



ALLERT

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A VIEW FROM THE BOARD ROOM

Financial Education Beings With the Family

*Gordon Simmons, First Vice Chair
of the DCUC Board of Directors and
Representative-at-large
President/CEO, Service CU*

One would think that financial education is a basic requirement only for our military members. Think again. We actually have a responsibility to also provide financial preparedness for military members' families and we cannot start at an early enough age. Poor money management, little to no budgeting or self control are important financial aspects that every person, young and old, needs to master as early in life as possible if they are to enjoy financial independence. Most young people were never introduced to the value of money and basic budgeting concepts nor taught how to maintain and balance a checkbook. Others are able to manage their money to a degree, but are in need of financial advice on how to avoid compulsive spending and the wise use of credit.

Financial education for your military member's family instills confidence, generates peace of mind and, yes, even enhances your military member's own readiness knowing that their family is prepared in their absence. And your military member will also do their part in this training to keep pace with their families' knowledge. Financial topics should at a minimum include budgeting, checkbook balancing,

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CEO UPDATE

A First-Ever Training Event—Well Done!

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

Annually, I attend the American Society of Military Comptrollers National Professional Development Institute (PDI), which is the premier training and educational event for Resource Managers of the Department of Defense. The purpose of PDI is to enhance the skills, knowledge, and aptitude of DoD's financial decision makers and analysts...and typically, this conference draws over 3,000 DoD professionals and key leaders.

Well-over 90 workshops are offered during this grand event, and in years past, I have been most fortunate to both attend PDI and co-present at six workshop sessions. This year, for the first time in recent memory, the Departments' Bank/Credit Union representatives took to the platform at PDI. They conducted two workshop training sessions for the on-base Bank and Credit Union Liaison Officers (BLO/CULO's), and used the November 2005 "Commander and Installation Banking and Credit Union Liaison Officer Deskguide" as the basis for the instruction. Their goal was to "train and educate" your respective liaisons on DoD's rules, regulations, and policies...and to clarify significant issues, such as Fair Market Value.

First and foremost, let me publicly thank Ron Davis (DoD), Dean Hunstad (Department of Navy), Michael Billbrey and Glenn Peters (Department of the Air Force), and Captain David Smith (Department of the Army) for taking the time and making the effort to coordinate, prepare, and deliver this first-ever training session. From my perspective, it was overdue...it was needed...and frankly, would not have occurred without the commitment of these gentlemen. Because of them, and the support of their senior leaders, your on-base CULO's had one heck of an opportunity to learn from the experts and get their insights on Volume Five, Chapter 34 (DoD's procedural and policy regulation) and the Deskguide (the on-base liaison's reference on roles and responsibilities).

Second, let me suggest that you visit our website — www.d cuc.org — and review the BLO/CULO training charts used at PDI. The PowerPoint presentation is located at our "DoD Information" link and can be easily downloaded. Share a copy with your CULO's...I can assure you, they will be thankful for the information and better prepared to address operational/policy issues that arise during the year. In fact, add a short note to the package. Advise your liaisons of the BLO/CULO training session and, if they did not attend this year, encourage them to attend future training sessions. As a matter of information, similar training sessions are planned for overseas installations, but at this point, no dates/times have been established.



Roland A. Arteaga

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DEFENSE CREDIT UNION COUNCIL, INC.

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

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Pictured left to right: Aberdeen Proving Ground FCU employee Stacey Rebbert and her husband, and Aberdeen Proving Ground FCU employee Turia McCummings. Photo provided by Aberdeen Proving Ground FCU

Aberdeen Proving Ground FCU Employees Participated in Rebuilding Together's National Rebuilding Day

Desiré P. Phelps, Marketing Communications Specialist

Aberdeen Proving Ground FCU employees participated in Rebuilding Together's National Rebuilding Day recently. The group helped with the painting, caulking, landscaping, and other various repairs of a local family's home. The Aberdeen Proving Ground FCU Community Involvement Committee donated \$2,500 to Rebuilding Together Harford County to sponsor the house.

Rebuilding Together is a charitable organization committed to preserving homes and communities to assure that homeowners live in warmth, safety, and independence. They provide necessary repairs free of charge including home modifications, roofing, plumbing, and electrical repairs. Visit www.rebuildingtogether.org for more information.

