



DCUC

# ALERT

ISSUE 1

DCUC.ORG

JANUARY 2024

CEO UPDATE

**Industry Changes  
Bring a New  
Beginning**

VIEW FROM THE BOARD

**Happy New Year,  
DCUC Members!**

*Provided by Jack Fallis,  
Chair, DCUC Board  
of Directors*

CAPITAL CORNER

**A Guide to 2024,  
NCUC Edition**

VETERANS SPOTLIGHT

**Veterans Benefits  
Banking Program  
(VBBP)**





DEFENSE

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

## DCUC Latest Accomplishments

- NCUA adopted changes to rules regarding **Charitable Donation Accounts** as championed by DCUC.
- DCUC engaged with several members of Congress regarding concerns with **DoD Overseas Military Banking Program**
- Successfully defended credit union industry interests throughout passage of **H.R. 2670 - FY2024 National Defense Authorization Act**
- Strongly advocated against harmful aspects of **S. 1838 - Credit Card Competition Act of 2023**
- Championed support for veteran business owners in **S. 3813 - Veteran Business Loan Act of 2023**
- Successfully worked with the Department of the Navy in defending against Joint Base incursions in Hawaii
- Kept vigilant on changes to **S. 2860 - Secure and Fair Enforcement Regulation (SAFER) Banking Act of 2023**
- DCUC concluded 2023 with an incredibly **successful 60th anniversary!**
- DCUC held four **amazing conferences**, created **two NEW! financial education publications**, and secured **large advocacy wins** at NCUA

## DCUC Happening Now

- The launch of **DCUC's new membership platform** is here!
  - This upgraded system elevates the members' experience and streamlines internal operations! Watch your inbox for more information!
- Championing efforts on the **Veteran Member Business Loan exemption**
- Working hard to **preserve small credit unions serving on military bases**
- **DCUC's G.E.M. Scholarship** applications are officially closed. Winners will be announced at Defense Matters 2024.
- Protecting regulations and statutes affecting all credit unions: **Overseas Military Banking Program, 32 CFR Part 230.4 "One Bank & One Credit Union" Policy**
- Continuing to reject passage of **Credit Card Competition Act (CCCA)** in all "must pay legislation" in both houses of Congress
- DCUC's **Hall of Honor Nominations** are now open!

## DCUC Upcoming Activities

- **DCUC's Defense Matters: Register today** to join us for our morning session on Sunday, March 3, 2024!
  - Enjoy breakfast, professional networking, and insightful advocacy discussions specific to Defense Credit Unions and the military populations they serve!
- Save the Date! **DCUC's 2024 Annual Conference:** August 12-16 at the Vinoy Resort & Golf Club in Saint Petersburg, Florida!
- **DCUC's Annual Conference CRASHers:** Applications will open soon!
- **Credit Union of the Year:** Be on the lookout for nomination packets!

**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  
**Jack Fallis**

1st Vice Chairman  
**Maggie Sayer**

2nd Vice Chairman  
**Frank Padak**

Secretary  
**Ryan Ross**

Treasurer  
**Ron Aoki**

Member  
**Robin Larsen**

Member  
**Bill Birnie** (immediate past Chair)

## COUNCIL STAFF

President/CEO  
**Anthony Hernandez**

Vice President  
**Beth Merlo**

Marketing Specialist  
**Christa Dittus**

Communications Specialist  
**Haleigh Laverty**

Director of Conferences and Events  
**Suzanne Low**

Executive Assistant  
**Natalie Rogers**

# CONTENTS

4 CEO UPDATE  
**Industry Changes Bring a New Beginning**

5 SAVE THE DATE  
**Defense Matters 2024**

6 VIEW FROM THE BOARD  
**Happy New Year, DCUC Members!**

8 CAPITAL CORNER  
**A Guide to 2024, NCUA Edition**

9 VETERANS SPOTLIGHT  
**Veterans Benefits Banking Program**

10 AWARDS & RECOGNITION

12 CREDIT UNION PEOPLE IN THE NEWS  
CREDIT UNIONS IN THE NEWS

13 MEMBER NEWS

  
DCUC  
**ALERT**

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](mailto:alert@dcuc.org)  
[www.dcuc.org](http://www.dcuc.org)



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

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.

## CEO UPDATE

# Industry Changes Bring a New Beginning

Given the merger of the two largest credit union trade associations, and the merger of the two largest credit union payment system providers, the credit union industry as a whole is changing. Whether we like it or not, and whether we can control how things change, one thing for certain is the industry will never be the same. This applies to DCUC, as well.

DCUC recently concluded an out-of-cycle board planning session. Because things are changing rapidly, we felt it necessary to hold a second planning session in less than a quarter. It was clear back in October that in less than 90 days the industry would be much different. Thus, the DCUC Board scheduled an in-person meeting to discuss plausible scenarios, effective strategies, and contingency plans as we move forward.

As our industry evolves, there will always be ongoing issues such as artificial intelligence (AI), deposit management (and insurance), interest rate risk, and succession planning are always ongoing issues as our industry evolves. While the CUNA/NAFCU merger is currently being celebrated by several industry leaders who have longed for a “single voice,” the effects of the merger have yet to fully play out.

Given the diversity of our industry, I am not so sure we have grasped the significance of this brave new environment in terms of advocacy. When I was a student at the Air Command and Staff College, I read Neil Postman’s 1992 book, *Technopoly: The Surrender of Culture to Technology*. When discussing change, Postman wrote on page 18, “...It is neither additive nor subtractive. It is ecological.”

In other words, “One significant change generates total change. For instance, if you remove caterpillars from a given habitat, you are not left with the same environment minus caterpillars, you have a new environment, and you have reconstituted the conditions of survival; the same is true if you add caterpillars to an environment that had none.”

We believe effective and relevant advocacy is an immediate and growing concern in the new era. This will be important

because there are already strong headwinds that have emerged in the weeks following the merger. The continuing fallout from a recent CNN report regarding the industry’s largest credit union will consume an enormous amount of political capital and risk the industry’s credibility by defending this credit union.

In the near future, our industry will require a strong reputation to tackle larger issues such as credit union taxation, the Credit Card Competition Act (CCCA), and the Community Reinvestment Act. Going into the 2024 political season, we can also expect industry opponents to seize the advantage by putting out headlines and stories, questioning the credit union industry’s credibility and candor.

Thus, whatever this new environment means for the rest of the industry is something DCUC is gearing up to tackle in the immediate future. Balancing the needs of small, community-based credit unions vs. larger regional credit unions will be foremost in our efforts. I am proud the DCUC Board is similarly balanced.

Looking inward, DCUC has growing concerns about the relationship between the DoD and the financial services sector (both banks and credit unions). Over the last six years, we have seen an erosion in support for the free, public-private partnerships that have existed between the Department and military financial institutions since the end of World War II.

