Members Need to Know Before the Disaster Strikes

Sarah Bang, President/CEO, Financial Service Centers Cooperative, Inc.

It has been a busy spring. Half way around the world an earthquake and subsequent nuclear disaster served as a graphic reminder that those things could easily happen here. At the same time, the U.S. faced a potential government shut down that threatened to close offices and furlough employees. Disasters come in many forms and as service providers, credit unions need to be prepared for all of them. Defense credit unions have the additional challenge of working with groups of members whose life situations can change dramatically over night.

Fortunately, most credit unions already know that shared branching provides an amazing safety net for members during disasters. But do the members know this? Whether they realize it or not, members who are relocated temporarily for a regional disaster such as a flood or earthquake may still access their money despite being miles from their home branch. In 2005, the hurricanes, Rita and Katrina, not only swept away homes, but also ATM cards and other forms of ID for thousands of people. In response, FSCC implemented emergency identification rules across its network. Members whose credit unions participated in shared branching were able to get cash at outlets across the country despite not having an ATM card.

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CEO UPDATE

A Proud Moment!

Roland A. "Arty" Arteaga, President/CEO, DCUC

Earlier this month, a government shutdown was averted and as a result, our military and DOD civilian personnel were spared the challenge of meeting their financial obligations. Without getting into the politics of this “gold watch” event, I want to take this opportunity to commend you for your immediate action... and for walking “the talk!”

Some of you were already engaged in discussions (on how best to assist DOD personnel) with your Board and management team prior to receiving our message... and all of you were prepared to Friday, April 8 to take action. Whether that action entailed crediting direct deposits for the April mid-month (based on the March mid-month deposit), offering “no interest” loans, providing low interest loans, advancing due dates for credit card and loan payments, and/or foregoing/waiving fees, by week’s end it was apparent that you not only “talk the talk,” but also, and more importantly, you “walk the talk!”

Soon after our message hit the street, we began receiving feedback highlighting your involvement and decisions. DCUC members such as Belvoir FCU, Service CU, Keys FCU, Scott CU, Hanscom FCU, Pen Air FCU, Global CU, Navy FCU, and Andrews FCU were quick to respond with information...and all of you were poised to help in unprecedented and unparalleled ways! That level of dedication spoke volumes of your enduring commitment to “Serving Those Who Serve Our Country,” and spoke highly of our rich tradition, principles and philosophy of “people helping people.” Notwithstanding the political games inside the beltway, our Nation’s warriors and DOD civilians could rest at ease, knowing that in some viable fashion, their credit union would be there to aid them in their hour of need!

Though the heightened events of April 8 concluded “favorably,” a couple lessons are worth sharing. First, be prepared to have your on-base credit union branch operations closed. As was the case at some military installations, Commanders closed the base to non-essential personnel. If such an order transpires, how will you serve your members... our troops...their families? What plans do you have in place to continue supporting your members’ financial needs? Is shared branching in your inventory of products and services? If not, should it be? Given the start of this season’s natural disasters, I asked my good friend and business partner, Sarah Bang, (President/CEO of Financial Service Centers Cooperative) to provide some thoughts on shared branching and how shared branching could serve as a contingency for government shutdowns and the like. Take a minute and read Sarah’s article, as it provides an excellent overview of the benefits and value of shared branching, especially in times of disaster, natural or manmade!

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

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Keys FCU and MWR Team Up for Youth Fest!

Renee Travis, Marketing Director

K eys FCU was a proud sponsor of the 23rd Annual Morale Welfare & Recreation’s Youth Fest. The event will take place on Saturday, April 2 from 12:00 p.m. to 3:00 p.m. “Keys FCU was honored to once again be a part of the celebration for our local military children” said Scott Duszynski, CFO. “A day like this is a great way for the military families to strengthen their bond and we are proud to be a part of that experience.”

April is the “Month of the Military Child.” The practice began in 1986 when then-Secretary of Defense Caspar Weinberger designated April as Month of the Military Child to recognize and applaud the courage & sacrifices of military children. More than 1.7 million American children under the age of 18 have at least one parent serving in the military.

Warren FCU Supports Wyoming Children’s Society

Michele Bolkovatz, CME, CSE, Marketing Manager

W arren FCU’s employees and members have donated $2,750 to the Wyoming Children’s Society by selling “little red stockings.” The little red stocking fundraiser is a century-old tradition of the Children’s Home Societies of America nationally. The stocking were hung throughout Warren FCU’s five Cheyenne branch locations. In addition, an anonymous donor matched the funds, now the $2750 is $5500.

