



DCUC

# ALERT

ISSUE 11

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CEO UPDATE

**DCUC's  
Transformation**  
*2024 and Beyond*

VIEW FROM THE BOARD

**Reflecting on  
DCUC's Journey**  
*Provided by Frank Padak,  
Second Vice Chair,  
DCUC Board*

CAPITAL CORNER

**DCUC On Patrol  
with Several  
Hot Topics**

SPONSOR FORUM

**Immediate Payments  
Offer a Way to Support  
Our Troops**  
*Provided by Toby Thomas,  
Corporate One FCU*





DEFENSE CREDIT UNION COUNCIL

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

## DCUC Latest Accomplishments

- NDAA passed with no unfavorable language.
- Met with Senate Banking Committee Members and Professional Staff on DCUC priorities and issues
- **DCUC's Newest Publication, "Veterans Guide,"** reviewed by the Veteran Benefits Administration, is **now available for free download!**
- DCUC successfully hosted its fourth-quarter **Military Advocacy Committee (MAC)** on November 16, 2023.
- Charitable Donation Accounts: **successfully redefined "qualified charities"** to include veteran organizations; unanimously approved by NCUA
- **AFFN Annual Dues refund:** DCUC once again paid AFFN dues on behalf of its members who also participate in AFFN!
  - 12th year in a row for AFFN Annual Dues refunds
  - \$383,000 total refunded in 12 years
  - \$28,500 refunded for 2023

## DCUC Happening Now

- The launch of **DCUC's new membership platform** is here!
  - This upgraded system will elevate the members' experience and streamline 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 now open. Apply today!**
- 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 Upcoming Activities

- Save the Date! **DCUC's 2024 Annual Conference: August 12-16** at the Vinoy Resort & Golf Club in Saint Petersburg, Florida!
- **DCUC's Defense Matters:** Save the date; Sunday, March 3, 2024: Registration is open!



Looking back on the last six decades, DCUC's history is filled with many firsts for the industry as a whole. These big wins were made possible because of DCUC's "can-do" attitude that is the hallmark of both military service and the credit union ethos."  
– Anthony Hernandez, DCUC President/CEO

**SERVING THOSE WHO SERVE OUR COUNTRY**

# DEFENSE CREDIT UNION COUNCIL, INC.

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

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DCUC  
**ALERT**

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## CEO UPDATE

# DCUC's Transformation

As 2023 comes to a close, this year also concludes an incredible milestone for DCUC. Sixty years ago, DCUC founders recognized an important voice was missing from within the credit union industry. Credit unions both stateside and abroad wanted to serve, or better serve, our armed forces, veterans, and their families. Yet, the industry lacked a leading association that not only understood the unique opportunities and challenges that accompany military life, but one that could speak military. It was clear to our founders that credit unions needed a strong voice to help elevate their story, mission, and success in serving these important communities.

Looking back on the last six decades, DCUC's history is filled with many firsts for the industry as a whole, such as amending the Federal Credit Union Act to allow for checking accounts, benefiting all credit unions and not just credit unions serving military overseas. These big wins were made possible because of DCUC's "can-do" attitude that is the hallmark of both military service and the credit union ethos. We are here because great people and credit union leaders had the foresight and dedication to build a community focused on serving those who serve our country.

Over the last twelve months, DCUC celebrated our 60th anniversary through multiple successful conferences and events along with several new and re-imagined publications in furtherance of our founding mission. We are particularly proud of our 60th Annual Conference in Colorado Springs, which sold out early and culminated with high praise! In terms of member value, the DCUC staff planned and produced exceptional content and ensured our communications were timely and relevant.

As we step into our next decade, we are thrilled by all the opportunities awaiting both within the credit union industry and for our country. The merger of CUNA and NAFCU is one of the opportunities for DCUC to grow and change. The industry is also calling for a renewed focus specifically on serving veterans, something which is long-overdue. Economic realities are forcing more credit union system partners to work together. Finally, we are seeing a variety of inflection points as more CEOs and Boards turnover, mergers and consolidations accelerate, and demographics and culture take their own paths.

There has never been a better time to seize the opportunity and build for a better tomorrow, and this is exactly what your DCUC Board of Directors is planning for. Early next month, we will meet to discuss opportunities to revamp elements in our strategic plan which will allow us to adapt and continue DCUC's success on behalf of our members. Plus, the results from our recent member survey were very encouraging and set the conditions for this important discussion to proceed. Member feedback has always been instrumental to DCUC's Board when making changes both in the past and the future.

We will remain engaged with each of our member credit unions and continue communicating our exciting plans and changes through our social media, DCUC emails and news, and in our monthly *ALERT* magazine. Plus, we always dedicate a portion of our events to discussing these changes directly with our members.

Above all, everything we do is centered on best serving our military and veteran communities. We are proud to have represented this important mission within the credit union industry and look forward to joining our members in the next decade of success!

In closing, I would like to thank each of our member credit unions for your loyal support over the last sixty years. We simply would not be the association we are today without you. Our work is not done and our transformation in this new era can only succeed with you! Happy Holidays, Merry Christmas, and a Happy New Year to you, your families, and the communities you serve! ■



*Anthony Hernandez,  
President and CEO, DCUC*



There has never been a better time to seize the opportunity and build for a better tomorrow, and this is exactly what your DCUC Board of Directors is planning for. Early next month, we will meet to discuss opportunities to revamp elements in our strategic plan which will allow us to adapt and continue DCUC's success on behalf of our members."

*– Anthony Hernandez,  
DCUC President/CEO*

**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

# Reflecting on DCUC's Journey

*Provided by Frank Padak, 2nd Vice Chair, At-Large Representative, DCUC Board of Directors, President/CEO, Scott CU (IL)*

With all of the changes occurring in our industry this year (Co-Op & PCSU Merger, CUNA & NAFCU Merger) I thought it might be fun to reflect back on my time as a DCUC Board Member and the changes I have had the privilege of being a part of.

When I was first elected to the Board, DCUC was led by Arty Arteaga and the Council had recently invested in AFFN in 2002, allowing for a direct investment and future revenue share in AFFN LLC by the Defense Credit Union Council and the Association of Military Banks of America (AMBA). In 2007, AFFN LLC welcomed in FIS as our strategic processing partner.