Most of this can be attributed to the growing dysfunction in the overall DoD Banking Program as people retire or leave federal service. Years of experience are not being replaced. As a result, DoD no longer has the knowledge base or manpower to fully execute this critical program as it was originally designed.

Worse, DoD has shown it cannot run banking operations without help from banks and credit unions. Awarding a controversial overseas bank contract without ensuring basic deposit insurance is the clearest reason why DoD should do its best to stay out of the financial sector. The resulting dysfunction adversely affects our military operations and personnel.



*Anthony Hernandez,  
President and CEO, DCUC*

Toward that end, DCUC will be working with Congress in drafting and passing the “Military Banking Program Improvement Act” to maintain a credible base of knowledge in support of our military’s financial readiness. We will also be hiring an executive-level advocacy expert to bolster our efforts and secure more advocacy wins for credit unions and the communities they serve. Additionally, DCUC will be revamping our Military Advocacy Committee (MAC) and grassroots campaign in the coming months.

These are among some of the changes approved in our most recent Board planning session. We will share more in the weeks to come, especially at our upcoming Defense Matters advocacy session on March 3 ahead of the GAC.

I am very excited about our future and am grateful for all your support! Thank you for continuing to serve those who serve our country! Your efforts do not go unseen, and we’re proud to continue championing this shared winning strategy for you and your members! ■

**REGISTER NOW!**

**DEFENSE  
MATTERS**



# SPEAKERS



**THE HONORABLE  
TODD HARPER**

Chairman, NCUA



**ARI FLEISCHER**

Former White House  
Press Secretary

**MARCH 3, 2024 | WASHINGTON, D.C.**

## VIEW FROM THE BOARD

# Happy New Year, DCUC Members!

Provided by Jack Fallis, Chair, At-Large Representative, DCUC Board of Directors;  
President, PNW & International Markets, Global CU (AK)

2024 holds great promise! Last year, defense credit unions expertly navigated through economic shifts, geopolitical tensions, and cybersecurity threats. DCUC continues to stand firm with our members as we adapt to the changing credit union industry landscape.

The merger of CUNA and NAFCU has welcomed a stronger credit union vision both within the industry and for DCUC as we press into 2024. Your Defense Council has seized the opportunity to embrace these changes and is strengthening its focus on all things Military and Veteran.

As we adapt and innovate, new solutions and strategic investments are paving the way for a prosperous 2024. With your unwavering support and our collective efforts, there is no doubt that defense credit unions will continue to lead the pack and achieve extraordinary results for the men and women defending our great nation.

The U.S. military faces a complex array of challenges as it looks to ensure military readiness with a focus on modernizing defense capabilities. Credit unions must ensure they provide the world-class tools necessary to ensure financial readiness in support of the men and women in uniform so that they can focus on the mission at hand. Please consider downloading the Armed Forces Financial Guide from the DCUC website. This useful reference

will assist service members and their families with money management and financial planning. If you need assistance with an on-base incursion from an unscrupulous player, base operating agreement language, or facility lease guidance, please do not hesitate to reach out to us! DCUC stands ready to help.

We hope to have you join us at our Defense Matters Sunday, March 3, in Washington D.C. During this year's morning advocacy session, you'll hear from DCUC President/CEO Tony Hernandez, DCUC Strategic Partner John McKechnie, and former White House Press Secretary Ari Fleischer as they discuss the latest news coming out of Washington and the Pentagon.

Thank you for your continued impassioned advocacy for our defense community; your involvement makes a tremendous impact. DCUC is proud to champion the interests of America's credit unions serving our military and veteran communities, and we could not do this without your steadfast support, your world-class products and services, and your dedication to providing the best for our servicemembers past and present.

Here's to another great year of *Serving Those Who Serve Our Country!* ■



## DCUC's Marketing Specialist, Christa Dittus, Proudly Celebrates Son's Air Force BMT Graduation

Provided by DCUC

DCUC's very own Christa Dittus, Marketing Specialist, flew with her husband and family to Lackland Air Force Base (AFB) in Texas on January 10 where they celebrated their youngest son, Jake Dittus, for his achievement in graduating from the Air Force Basic Military Training (BMT).

"Watching my son, Jake, graduate from the Air Force Basic Military Training filled me with immense pride and joy! Seeing him transform into a disciplined airman has not only made me a proud mom but also inspired me with the strength and honor he carries as he serves our country," said Christa. "His journey thus far is a testament to the values instilled in him, and I couldn't be more grateful for the sacrifices he is making for the greater good. As a mother, my heart swells with pride knowing that he is a part of something greater than himself."

Jake is on his way to complete his technical training through the Aircrew Fundamentals Course where he will later be assigned as a Boom Operator, Loadmaster, or Flight Engineer. He is continuing a family legacy of service to the United States Air Force; his father, and Christa's husband, Jim Dittus, is a retired Air Force Colonel (Col), his uncle, a retired Air Force Lieutenant Colonel (Lt Col), his grandfather, and Christa's father, a retired Air Force Chief Master Sergeant (CMSgt), and his paternal grandfather, a retired Air Force Master Sergeant (MSgt). ■



# 2024 ANNUAL CONFERENCE



AUGUST 12 - 16 , 2024



THE VINOY  
RESORT & GOLF CLUB  
ST. PETERSBURG, FLORIDA

REGISTRATION  
OPENS FEBRUARY 2024!





## A Guide to 2024, NCUA Edition

Provided by John McKechnie

At the beginning of each year, it's tempting to do a "predictions" column, where you make a lot of educated (and uneducated) guesses about the next 12 months. And as a DC observer you do this hoping that the reader won't hold you accountable for your hits and misses next January.

So here is my look ahead at the coming year, pointing out things that seem likely based on what I'm seeing and hearing. This month, I'm focusing on what's coming down the pike at NCUA and other regulatory agencies. Next month: Congress and the 2024 elections.

Here's a grab bag of developments that credit unions can expect in 2024:

NCUA will be a different animal. Chairman Todd Harper (finally) will have what all other NCUA Chairs have had: a majority. Since he assumed the Chairmanship in 2021 Democrat Harper has led a Republican-majority Board, which presented some unique challenges. Now, joined by fellow Democrat Tonya Otsuka, Harper can push issues that he was forced to shelve without a second vote. For starters, expect rulemaking on 1) succession planning, 2) climate change and maybe 3.) overdraft programs.

What may NOT be the subject of new regulations? Credit union lending. Given the recent media coverage alleging lending discrimination at Navy FCU, you would think the NCUA Board would be active, but...NCUA has already ratcheted up oversight on Fair Lending practices through the exam process. NCUA has all the authority it needs. And Harper must feel very vindicated by events. Starting with his confirmation hearing in the Senate Banking Committee, Harper has promised more stringent mortgage lending oversight. Credit unions have grumbled at more frequent fair lending exams, but now industry pushback will appear tone deaf given the Navy controversy.