“Wyoming Children’s Society is grateful to Warren FCU and the many employees who worked to make the Little Red Stocking Campaign such a success. Their commitment to children and families in this community is a wonderful example of partnership and service to those who are vulnerable,” said Carol Lindly, Executive Director of the Wyoming Children’s Society.

The Wyoming Children’s Society has served children and families since 1911. Their mission is to advocate for children in need of permanent loving families, to build healthy families through adoption; and to serve and support birth parents, children and adoptive families with integrity.
The Big Apple—The City that Never Sleeps

Janet Sked, DCUC Conference Manager

The problem with visiting New York City is that there is so much to see and do and simply not enough time! This is especially true when we have planned a dynamic educational program for the 48th Annual DCUC Conference. You won’t want to miss a minute of this conference agenda!

So what is the perfect solution? COME EARLY …

If you’ve never been to New York, or perhaps it’s been years since your last visit—plan to arrive in New York a day early and either play golf in our 18th Annual Golf Tournament or take the fabulous New York Orientation Tour, “Welcome to the Big Apple!” on Saturday morning. The visit to the Observation deck at the Top of the Rock is worth the trip alone! It is simply spectacular and provides a view of New York that can only be imagined. …AND STAY LATE!

Two fabulous tours are available for those who can take an extra day to experience a once-in lifetime experience. The hard part is choosing which one!

1. See the incredible skyline of New York City from the water as you take a Ferry over to see the Statue of Liberty up close, and then travel over to Ellis Island to see where many of our ancestors and other brave individuals who fled oppression to start over in the New World first landed when they came to America. If you’ve never done this before, it’s a must!

2. If history is more your cup of tea, then Nieuw Amsterdam to New York is the tour for you! The Financial District is filled with a rich history of how our country came into existence. The incredible architecture, the landmarks, and standing where our country’s finest leaders (George Washington and Abraham Lincoln) delivered speeches are not to be missed. Discover how New York became what it is today from its very humble beginnings. And ten years after the devastation of 9/11, we will pay tribute to those who lost their lives by visiting the WTC Visitor Center near Ground Zero. Here you will experience five galleries filled with poignant images, artifacts, audio and video. From such sadness and loss, we will be able to see the new Liberty Tower and the dramatically changed World Trade Center site, which should almost be completed by the time of our conference.

Please note: All tours have a minimum of 20 participants and will be cancelled unless we reach the minimum number before June 20. So don’t delay if these are of interest!
Service CU Announces Title Sponsorship of 2011 Boston-Portsmouth Air Show

Lori Holmes, Marketing Manager

Service CU President/CEO Gordon Simmons announced that the credit union will be the title sponsor of the Boston-Portsmouth Air Show featuring the United States Air Force Thunderbirds.

“Service CU takes a leadership role in supporting the communities,” says Simmons. “We are thrilled to sponsor the Boston-Portsmouth Air Show.”

Proceeds from the air show will help support two organizations, Brain Injury Association of New Hampshire and the Daniel Webster Council Boy Scouts of America, as well as a multitude of other New Hampshire nonprofit organizations including Make-A-Wish Foundation.

He also pointed out that Service CU stepped up with a sponsorship for the first air show at Pease in 1997 and has increased its sponsorship each year.

The contribution to the Brain Injury Association will assist the state organization in developing programs to heighten public awareness regarding safety and prevention and to further develop current support and resource programs for survivors and their families of brain injuries.

“We can have a major impact on providing advocacy, education, and family support to survivors of brain injury and their families and in reducing the number of brain injuries each year by supporting the Brain Injury Association’s initiatives,” says Simmons. “The Brain Injury Association of New Hampshire fits into our vision of helping others in the communities where we live and work.”

The Brain Injury Association of New Hampshire is a private, non-profit, family and consumer run organization representing over 5,000 New Hampshire residents with acquired brain disorders and stroke. The BIANH was founded in 1983 by New Hampshire parents seeking to bring home their brain injured children from out of state nursing homes.

“A special thank you goes to Service CU for their title sponsorship. They also have a very strong social consciousness, especially involving wounded warriors,” says Brant “Bud” Elkind, President of the Board of Directors for the New Hampshire Brain Injury Association.

