo courtesy Langley FCU

NATASHA House Receives Donation from Langley for Families Foundation

Sue Thrash, Public Relations Director

Langley for Families Foundation presented a \$2,500 check to NATASHA House, Inc. The organization provides a safe place for women and children, allowing them to rebuild productive, thriving lives as they transition to permanent housing.

“NATASHA House welcomes and appreciates the Langley for Families Foundation’s support in helping us continue being a “Bridge 2 Wholeness,” stated NATASHA House Executive Director Karen Brown. “We strive to empower homeless women and their families, and at-risk children with the necessary tools to achieve and maintain self-sufficiency. Our work is grounded in the belief that women and children need the safety, security, accountability, and permanency of a home to develop, heal, and to achieve lifelong success.”

The letters “NATASHA” stand for “New Alternative Toward A Secure Home Atmosphere.” NATASHA House is the only transitional home for women on the Peninsula. The home has five independent residence units with one of the units reserved for a homeless female veteran. A volunteer staff member is on duty 24-hours a day and maintains a secure entrance which provides a safe harbor for the women and children.

Andrews Federal Assists Military Families at Joint Base Andrews Fisher House

Scott Bolden, Marketing Communications Officer

Andrews FCU once again partnered with the Armed Forces Financial Network (AFFN) to present \$5,000 in gift cards distributed to families living at the Fisher House. The funds help defray travel costs and other much needed necessities associated with military members daily living expenses.

“It is an honor to give back to those who give so much to ensure our freedoms,” said Jim Hayes, Andrews Federal President & CEO. “Andrews Federal is always happy to contribute to this worthy cause to assist our service members and their families in any way possible.”

For wounded warriors transitioning from war zones or those receiving treatment for other illnesses, the gift cards are a welcomed resource for families while their loved one is getting medical treatment. Fisher House serves as a home-away-from-home for our military heroes by providing a calm and caring atmosphere where families can gain support and encouragement from each other.

Fortera CU Sponsors Complimentary Military Movie Night

Susan Dickinson, Community Relations Manager

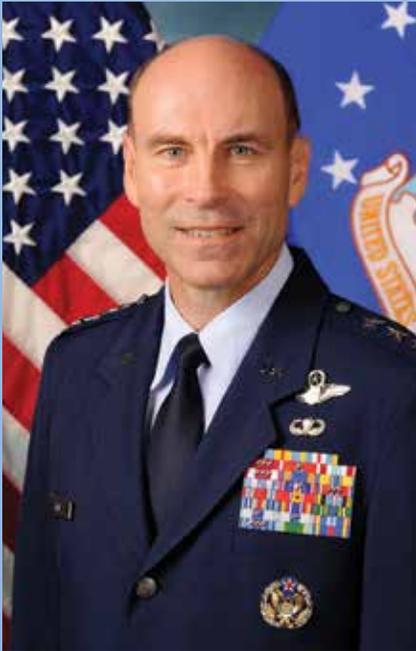
Fortera CU sponsored Military Movie Night during the Clarksville-Montgomery County Chamber’s Warrior Week activities. Fortera provided 514 complimentary movie tickets to their military community to the showing of Boss Baby. “By supporting our military as a not-for-profit credit union, we are able to positively impact others and strengthen the bond of community within our area,” said Fortera CU CEO, Tom Kane. “We really just wanted to say thank you for the sacrifices that our military families make for us every day.” Since 1960, Fortera CU has been honored to proudly serve our active duty soldiers, military families, and veterans by sponsoring fun events for the overall morale and welfare of our community.

SAC Foundation Kicks-Off Financial Literacy Month with Free Shred Events, Resources, and Contests

Joyce Wells, Public Relations & Events Specialist

SAC FCU and SAC Foundation hosted a number of different events in April in celebration of Financial Literacy Month. The Credit Union hosted two free Shred Day events in Council Bluffs, Iowa, and Papillion, Nebraska, which shredded over 16,000 pounds of members’ personal papers and documents. SAC also sponsored two financial education contests during the month-long celebration. One contest was for members and the other was for employees. Each contest required participants visit the KOFE website and explore and to become more familiar with the online educational tool. A drawing was held to determine the winners in each category with each winner receiving \$100.00.

54TH ANNUAL DCUC CONFERENCE



Join us on Monday, August 7 for a deep dive into the current state of our Armed Forces as we welcome speakers from the Army, Air Force, and Marine Corps.

Giving us a good look at the state of the Air Force will be Lieutenant General William J. Rew, USAF (Ret.).