Another significant accomplishment that DCUC led, in coordination with NAFCU, was successfully establishing the 12 United States Code 1770, "Allotment of Space in Federal buildings or Federal land." This permitted on base credit unions to lease land or office space without charge for rent. Huge financial benefit for on base CUs...remains strongly in place today.

During Arty's leadership, he enhanced DCUC's reputation and became a trusted partner at all levels of leadership—strategic, organizational, and direct—by building relationships and remaining proactive with DOD executive, senior, and liaison personnel; Treasury; sister trades, DCUC members; partners such as Military Saves, BBB Military Line, Military Child Education Coalition, CFPB... and as a member of President Obama's PACFC, Arteaga forged relationships with some of Obama's heavy hitters.

DCUC's efforts were focused on our members so they could take care of and provide our Nation's treasure—our troops and their families—the finest of quality financial products and services. Whether we concentrated our efforts in areas such as DOD's policies, the code of federal law/regulations; financial readiness/education or educating our members, via, DCUC conferences/meetings—stateside and overseas, our members were always top of mind.

When Anthony Hernandez (Tony) became the CEO, he brought a new energy and vision to the Council, and he has been the right person to build off of the great work Arty and his team had done. Tony immediately worked with the DCUC's Board to build a comprehensive 5-year plan that included supporting the areas Arty

had worked on while also expanding the scope of work the Council did to support our member credit unions.

Under Tony's leadership, we are seeing the next evolution of our Council. Tony has been very intentional with the Council, becoming even more entrenched in the legislative process to protect our members from ill-conceived rules and regulations, and to support those initiatives that will benefit our members.

We recognize that most, if not all, credit unions are serving active duty and retired military and their families. With DCUC being the expert in DoD rules and regulations, we have begun to expand our marketing to further share our value for all credit unions. We see the opportunities to broaden our impact by helping every credit union in serving our Armed Forces and veterans.

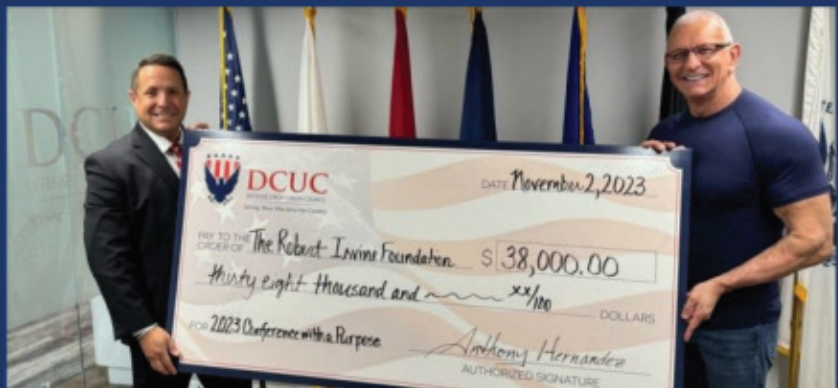
Tony, like Arty, continues to work with DoD liaisons, the Offices of the Military Departments Financial Operations, and the Offices of UnderSecretary of Defense Comptroller (USD-C) and Personnel & Readiness (USD P&R), ensuring key policies pertaining to credit unions operating on Military Bases remained intact and vigorously defended as the Department implemented major changes to the DoD Financial Management Regulation (DODFMR) and codified the same in the Code of Federal Regulations. Some of the major policies included:

- a. one credit union/one bank policy
- b. the prohibition of seeking financial services from off-base entities
- c. no-rent land or office space leases
- d. only the on-base financial institutions can advertise/promote financial services on base
- e. novation
- f. joint base policy

In closing, during my tenure on the board, DCUC has been blessed with two outstanding leaders, both of whom are passionate about our troops, their families, and the success and viability of the council. Change is inevitable. DCUC has continued to evolve to meet the needs of our member credit unions and will continue to evolve as challenges and opportunities present themselves. ■



# Celebrating 60 Years





## DCUC On Patrol with Several Hot Topics

Provided by John McKechnie

**D**ecember can mean wrapping up a year's business and looking ahead to the turning of a fresh calendar page. Not so in Washington, as a pile of unfinished business on both Capitol Hill and at the federal agencies means that 2024 is likely to start out looking a lot like 2023 when it comes to defense credit union issues.

**DCUC is on patrol regarding several hot topics:** NCUA Chairman Todd Harper testified in front of both the Senate Banking and House Financial Services Committees in mid-November, and he hinted at a clear need for proactive credit union management in the face of continuing economic strains.

While Harper told the Committees that credit unions are generally doing well, and are positioned to continue strong performance, at the NCUA Board meeting later in November he and NCUA staff pointed to a rise in the number of CAMEL 3 and 4 credit unions as a "reason for watchfulness." NCUA staff, following the Board meeting, commented that "trouble is on the horizon, trouble that will have to eventually be addressed by revised NCUA examiner guidance and possible Letters to Credit Unions in early 2024."

### Other red flags, according to NCUA:

1. a sharp increase in delinquencies.
2. MBLs ("shaky today but could become

a problem if the commercial property market collapses).

3. Deposits coming in are at an all-time low and credit card balances are at an all-time high.
4. Liquidity strains are obvious and are beginning to have a direct impact on mortgage lending.

Look for NCUA to re-calibrate (tighten) its oversight of lending activities in early 2024.

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**Continuing the NCUA front,** NCUA Board nominee Tonya Otsuka has been approved by the Senate Banking Committee but has not received consideration by the full Senate. She is awaiting that vote, and Hill sources say that time may run out on the chances for approval this year, meaning that she would have to wait until January or beyond for confirmation. Rodney Hood will continue to serve until Otsuka takes the oath of office.

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**The House has voted to nullify** the DCUC-opposed Consumer Financial Protection Bureau's small-business data-collection rule. The next stop for the legislation is the desk of President Joe Biden, who is expected to veto it.

The bill to overturn the CFPB regulation passed the House in a 221-202 vote December 1. While the vote was driven by

Republicans, six Democrats also voted in favor. An identical Senate bill adopted in October was backed by all 50 Senate Republicans and three Democrats—significant because that total still falls short of the 60 votes that would be required to override the threatened Biden veto.