President of the Board of Directors for the New Hampshire Brain Injury Association Brant “Bud” Elkind, left, thanks Service CU for its tremendous support to the organization and the community. Service CU President/CEO Gordon Simmons, center, and Service CU Board of Directors Chairman David Hanchett look on. Photo courtesy of Service CU

He also pointed out that Service CU stepped up with a sponsorship for the first air show at Pease in 1997 and has increased its sponsorship each year. The Daniel Webster Council, Boy Scouts of America serves more than 16,000 youth throughout New Hampshire with programs that build character, teach citizenship, and encourage physical fitness. Over 5000 adult volunteers support Scouting programs in the state, and local groups contribute hundreds of thousands of “good turn” service hours in their communities annually.

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Several years ago, the fires in San Diego, California quickly displaced over a million people. Residents were awakened in the middle of the night and evacuated from their homes. As people moved north out of harm’s way, they found not only credit union shared branches, but also 7-Eleven Vcom kiosks available 24/7. The same has been true in the east as members evacuate up the coast due to hurricanes. In addition to shared branches, there were over 1,000, 24/7 Vcom locations from Florida to DC able to support displaced members with financial services.

With the exception of accepting cash, the Vcoms provide for the same transaction set a member would find in most shared branch outlets, including higher withdrawal limits and credit advances—very helpful transactions during a disaster.

The big question is how do you let your members know you are there for them during a major disaster? How do you let a distressed or displaced member know about shared branching? The answer is, “Before the disaster occurs.”

As we move into the new fire season out west, hurricane season in the east, and tornado season in the mid-west, members need to know now about the safety net you are providing them through shared branches and 7-Elevens.

Serving members well during difficult times is its own reward, but it is also a critical business strategy. If your credit union is there for members when they are at their most vulnerable, the opportunity to build loyalty is unprecedented.
Travis CU Receives Federal WISH and IDEA Grant Funds to Assist First-Time Homeowners

Shérry Cordonnier, CUDE, Director, Corporate Relations

Travis CU announced it has been awarded 2011 grant funds from the Federal Home Loan Bank to be disbursed to low-and moderate-income homebuyers within its twelve county service area.

Eligible first-time homebuyers may apply for up to $15,000 in matching grant funds to be used for the down payment and closing costs involved with purchasing their home. Under the WISH Program, FHLB will provide matching grants through Travis CU up to $3 for every dollar contributed by the homebuyer toward a home purchase. The program is designed to help working households in high-cost areas purchase homes.

Additionally, Travis CU works with the Federal Home Loan Bank (FHLB) of San Francisco to offer the Individual Development and Empowerment Account (IDEA) program to low and moderate-income households. FHLB sets aside a portion of its annual Affordable Housing Program contribution to provide matching grants through Travis CU for down payment and closing cost assistance to eligible first-time homebuyers who have saved under Individual Development Account (IDA) or Family Self-Sufficiency (FSS) programs. This program provides up to $15,000 for each household, matching up to $3 for each $1 saved by the homebuyer.

“The recent recession has hit communities hard all across Northern and Central California, but its impact has been especially harsh for those who were already struggling to make ends meet,” said Patsy Van Ouwerkerk, president and CEO of Travis CU. “These grants are designed to provide low and moderate-income individuals and families the chance of realizing their dream of homeownership. Even in this challenging economic climate, with these grants, I believe we can help these families achieve their financial goals.”

Travis CU is one of only three credit unions in California to receive grant funds for the WISH program and one of only two credit unions in California to receive grant funds for the IDEA program in this year.

Navy Federal Receives Training Award

Training magazine recognizes Navy Federal for third consecutive year

Estelle E. Allen, Public Relations Specialist

For the third straight year, Navy FCU has been named to Training magazine’s “Training Top 125” list of outstanding organizations. Ranked 43rd, Navy Federal placed higher in 2010 than in 2009 and 2008 (66th and 78th) respectively.

“Receiving this award for the third consecutive year reinforces our belief that a well-designed training program can provide measurable results to attract, develop and retain employees,” said Louise Foreman, because of the capabilities and performance of its employees. “We create a work environment where employees can strengthen their skill sets and deliver exceptional service to our members.”

Each Top 125 company was measured on both quantitative and qualitative data, on factors such as demonstrable results, training tied to business objectives, employee turnover and retention, leadership, development, tuition assistance, training technology and infrastructure.

Andrews FCU Sponsors 2011 Credit Union Cherry Blossom Run

Melissa Gardner, Community Outreach Coordinator

Andrews FCU served as a sponsor for the 2011 Credit Union Cherry Blossom 10-Mile Run and 5K Run/Walk. The race took place on Sunday, April 3, 2011 on the National Monument grounds in Washington, D.C. Andrews Federal sponsored 44 runners and walkers made up of Andrews Federal employees, as well as military and civilian members. In addition, 21 Andrews Federal volunteers worked at the 5K packet pick-up and water stop stations.