William J. Rew (Lt Gen, USAF, ret) is an independent consultant specializing in aerospace business development, strategic planning and risk analysis and is the founder of WJRew Consulting, LLC. He consults for various defense and aviation entities.

General Rew retired from the Air Force on July 1, 2013 after over 34 years of service. He has a broad background in combat air forces development, advanced tactical training and operational employment and he served on air, combined and joint staffs. He commanded the F-16 Fighter Weapons School, an F-16 operations group, two F-16 wings, one composite wing at Nellis AFB and one deployed Air Expeditionary Wing engaged in combat operations.

Additionally, General Rew served as the USAF's Deputy Director for Operational Plans, Policy and Strategy, and as the Vice Commander of the USAF's largest major command, Air Combat Command.

Call for Resolutions to Be Presented at Annual Meeting

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 1, 2017, 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, Director for Administration, DCUC, 601 Pennsylvania Ave., NW, South Bldg., Suite 600, Washington, D.C., 20004. You may also email proposed resolutions to bmerlo@dcuc.org or fax them to 202-638-3410. If you have questions, please call 202-638-3950.



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SAN DIEGO, CA • AUGUST 6–9, 2017

To give us a personal view on the quality of our Marine Corps, Sergeant Major James K. Porterfield will close out our Monday General Session.

Sergeant Major Porterfield enlisted in the Marine Corps in March 1989 and completed recruit training at Marine Corps Recruit Depot, San Diego, California. Throughout his career, Sergeant Major Porterfield has held numerous positions, serving in Southwest Asia, Somalia, Kuwait, and Saudi Arabia. He has also served three tours in Iraq and a deployment to Afghanistan.

SgtMaj Porterfield's career has taken him to and from the San Diego area even after his recruitment training to include his current assignment at Marine Corps Recruit Depot as the Sergeant Major, Third Marine Aircraft Wing, and past assignments as Drill Instructor at MCRS San Diego and Avionics Division Chief at MCAS Yuma in support of Operation Enduring Freedom, Operation Southern Watch and Operation Iraqi Freedom.

Sergeant Major Porterfield's personal decorations include the Legion of Merit, Bronze Star Medal, and Meritorious Service Medal with Gold Star, Navy and Marine Corps Commendation Medal with Combat Distinguishing Device and two Gold Stars, Navy and Marine Corps Achievement Medal with Combat Distinguishing Device and three Gold Stars and the Combat Action Ribbon with gold star and Basic Airborne wings.



Two Directors of the DCUC Board to be Elected at Annual Meeting

Two seats on the DCUC Board of Directors will be filled at the annual business meeting at The Manchester Grand Hyatt San Diego, CA, Tuesday, August 8, 2017.

The regular three-year terms of two Representatives-at-Large are currently held by Frank Padak and Stu Ramsey. Both will seek re-election for their respective 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*.

Hanscom FCU Marathon Team Raises \$31,000 for Children's Health

Patricia Warden Conty, Marketing & Communications Manager

Hanscom FCU raised over \$31,000 for Boston Children's Hospital at the 2017 Boston Marathon. This is the 18th year the credit union has participated.

"We are fortunate to have a generous group of supporters, including our membership," said Paul Marotta, Hanscom FCU Chairman of the Board. "I extend my personal thanks to everyone who donated. This is such a special day each year, knowing how many families here and around the world benefit from the work Boston Children's Hospital does."

Hanscom FCU is part of the CU Kids at Heart Team, founded in 1996. The team had 21 runners and raised over \$400,000. These funds are committed to funding pediatric research projects at Boston Children's Hospital, focusing on Moyamoya disease, Sturge-Weber Syndrome, pediatric brain tumors, and cerebral palsy. The three members of Team Hanscom trained for months leading up to the race. They were paired with patient families who cheered them on, including two long runs on the race course sponsored by the Boston Marathon organizers.

Ray Phillips, a master marathoner, has run every year since 2000. His inspiration and dedication are the backbone of this program. Ray and his patient partner Chris, who became fast friends this year, met up at the end of the race to celebrate another finishing medal.

Andy Martin, Jr., completed his third race with a personal best time. Andy was Ray's patient partner for 14 years. After watching so many races, he was inspired to compete in the wheelchair division himself as soon as he could qualify.

Mike Rzeszutek ran his first marathon in 2015. Since then, he and his patient partner Timmy forged a strong bond, and Mike became an indispensable member of the racing team. After completing the full training program this year, Mike developed an injury and had to bow out. But not before raising thousands of dollars to help people like Timmy.