Three Directors of DCUC Board to Be Elected At Conference

Three seats on the DCUC board of directors will be filled at the annual business meeting in San Antonio, TX, Tuesday, August 8. The regular three-year term of the Navy/Coast Guard, Army and Air Force Representatives expire this year. At this writing, the incumbents, Bob Morgan, Billie Blanchard and Jean Yokum, are candidates for re-election.

Any party interested in serving on the DCUC Board is invited to advise the Council so that we may publish it in the *ALERT*.

**Mark Your Calendars for
DCUC's 43rd Annual Conference
August 6-9, 2006 • Marriott San Antonio Rivercenter**

NRL FCU Participates in Take Your Child to Work Day Events

Barbara Ganley, Marketing

NRL FCU staff participated in two Take Your Child to Work Day events recently. One of them was located at the Naval Research Lab, our core employee group, in Washington, DC. The other was located at the offices of one of our select employee groups, IRS Office of Procurement, in Oxon Hill, Maryland.

Both groups invited NRL FCU staff to participate in their annual programs. Children at both events were visited by Cash Hound, NRLFCU Kids' Club Mascot. They received goodie bags stuffed with prizes and financially related educational material. The children were given the opportunity to guess the amount of coins that were placed in a container. The closest guessers received prizes including candy bars, stuffed animals and movie gift cards.



Jim Guretzky receives a certificate of appreciation. From left to right: Max Meier, Board member; James Guretzky, SAC FCU President, Gail DeBoer, SAC FCU Executive Vice President; Paul Norton, SAC FCU Board Chairman, and Adele Harrison, Board member.

Photo provided by Aberdeen Proving Ground FCU

Jim Guretzky Celebrates 25 Years of Service

Rebecka Campbell, HR Assistant

Recently SAC FCU President James Guretzky celebrated 25 years of service. Mr. Guretzky began his career as Comptroller in April 1981 and was selected by the board of directors as President in October 1984. Mr. Guretzky is active on many boards and with many community events. He is also a member of the Tangier Shrine. Mr. Guretzky has been instrumental in directing the growth of SAC FCU.

A patriotic window basket, gold watch, certificate of appreciation and cake were presented at the recent celebration by Gail DeBoer, Executive Vice President and Paul Norton, Chairman of the Board of Directors. Those helping Mr. Guretzky celebrate were his wife Pat, Max Meier and Adele Harrison, board members, as well as management and employees.

Langley FCU is First Credit Union to Launch 'Saves' Program

Sue Thrash, Director of Research & Communications

Langley FCU has launched a campaign designed to help members learn how to save. Members who join Langley Saves will agree to set a regular monthly savings goal of as little as \$10 and try to save that amount each month. Free information on saving, one-on-one consultation with a Wealth Building Coach, advice from a Financial Counselor and a subscription to AmericaSaves quarterly newsletter are some of the features members will receive once they join the free program.

"Given that the national savings rate is -.5%, the need for this product is especially great," said Langley FCU President/CEO Jean Yokum. "People find it much harder in today's economy to save. The Langley Saves Program will give members an incentive to start a savings plan and the encouragement to continue with that plan."

Langley Saves is part of the nationwide "America Saves" campaign designed to encourage individuals and families to save and build wealth. Langley is the first credit union in the country to introduce the 'Saves' program to its membership.

Langley FCU has been in business for over 70 years. The credit union serves 140,000 members and has over 1.1 billion dollars in assets, ranking the financial institution as one of the top 100 largest credit unions in the nation.

America Saves is a national program to encourage and assist Americans to save and build wealth more effectively. The campaign is coordinated by the non-profit Consumer Federation of America, supported by national foundations and advised by dozens of non-profit, government and business groups.

Register for DCUC 2006
at www.dcuc.org

Andrews FCU and One Economy Help Anacostia Residents Bridge the Digital Divide

Mary Harris, Senior Promotions Specialist

Andrews FCU is working to bring Internet access to moderate income families in the Henson Ridge and East of the River neighborhoods of Southeast Washington, D.C. In partnership with One Economy, a national nonprofit technology based organization; Andrews FCU will offer affordable computer loans to qualifying applicants. The interest from the loans will be used to establish savings accounts for the students when the loan is paid-in-full.