Andrews Federal also helped to coordinate the Cherry Blossom Run “sister race” which took place at Camp Arifjan in Kuwait. There, over 470 runners and 50 volunteers participated. Andrews Federal provided support to the run coordinators in Kuwait, including supplying race banners and military challenge coins to commemorate the Cherry Blossom Run.

“Andrews Federal is proud to serve as a sponsor of the Credit Union Blossom Run,” says Chris McDonald, Andrews Federal President & CEO. “I am also proud of our staff participating as both runners and volunteers. Everyone did a great job.”

The annual Cherry Blossom Run is sponsored by the Credit Union Miracle Day, Inc, a partnership of national credit unions and affiliate organizations. Proceeds from the run benefit the Children's Miracle Network, which helps raise funds for over 170 children’s hospitals throughout North America.

Got News?

Send the latest news about your credit union to Beth Merlo at bmerlo@dcuc.org.
**DEFENSE CREDIT UNIONS:**

**Pen Air FCU**

*Patty Veal, Vice President of Marketing*

In response to the possible federal government shutdown, Pen Air FCU will offer its military and civil service member-owners with direct deposit, a 6-month, no-interest loan up to the full amount of their paycheck.

“We are a local institution providing local solutions,” said Pen Air President/CEO Ron Fields. “Our members have enough on their plates. They shouldn’t have to worry about receiving their paycheck, too.”

If they are affected by the shutdown, member-owners should simply stop by their nearby Pen Air branch or call (850) 505-3200 to make loan arrangements. Pen Air FCU will also assist non-members with a personal loan up to the amount of their paycheck for a term of six months. The interest rate will be based off of the person’s credit worthiness. Member-owners with existing Pen Air loans can contact the Credit Union to arrange for payment options. “Call us,” Fields said. “We will work with you.”

**Keys FCU**

*Scott Duszynski, Executive VP/CFO*

For any military or DOD civilian that will not receive pay on Friday, 15 April, that individual can simply bring in their last paycheck/paystub showing what their normal pay rate is and Keys Federal will give them a loan for the entire amount for up to six months at 1% (lowest rate allowed by our by-laws and lending policy). If they are not members, they will need to become a member ($5 savings account) to take advantage of the offer.

For any military or DOD civilian that currently has a loan with Keys Federal and has a due date between 11 April and 11 May, we will advance the due date for them at no charge. Their payment schedule would return to normal after the April/May due date advance.

**Hanscom FCU**

*Patricia Warden Conty, Marketing Communications Manager*

Hanscom FCU, which serves military members and federal employees in Massachusetts, stands ready to offer financial assistance in the event of a government shutdown. Beginning April 11, members whose paychecks are affected by a furlough will have access to a 0% Annual Percentage Rate interest line of credit equal to one month’s net payroll, up to $5,000. The Life Line Loan, this interest-free loan is attached to a member’s checking account to provide funds to cover checks, ATM withdrawals, and debit card purchases.

Hanscom FCU will waive penalties for premature withdrawals on term share certificates held by affected members. All branches of the credit union will remain open, including those located in federal buildings and on military bases. Call 800-656-4328, visit www.hfcu.org/lifeline, or visit any branch.

**Navy FCU**

*Jennifer Sadler, Navy FCU*

Navy FCU, the world’s largest credit union, announced plans today for supporting its members in the event of a possible government shutdown as of midnight, April 8.

“We’re hopeful that Congress and the White House will come to an agreement to avoid a shutdown,” said Cutler Dawson, Navy Federal President and CEO. “At the same time, we want to support our members—especially our active duty military members—through this potentially challenging time. We want to ensure, to the extent possible, that our military families do not suffer financially in the wake of a political impasse.” Dawson went on to list steps Navy Federal is taking.

One major initiative is to cover the April 15 payroll for those active duty members who have their direct deposit of pay at Navy Federal. “By covering the mid-month pay, come April 15 our active duty members will not see a difference in their direct deposit amount, as if there were no shutdown,” added Dawson.

Other steps Navy Federal is taking include expedited approvals for lines of credit, overdraft programs and credit card limits. Credit union officials reported that many members were already taking advantage of its recently announced 0%, no fee balance transfer credit card offer.

In anticipation of member concerns about loans payments, Navy Federal is inviting members to call or visit a branch for personal assistance.