Security Service Charitable Foundation donates \$5,000 to Upward Transitions: Therapeutic Horsemanship. Pictured are staff members and volunteers for Upward Transitions. Photo courtesy SSFCU

Security Service Charitable Foundation Donates \$5,000 to Upward Transitions: Therapeutic Horsemanship

Brandy Ralston-Lint, SVP, Corporate Communications

Upward Transitions in Helotes, Texas, provides a therapeutic horsemanship program for individuals with physical, mental and/or emotional health challenges. Thanks to a \$5,000 donation from the Security Service Charitable Foundation, a portion of the boarding and leasing expenses for 2017 will be covered.

Improving the lives of people with these challenges, Certified Therapeutic Riding Instructors integrate horseback riding skills into lesson plans designed to enhance the physical, cognitive and emotional wellbeing of the riders. Participants in the program include children with physical disabilities, at risk youth, victims of violence, and active duty service members or veterans who have returned home with physical and mental challenges as a result of their service.

"Individuals feel freedom by sitting on horseback and that allows the confines of their disability to be left behind," explains Tanja Solano, executive director of Upward Transitions. "They are empowered with confidence, patience and self-esteem."

The goal of Upward Transitions is to provide a safe, positive environment, allowing participants to become more self-sufficient and enrich their daily lives. "We understand the therapeutic environment horses provide cannot be duplicated in a clinical setting," said Brandy Ralston-Lint, senior vice president of corporate communications for Security Service. "We are proud to be a part of such a unique therapy making a difference in the lives of children, at risk youth, our veterans and their families."

DEFENSE CREDIT UNIONS IN THE NEWS

MERRIFIELD, VA—**Navy Federal** is celebrating the 50th anniversaries of their branches serving aboard the Washington Navy Yard in our nation's capital and Naval Station Newport in Rhode Island. Originally founded as the Washington Navy Yard FCU, the group officially merged with Navy Federal in January of 1967. Ever since the merger, Navy Federal has been proud to offer its award winning service and support to those serving and working at the Washington Navy Yard. They are also excited to recognize our 50th anniversary of service aboard Naval Station Newport. Originally located inside the base's Navy Exchange, the branch relocated five times to accommodate our membership growth and advances in banking like the installation of an ATM machine in 1982. As the Navy Federal family celebrates these anniversaries, they are excited to turn the page on another 50 years of service.

Alaska USA FCU Receives Lender of the Year award

Dan McCue, Alaska USA FCU

Alaska USA FCU has received the Small Business Administration's 504 Alaska Lender of the Year award for 2016. The award is given to the lender with the highest number of approved 504 program loans in a calendar year. The 504 program provides long-term, fixed-rate financing for small businesses and is designed to contribute to the economic development of communities.

"It's a real honor to have received this award," said Dave Hamilton, Executive Director, Business and Commercial Services. "Alaska USA is committed to providing financial capital to Alaska's small business owners so they can continue to grow and create jobs."



Members of the Heritage Trust team assist with free community shred day event. Photo courtesy Heritage Trust FCU

Heritage Trust FCU Hosts Free Community Shred Event

Dustin Haynes, Public Relations Officer

Heritage Trust recently held a free community shred day event to help mark the end of tax season. The event, which was coordinated with Iron Mountain and Northwoods Mall, provided the local community with an opportunity to safely and securely dispose of their sensitive documents. Through this event, members of the Heritage Trust team were able to help event participants securely shred over 6,000 pounds of documents including expired debit and credit cards, medical bills, receipts, tax statements, credit card offers and more.

"Heritage Trust was able to help local residents protect their personal information and reduce the risk of identity theft by providing onsite immediate disposal of at risk documents. Through this event we unloaded 135 vehicles potentially keeping sensitive information out of the hands of scam artists," commented Nise Lowell, Heritage Trust Public Relations Officer. Over the past several years fraud appears to have not changed substantially. The total number of victims remained steady at 13.1 million, and the total fraud amount fell slightly to \$15 billion.

CUNA Credit Union Magazine honors PenFed President and CEO James Schenck 2017 Credit Union Hero of the Year

Vicki Christner, CUNA

CUNA Credit Union Magazine announced that James Schenck, President/CEO of PenFed CU, will be honored as the 2017 Credit Union Hero of the Year. Schenck believes wholeheartedly in the cooperative spirit of the credit union movement.