More explicit emphasis on mortgage lending oversight will be apparent when NCUA lays out its 2024 Supervisory Priorities, usually done in a February Letter to Credit Unions. NCUA annually tells credit unions what to expect in examinations, and in this case, it could entail a much more aggressive look at denial rates for minority applicants.

Look for NCUA, along with CFPB and banking regulators, to address suspected racial bias in residential appraisals.

Regulators have proposed guidelines on challenging home appraisals, and now a more aggressive review process is likely to be put in place in 2024.

NCUA has beefed up its consumer protection staff—it's a good bet that NCUA will dovetail its efforts with those of CFPB on a wide variety of lending and other product offerings.

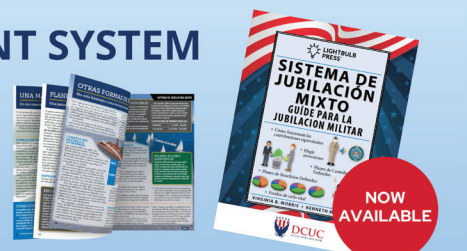
There is increasing buzz among financial regulators to establish criminal penalties for violations of the Equal Credit Opportunity Act (ECOA). That will send an unmistakable signal to all credit unions to mind their lending Ps and Qs.

Finally, I would be remiss if I didn't recognize the recent departures of three colossal figures in the credit union universe, Dan Berger (NAFCU), Rodney Hood (NCUA), and Bob Trunzo (TruStage). These leaders have stepped offstage and left indelible marks on the industry. The intellect, vision, guts, and overall sense of purpose shown by these gentlemen will be missed but never forgotten. Well done and thank you for your service. ■

## GUIDE TO THE MILITARY'S BLENDED RETIREMENT SYSTEM SPANISH VERSION

FREE digital download

CUSTOMIZE with your logo, contact information, and special messaging



DCUC.ORG/BRSGUIDE

NOW AVAILABLE





## Veterans Benefits Banking Program

The Veterans Benefits Banking Program (VBBP) provides all Veterans, their beneficiaries, and their caregivers—“VA benefit recipients”—a safe, reliable, and inexpensive way to receive and manage VA monetary benefits or stipends. The VBBP deposits these funds directly into veterans’ existing bank accounts or new accounts, offered by participating banks and credit unions.

Over the last four years, the VBBP and its participating banks and credit unions have assisted 300,000+ veterans and beneficiaries in shifting their benefit payments to direct deposit.

To date, the Veterans Benefits Administration still defaults all new beneficiaries to check payments, meaning there is still much more work to be done.

### VBBP Key Points

- VBBP seeks to simplify banking choices by helping eligible Veterans select the right bank or credit union for themselves and their families.
- VBBP helps Veterans and other VA beneficiaries choose among the three available options for receiving VA monetary benefits: direct deposit into an existing or new bank account, electronic funds transfer to a Direct Express prepaid or other prepaid

The Veterans Benefit Banking Program card, electronic funds transfer, or mailing of paper checks to pre-approved beneficiaries.

### The Program is Simple to Join:

1. Your credit union must offer a free checking account with no monthly minimum (a direct deposit requirement is allowed).
2. Your credit union promises to work with any Veteran/beneficiary/caretaker in your Field of Membership to get them in, if possible.

For more information about the VBBP, please contact DCUC VP Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org). ■



# VBBBP

*You've earned it.  
Let's secure it.*



## AWARDS & RECOGNITION



*Brandon Oliver was named 2023 Professional of the year by the Credit Union National Association (CUNA) Operations and Member Experience Council.*

### SAFE FCU VP of Branch Operations Honored as Professional of the Year

*Provided by SAFE FCU*

**S**AFE FCU's VP of Branch Operations, **Brandon Oliver**, was named 2023 Professional of the Year by the Credit Union National Association (CUNA) Operations and Member Experience Council.

Presented at CUNA's annual Operations and Member Experience Council Conference, the Professional of the Year Award is the council's highest honor. It represents credit union professionals who demonstrate excellence in innovation and enhancement to member service.

"The SAFE Federal Credit Union family is incredibly proud of Brandon's Achievement," said President /CEO, Michael Baker. "His passion for member service and exceptional leadership have led to significant improvement in SAFE's member satisfaction and service standards."

"Brandon Oliver's commitment to his credit union and community, along with his leadership and dedication to his role had a tremendous impact on the council judges," said CUNA Operations and Member Experience Council Awards and Recognition Committee Chair, Jennifer Kimmell.

Brandon Oliver began his career with SAFE FCU in 2009. His service to SAFE includes Branch Manager, Regional Branch Director, and AVP of Branch Operations. He was promoted to his current role as VP Branch Operations in 2019.

---

### Triangle Business Journal Names SECU Foundation Among Its 2023 Corporate Philanthropy Award Winners

*Provided by SECU*

**T**riangle Business Journal (TBJ) has named **State Employees' CU (SECU) Foundation** a recipient of its 2023 Corporate Philanthropy Award. The Foundation's charitable work is highlighted by TBJ in their recent announcement. Award recipients were selected from a pool of nominations comprising various entities both large and small, and individuals who have gone above and beyond to make a difference in their local communities.

Funded by the contributions of SECU members, SECU Foundation has demonstrated the credit union "People Helping People" philosophy in a powerful and profound way through its impactful work with North Carolina non-profits. Through increased capacity, outreach, innovation, and collaborative networking spanning nearly 20 years, the work of the Foundation has infused more than a quarter of a billion dollars in grants and financing for education, housing, healthcare, and human services initiatives to help address issues and improve the quality of life in each of the state's 100 counties.

"We are truly honored to accept this award on behalf of SECU's more than 2.7 million members who help fund our Foundation," said Jama Campbell, SECU Foundation executive director. "As we travel to meet with non-profits statewide, we see firsthand the incredible work being done to uplift our people and communities struggling to overcome many challenges. We are so inspired by their dedication and compassion and couldn't be more pleased to help them grow and expand their missions to make a greater impact in our state."

"Serving people is at the heart of SECU," said Leigh Brady, SECU's president/CEO. "With the support of SECU members, our Foundation is making such a positive difference for so many North Carolinians, and we are honored to have SECU Foundation recognized by TBJ for its dedication and important work to strengthen our communities across the state."

# Miles of Impact: The PenFed Foundation CEO James Schenck Named Visionary of the Year by Non-Profit, wear blue: run to remember

Provided by PenFed CU

The PenFed Foundation, a national 501(c)3 founded by PenFed CU is proud to announce its CEO, James Schenck, the 2024 wear blue: run to remember's Visionary Leader of the Year. This recognition, presented by wear blue's President Lisa Hallett, celebrates James' inspirational contributions and personal engagement in meaningful causes.