Issued by CFPB in March, the rule (known as Section 1071) would require credit unions, fintechs and other lenders to collect race, gender, and demographic information before making loans to small businesses. The requirements are similar to those for mortgage lending. Credit union trade associations fought the CFPB regulation, saying that it would be overly burdensome to credit unions and would require collection of too much confidential information.

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**Before we leave the topic of CFPB,** Bureau Director Rohit Chopra told Congress in November he intends to maintain a focus in 2024 on several familiar issues that present complications for credit unions. In Congressional testimony Chopra, said he would continue to be a "tough cop on the beat" on what he considers abusive products and services, including: overdraft protection programs, (legally undefined) junk fees and a variety of offerings that CFPB wants to eliminate. ■



# SAVE *the* DATE

ANNUAL CONFERENCE

AUGUST 12 - 16 , 2024

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THE VINOY RESORT & GOLF CLUB  
SAINT PETERSBURG, FLORIDA



DCUC



# Immediate Payments Offer a Way to Support Our Troops

*Provided by Toby Thomas, VP, Product Market Strategist, Corporate One FCU*

Imagine a soldier stationed on the West Coast who is a member of your credit union needing to swiftly send funds to a family member located 3,000 miles away on the East Coast to cover an unexpected medical expense or late rent payment.

Is your credit union equipped to promptly aid members in transferring funds at any time of the day or any day of the week from one side of the country to the other so they can concentrate on our nation's security?

Immediate payments, whether via the RTP® network or the FedNow® Service, offer military members an efficient and reliable way to handle their finances no matter where they are in the United States.

Implementing an immediate payments program may be challenging, but detailed guides outline the requirements of each payment rail. The Clearing House's RTP® Network Readiness Checklist for Banks and Credit Unions and the Federal Reserve's FedNow Service Readiness Guide provide in-depth information on connecting to each rail and participant options. Corporate One's RTP Info Center is also filled with free resources.

When implementing an immediate payments program, your credit union will face four decision points:

**1. Identify your participation role for each rail.** Though not interoperable, both rails offer the capacity to receive, send, and request payments. Credit unions must establish connections to both rails, ensuring they can at least receive payments. Receiving payments starts on day one, with volumes increasing steadily.

- 2. Determine the best connection.** Immediate payments require a core connection, so choose the best method to connect your core to the rails. This connection can be achieved directly or through a third-party service provider.
- 3. Decide on a funding model.** Both rails require settlement and liquidity management. A credit union can handle these functions themselves or use a Funding Agent for the RTP network or Correspondent Settlement Services for FedNow.
- 4. Identify your digital "experience."** Because a connection to a payments rail is just a connection (no front-end experience included), credit unions will need to develop and integrate a way for your membership to use your new immediate payments service. For receive-only participants, an experience isn't required. But if your credit union wants to enable members to send payments, you will need a front-end experience. You're likely familiar with multiple marketplace front-end experiences—with most RTP network volume now passing through digital wallets such as Venmo, PayPal, Coinbase, Robinhood, and Square. Research the best use cases—for example, account-to-account transfers—that would work best for your credit union.

Embracing immediate payments through the RTP network and the FedNow Service offers a transformative opportunity for credit unions to enhance their support for military members. Implementing immediate payments requires planning, but the benefits keep credit unions at the forefront of meeting military members' evolving financial needs in a fast-paced and changing world. ■



Decision Point	RTP® Network Functionality	FedNow® Functionality
Identify your Participation Role	Receive, Send, and Request for Payment (RFP)	Receive, Send – timing for Request for Payment (RFP) TBD
Determine the Best Connection	Direct Connect or use a TPSP for Core Integration	Direct Connect or a Service Provider for Core Integration
Decide on a Funding Model	Prefunded Balance Required via Joint PBA through NY Fed. Liquidity Management Allowed through Funding Agents.	Prefunded Balance Required through Fed Master Account. Liquidity Management Allowed through LMT.
Identify your Digital Experience	Digital Experience Integration Required for Send Functionality	Digital Experience Integration Required for Send Functionality

## FEATURE FORUM

# Community Over Ability

*Provided by The United Training Foundation*

**T**he United Training Foundation is a Midwest based 501(c)3 nonprofit working to advocate for the health and wellness of injured Veterans and all people with physical impairments. Our mission is to empower people with disabilities to take control of their fitness through our network of gyms and coaches. We select our partners based on 3 key factors, inclusion, community, and accessibility. Last year, UTF donated over \$30,000 in adaptive equipment, helped hundreds of adaptive athletes take control of their fitness, and sponsored a number of coaches to get their Adaptive Training Instructor certification.

United Training Foundation athletes are accepted into the program through an application process. During this process the board gets to know the athlete and confirm that their goals and vision for the future aligns with the mission of UTF. After the online application the athlete meets with the board in person to explain their “WHY.” What’s the goal for the next 6 months, 1 year, 5 years and the United Training Foundation can help lay out a path to achieve these goals with the athlete.

The concept for the United Training Foundation was conceptualized by Jason Olejniczak, who has over 12 years of working with and training people with disabilities. He brought Retired Paralympic Swimmer and current WheelWOD World Champion Tom Miazga and Retired USMC Sergeant Brett Mixon onto the board to help implement these concepts. UTF seeks out host facilities to become sponsored locations that can implement high level training to anyone that walks in the door. Once selected as a host facility, UTF pledges to outfit the facility with a variety of adaptive equipment to service any athlete that walks in the door. The facility also receives a consultation from UTF to optimize the space and make it as accessible as possible. And as always, the adaptive athletes that utilize the facility will receive their services at no cost to them. We look forward to the growth that is ahead of us and appreciate your participation in making it possible!

**“UTF has given me a strong community where I have amazing supportive and caring people. When I come in, I am a normal person, everyone sees a human and not just a disability. The workout is just a side benefit because the people there are the special part of UTF. The workout is always amazing but the community there is something you don’t always find.”**

*— Ben I, C-5 Spinal Cord Injury and UTF athlete*

**UNITED**  
★ ★ ★ ★ ★  
**TRAINING FOUNDATION**



# DCUC PARTNERS

## LendKey and DCUC Forge Powerful Alliance to Serve Military and Veteran Communities

Provided by LendKey

In a strategic partnership underscoring a shared commitment to enhancing financial services for the military and veteran community, LendKey, a leading provider of innovative lending solutions, is proud to announce its collaboration with DCUC. This close alignment with the military community ensures the finest traditions of the credit union philosophy are upheld when providing financial services to military members and their families.