These low-rate loans will allow qualifying families with school-aged children to borrow the funds needed to purchase a name-brand computer, flat screen monitor, printer, and software. This plan, according to Andrews FCU President and CEO Michael Hale, will permit students in Anacostia to have access to the technological resources necessary to achieve in school. Hale commented that “this program will enable families to purchase new, high speed computers for their children. At the same time, they will be saving for their child’s future.” In addition, area students will be eligible for summer jobs, since young adults serving as ‘Digital Connectors,’ part of One Economy’s national youth program, will be hired to help recipients with the set-up and installation of their new computers.

This initiative aligns with a District of Columbia goal of providing low-income residents free or reduced-cost access to the Internet in their homes. Andrews FCU’s Hale, saw a “perfect fit with the credit union philosophy of ‘people helping people’ and Andrews FCU stepped right in.” In doing so, Hale said, “We are incredibly excited to work with One Economy in bringing a vital educational and technological resource to the Henson Ridge community. This is just another of the many ways Andrews FCU serves this community. We look forward to many new partnerships and initiatives in the future.”

Rey Ramsey, CEO of One Economy praised Andrews FCU for undertaking this effort. “Andrews FCU is not only a respected financial institution but it has a tremendous sense of civic responsibility. We look forward to partnering with Andrews FCU to improve the lives of the residents of this neighborhood.”

Other partners in the project are D.C. Housing Authority, Operation Hope and Marshall Heights Community Development.



Visit www.dcuc.org today to learn about the 43rd Annual DCUC Conference being held in San Antonio, TX from August 6-9.

All the information you need is easily found in the Conference section on our website.

Find out what tours are being offered, see where the Golf Tournament is being held on Saturday morning and review the benefits of attending by checking out the Tentative Program.

Best of all, you can even register on-line today! It's never been more convenient and secure!

Hanscom FCU Awards Scholarships

Patricia Warden Conty, Marketing Analyst

Hanscom FCU has awarded \$6,000 in scholarships to members who will be attending their first year of college in September. Muhamed Hadzipasic of Westwood, MA, Aaron Hardy of Mohawk, NY, Remi Meehan of Princeton Junction, NJ, and Gregory Osborn of Alexandria, VA each were awarded \$1,500 to be used for education expenses.

Hanscom FCU grants scholarships annually to members planning to attend an accredited institute of higher learning. Scholarships are based on academic record, extracurricular activities, and an essay. The scholarships honor John F. Condon, a member of the Hanscom FCU board of directors from 1963 to 1989.



Scholarship recipient Muhamed Hadzipasic, right, is congratulated by Hanscom FCU Chairman Paul Marotta during the credit union’s annual meeting. Photo provided by Hanscom FCU

Navy FCU Gains \$1 Million in Deposits During CUNA's Youth Saving Challenge

Keasha K. Lee, Public Relations

Navy FCU Branch offices around the world came up with creative themes to encourage and educate young members and their parents about the importance of saving money early. The innovative ideas contributed to 1,400 new accounts and \$1 million in deposits during CUNA's National Credit Union Youth Week Saving Challenge.

Young members who made a new deposit of \$25 received a backpack with educational material. Any minor who came into the branch qualified for a drawing to win a \$250 EasyStart share certificate. "The participation level was very high this year," said Lynda McDaniel, Vice President, Membership. "Our staff did an incredible job in making both our young members and their parents more aware of the importance of financial literacy."

A branch in Jacksonville, Florida designed a miniature talking ATM. Young members were able to enter their smaller version deposit slips/entry forms into the ATM by using a PIN, entering their information and then their form. Another branch in Portsmouth, VA, set up a cardboard display of two life size children holding a roof made of pennies over their heads with a slogan that read: "Raise the Roof on Savings, Navy FCU Helping Children Build a Foundation for Their Future."