James Schenck is the President/CEO of PenFed CU and the CEO of The PenFed Foundation. James is a West Point and Harvard Business School graduate, a former Army Blackhawk helicopter pilot and served in the Pentagon on the Army Staff.

"What strikes me the most about James is his personal engagement in the causes he supports. From rucking across the state of Pennsylvania on the 20th anniversary of 9/11 to running with Gold Star Kids in Nashville and holding the very first flag on the Tribute wear blue Mile, James turns his heart and sentiment into personal, tangible, meaningful action," said wear blue: run to remember President, Lisa Hallett.

The award was presented during the Gold Star Dinner of Remembrance, setting the stage for the San Antonio Rock n' Roll Marathon where many of those in attendance ran over the weekend to honor those they have lost. James had the honor of holding the first flag on the Tribute wear blue Mile, a solemn and moving stretch of the racecourse symbolizing the shared commitment to remember and honor the sacrifices of those we've lost.

"Wear blue: run to remember has created a community united in remembrance and respect. These runs and marathon weekends are not just a race; it's a powerful symbol of collective memory and support. Every gold star runner has faced their own



James Schenck, CEO, PenFed CU, was named the 2024 wear blue: run to remember's Visionary Leader of the Year.

challenges with the loss of a loved one, their own 'hills' to climb," said PenFed Foundation CEO James Schenck. "Their active participation in these runs ensures that the sacrifices of their fallen heroes are never forgotten. wear blue: run to remember provides a space for healing and remembrance across the United States in over 60 communities. The PenFed Foundation is proud to support their amazing work in support of all American's who have lost a loved one in service to their nation."

DCUC  
*Hall of Honor*

2024  
*Nominations*  
NOW OPEN

[dcuc.org/HoH](https://dcuc.org/HoH)



## In Loving Memory of Robert Hopper

*Provided by FSFCU*

It is with a heavy heart that we share the passing of Robert Hopper, a pillar of strength and wisdom in our FSFCU family. As the previous Chair of the Board of Directors and Chair Emeritus, Mr. Hopper's dedication spanned more than 30 years, leaving a lasting mark on our credit union's legacy.

In honoring his unwavering commitment, on June 24, 2021, a plaque was unveiled at our new Headquarters building, dedicating the executive board room to Mr. Hopper alongside former CEO Denise Floyd and Chair of the Board Sonya Forbes. His influence, guidance, and spirit will forever echo within these walls. Beyond FSFCU, Mr. Hopper served diligently for 18 years on the Mid-West Defense Sub-Council Board of Directors. His remarkable contributions led to his induction into the Defense Credit Union Hall of Honor in 2003, a testament to his profound impact on our industry.

Robert Hopper embodied the values of the credit union movement, standing as a beacon of dedication and unwavering support for what we represent. His commitment to FSFCU, our members, and associates was unparalleled. His leadership, passion, and profound guidance will be deeply missed. Our thoughts and prayers are with his family during this difficult time. We honor his legacy by continuing to uphold the principles he so passionately believed in.

### CREDIT UNION PEOPLE IN THE NEWS

BILOXI, MI — Keesler FCU has named **Julie Peek** as Director of Finance. Peek will manage the Keesler Federal finance team in reporting and analysis of asset liability management, budgeting, financial reporting, and liquidity, with the goal of maintaining the credit union's excellent financial performance.

LITTLETON, MA— Hanscom FCU announces the appointment of **Michele Hart** as its Chief Member Experience Officer. Hart will be responsible for driving an exceptional and consistent member experience across all channels.

PENSACOLA, FL— PenAir CU is pleased to announce the appointment of **Dave Gooch** as VP of Commercial Lending, and will lead PenAir's efforts to expand and enhance its commercial lending services.

PORTSMOUTH, NH— Service CU is excited to announce it has welcomed **Jeff Benson** as its Chief Technology Officer, a newly created position at the organization. Benson will be responsible for overseeing information technology, operations, and all digital strategy, including digital marketing, with the goal of creating an enhanced digital experience for members.

### CREDIT UNIONS IN THE NEWS

COLUMBIA, SC— **AllSouth FCU** has opened their new full-service branch located at 8352 Parklane Road near Farrow Road in Columbia. The new location, designed by Studio 2LR and built by Boyer Commercial Construction, features drive-thru and ATM services and replaces their Parklane branch located at 7227 Parklane Road.

ANCHORAGE, AK— **Global CU** ("Global") and **First Financial Northwest, Inc.** ("First Financial Northwest") (NASDAQ GS: FFNW) announced today they have entered into a definitive agreement in which Global will acquire Renton, Washington-based **First Financial Northwest Bank**, a wholly owned subsidiary of First Financial Northwest. The transaction is structured as a purchase and assumption agreement with Global purchasing substantially all assets and assuming substantially all liabilities of First Financial Northwest Bank for the all-cash consideration of \$231.2 million, subject to certain adjustments.

The agreement has been unanimously approved by the boards of directors of both institutions. Following the purchase and assumption transaction, First Financial Northwest and First Financial Northwest Bank intend to wind down and dissolve.

The transaction is anticipated to be completed in the fourth quarter of 2024 subject to receiving all regulatory approvals, approval by the shareholders of First Financial Northwest, and other customary closing conditions. Until the transaction is finalized, both organizations will continue to conduct business as usual.



## Service CU Gets into the Holiday Spirit by Giving Back Across NH

*Provided by Service CU*

**S**ervice CU is proud to continue its own holiday traditions, giving back to New Hampshire communities one effort at a time. Now in its 4th year, Service CU has distributed a total of 21,000 bags through its Stay Warm initiative. Through this effort, credit union volunteers pack bags that include a hat, glove, scarf, and blanket to be distributed to nonprofit partners across the state. This year, volunteers packed 6,000 bags that were given to 35 NH nonprofits to be distributed to their communities. The organizations include homeless shelters, food pantries, children's programs and schools.

"Even if it's a scarf, mittens, and a hat, it just provides them with a feeling of comfort throughout these really cold months," said Kelly Espinola, principal of Southside Middle School in Manchester, of the cold-weather essentials provided to students in the Stay Warm bags.

Added Mary Chevalier, founder of 1269 Café, a community outreach center for the homeless, "We do a winter overnight warming station from 8 p.m. to 7 a.m. Some-times when it's particularly cold outside, and people decide to leave, it's so nice to have something like that to say, "Here, since you're not staying with us, would you like to take this with you?"