**Belvoir FCU**

*Ken Worthey, Jr., Marketing Specialist*

Belvoir FCU is prepared to serve members worldwide in the event of a government shutdown. Several loan and service options are being made available in order to mitigate the financial burden caused by the shutdown.

Loan and service options include a Furlough Emergency Loan, skip a payment option for members who currently have loans, and personal financial consultation services.

“We truly hope a government shutdown is averted and Congress makes a decision on a continuing resolution before midnight tonight. If not, Belvoir Federal members may be affected worldwide. We stand ready to provide relief and assistance to our members impacted by the shutdown,” stated Patricia Kimmel, Belvoir Federal President/CEO.

For more information contact Belvoir Federal at 703.730.1800 or visit www.BelvoirCreditUnion.org/furlough.
Service CU

Lori Holmes, Marketing Manager

Service CU will credit direct deposit or allotments for military, government service and Social Security members affected by the pending government shutdown. It will also provide a 0% loan rate with 30-day payback and a line of credit up to their direct deposit for all other government paid Service CU members.

For all branches of the military, government service and Social Security members, Service CU will honor their direct deposit or allotment based on the amount received last mid-month in March. For all other government paid workers, the 0% loan and line of credit will also be based on the last direct deposit received during mid-March. These lines of credit would be zeroed out at the end of 30 days so not to harm the member’s financial well being. For those qualifying and wishing to continue their line of credit will be able to do so at the credit union’s usual loan policy.

“We at Service CU feel that our military—active duty, Guard, Reserve and retirees, government service as well as Social Security members are most important to us and we wish to ensure that they do not encounter any financial hardship, inconvenience and/or financial harm due to the looming government shutdown” says Gordon Simmons, President/CEO of Service CU. “If our government has still not passed a budget by month’s end and remains shutdown, Service CU will address that issue at that time in a similar fashion.”

Members affected by the government shutdown are urged to call Service CU’s 24/7 Live Person Service Contact Center at 1.800.936.7730 (U.S.) or 00800.4728.2000 (International), visit any of its 35 branches or visit servicecu.org.

Andrews FCU

Suzanne Curren, Director of Public Relations & Community Development

Andrews FCU announced today it stands ready to assist members should a government shutdown occur. Andrews Federal plans to advance mid-month pay on April 15, 2011, to active duty military members who currently have direct deposits coming to the credit union. This advance provides military members with the means to pay mortgages and other important expenses even when their government paycheck is unavailable. The amount advanced will be based on the mid-month pay received in March 2011.

Andrews CU will offer 0% APR loans to other Federal Government employees who have direct deposits coming into the credit union. The loans will help these defray their expenses during the shutdown. These 0% APR loans will have a 30 day term for repayment. “We are committed to helping our members through this difficult time,” stated Chris McDonald, President & CEO. “We hope these actions will relieve some of the stress that our members may be facing. We will continue to keep abreast of the situation and be proactive in ensuring our members are taken care of.”

Global CU

Abby Koder, VP of Marketing & Strategy

In response to the possible government shutdown on April 8, Global CU has announced emergency assistance for members employed by the federal government. Should Congress not reach an agreement on an approval for the federal budget or fail to extend the current continuing budget resolution, Global CU will offer federal government members an interest free loan to cover delayed paychecks or furloughs. Additionally, Global CU will accept requests for auto and credit card loan extensions without a fee for affected members.

For the latest credit union news, visit www.dcuc.org
**GLOBAL CU continued from page 7**

“Our roots run deep with our military and government members. If there is a federal government shutdown, we will cover their pay for the shutdown period. We’ve always been here for our members and we are here now to help them through this,” said Global CU President and CEO Jack Fallis.

Upon a government shutdown, affected members may contact Global CU for emergency assistance to cover their pay if it is delayed or they are furloughed. The program will also be available to new members who join the credit union and meet the criteria for assistance.

“We anticipate that Congress will pass the federal budget bill, we will be disappointed if they are not able to do so. But, if they don’t and there is a federal government shutdown we want our members to know that their credit union is here for them,” said Fallis.

Members should contact Global CU directly for all requests, eligibility, and qualifications at 800-676-4562. Federal employees not currently members may call the credit union to open a membership account.

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**Tower FCU Employees Team Up to Help Fight Cancer**

*Natasha Henry, Tower FCU*

Tower FCU’s “Team for a Cure” raised approximately $2,000 to benefit the Susan G. Komen Foundation and the American Cancer Society during its “Soup, Salad and Wear Jeans to Work Day,” on March 23 at the credit union’s Laurel, MD, headquarters.