As LendKey leverages its expertise in digital network lending solutions and its mission to empower credit unions, the collaboration with DCUC will open new doors for enhancing the financial well-being of military personnel and veterans. By combining cutting-edge technology with a profound commitment to service, LendKey and DCUC aim to provide tailored financial solutions that meet the unique needs of those who serve our nation.

“At DCUC, we are dedicated to providing credit unions with the representation, education, and support needed to best serve our Nation’s military and veterans,” said Anthony Hernandez, president/CEO of DCUC. “This partnership strengthens our ability to fulfill this mission, allowing us to harness innovative solutions and in turn, grow credit unions’ capabilities and level of service to these important communities.”

Vince Passione, President/CEO of LendKey, added: “Our collaboration with DCUC signifies our unwavering commitment to serving those who serve our nation. We believe that military personnel and veterans deserve the very best in financial services, and together we are set to make a meaningful impact on the financial well-being of those communities.”



## LTI Business Solutions and DCUC Partner to Offer "Giving Back" Program to DCUC Member Credit Unions

Provided by LTI Business Solutions

LTI Business Solutions, a trusted credit union marketing and advertising agency with more than 30 years of experience, and DCUC have partnered together to offer DCUC member credit unions a unique advertising opportunity. Through LTI’s “Giving Back” Program, and with a minimum media budget of \$200,000 annually, credit unions will receive a 20% return from LTI’s total commissions to be paid to the credit union’s charitable arm or charity of choice.

In light of the holiday season, LTI Business Solutions is also presenting a special holiday incentive to DCUC member credit unions! For any agreement secured between a DCUC member credit union and LTI for strategic advertising placements in 2024, LTI will also give a portion of its commission on behalf of your credit union to DCUC’s George E. Myers Scholarship Fund. *\*LTI’s holiday incentive offer ends December 31, 2023.*

Credit unions with a larger annual advertising budget of \$1m or more, whether advertising media through radio, TV, or print, will see every dollar go even further!

“As part of DCUC’s commitment to offering the best member value, we are very excited about this partnership with LTI Business Solutions,” said Anthony Hernandez, DCUC president/CEO. “With this program, our member credit unions have the opportunity to secure strategic advertising and media placements, while also supporting a worthy cause of their choice. This allows our member credit unions to spread the credit union difference even further.”

For more information about the “Giving Back” Program, visit <https://ltibusinesssolutions.com/step/cause-marketing/>

To accept LTI’s holiday incentive and contribute to DCUC’s G.E.M. Scholarship Fund, contact Anthony Hernandez at [ceo@dcuc.org](mailto:ceo@dcuc.org).



## CREDIT UNION PEOPLE IN THE NEWS

PAPILLION, NE—Cobalt CU is pleased to announce the appointment of **Cindy Nieves** as the organization's new vice president of mortgage operations. Cobalt CU is also pleased to announce the appointment of **Michael Eisner** as the organization's new information security officer. Eisner will be responsible for leading the credit union's information and cybersecurity infrastructure.

BILOXI, MI—Keesler FCU has named **Melissa Beebe** as Director of Marketing Analytics. Beebe will be responsible for developing a team of marketing analysts, maintaining a holistic view of the membership through research and analysis of internal and external data, and providing key metrics, strategic insights and analytical solutions for credit union leaders.

## CREDIT UNIONS IN THE NEWS

### AFFCU, Red McCombs Enterprises, JLL Close on Long-Term Lease Trinity Plaza 1 Will Become AFFCU's New Corporate Headquarters

*Provided by AFFCU*

**A**ir Force FCU (AFFCU) is excited to announce that it has closed on a long-term lease at Trinity Plaza 1 located at 750 East Mulberry in San Antonio, Texas 78212.

The five-story Class A office building, owned by Mulberry Partners, LLC—a Red McCombs Enterprises entity, will become the Credit Union's new corporate headquarters early 2025. AFFCU will occupy the entire 46,623 square foot building and open a new flagship Financial Center on the ground floor. The existing tenants will vacate the building over the next 18 months.

"We're excited to relocate our corporate headquarters to a more centralized location near downtown and the Pearl. Trinity Plaza 1 and the surrounding area will provide our employees with the amenities and work setting they deserve. As we expand throughout South-Central Texas, this is the perfect location for our office operations and executive staff from which to build on our future." said Ryan Ross, President/CEO of AFFCU.



*Conceptual renderings of Trinity Plaza 1 exterior after renovation*



NOMINATIONS FOR 2024  
OPEN IN EARLY *January*

[www.d cuc.org/HoH](http://www.d cuc.org/HoH)

# AWARDS & RECOGNITION

## PenFed CU Named 'Best for Vets' Employer 2023 by *Military Times*

Provided by PenFed CU

**P**enFed CU announced for the fifth year in a row it was selected by the *Military Times* as a “Best for Vets” employer of 2023. The editorially driven Best for Vets program produces a highly respected analysis of a company’s efforts to recruit, retain, and support current and former service members, military spouses and military caregivers.

“PenFed is proud to have our commitment to the military community once again recognized by the *Military Times*,” said PenFed President/CEO and PenFed Foundation CEO James Schenk. “We will continue to select individuals with the skills, experience, leadership and passion for service that veterans, caregivers and military spouses bring to the workplace.”

## American Banker Names SECU’s Leigh Brady Among Its 2023 Most Powerful Women in Credit Unions

Provided by SECU

**A**merican Banker announced the naming of Leigh Brady, State Employees’ CU (SECU) president/CEO, to its annual list of the “Most Powerful Women in Credit Unions.” This initiative shines a spotlight on the brightest, most forward-thinking individuals in the credit union industry and expands American Banker’s recognition programs to celebrate the women leaders who are driving innovation, catering to underserved communities, and guiding the future of financial services.