Additionally, Service CU has brought back a newer annual tradition to spread joy to children and support local business. Now in its second year, Project Elf has Service CU elves purchase toys from independently owned toy stores in NH towns including Littleton, North Conway, Somersworth, Concord, Keene, Dover,

Exeter and Portsmouth. On December 6, the toys were delivered to the NH State Police to distribute to families in need, just in time for the holidays. "My two daughters said it 'must be what Santa feels like!'" said Allyson Speake, owner of Tanglewood Hollow in Concord, of the effort.

"We are proud to bring back these annual traditions that make a huge impact on the communities that we serve," said Jaime Yates, community relations manager at Service CU. "Not only are we helping keep NH warm this winter, we are also able to support local business as well as well as the State Police."

To round out the year, the credit union is also empowering each of its 35 New Hampshire branches to donate \$750 to a nonprofit of their choosing. This will allow community partners to purchase things from their wish lists and help them continue fulfilling their mission and important work in NH. This effort complements the branch collection drives that have been going on all year, which have collected nearly 5,000 needed items for local nonprofits.

"Thank you for your call today. It absolutely made my day and our holiday. We know our community organizations have a choice about which nonprofits they support. At the very least you deserve our gratitude," said Maureen Sullivan, Executive Director, Child Advocacy Center of Rockingham County, one of the nonprofits "adopted" by a Service CU branch. For a running list of the rest, visit [servicecu.org/community](http://servicecu.org/community).

# GOT NEWS?

Send your credit union news to [alert@dcuc.org](mailto:alert@dcuc.org)

## SECU Foundation and North Carolina Coastal Federation Collaborate to Protect Coastal Communities

Provided by SECU

**S**ECU Foundation and North Carolina Coastal Federation (NCCF) are teaming up to help protect and enhance five North Carolina coastal communities through a three-year expansion of NCCF resilience projects. The Foundation's advocacy for their valuable work brought a \$250,000 challenge grant to directly support the development of programs to build coastal resiliency, reduce vulnerability to environmental threats, and strengthen local infrastructure and economy.

NCCF serves the coastal zone of the state, which includes 20 counties and over 100 municipalities that have areas struggling with poverty, extreme racial disparity, and economic inequity. Of the 20 counties, 14 are in Tier 1 and Tier 2 counties. In 2022, NCCF restored over seven acres of oyster reef and nearly 2,000 acres of wetlands, cleaned up nearly 420 tons of marine debris, and mobilized more than 600 volunteers to support this work.

"This project is a wonderful opportunity to proactively support coastal communities by protecting and restoring our state's coastal areas that are threatened by environmental and economic challenges," said SECU Foundation Executive Director Jama Campbell. "This valuable and important work will help sustain community infrastructure and ensure future cultural and economic opportunities for residents, visitors, and our state."

"Over the past four decades, the Federation has helped dozens of local governments plan and implement projects that support the community and the ecosystem, ranging from salt marsh restoration, watershed plans, living shorelines, and more. We're grateful for the leadership support of SECU Foundation in launching this new partnership," said Coastal Federation Executive Director Todd Miller.

Projects like this are funded by SECU members through SECU Foundation and provide opportunities for local branch staff to volunteer and engage with non-profits for community initiatives, such as with NCCF for coastline cleanups.



## Credit Union West Awards Member \$10,000 Grand Prize in Holiday Spend to Win Promotion

Provided by Credit Union West

**C**redit Union West is excited to announce the \$10,000 grand prize winner in their Holiday Spend to Win promotion! Members who completed at least 10 transactions with their Credit Union West debit and/or credit card during the month of November were automatically entered to win the cash prize.

Credit Union West executives presented the winning member, Reggie, with the check for \$10,000 at their Westgate branch in Glendale on Friday, December 8, 2023. Reggie and his wife reside in Avondale and visit the CU West branch there regularly. Reggie is a firefighter, a U.S. Army veteran, and has been a loyal Credit Union West member for more than 30 years!

"It was my pleasure to meet a longtime member like Reggie," said Karen Roch, President and CEO. "We love giving back to our members and we're happy to add extra joy to the holidays for Reggie and his family."

This was the second \$10,000 promotional prize that Credit Union West has awarded to one of its members in 2023. Members can expect even more chances to win prizes in 2024! As a not-for-profit financial cooperative, Credit Union West is proud to give back to its members and local communities. Learn more at [cuwest.org](http://cuwest.org).




**WINNERS WILL BE ANNOUNCED AT DEFENSE MATTERS 2024!**



## Service CU Donates Christmas Trees to Military Families

*Provided by Service CU*

**S**ervice CU proudly sponsored the annual Trees for Heroes event in Sembach, Germany, which allows eligible military families to receive a free Christmas tree from a local farm. Families were welcomed by Service CU staff, who also distributed \$25 Visa gift cards for Christmas decorations. This event was open to families of rank E6 and below who have at least one dependent.



**DCUC**

For the latest credit union news, visit [www.d cuc.org/news](http://www.d cuc.org/news)

## Andrews Federal Sponsors Community Lunch to Support Veterans

*Provided by Andrews FCU*

**A**ndrews FCU recently sponsored the Prince George’s Proud Veterans Appreciation Luncheon. The luncheon was organized by the Prince George’s County Government. Col. Todd Randolph, the Joint Base Andrews Commander, served as the keynote speaker. Andrews Federal provided monetary support for the event, as well as providing commemorative items for the veterans in attendance. Members of the Andrews Federal executive leadership team were also in attendance at the event.

Prince George’s County, the area immediately surrounding Joint Base Andrews, is home to more than 60,000 veterans. Andrews FCU is also headquartered in Prince George’s County and in addition to serving military service members, the credit union also employs veterans and military family members locally and internationally.

“While our membership base continues to grow and expand outside the military, we remain dedicated to serving and supporting our military service members,” said Damita Robinson, COO for Andrews FCU. “By supporting the Prince George’s Proud Veterans Appreciation Luncheon, we continue to show our appreciation for the veterans who have served our country and who are valuable members of our local community.”



## Tyndall Breaks Credit Union Profit-Share Giveback

Provided by Tyndall FCU

The strategy is simple: "Charge less, Give more." Tyndall FCU, a 67-year-old credit union based in Panama City, has shared more profits with its members over the last 5 years than any other credit union in the country, a total of more than \$62 million. They have given back more than \$22 million in 2023 alone.

The latest Profit-Share Giveback Deposits were made in members' accounts today, more than 20 million. During this time of economic uncertainty, Tyndall has eliminated many of its most common member fees and now charges \$28 per member per year vs. \$78 per peer group. *Source: Callahan & Associates*

"Credit Unions were created to help everyday people save money and facilitate their lives," said Frances Martin, the chair of Tyndall's board of directors. "Which means our first thought should always be, 'How can we help our members keep money in their pocket and build the life they want?'"