Employees who donated $5 to the fundraiser could wear jeans for the day and sported “Team for a Cure Casual Dress Day” stickers. During lunchtime, a variety of homemade soups, salads, and desserts were available for purchase. Employees could also enter a 50/50 cash prize drawing and a raffle for a Coach™ handbag with matching silk scarf.

Team for a Cure is a group of Tower employees who volunteer to coordinate events year-round to raise money for the two cancer organizations. The Team plans activities that incorporate good food and fun, and Tower employees wholeheartedly support the fundraisers. “Team for a Cure wants to thank all of the Tower employees who contributed and helped make the fundraiser a success. Because of you, we were able to contribute a lot of money for cancer research. We could not have done this without your cooperation. Your donations and time were greatly appreciated,” said Deborah Yates, Tower employee and Team coordinator.

Tower’s Team for a Cure plans to participate in the 2011 Susan G. Komen Global Race for the Cure in Washington, D.C., on June 4.

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**Wiregrass Chapter of the League of Southeastern Credit Unions Donates Over $6800 to Children’s Miracle Network**

*Emily Woodham, Marketing Specialist*

In the fall of 2010, credit unions in the Wiregrass area made a significant donation to Children’s Miracle Network (CMN). Army Aviation Center FCU, Five Star CU and Wiregrass FCU collectively raised $3,422 through fundraisers held in credit union branches. Now, thanks to matching funds from the CO-OP Financial Services 2010 Miracle Match Program, an additional gift of $3,422 was received bringing the total donation to $6,844 for CMN.

Credit unions are the second largest supporter of CMN. Children’s Miracle Network serves over 17 million children each year at more than 170 children’s hospitals nationwide. The hospitals that serve the area where these three credit unions are located are Children’s Hospital in Birmingham, AL, University of South Alabama Women’s and Children’s Hospital in Mobile, AL, Sacred Heart Hospital in Pensacola, FL, Phoebe Putney Memorial Hospital located in Albany, GA and The Medical Center in Columbus, GA.

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Left to right: Five Star CU’s Deborah McRae, Immediate Past Vice President of the Wiregrass Chapter of the League of Southeastern Credit Unions, and Army Aviation Center FCU’s Lisa Hales, Immediate Past President of the Chapter. Photo courtesy of Army Aviation Center FCU.

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**For the latest credit union news, visit**

[www.dcuc.org](http://www.dcuc.org)
Travis CU Receives Seven Seals Award from ESGR

Shérry Cordonnier, CUDE, Director, Corporate Relations

At a brief ceremony at the Travis Regional Armed Forces Committee luncheon on Monday, March 21, 2011, Travis CU was presented the Seven Seals Award by the California Committee for Employer Support of the Guard and Reserve (ESGR).

The prestigious award, named for the heraldry seals of the seven military services, recognizes efforts by citizens, businesses or organizations whose actions have helped reservists in all branches.

“The award was presented to the credit union for meritorious leadership and initiative in support of the men and women, who serve America in the National Guard and Reserve, stated Andrew C. Wiktorowicz, California State Chair, ESGR. “These brave men and women perform critical roles and continue to serve around the world to ensure our freedom. All of this would not be possible without the support from employers like Travis CU.”

Patsy Van Ouwerkerk signed a Statement of Support for the National Guard and Reserve prior to the award presentation.

“Supporting those that serve and defend our freedom is part of our corporate culture,” said Patsy Van Ouwerkerk, president and CEO of Travis CU. “Now, more than ever, active support for employees who voluntarily participate in our military and their community-based defense force is vital to the nation.”

To date, DCUC has raised almost $100,000 in charitable donations that support our troops! This has been a joint effort between our Corporate Partners, our Board of Directors and our credit union members—working together to make a difference! We are proud and thankful for this great partnership and appreciate the efforts of all those who have contributed over the years!
DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