“With unwavering passion and determination, our honorees are turning obstacles into opportunities while raising the bar for success,” says Chana Schoenberger, editor-in-chief of *American Banker*. “Their influential decisions are forging new paths for the future leaders of credit unions.”

“Receiving this recognition alongside so many prominent leaders within the credit union industry is humbling and quite an honor,” said Brady, who was named by the SECU Board of Directors in June 2023 to lead the member-owned cooperative, becoming the first female to hold the position. “I fell in love with the Credit Union over 36 years ago—our mission and our people. I’m overwhelmed by the amount of support I’ve received from within SECU and outside of our organization. It is a privilege to lead the nation’s second largest credit union and I remain committed to our heritage, mission, and values while innovating to meet the changing needs of our members.”

“On behalf of our Board of Directors, we offer Leigh our heartfelt congratulations,” said Mona Moon, SECU board chair. “She has been a valuable and integral part of the Credit Union for so many years and has a unique understanding of our mission and our members. Leigh is strategically and thoughtfully guiding our work to further strengthen SECU and enhance service to our more than 2.7 million members.”



## Financial Center First CU Wins Top Honors in Statewide and National Credit Union Awards

Provided by Financial Center First CU

**I**n a testament to its innovative programs and dedication to members, Financial Center First CU has been awarded first place in all four categories of the 2023 Indiana Credit Union League’s statewide competition. These awards, in the \$250 million-\$1 billion asset range, reflect the Credit Union’s significant dedication to inclusive banking, financial wellness, and community impact.

Additionally, the Credit Union has been awarded first place in the DeJardins Award for Adult Financial Literacy at a national level through the Credit Union National Association (CUNA).



# Frontwave Foundation Donates \$5,000 to Veterans Association of North County

Provided by Frontwave CU

The Frontwave Foundation announced today that it has donated \$5,000 to the Veterans Association of North County (VANC), a local organization that provides a wide range of services and resources to veterans and active-duty military personnel.

“We are thrilled to support the Veterans Association of North County and their amazing work to improve the lives of our military heroes and their families,” said Sarai Rodgers, Chair of the Frontwave Foundation. “We share a common vision of serving those who serve our country, and we are proud to be a part of their journey.”

The Veterans Association of North County is a one-stop resource center that offers a variety of programs and services to veterans and active-duty military personnel, such as education, employment, health, housing, legal, and social services. The organization also operates a 10,000-square-foot facility in Oceanside that hosts over 30 veteran organizations and serves as a hub for community events and activities.

“We are very grateful to the Frontwave Foundation for their generous donation and their partnership in our mission,” said Chuck Atkinson, Founder and President of the Veterans Association of North County. “Their support will help us continue to provide essential services and resources to our military community and make a positive difference in their lives.”

# GOT NEWS?

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

# Andrews FCU Donated 700 Turkeys to Families in Need During the Holidays

Provided by Andrews FCU

Andrews FCU recently partnered with local schools, churches and military support organizations to donate 700 Thanksgiving turkeys to families in need.

The credit union’s drive supported families both in its U.S. communities (in Maryland, DC, Virginia and New Jersey) and in the military communities Andrews Federal serves overseas.

For the stateside donations, credit union volunteers provided turkeys, as well as additional food care packages to create a full holiday meal. Overseas, the credit union provided additional monetary donations to support military partners.

Andrews FCU’s COO, Damita Robinson, stated “We’re proud to offer support for local community members in need. We want them to know that Andrews Federal is a trusted partner they can come to for support and solutions—from providing for their families during the holidays to moving toward a stronger financial future.”





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## Global CU Foundation Raises Funds for Local Food Banks

Provided by Global CU

**T**hanks to the generous donations of Global CU members, the Global CU Foundation's 2023 Cash for Cans® donation drive raised more than \$110,000 in the month of September.

Global CU and the Foundation partnered for the fundraiser, with cash donations collected at neighborhood Global branches. The Foundation then distributed the funds to food banks and pantries in Alaska, Maricopa County in Arizona, the High Desert region of California, Idaho's Kootenai County, and Washington State.

"The Cash for Cans drive is a wonderful opportunity to work with members of the credit union and the community to help those who need it most," said Geoff Lundfelt, president of the Global CU Foundation.

"It's hard to think of a more critical issue to tackle than families and children who struggle with food insecurity. By working together, we help more local food banks and pantries than we would alone."



## Abound Supports Veterans, Military Families with \$500k in Donations to USA Cares

Provided by Abound CU

**A**bound CU, a long-term partner of USA Cares, is proud to continue supporting their mission to assist military families in crisis and help them create a foundation for long-term stability. On November 8, 2023, Abound presented a check during the Hardin County Chamber of Commerce meeting. In aggregate, these donations have totaled \$505,037 since 2015, including \$73,137 year-to-date.

These funds directly help military families remain in their homes, pay their utility bills, and buy food and fuel. So far, Abound CU and its members have helped approximately 70 military families in 2023 alone. USA Cares is ensuring that the most vulnerable members of our military and veteran communities are not forgotten and have access to the resources they need.

"Abound has been proudly serving our military members and the community that supports them for over 70 years," said Ray Springsteen, Abound CU president/CEO. "Our financial strength allows us to build long-term partnerships with organizations like USA Cares, which directly supports veterans and military families. Together, we're making a real difference."

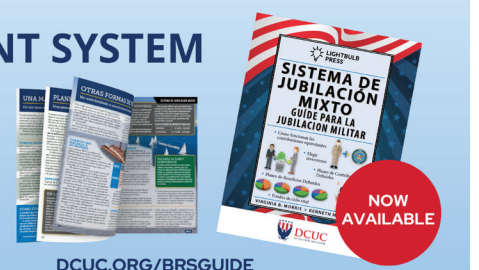
USA Cares originally started as a grassroots partnership of the Fort Knox Chapter of the Association of the United States Army, Kroger Food Stores – Mid-South Division, and WAVE-3 TV, the NBC affiliate in Louisville. Abound CU, formerly known as Fort Knox FCU, was one of the earliest supporters of USA Cares and continues to give towards their mission along with many of the credit union's generous members.