The Tyndall Giveback was awarded based on 6 member activities from using electronic services such as online banking, bill pay, direct deposit, card usage, and having a loan or checking account. The more goals the member achieved, the larger the Giveback they received.

Each member had the potential to receive up to \$700 this year. Tyndall deposited over 270,000 Giveback deposits to more than 82,000 member accounts ranging from \$70 to \$780 with an average member profit-share Giveback of \$250.

"It feels good," said Hope Patterson, a Tyndall member since childhood. "The Giveback comes when we need it, at the end of the year, Christmas. They say it pays to be with Tyndall and that's the case."

Frances Martin, Tyndall's Chairwoman, says giving is Tyndall's mission.

"I think about that single mom. I think about the young family. I think about those retirees," Martin said. "And it's obvious. They have trusted us with their money. Honoring them with this Giveback is the least we can do."

Learn more about the Tyndall Giveback at [Tyndall.org/Grateful](https://Tyndall.org/Grateful).



Photo credit: Tyler Cruse, Cultivated Co.

## The PenFed Foundation and PenFed Realty Join Forces to Provide Relief to Military Families Devastated by TN Tornadoes

Provided by PenFed CU

The PenFed Foundation, a national 501(c)3 founded by PenFed CU, is stepping up to help our Tennessee military community in need. In the aftermath of the destructive tornadoes that swept through military housing at nearby Ft. Campbell, Kentucky, The PenFed Foundation and PenFed Realty are uniting to offer crucial support to those impacted.

To alleviate the burden faced by many families who have lost everything, The PenFed Foundation is donating \$10,000 in gift cards and other supplies to those living in the Clarksville, Tenn. community.

"During these challenging times, we recognize that the road to recovery will be tough, but I am incredibly proud to be at PenFed, and have the support from the PenFed Foundation," said, President Berkshire Hathaway HomeServices PenFed Realty Kevin Wiles. "Their generosity and swift assistance exemplify their dedication to the military community. Our Realtors® have also shown the same spirit of compassion by immediately springing into action, contributing to our collective efforts, and asking how they can help. We are resilient, and we will navigate these times together and emerge stronger."

PenFed Realty and local officials have identified 50 families within the community whose homes are unsafe to stay in. We are committed to ensuring the well-being of these families and working closely to find alternative housing options.

"Our hearts go out to everyone in the Clarksville, Tennessee community impacted by the tornadoes that devastated the area over the weekend," said PenFed Foundation President Andrea McCarren. "The PenFed Foundation wanted to act quickly to show this predominantly military town how much we care. The Foundation exists to serve veterans and military families and we are proud to partner with PenFed Realty to offer the residents some support during this challenging time."

As the recovery efforts continue, The PenFed Foundation and PenFed Realty express their unwavering commitment to assisting the military families affected. Our service members have always been at the heart of what we do, and in times of crisis we are proud to stand together and extend a helping hand.





# GET INVOLVED!

JOIN THE  
MILITARY ADVOCACY COMMITTEE

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



## The Blue Foundation and Blue FCU Announce Big Changes

*Upcoming Boost Center by Blue and Laura Fowler as Executive Director*

*Provided by Blue FCU*

**T**he Blue Foundation and Blue FCU are excited to announce the upcoming launch of the Boost Center by Blue. This pioneering new concept of a family resource center will be a collaborative effort and a dynamic force in enhancing the work of numerous local non-profits and organizations already making significant impacts.

When completed, the Boost Center by Blue is set to be more than just a building; it will be a commitment to lifting and supporting the pillars of our community. By merging our efforts with those of established non-profits, we will focus on improving housing stability, deepening educational development, and widening economic opportunities. This initiative is all about guiding individuals on their journey to financial independence.

As we eagerly anticipate the mid-2024 opening of our Boost Center, we encourage everyone to keep up to date with its progress. This center will be more than a physical space; but a symbol of our unwavering commitment to strengthening and uplifting our community. Stay tuned for exciting updates and announcements as we approach its grand opening.

### Meet Laura Fowler – The Blue Foundation’s New Executive Director

Laura Fowler leads this groundbreaking initiative as the new Executive Director of the Blue Foundation. Laura is distinguished by her commitment to uplifting others. With over 38 years of experience in music and education in the Laramie County School District, she has significantly impacted children from under-served backgrounds.

After retiring from teaching and co-creating the PEEPS program (Parent Engagement and Educational Partnership with Schools), Laura shifted her focus to helping individuals and families in the Cheyenne community. Holding a master’s degree in education and various certifications, Laura aims to transform the Boost Center into a sanctuary for community members, offering safety, healing, and supportive assistance.

In Laura’s own words, “Observing the daily struggles encountered by the under-served, my motivation to pursue further training was kindled. This not only allowed me to witness its transformative power but also provided me with a more profound understanding of how to connect with and assist the most vulnerable individuals in our community.”

Under Laura’s stewardship, the Boost Center by Blue will be a transformative force in our communities, igniting hope and providing tangible support in areas crucial for individual and collective development. We are confident that the partnership of The Blue Foundation, Blue FCU, and Laura Fowler will carve a pathway toward a future where every individual is endowed with the resources necessary to secure financial stability and independence.

We invite all to join us on this uplifting journey to BOOST lives, one individual and one family at a time. For further information or to become involved, contact Laura Fowler at [laura.fowler@bluefoundation.blue](mailto:laura.fowler@bluefoundation.blue) or (307) 996-1140.

## Fort Liberty FCU Distributes \$1,000,000 in Loyalty Dividends

*Provided by Fort Liberty FCU*

**F**ort Liberty FCU is proud to announce that it paid \$1,000,000 in Loyalty Dividends to 20,700 qualifying account holders on December 20, 2023. For the fifth year in a row, Fort Liberty FCU has paid a Loyalty Dividend based on deposit and loan relationships of account holders who trusted the Credit Union to assist them with their financial needs during 2023. Approximately 50% of the Credit Union’s total membership received a dividend; some receiving as much as \$500.

“Our Board of Directors has once again authorized the payment of this special dividend to recognize our most loyal members,” said Todd Kenthack, president/CEO of Fort Liberty FCU. “As a financial cooperative, we are able to return a portion of our Credit Union’s earnings to our account holders. This sets us apart from many for-profit financial institutions. December is the perfect time of the year to give back to our most loyal members.”



## AmeriCU CU Supports the Syracuse Crunch Mental Health Initiative to Impact Lives

*Provided by AmeriCU CU*

**A**meriCU CU is honored to support the Syracuse Crunch Mental Health Initiative to break the stigma and spread awareness about mental health. The Syracuse Crunch, in conjunction with the credit union and other local organizations will come together for the team's first-ever season-long awareness campaign to educate fans on mental health.