Yorktown, VA—1st Advantage FCU is pleased to announce that Adrian Banks has joined their Business Development Team with a focus on the Hampton and Newport News areas. Mr. Banks looks forward to developing relationships with individuals, groups, and small businesses within our communities… Alexandria, VA—CommonWealth One FCU announces Ms. Wendi Meadows as the newest credit union Branch Manager at their James Madison University branch in Harrisonburg, VA. As Branch Manager, Wendi provides essential banking services for members in the Harrisonburg Regional area such as mortgages, home equity loans, car loans, CDs, checking/savings accounts and more. Wendi enjoys her job and states that her favorite position is helping people buy their dream home… Hanscom AFB, MA—Hanscom FCU is pleased to welcome David Ossam to its leadership team as Vice President, Human Resources. Ossam arrives with 15 years of human resources experience, most recently as president of the human resources consulting firm CALL-HR. “David comes to us with all the human resources experience we could want, but with the extra component of having started his professional life with a Juris Doctor from Emory University and a career in law,” said Chairman of the Board, Paul Marotta. “It’s a valuable extra skill set and perspective he brings to the job”… Woodbridge, VA—Belvoir Federal would like to introduce Stephanie Crabtree as the credit union’s Installation Liaison and Membership Development Officer. Stephanie, a graduate of The Pennsylvania State University, brings with her nearly 19 years of marketing and sales experience in the financial services industry. Stephanie’s expertise will be fundamental in her new role at Belvoir FCU as she assists with the membership development of Base Realignment and Closure Act (BRAC) tenants… YORKTOWN, VA—It is with great pleasure that 1st Advantage announces the promotion of Pam Galganski to Relationship Manager of the Gloucester branch. Pam joined the credit union in 1997 and has worked in various positions/departments at 1st Advantage, including Member Accounting, Mortgages and Financial Accounting. Pam is also a graduate of the Aspiring Leaders Program at 1A and has served as an Assistant Manager for four years… San Antonio, TX—Security Service FCU (SSFCU) is pleased to announce Cristi Williams has joined the credit union as assistant vice president of member service. In her new position, Williams will be responsible for managing member service activities for SSFCU’s San Antonio West District. She will oversee cash operations, new accounts, lending, facility maintenance, and staff management… Collinsville, IL—Craig Burkhard recently joined Scott CU as Chief Lending Officer, bringing more than 23 years of experience in the credit union industry to SCU. Burkhard will oversee Scott Credit Union’s lending operation, including consumer loans, mortgage lending and business lending… Live Oak, TX—Randolph-Brooks promoted Jackie Anselmo to SVP of branch operations, Sonya McDonald to SVP of market development and Charlotte Norton to SVP of central operations.

Belvoir FCU Supports the 2011 ACS Shopping Challenge

Amy Shanks, MBA, eMarketing & Public Relations Specialist

Belvoir FCU and the Fort Belvoir Army Community Service (ACS) recently partnered to support the 2011 ACS Shopping Challenge in recognition of Military Saves. Offering three cash prizes. The ACS shopping challenge originated with the goal of having consumers comparatively shop to save money on their groceries. All members of the military community who wanted to participate were challenged to use coupons and shop at the Commissary to compare the price of their groceries. The three week challenge illustrated how families could save money by forming a budget and use coupons at the Commissary. The participant who kept their receipts and saved the most money was eligible for a cash prize. After saving $279.05 in coupons at the Commissary, Sgt. Windley and his wife won the grand prize of $200. ACS is a military community that assists with the development, coordination, and delivery services that promote self-reliance, resiliency, and stability to military families.

Andrews FCU Celebrates Military Saves Week

Melissa Gardner, Community Outreach Coordinator

Andrews FCU celebrated Military Saves Week with educational activities on military installations in the U.S., Germany, The Netherlands, and Belgium. In the U.S., workshops were held on budgeting, credit, and identity theft and over 130 youth and adults attended and obtained valuable financial education information.

In Germany, Andrews Federal participated in the annual Army Family Action Plan Conference (AFAP) at Conn Barracks in Schweinfurt, Germany. Also, Andrews Federal sponsored Schweinfurt Elementary School’s essay contest, where students wrote about investing money wisely and other financial topics.

In The Netherlands and Belgium, events included a saving money video contest, a financial booth at the PX and Commissary, and other financial education initiatives like financial seminars and a piggy bank craft day.

Andrews Federal promoted Military Saves through in-branch video advertisements and a financial tip bookmark that was given to members. The bookmark led members to the Andrews Federal Online Education Center. Andrews Federal also posted saving tips and awareness of Military Saves on its Facebook®, Twitter®, and blog pages.

“Andrews Federal is always ready to support Military Saves Week,” says Suzanne Curren, Andrews Federal Director of Public Relations and Community Development. “We believe knowledge is the key to making sound financial decisions.”
Scott CU Reports Successful 2010 at 68th Annual Meeting Credit Union Honors Chairman, Vice Chair for Years of Service

Adam J. Koishor, Chief Marketing Officer

Despite continuing negative media coverage of the mortgage market and economic conditions throughout the year, Scott CU reported a successful 2010 at its 68th annual membership meeting.