A portion of the donations to the organization were dues paid by Abound CU for new credit union members who joined as part of the USA Cares Patriot Club field of membership. In 2014, USA Cares launched the Patriot Club which is open to anyone wishing to support the organization's mission and donate to supporting military families. All dues and gifts to the Patriot Club go directly to sustain USA Cares' support of military families.

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# Andrews FCU Creates Library Initiative to Support Students on Joint Base Anacostia-Bolling

Provided by Andrews FCU

**A**ndrews Federal recently worked with Learn DC Public Charter school at Joint Base Anacostia-Bolling to promote literacy to the student community. The credit union team noticed that students needed a library to access books and literacy tools because the school is currently housed in temporary buildings. Andrews Federal COO Damita Robinson, who serves as Joint Base Anacostia-Bolling Honorary Commander, tasked the credit union's community engagement team with creating a solution that would support students and teachers, while also taking into account the school's limited space.

After collaborating with school leadership, Andrews Federal created a sidewalk library system that will allow students and teachers to check out books when needed and to move/transport them as the school constructs or moves to a more permanent space. Andrews Federal worked to provide five libraries created from refurbished newspaper racks.

According to credit union leadership, the program brought together outstanding examples of the way the credit union works to solve problems and support the community. "When we see an opportunity to make a difference in our community, we are proud to help," Robinson said. "Making this project a reality required creative, thoughtful leadership from our Andrews Federal community engagement team. We are proud to create a solution that supports education and our military families, and we look forward to seeing how the students continue to thrive and gain a lifelong love of literacy."

Credit union leadership, including Robinson and Chief Financial Officer Todd Olszowy, participated in a ribbon-cutting event celebrating literacy and the new libraries. During the event, JBAB leaders Colonel Ryan A. F. Crowley, 11th Wing Commander and Chief Master Sergeant Clifford L. Lawton, 11th Wing Command Chief Master Sergeant, read to the students.

In addition to the five sidewalk libraries, Andrews Federal also donated 500 books, five iPads and a monetary contribution that will provide continuing support to the school's literacy programs.





## 1st Advantage FCU Foundation Pickleball Tournament Raises Over \$45,000 to Support Local Military Families

*Provided by 1st Advantage FCU*

**T**he 1st Advantage FCU Foundation is proud to announce the resounding success of its inaugural Pickleball Tournament, which took place on Saturday, October 21st, at the Quarterpath Recreation Center in Williamsburg, Virginia. The event raised over \$45,000 to benefit the 1st Advantage Foundation, supporting local military families in our community.

This remarkable achievement would not have been possible without the generous support of our sponsors and the enthusiasm of our participants. Their dedication and commitment to the cause played a pivotal role in the event's success, and we extend our heartfelt gratitude to each and every one of them.

The funds raised during the tournament will have a direct and lasting impact on local military families. The 1st Advantage Foundation is committed to providing crucial assistance and support to those who have sacrificed so much for our nation. The money raised will go towards essential programs and initiatives that address the unique challenges faced by military families in our community.

"This year's Pickleball Tournament was a resounding success, and we are truly overwhelmed by the support we received from our sponsors and participants," said Paul W. Muse, Board of Directors Chair, 1st Advantage FCU Foundation. "The funds raised will make a meaningful difference in the lives of local military families, and we couldn't be prouder to be a part of such a caring and generous community."

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# Keesler Federal's Holiday Giveback Drawing Will Award \$1,000 to 60 Members

Provided by Keesler FCU

**K**eesler FCU is spreading the holiday spirit this year through its Holiday Giveback Program drawings which will award \$1,000 to 60 members. The drawings will be held in November and December, with 30 winners selected each month.

The random drawings will award eligible members from each of Keesler Federal's regions—Gulf Coast, Hattiesburg/Petal, Jackson Metro, New Orleans/St Tammany, Mobile, and the UK. Eligible for the drawing are members who are primary account holders using Keesler Federal services and products. To find out more about eligibility criteria, go to <http://www.kfcu.org/holiday-giveback>.

Winners will be notified and the money deposited to their Keesler Federal account.

Another Keesler Federal holiday tradition is providing all Keesler Federal employees with a \$50 gift card to spread a Bit of Joy to the person or cause of their choice. Keesler Federal employees share their cards in varying ways, from giving away to total strangers, neighbors, acquaintances, or causes that touch their hearts. The Bit of Joy has been a tradition since 2019.

"We have an extensive program for giving back to our members, and the holiday season seemed an appropriate time to give back to our members from all our various markets," said James Hollingsworth, Keesler Federal's Chairman of the Board.

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# Create Unforgettable Family Moments with AmeriCU CU's Holiday Loan

Provided by AmeriCU CU

**A**meriCU CU is proud to announce the launch of their special Holiday Loan. The credit union's Holiday Loan can help members cover expenses and travel costs associated with the holiday season.

This low-rate loan option is a great alternative to higher-rate credit and store cards and can be a more affordable solution for service members to travel home and connect with their families. Members can stop by their nearest AmeriCU Financial Center or conveniently access and apply online from anywhere they may be, ensuring easy availability and accessibility.

"As the holiday season approaches, we understand that military families face unique challenges. Balancing the demands of service, deployments, and the cost of celebrating the season with loved ones can be a financial strain. In recognition of their dedication and sacrifice, AmeriCU's Holiday Loan helps to meet the needs of our military members," said Tina Thornton, AVP of Financial Center Services.



# Sandia Area to Match \$25,000 in Donations for Hungry Families

Provided by Sandia Area FCU

**S**andia Area is once again partnering with Storehouse New Mexico for their annual FACE the Hunger campaign to feed hungry children in the community. The goal of FACE (Feeding Area Children Everyday) is to ensure local children and their families can enjoy the holidays without hunger and have food to eat well into the new year.

The credit union has pledged to match up to \$25,000 in donations during the FACE campaign, kicking off November 20 and running through January 5, 2024. Donations can be made online at Sandia.org, or at any branch location. Each Albuquerque branch is also collecting non-perishable food items to benefit Storehouse New Mexico.

“Without proper nutrition, New Mexico’s kids cannot focus on their education, mental or physical well-being,” said Rachael Garcia, Sandia Area’s SVP of Marketing. “Meals make all the difference in the world to these children, and with Storehouse New Mexico, a single dollar can provide five meals for a hungry family.”