"It is an honor to receive this recognition on behalf of the 2,500 employees at PenFed," said Schenck. "PenFed employees are the true heroes who are making a positive difference in the financial lives of our members every day—and who selflessly volunteer their time and resources to lead in their respective communities throughout the year. At PenFed, we are proud and honored to support the brave men and women who volunteer to fight and win our nation's wars, our local communities, and the credit union community at large. There is no industry more noble or that does more good than America's credit unions, and there is absolutely nothing more rewarding than joining together and helping others Do Better."

Since becoming CEO in April of 2014, Schenck has led PenFed's asset growth from \$17.6 billion to over \$22.5 billion. A true believer in leading by example, he has expanded the reach and impact of the PenFed Foundation to address unmet needs facing our nation's Veterans, active military and their families.

"The hallmark of James Schenck's career is his dedication to serving his members, employees, and communities. That's why we're pleased to honor him as our 10th annual Credit Union Hero of the Year," said Ann Hayes Peterson, CUNA's VP of Publishing and CUNA Credit Union Magazine's Editor in Chief.

The award recognizes those who serve as examples for the entire movement through their service, advocacy, and commitment to credit union ideals. Readers selected Schenck to win the award through an online vote at news.cuna.org.

Keesler FCU Expands Member Giveback Program

*Sharon Keller, Vice President,
Marketing*

Keesler FCU is pleased to announce the expansion of its Member Giveback program for 2017. Originally introduced to reward members with mortgage and auto loans with the credit union, the program will be expanded in May 2017 to randomly select 35 members per month from 8 different categories. In 2016, Keesler Federal awarded over \$20,000 to 35 winning credit union members.

“Giving back to the members we serve is important to us. The response to the 2016 member giveback program has been so positive that we are delighted to roll out additional opportunities for members to win, simply by using our services,” said Jim Hollingsworth, Chairman of Keesler Federal’s Board. “We believe Member Giveback is another example of the credit union difference, which sets our financial institution apart from traditional for-profit banks. At Keesler FCU, our members share in our success,” Hollingsworth continued.

Effective May 2017, the expanded Member Giveback program will consist of the following.

Every month:

- 10 members who perform an in-branch transaction will receive a \$100 gift card.
- 10 members who use the Keesler mobile app will receive a \$100 gift card.
- 10 members who use Bill Pay will receive a \$100 gift card.
- 1 member with direct deposit will have their deposit doubled up to \$2,000.
- 1 member with a mortgage through Keesler Federal will have their payment reimbursed up to \$1,000.
- 1 member with an auto loan payment will be reimbursed up to \$1,000.
- 1 member with a signature loan payment will be reimbursed up to \$1,000.
- 1 member with a Keesler Federal credit card will have their payment reimbursed up to \$1,000.



Two local Airmen enjoy luncheon with retired Lt. Col. Richard E. Cole. Photo courtesy Eglin FCU

EFCU Sponsors WWII 75th Anniversary Remembrance Banquet

Rachelle Smith, Public Relations Director

Eglin FCU was honored to sponsor the WWII 75th Anniversary Remembrance Banquet at the Emerald Coast Convention Center in April. WWII veterans from around the country came to the Emerald Coast, most notably retired Lt. Col. Richard E. Cole, the last surviving Doolittle Raider.

Other nationally recognized veterans in attendance included Lewis Varvel, James Lavelle, and Frank Edmond. Additionally, Elinor Otto, one of the last “Rosie the Riveters” attended. The 460 seat event was sold out. In conjunction with the banquet, a private luncheon was held for local service members to meet the veterans.

Air Force FCU Elects Board Members

Danny Sanchez, Air Force FCU

Air Force FCU (AFFCU) held its 2017 annual meeting on Saturday, April 1, 2017 at Pueblo Hall & Activity Center in San Antonio, and elected three volunteers to the board of directors.

Sam V. Farace, Jr., Michael M. Buecher and John A. Szulta were nominated to fill three positions, each for a three-year term. All incumbents ran unopposed and were elected by general consent.

AFFCU is pleased to announce its 2017-2018 Board of Directors Executive committee: Chairman of the Board, Colonel Sam V. Farace, Jr., USAF (Ret); Vice Chairman, James E. Goodgion, III; Treasurer, Melvin Moczygemba, CPA; Secretary, Joan B. Lopez. Directors include Michael M. Buecher, USAF (Ret), CCD, CCUV, NCVE; Georgia S. Snodgrass, CCUV, NCVE; CMSgt Brian K. Rawls, USAF (Ret), NCVE, CCUV and Lt Col John A. Szulta, USAF (Ret).

In addition, Mr. Buecher will serve as Supervisory Committee Chairman. The board position held by director Ronald Applegate, who recently passed away, will be filled by Thomas Scott. Mr. Scott, who served on the Supervisory Committee, was appointed to the position at the April 24, 2017 board meeting.