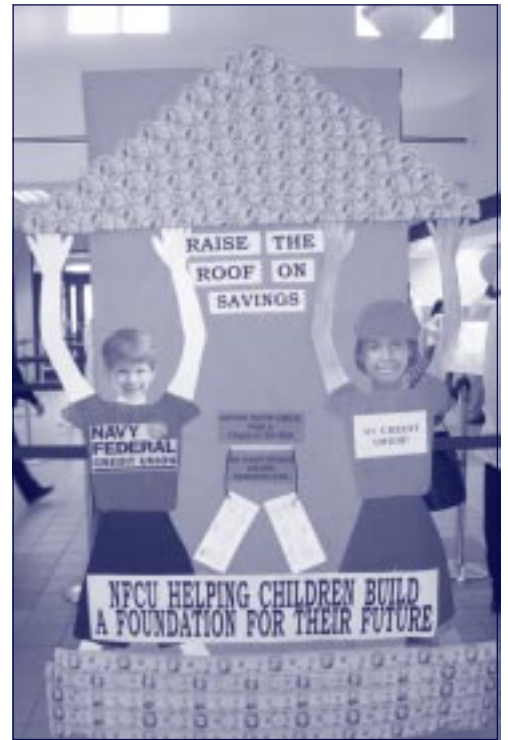


Photo provided by Navy FCU

Service Credit Union Makes \$125,000 Contribution to New Hampshire Disaster Relief Fund

Karen Benedetti, Vice President of Marketing

Gordon Simmons, President/CEO of Portsmouth-based Service Credit Union, announced recently that the credit union is contributing \$125,000 to the New Hampshire Disaster Relief Fund to provide emergency assistance for the families affected by the severe flooding in the state in May.

"Our philosophy is that of 'people helping people' and while we practice that every day in dealing with our members' financial needs, it does not stop there. We are genuinely concerned for the welfare of all New Hampshire citizens. We want to be there for them when they need us," says Gordon Simmons, President/CEO.

"We immediately knew that the credit union would assume a leadership role by donating funds to the relief effort," continues Gordon Simmons, President/CEO. "We concluded that the funds should be directed through the Community Action Programs (CAPs) who recently opened

four Disaster Relief Centers to serve the entire state's needs. This program was designated by Governor Lynch to play a major role with the longer term recovery efforts to aid the over 5,000 households affected. Our program is designed to get funds to those most in need in terms of income and damage levels," says Gordon Simmons, President/CEO. Centers are in Belknap/Merrimack County, Rockingham County, Hillsborough County, and Strafford County.

Service Credit Union presented the \$125,000 donation to Governor John Lynch as part of the WMUR telethon on June 2 to raise money for the New Hampshire Relief Fund.

Service Credit Union is currently offering Flood Assistance Loans of up to \$40,000 for homeowners and renters at a rate of 4.90%. Terms and loan size will be determined based on an application process.

For more information on Service Credit Union's donation, contact Karen Benedetti, Vice President of Marketing, at

603/422-7827. For more information on Service Credit Union or the Flood Relief Loan, visit online at www.servicecu.org, call Contact Center 24 hours a day, 7 days a week at 1/800/936-7730, or visit a local branch.

For more information on the Disaster Recovery Centers, call the numbers listed below:

Community Action Program of Belknap/Merrimack County, Inc.
(603) 225-6880

Rockingham County Action Inc., of Greater Raymond
(603) 895-2303

Southern NH Services, Inc., of Hillsborough County:
(603) 668-8010

Strafford County Community Action Committee Inc.
(603) 332-3963

Randolph-Brooks Gives \$100,000 to Help Military Families, Challenges Community to Do More

Sonya McDonald, Randolph-Brooks FCU

Randolph-Brooks FCU has announced a \$100,000 contribution to the Fisher House Foundation and issued a challenge to the community to help support America's military and their families by raising at least \$200,000 which the credit union will match.

When a wounded service member comes to San Antonio to heal from a serious injury, it is usually an unexpected stay that could keep a family apart for months," explains Randy Smith, President and CEO of Randolph-Brooks FCU. Many service members who are wounded in Iraq and Afghanistan get treatment in San Antonio at Brooke Army Medical Center (BAMC) or Wilford Hall.

“Fisher Houses help relieve families from the financial burden of being together during a stressful time so they can concentrate on getting better.”

— Randy Smith, President and CEO, Randolph-Brooks FCU

“For these soldiers, having their family around to help deal with the traumatic changes in their lives can make all the difference in the healing process” says Smith. “Fisher Houses help relieve families from the financial burden of being together during a stressful time so they can concentrate on getting better. Randolph-Brooks is proud to support Fisher House and we believe it's important to spread the word so others can support them.”