In a time where the importance of mental well-being cannot be understated, this initiative is not just a call for change; it is a movement dedicated to delivering education, fostering awareness, and encouraging dialogue. The credit union is honored to help make a significant step forward in promoting mental well-being.

"In today's society mental health is a growing concern that touches all of us. This groundbreaking initiative presents a significant opportunity for our community to assist those facing challenges, bringing their needs to the forefront of our focus," said Ron Belle, president/CEO of AmeriCU CU. "By coming together, we can work to build a stronger, more resilient community."

"We are grateful for the strong support from AmeriCU Credit Union and our local partners. Their commitment will help us bring our mission to life and positively impact lives," said Syracuse Crunch Owner Howard Dolgon.

AmeriCU CU will team up with the Syracuse Crunch to start mental health conversations. The Crunch will have players share the challenges they have experienced with mental health along with mental health tips for youth, hockey coaches, parents, fans, and community members. During the hockey season, players will share their stories, a mental health tip will be shared during each game, and the Syracuse Crunch will hold a special Mental Health Awareness Night during the 2023–24 season.

---

## Scott CU Gives Back Over \$1 Million to Its Members

*Provided by Scott CU*

**T**is the season for giving. Scott CU is once again making spirits bright for its active members. In a longstanding tradition of sharing success with members, the credit union's volunteer board of directors has approved a bonus dividend and loan interest rebate, returning over \$1 million to members just in time for the holiday season.

Frank Padak, president/CEO of Scott CU, expressed Scott CU's commitment to its members. "This is just one of many advantages of doing business with a member-owned financial cooperative," said Padak. "As a credit union, we believe in sharing our success with the members we serve. In fact, in the past 16 years, we've given back a remarkable \$15.4 million to our members through the bonus dividend and loan interest rebate."

The funds, recently deposited directly into members' savings accounts, serve as a token of appreciation for their continued

loyalty and trust in the credit union. Padak highlighted that Scott CU has consistently returned a bonus dividend for the past 31 years and a loan interest rebate for the past 16 years.

Reflecting on the financial and economic challenges of the past few years, Padak expressed pride in SCU's employees and their unwavering dedication to members. "The unwavering commitment of our employees is the bedrock of Scott Credit Union's enduring financial strength and fiscal resilience. When we do well, the benefits extend to members and communities."

As the holiday season unfolds, Scott CU reaffirms its commitment to community, gratitude, and shared success. The credit union looks forward to continuing this tradition of giving back in the years to come.

# Tower FCU and TowerCares Foundation Donates to 11 Local Food Banks & Toys for Tots to Help Children, Military Families, and Veterans in Need

Provided by Tower FCU

To replenish local food bank shelves in time for the holidays, Tower FCU (Tower) recently made a special donation to 11 local food banks through the TowerCares Foundation, the credit union's philanthropic arm.

Six food banks each received \$5,000 and five food banks each received \$500 from TowerCares. In addition, Tower made a \$5,000 special donation to Toys for Tots in Fort Meade, to help brighten the holidays for military families in need, bringing the total donated to \$37,500.

"Giving back to the communities we serve is a longstanding tradition at Tower," said Rick Stafford, Tower's president/CEO and President of the TowerCares Foundation. "We know from our partnerships with local food banks that they are experiencing record demand this holiday season. We take great pride in extending our assistance to these vital organizations and supporting military heroes, Veterans, and children in need.

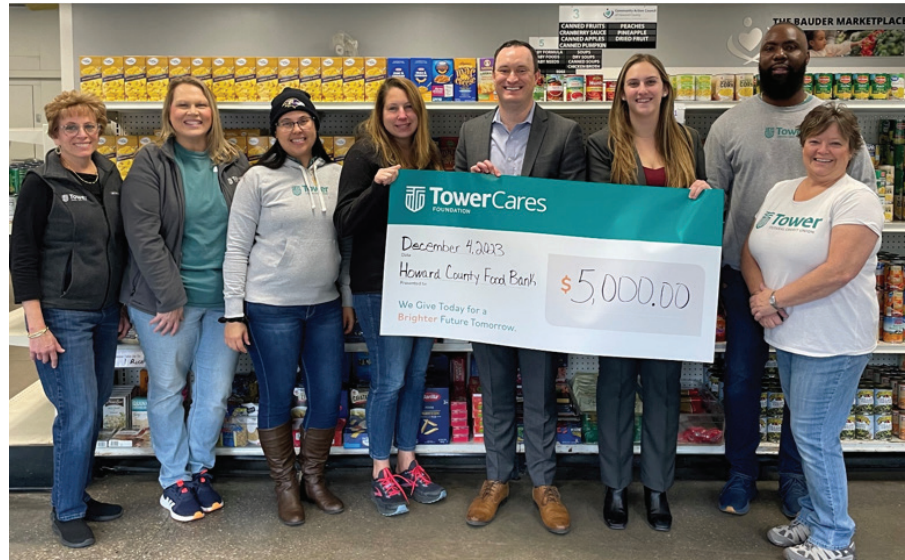
What made the donation even more special, Stafford said, is that Tower employees selected the food banks. "Our employee team has always been so generous, and they are ardent supporters of the TowerCares Foundation. They are the heart and soul of Tower and know the communities they live and work in best. It only seemed fitting that we give them the opportunity to vote for the local food banks to receive this special holiday donation made in their honor."

"The Anne Arundel County Food Bank is so grateful for the partnership we have with the TowerCares Foundation," said their CEO Leah Paley, LMSW. "In the past four years, the food bank has received over \$40,000 from the Foundation. This latest \$5,000 gift is especially meaningful as it comes at a time when the need for holiday meals is very high. Thank you for all that you do in our community and your support of our work to alleviate food insecurity in Anne Arundel County."

Stafford noted that the Anne Arundel County and Howard County Food Banks are approved charities in Tower's "Tower Gives

Back" program, which provides paid volunteer time for employees. "Full-time Tower employees can volunteer up to 16 hours per calendar year at an approved charity that the TowerCares Foundation supports," he explained. "It's our way of making it easier for our Tower team to give back to the community and support their favorite charities during the work week."

Stephanie Archer-Smith, Executive Director and CEO for Meals on Wheels Central Maryland, said she is thankful for the support of TowerCares, especially in the spirit of the holiday season. The elderly—many of whom are Veterans—are particularly vulnerable to food insecurity during the winter months.



A team of Tower FCU employees recently volunteered at the Howard County Food Bank and presented a \$5,000 special holiday donation check to Carrie Ross, Director of Food Bank Services (fourth from left) and Valerie Weitz, Director of Community Engagements and Events (third from right). Photo provided by Tower FCU.