The credit union has set a goal of \$50,000, including that \$25,000 in pledged matches. That’s about 250,000 meals for New Mexico’s hungry kids and their families, according to Sandia Area CEO Kevin Todd, who is a member of the Storehouse New Mexico board of directors. Todd said the need this year has never been greater.

“These are challenging times, with groceries costs rising and more families than ever needing help this holiday,” said Todd. “Last year’s FACE campaign brought in \$119,000, including our \$25,000 match. This year, we’re asking the community to help us set another record donation for hungry families.”

According to Storehouse New Mexico, one in five New Mexico children experiences food insecurity. The Storehouse New Mexico is one of the state’s largest food pantries, feeding 35,000 New Mexicans per year, on average, from infants to the seniors. Visit Sandia.org/Locations to find a branch or visit Sandia.org to donate. Donations are also accepted by phone at (505) 292-6343.



# Service CU Hosts Special Olympics Tournament, Donates \$10,000 to Cause

Provided by Service CU

**S**ervice CU recently hosted a cornhole tournament in support of Special Olympics NH (SONH). This tournament marked the kickoff of Service CU’s mission partnership with SONH. Thirty Special Olympics athletes teamed up with Service CU staff in a bracket style round robin tournament, which was won by Service CU President/CEO David Araujo and his partner, Sam. The tournament ended with a \$10,000 donation made to Special Olympics NH.





Left to right: Baseball Legend Tony La Russa, PenFed Foundation President Andrea McCarren, PenFed CU President/CEO & PenFed Foundation CEO James Schenck with veterans honored at Leaders and Legends event. Photo provided by PenFed CU.

## Leaders & Legends Celebrates Veterans and the Dogs that Change Their Lives

*Provided by PenFed CU*

**T**he 12th Annual Leaders & Legends event honored a remarkable group of veterans, most from the Arizona Veterans Hall of Fame. Seven Purple Heart recipients took the stage, including Tom Kirk and David Allwine, former POWs who endured the infamous Hanoi Hilton. Kirk even celebrated his 95th birthday with us.

The heart of Leaders & Legends is its unique and engaging presentations. This year's theme was "Trust—the tangible intangible." This was significant because of a changed situation. It was also a clear example that success is possible when "the more things change, the more they stay the same!"

The "change" was the venue, the Arizona Biltmore and not a Las Vegas casino. And this year, two new beneficiaries will share the lucrative amount raised. The "same" is a November weekend where attendees have up close and personal opportunities with the presenters.

The first beneficiary is The PenFed Foundation, led by PenFed CU President/CEO James Schenck and Foundation President Andrea McCarren. They have a history of prioritizing the welfare of Veterans. In fact, 99 cents of every dollar raised by the Foundation goes directly to their Veterans' program. We are pleased

to partner with them and help fund their efforts to provide Veterans with life-changing service dogs, free of charge.

The second beneficiary is Rick Hogg's "In Honor of Duco Project." Hogg is a 29-year US Army Special Forces Veteran with Delta Force experience. He served with Duco, his Combat Assault Dog. Hogg's primary mission is to prevent Special Ops Forces K9 handlers from having to make a medical decision for their partner based on their finances.

Sports always play a key role at Leaders & Legends. Hall of Famers Dara Torres, Kurt Busch and Rickey Henderson gave career insights. World Series highlights were provided by Jim Leyland, Joe Torre and Bernie Williams. I hosted a panel with Chris Carpenter and Jim Edmonds.

The Military was well represented by Hogg and Delta Force teammates Tom Satterly and Chris VanSant, Brian Mahler, a Marine and Navy SEAL, and Captain Walt Slaughter, a Naval Aviator with extensive aircraft carrier experience including more than 1,000 carrier landings! Also featured was Jim Dimatteo, Top Gun Adversary leader and Aviation Hall of Famer!

Watch a video of the event at <https://www.youtube.com/watch?v=eDIZ7aAcEIQ>.

**Get the latest credit union news at [DCUC.org/news](https://DCUC.org/news).**

# Financial Center Partners with Mozel Sanders to Provide Scholarships and Bring Thanksgiving to Hungry Hoosiers

*Provided by Financial Center First CU*

**F**or the 17th year, Financial Center First CU partnered with the Mozel Sanders Foundation and WISH-TV to provide scholarships to local students and sponsor fundraising efforts that led to more than 11,000 Hoosiers having a warm Thanksgiving dinner.

On Wednesday, November 15, nine middle and high school students were invited to the Indianapolis headquarters of Financial Center for the annual Rev. Roosevelt Sanders Scholarship presentation. The deserving students, nominated by local educators, were awarded a combined \$4,300 to pursue higher education opportunities. During the ceremony, attendees heard from Stephen Sanders, CEO of the foundation, and Cam Minges, president/CEO of the credit union.

Sanders explained to attendees that the scholarship program honors the legacies of his father, Rev. Roosevelt Sanders, and his grandfather, Rev. Mozel Sanders. “When he passed, my father saw, ‘Hey, this is a way to build our legacy, this is a way to also help people,’ so it’s a big thing. It’s sustaining our family now and it’s sustaining the community of Indianapolis, so just having that vision. It’s up to me to keep that vision alive.”

Minges emphasized the importance of financial wellness to the students and provided them with the advice that “it’s never too early to start planning for your financial life ahead.” During his remarks, Minges shared that the credit union has provided over \$80,000 in scholarship contributions to students since forming



the alliance with the foundation. Students were welcomed to become members of Financial Center and begin receiving the financial education benefits and competitive products that the institution provides its to nearly 70,000 members.

At the conclusion of the ceremony, Financial Center provided a surprise contribution of \$1,500 to the Mozel Sanders Foundation in support of their community initiatives.

In addition to the scholarship program, Financial Center served as the title sponsor for the annual donation drive alongside WISH-TV to raise funds for Mozel Sanders thanksgiving dinner program. Funded through contributions of local viewers, the foundation provided hot meals to 11,000 local residents on Thanksgiving Day. Hundreds of volunteers, including Indianapolis Mayor Joe Hogsett and Governor Eric Holcomb, came together to cook and prepare traditional thanksgiving favorites on the campus of Butler University.