Scott CU had net income of $6.7 million in 2010 and ended the year with 9.93 percent capital, according to Scott CU President and CEO Frank Padak. The NCUA categorizes credit unions with a net worth ratio of 7 percent of assets as “well capitalized.”

“I’m proud to say that we continue to be a strong and sound financial institution due to our conservative management and our fiscally responsible membership,” Padak said. “Thus, Scott CU is in exceptional financial position.”

Scott CU reported an increase in membership of over 12 percent to more than 81,600 members and growth in assets, deposits and loans.

“We are proud to report that we have had another very successful year,” Padak said. “We have seen growth in several areas including total members and in our loan volume. We have continued to provide our members with the loans they need to buy cars and homes.”

Scott CU’s total loan growth in 2010 was 21 percent and the local credit union’s assets grew from $600 million to $694 million through the end of the year.

“We ended the year with over $618 million in balances in our deposit accounts,” Padak noted.

“Again, this is up from $532 million at the end of 2009. We couldn’t be more pleased with how well our business has grown and how much our members are enjoying the benefits of the services we offer. Now more than ever, members need more value and we’re pleased to be able to deliver that to them.”

During the meeting, Chairman Betty Renth was honored for 55 years of volunteer service on the Scott CU Board of Directors. Additionally, William Pete Hostetter was honored for his 30 years of volunteer service on the Board of SCU. “It is really amazing the dedication of time that our board members have given to volunteer over the years,” Padak added. “It is impressive the passion that Betty and Pete have for the credit union. They represent our members in the best way.”

Also at the meeting, Scott CU’s volunteer Board of Directors was elected for 2010. The Board includes Betty Renth as Chairman, CMSgt William Hostetter (USAF Retired) as Vice Chairman, Roselyn Altman as Secretary, Frank Padak as Treasurer, Carolyn Choate, Dale Huegen, and SMSgt Donald Pierre (USAF Retired). The credit union also welcomed three new Associate Directors to its Board, including Jared Fischer, Kimberly Johnson and Sheila Vallowe. At the end of 2010, Scott CU issued a bonus dividend and a loan interest rebate for the year exceeding $600,000. That money was directly deposited into Scott CU members’ accounts.

Pen Air FCU Hosts Charity Golf Tournament to Benefit the Navy-Marine Corps Relief Society

Patty Veal, VP of Marketing

Pen Air FCU held its 11th Annual Pen Air FCU Membership Appreciation Golf Tournament to benefit the Navy-Marine Corps Relief Society Golf Tournament at the A.C. Read Golf Club aboard NAS Pensacola Friday, March 25, 2011. The event raised nearly $20,000, with donations still coming in.

“We’ve had another full turnout,” said Ron Fields, Pen Air FCU President/CEO. “We are proud to support the Navy-Marine Corps Relief Society, because of all the good work they do for our military and their families.”

Last year, Pen Air FCU presented a check for $25,000 to the NMCRS to assist with financial aid and counseling support to military families. Over the past ten years, Pen Air FCU has raised more than $300,000 for the organization. The funds raised from this year’s tournament will be used right away in the form of interest-free loans to military personnel and their families. This will help keep our military personnel focused on their jobs rather than their financial condition, and in turn, makes for a more ready military force.

As Mark Harden, Director of the local NMCRS Chapter said, “National allows us to use the money raised as much as 3 times for local use in one year’s time –so it can help more people.”

This year, many team prizes were awarded, and participants had the chance to win one of several door prizes contributed by local businesses, as well as a car “hole in one” prize sponsored by Sandy Sansing Nissan. Prior to the shotgun start, Touring Pro, Nick Rousey hosted a free clinic for participants, and special guests, the University of West Florida Girls Golf Team challenged players with their best ball.

Join us in August in New York for the 18th Annual Vincent Lascara Golf Tournament!

Our tradition of good times and fun golf, plus a chance to help support our annual Fundraiser is a winning tradition!

With its expansive fairways and forgiving layout, Pelham Bay Golf Course is the perfect location for the beginner and experienced golfer alike. Pelham’s sister course, Split Rock Golf Course, is a championship-caliber John Van Kleek classic design. A shot-makers course, it is a challenge that forces you to use every club in your bag.

Sign up now at www.dcuc.org!
The staff of Langley FCU presented financial & savings tips through reading to Tarrant Elementary School children. The Kindergarten classes were read a story book on March 8. The book features Sammy, the rabbit and how he saves carrots in a truck under his bed. The moral of the story shows children that “saving is a great habit” and the earlier you start, the better.