David Coker, President of the Fisher House Foundation accepted the initial contribution, along with Becky Ziegel from Metamora, Illinois, whose son, Ty, was badly wounded in Iraq and has been staying at



Randolph-Brooks FCU presents the Fisher House Foundation with a \$100,000 contribution in support of the nation's military service men and women. Pictured left to right: Col. (Ret.) Fred Walters, Chairman of the Randolph-Brooks Board of Directors; David Coker, President of the Fisher House Foundation; and Randy Smith, Randolph-Brooks President and CEO. Photo provided by Randolph-Brooks FCU

the BAMC Fisher House for 16 months.

“The wounds of these soldiers are unlike any that we've seen before,” said Coker. “Having their family around to help deal with the traumatic changes in their lives can be the best medicine of all. By partnering with businesses and individuals in San Antonio, together we have the opportunity to make a real difference in this community.”

A Fisher House is a “home away from home” so that America's military families can be together during extended treatment for a serious illness or lengthy therapy. In San Antonio, there are five Fisher Houses — three located at Wilford Hall Medical Center and two at Brooke Army Medical Center (BAMC). Two more houses are under construction at BAMC and are expected to open in January 2007 in con-

junction with a new rehabilitation hospital. The new houses will help relieve the current waiting list which stands at more than 50 families.

More than 20,000 service members have been wounded in Afghanistan and Iraq. Soldiers being wounded in battle is nothing new, but the wounds of these wars are unique. Thanks to reinforced Kevlar vests and helmets, and advances in lifesaving battlefield and post-combat treatment, combat casualties who would have died in earlier conflicts are surviving; however, the price of survival is often the loss of limbs.

The Randolph-Brooks campaign will run from Memorial Day through Independence Day. Anyone who wants to contribute can visit their website at www.rbfcu.org, or stop by any Randolph-Brooks branch.

Check out the latest news at

www.dcuc.org

Pen Air FCU Supports the Escambia County Sheriff's Disaster Response Team

Patty Veal, VP of Marketing

In 2004 and 2005 the Pensacola and surrounding areas were hit by hurricanes that caused major damage. The Escambia County Sheriff's Disaster Response Team acted quickly to assist with the distribution of emergency supplies throughout the community and assisted businesses such as Pen Air FCU with added security needed in order to get offices operational.

To show their gratitude, Pen Air FCU presented a check for \$8,000 to the Escambia County Sheriff's Disaster Response Team. The funds will be set aside to buy supplies, food and water for their "community kitchen" for the upcoming hurricane season as needed. Ron McNesby, Escambia County Sheriff, accepted the check for the Disaster Response Team and commented, "Our Disaster Recovery Team was able to feed over 500 Escambia County residents with breakfast, lunch and dinner in the aftermath of the hurricane. However, doing so used up quite a bit of funds and supplies, we are very grateful to have Pen Air FCU help us restock our emergency kitchen for the pending hurricane season."

In turn, Pen Air FCU is very appreciative to Sheriff Ron McNesby and the Escambia County Sheriff's Department for all the help provided to the Credit Union as a result of the hurricane which included added security and safety of the employees, members, and Credit Union offices. Their efforts made for a speedy opening and recovery to a normal way of life and doing business. John A. Davis, Pen Air FCU President/CEO, stated, "It is due to the Sheriff and his department's great help that we were able to open and serve the members safely and so soon after the hurricane. Now, we want to give back to them for their gallant efforts. The aftermath of a hurricane can be a terrible time for everyone, but Sheriff Ron McNesby made it so that Pen Air FCU would be as safe as possible, so a great thanks goes to the Sheriff and the Escambia County Sheriff's Department."



Pictured left to right: Ron Fields, Pen Air Executive VP/CFO; John Davis, President/CEO; Sheriff Ron McNesby, and John Ochs, Pen Air Executive VP/COO. Photo provided by Pen Air FCU

CEO UPDATE continued from page 1

Third, take some time to also share the BLO/CULO charts with your management and staff — especially those personnel operating on-base. They need to know what training their respective CULO's are undertaking, and equally important, need to understand the others responsibilities. In my opinion, the more you they know...the better prepared they will be to deal with evolving issues.

In closing, I am proud to say that our Military Representatives coordinated both the "Commander and Installation Banking and Credit Union Liaison Officer Deskguide" and the "Bank and Credit Union Liaison Training Session" with us. I commend each of them for seeking our input and am grateful to all of them for permitting our review of the final product. Simply said — well done!