“We’re so thankful for what the Mozel Sanders Foundation does in our community and the partnership we have with WISH-TV to support this cause—and it’s going to continue for many years to come,” said Dusty Simmons, Executive Vice President of Financial Center.

# SAFE FCU Serves Armed Forces at Appreciation Event

*Provided by SAFE FCU*

**H**undreds of active duty and DOD personnel at Shaw Air Force Base were treated to a special luncheon thanks to SAFE FCU and other community partners. The Appreciation Picnic featured a southern style lunch served up by community leaders. Attendees also enjoyed free gifts from participating businesses in honor of their service.

The event was organized by the Greater Sumter Chamber of Commerce. SAFE FCU was proud to serve as lead benefactor and was joined by more than 20 other businesses and organizations in Sumter and the surrounding communities.

“SAFE Federal Credit Union enjoyed honoring members of our armed forces at this year’s appreciation picnic,” said President/CEO Michael Baker. “Our SAFE family is immensely grateful for their service and were delighted for a chance to share our thanks for all they do.”



# Scott CU Celebrates 80 Years of Service with More Than 80 Acts of Kindness

Provided by Scott CU

**S**cott CU proudly announces the success of their 80 Acts of Kindness initiative, marking a milestone in their 80th-anniversary celebrations. This campaign, designed to give back to the communities they serve, commenced with the planting of trees in collaboration with Heartland Conservancy.

SCU has completed more than 80 Acts of Kindness and expects to complete 100 Acts of Kindness before the end of the year, a testament to their commitment to making a positive impact on the lives of those in need. Each of SCU's 25 branches and many departments have actively participated in various projects, showcasing the credit union's dedication to both members and the broader community. From tree planting to painting dugouts, and helping young, first-time mothers to unhoused veterans, SCU has reached many people this year.

"The overwhelming success of our 80 Acts of Kindness initiative truly reflects the generosity and compassion that defines Scott Credit Union," remarked Frank Padak, President/CEO of Scott



CU. "Our members, employees, and communities have been at the heart of our mission for the past 80 years, and this program is our way of expressing gratitude and giving back."

Employees donated needed items such as classroom supplies, canned goods, and pet toys along with their time, which was spent restoring furniture, playing with rescued dogs, and beautifying local parks. SCU's multifaceted approach addressed a diverse range of community needs. The impact extends far beyond immediate assistance, fostering a renewed sense of purpose among SCU employees post-Covid.

# Tower FCU and the TowerCares Foundation Honors Maryland Veterans with a Special \$10K Donation

Provided Tower FCU

**I**n 2019, U.S. Army Veteran Henry Katt Russell was homeless and in dire need of help. While at a VA Hospital in Virginia, he saw a flyer for the Baltimore-based Maryland Center for Veterans' Education and Training (MCVET) and soon after made his way to Baltimore City. He is now a proud member of the MCVET staff, has secured permanent housing, and works daily to ensure that those who have served our country receive the same assistance and support that he did.

"MCVET ensured I had three meals a day, a safe place to sleep, made it to my appointments, and restored a sense of community in my life," Russell recalls. "The on-site case workers helped me navigate tough choices, deal with past regrets, and see a better future. They provided much-needed structure, which was a real turning point for me. Now, I help my fellow Veterans as an Operations Specialist for MCVET."

In honor of Veterans like Mr. Russell, and the brave men and women past and present who protect our nation's freedoms, the TowerCares Foundation has made a special \$10,000 donation to MCVET to further support critical assistance for local Veterans.

"Tower, along with our TowerCares Foundation, has a proud 70-year history of serving those who protect our country" said Rick Stafford, president/CEO of Tower FCU and TowerCares Foundation President. "To date, the Foundation has provided over \$2 million in grants, donations, and scholarships to support local Veterans, active-duty service members, DoD employees, and children in need. We are privileged to work with incredible charity partners like MCVET. This special donation commemorates Veterans Day and honors those who have served—some who have paid the ultimate price."

"I am also proud to say that Tower has many Veterans and military spouses on our employee team," Stafford said. "And more than half of our TowerCares Foundation College Scholarship Program winners the past two years have one or both parents who are Veterans or currently serve in the U.S. Military."

For 30 years, MCVET has supported the diverse needs of local Veterans through a wide range of services, including job placement assistance, life skills training, mental health support, and education, said Misty Bruce, Executive Director (pictured above, second from the left, with members of her staff and resident Veterans).

"Our Veterans need places like MCVET and supporters like Tower Federal Credit Union and the TowerCares Foundation," Bruce said. "Restoring hope in the lives of our nation's war fighters is one of the most honorable missions to support. Your generosity assists Veterans with renewing their purpose. Rest assured, you are saving lives."

# Credit Union West Donates to Yavapai County Food Bank Employees Make Third Donation of 2023

Provided by Credit Union West

In their third donation of 2023, Credit Union West employees gifted \$6,583.53 to the Yavapai County Food Bank, a non-profit organization that provides food to those in need within the county. The Yavapai County Food Bank was chosen for the amazing work they do to ensure families have access to healthy food year round.

Yavapai County Food Bank has been serving the county since 1992. They provide food to those in need through their onsite pantry in Prescott Valley and provide much needed programs to the community. They offer a Back-to-School Program that provides backpacks and school supplies to low-income families. They also provide meal boxes for both Thanksgiving and Christmas with all the necessities for an entire holiday feast.

To help continue their important work, Credit Union West leaders presented Yavapai County Food Bank with the donation check at their Cottonwood branch's 15th Anniversary celebration on October 27th in Cottonwood, Arizona.

This donation was made possible by the EmployeesCARE Program, which is completely funded by Credit Union West



employees. The program raises money for a nonprofit organization selected by employees each quarter. In addition, President/CEO, Karen Roch, challenged Credit Union West employees to increase giving by matching the donation with her own personal funds.

“Credit Union West is so happy to give this gift to the Yavapai County Food Bank to help them provide Thanksgiving meals to the community,” said Roch. “I love seeing our employees rise to this challenge to support our commitment to our local communities.”

A digital educational resource that explains Veterans' choices and strategies for making solid financial decisions.

REVIEWED BY THE VETERANS BENEFITS ADMINISTRATION