Security Service FCU Enrolls 2,100 During Military Saves Week

Brandy Ralston-Lint, SVP, Corporate Communications

Security Service FCU enrolled more than 2,100 military members to take the pledge to start saving as part of *Military Saves Week* held February 27 – March 4, 2017. The annual campaign challenges military men and women to establish positive spending habits, eliminate debt, and start saving for the future.

“Financial success comes from building an adequate savings to help navigate through some of life’s challenges,” said Fred Salyers, assistant vice president of governmental and military affairs, for Security Service. “We are honored to work with military members and their families to help them save successfully by encouraging them to set goals and make a financial plan.”

This year Security Service increased its *Military Saves* enrollment by more than 40 percent with 800 additional military members participating in the 2017 campaign.

“Security Service encourages all service members to save a portion of each paycheck and establish good credit,” added Salyers. “Saving can prepare them for unexpected emergencies, assist with educational expenses and retirement.”

SAC Foundation Supports Tech Savvy and Financial Literacy Education

Joyce Wells, Public Relations & Events Specialist

As part of their Financial Literacy month initiatives, SAC FCU’s Foundation participated in the AAUW’s (American Association of University Women) Tech Savvy program. Tech Savvy is an educational program that introduces girls in 6th through 8th grade to science, technology, engineering and mathematics. The program also teaches them “savvy skills” such as critical thinking, financial literacy, and negotiation. Parents and guardians are encouraged to attend the program as well. SAC Foundation representatives presented two sessions during the daylong event one program for the students entitled “Become a Better Saver and a More Savvy Spender” and one for the parents which dealt with “Financial Aid and College Savings.”

MAC FCU Sponsored the 2017 Military Appreciation Banquet

Jennifer Herkstroeter, Marketing Coordinator

In 1968 Jim and Rosemary Messer invited a few friends in the military over for an in-home-dinner-party. Their intentions were to get to know, show support, and genuinely care for the men and women who serve our country and live within the Fairbanks community. Forty-nine years later, this small in-home-dinner has grown to a banquet event of close to 600 people. The evening honors military personnel from the interior who exemplify excellence, leadership, and commitment. In addition, the banquet program also includes recognition of volunteers from each military installation who best promotes military and community relations. This volunteer award is known as the Jim Messer Award.

MAC FCU takes great pride in serving its military and to be a program sponsor of this event was no exception. In addition to the behind the scene work that was involved, MAC FCU and its Board Members hosted four military couples: Mr. & Mrs. Toth, Mr. & Mrs. Rigby, Mr. and Mrs. Villanueva, and Mr. & Mrs. Kotulan.

PenFed Foundation Raises Nearly \$1.5 Million for Veterans, Military Members and Families

Robin Pence, PenFed CU

The PenFed Foundation raised a record nearly \$1.5 million at its 13th Annual Night of Heroes Gala. All proceeds go towards supporting more than 35,000 Veterans, active military members and their families each year.

Nearly 800 Military, Business, Community and Government leaders attended the Washington, D.C. event, which included moving tributes to three remarkable heroes making a difference on behalf of those who have served.

“In combat, the brave men and women in the United States Armed Forces fight for the ideals of freedom. Even if they become severely injured, service-members keep fighting for their lives. These military heroes are driven to recover due to the love and support of family, friends and loved ones who remind them every day that a grateful nation stands behind them,” said James Schenck, PenFed Foundation CEO. “So as you look out across this room and see nearly 800 patriotic Americans, it is your care and your concern for our nation’s heroes that inspires them. By supporting our nation’s defenders who were injured defending our way of life, your love and support for them is making a real difference.”

US Department of Veterans Affairs Secretary David Shulkin said, “At the VA, there is no way we could do the work we are doing without our partners. The work being done by the PenFed Foundation is absolutely critical to the type of partnerships that we need to help our nation’s Veterans. We are really proud that working with foundations like PenFed and others, the number of homeless Veterans is down by half.”

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Fortera CU Sponsors Month of the Military Child

*Susan Dickinson, Community
Relations Manager*

As a proud corporate sponsor of the MWR events at Fort Campbell, Fortera CU participated in the Month of the Military Child event at Fryar Stadium on Saturday, April 1, 2017. This awareness month was established to highlight the importance of the role children play in our military community. Safekeeping of military children helps to support our Armed Forces, improve upon the health, moral welfare, overall security and safety of military families and our communities.



Fortera FCU sponsored a MWR event for military children. Photo courtesy Fortera FCU