# Cobalt CU Donates Over \$48,000 to Local Organizations this Holiday Season

Provided by Cobalt CU

Cobalt CU is pleased to announce its donation of more than \$48,000 to organizations within their local community this holiday season. On December 1, Cobalt CU announced the donation recipients as part of its annual “Holiday Helping Hand” campaign, focusing on causes dedicated to providing food, shelter, and mental health resources.

Breaking previous records, Cobalt CU generously contributed \$23,000 to 23 nonprofit organizations spanning from Council Bluffs to Lincoln. Jason Pauling, Director of Corporate Partnerships with Food Bank of Lincoln, commended the impact: “Cobalt Credit Union’s gift will translate into around 3,000 meals for our neighbors in Southeast Nebraska.”

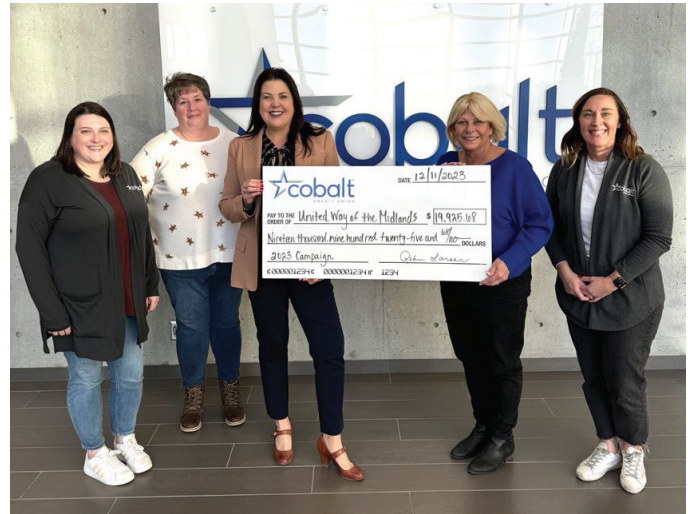
The Credit Union partnered with Offutt Officers’ Spouses’ Club and Wreaths Across America at Omaha National Cemetery, contributing \$525 to honor the gravesites of those who have served. Additionally, Cobalt supported deploying airmen and their spouses through the “97th Commander Spouse” initiative, providing curated bags filled with thoughtful items.

Participating in the Offutt Angel Tree program, the SAC Foundation, Cobalt CU’s charitable arm, allocated \$600 to fulfill the holiday wishes of 10 families associated with Offutt Air Force Base. For those airmen and women who are not with their families during the holidays, Cobalt donated \$500 to the Greater Bellevue Area Chamber of Commerce “Operation Holiday Cheer.” Volunteers pack goodie bags for the Offutt Air Force Base dormitory residents during this annual event. An additional donation of \$500 was made through the credit union’s partnership with the Sarpy Chamber. Remembering the children who could not be with their families, Cobalt contributed \$2,700 to the Boys Town Holiday Pasta Dinner.

SAC Foundation’s commitment extended to Eastern Nebraska Veterans Home, where snacks and handmade ornaments were provided to residents. Furthermore, the Foundation supported families at LeMay and Peter Sarpy Elementary School by offering holiday gifts and gift cards for grocery purchases. Cobalt CU’s Fuel Committee came together to gift presents and holiday cheer to a family of seven through the Ronald McDonald House Adopt a Family program. Cobalt employees spent 2,000 hours volunteering throughout the year, demonstrating their dedication to giving back to the community.

The credit union also successfully concluded its annual United Way campaign, with employees pledging a portion of their earnings each pay period. The campaign reached a record close, contributing \$19,925 to United Way of the Midlands. Looking ahead, Cobalt has already initiated campaign efforts for the next year, remaining steadfast in its commitment to building a stronger community, embodying the credit union philosophy of people helping people.

“In the spirit of giving, we are honored to extend a helping hand to our community, providing crucial support to those in need,” said Robin Larsen, president/CEO of Cobalt CU. This season’s record-breaking contributions underscore Cobalt’s commitment to fostering a stronger, more compassionate community.”



# DCUC'S 2023 ACCOMPLISHMENTS



## 2023 ACCOMPLISHMENTS

WE SPEAK MILITARY  
WWW.DCUC.ORG

Your *trusted* resource supporting you in *-serving those who serve our country.*

Championing the interests of America's credit unions serving our military and veteran communities.

### EDUCATION & GIVING BACK

INDUSTRY RESOURCES. RELEVANT INSIGHTS. PROFESSIONAL DEVELOPMENT TOOLS.

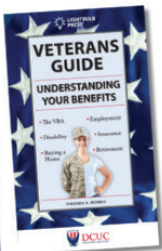
DCUC's **G.E.M. Scholarship**: awarded four credit union staff members with scholarship funds for continuing-education opportunities!

A total of \$204,000 scholarship funds awarded since 1996!



#### DCUC's NEW! Educational Guides

>>> **Veterans Guide: Understanding Your Benefits**  
Officially reviewed by the Veterans Benefits Administration



The Spanish version to DCUC's popular:  
>>> **Guide to the Military's Blended Retirement System**

#### Professional Training and Development

DCUC collaborated with credit union leaders to co-host a free, educational webinar with CUInsight to provide all credit unions access to further resources and insights on learning how to "speak military."

### COMMUNICATIONS & OUTREACH

PROMPT MESSAGING. SHARING YOUR IMPACT.

DCUC delivered more than 50 press releases, articles, and letters combined, and partnered with industry trade associations and leagues in providing the credible voice for all credit unions stateside and abroad.

DCUC successfully released two NEW! videos to highlight its 60 years of service and its membership vision for the next decade!



DCUC's Official **ALERT** publication was successfully re-imagined as digital-only with a completely new design!

### ADVOCACY AND STATE ISSUES.

JOIN THE MILITARY ADVOCACY COMMITTEE!  
WWW.DCUC.ORG/MAC

#### Advocacy in Action

- Protecting regulations and statutes affecting all credit unions **Overseas Military Banking Program, 32 CFR Part 230.4 "One Bank & One Credit Union" Policy**
- Continuing to reject passage of **Credit Card Competition Act (CCCA)** in all "must pay legislation" in both houses of Congress
- Central Liquidity Facility (CLF)**: emphasized to Congress small credit unions' need for extension of/emergency liquidity due to economic constraints
- DCUC lobbyist **reworking state-level military restrictions on GAP purchases** (e.g., SB 1311); affects direct and indirect lenders

### CONFERENCES & NETWORKING EVENTS



door in

Members.

ers.

onals the

t the Robert

arity!

ear Awards,



cal

ahead



MORE THAN  
**180**  
CREDIT UNIONS

STATESIDE  
**Serving**  
ABROAD

ADVOCACY | MEMBER VALUE | GIVING BACK

Learn more at [dcuc.org/join](https://www.d cuc.org/join)