Wright-Patt CU Offers Free Home Buying & Selling Seminar

Tim Mislansky, Vice President of CUSO Operations

To help fulfill their mission of helping people through life, Wright-Patt CU hosted a free Home Buying & Selling Seminar recently in the Berry Room of Wright State University's E.J. Nutter Center, located at 3640 Colonel Glenn Hwy. in Fairborn, Ohio.

The event was presented by Craig Bundschuh, Division Manager of Real Estate Lending at Wright-Patt Financial Group (WPFG), A SUBSIDIARY OF Wright-Patt CU, and Sharon Flohre, Business Development Manager at WPFG, Topics included:

- What you can afford
- Which mortgage program is best for you
- How to get a rebate when buying or selling a home
- Answers to real estate questions
- Tips on making your home more saleable

Defense Credit Union People in the News...

Fort Belvoir FCU, VA elected **Bruce Edwards**, **Lee Gazzano**, **Leslie Poole**, and **Judith Searles-Miller** to the Board of Directors at the Annual Membership Meeting of the Fort Belvoir FCU recently. At the subsequent organizational meeting, the following officers were elected: **Pamela Boyer**, Chair; **Alfred Rudolph**, 1st Vice Chair; **Bruce Edwards**, Secretary; and **Leslie Poole**, Treasurer. The Fort Belvoir FCU Board of Directors volunteer their time and talents to direct the credit union. They are elected democratically from among the members... **Jack Fallis**, Global CU President/CEO recently presented **Adrienne Imada** with the Dominic Allesio Employee of the Quarter Award. Imada was nominated and chosen for this award by her peers. Imada won over a field of 15 finalists, by striving to be knowledgeable at her job, and a willingness to help co-workers and members alike. Her co-workers say, she is a kind and considerate person and a joy to work with. Fallis commented during the presentation ceremony, "Although she's the newest addition to the Card Services Department, Adrienne is a huge asset to all of us at Global. She continually strives to provide World Class Service to all of our members. Her selection for the Allesio Employee of the Quarter Award recognizes that even a newer employee can succeed in achieving that level of service 100 percent of the time"... Aberdeen Proving Ground FCU, TX is pleased to announce its 2006 Board of Directors: **David Gilbert**, Chairman; **John Blomquist**, Vice Chairman; **Dwight Hair**, Treasurer; **Sarah Standiford**, Secretary; and **Roger Brown**, Assistant Treasurer. Directors, **Charles Alston**, **Barry Decker**, **Samuel Gilliam**, **Windsor Jones**, **Nancy Kosko**, and **Joseph Traino, III**... Scott CU, IL recently promoted **Nora F. Aguilar** to Branch Manager of their new West Belleville office which will open later this year. Nora has been with Scott CU since June of 2005. Prior to her promotion, Nora was the Assistant Branch Manager at the Scott Air Force Base location. Scott CU also promoted **Shawna Morris** to Assistant Branch Manager of their Edwardsville location. Shawna has been with Scott CU since February, working as a Member Service Representative... Langley FCU, VA presented four deserving young members with the Galaxy Graduate \$5,000 College Scholarship award for academic achievement. The four winners are **Aaron Kyle Cecil**, **Travis Hodges**, **Meagan Hom**, and **Jacob Nisbet**.

Defense Credit Unions in the News...

Langley FCU, VA launched CreditBuilder, a program designed to help members with no credit, little credit or unfavorable credit. CreditBuilder focuses on building or rebuilding a member's credit score... **Travis CU**, CA commemorated it's new Davis branch opening with three major events including a ribbon-cutting ceremony and VIP reception that was attended by local dignitaries, the "Celebrate Davis!" weekend event and a Hawaiian-themed grand opening. The branch, located at 1380 E. Covell Blvd (the Nugget Shopping Center) in Davis, is the newest addition to 14 Travis Credit Union branches.

2006 AFFN Military Community Support Program Matching Grant Funds Still Available

AFFN/DCUC participants are invited to submit an application for the 2006 Matching Grant Program. Funds are available on a first-come, first-serve basis (once the application is qualified and approved).

For more information, please visit

<http://www.affn.org/communitysupport.html>

Should you have any questions, please contact

John Broda, AFFN EVP, at (973) 257-1216, or John.Broda@AFFN.org.

GOT NEWS?
E-mail your news
to **Debbie Caruso** at
dcaruso@cuna.com

Arkansas FCU to Open Branch On Little Rock Air Force Base

*Jason Thompson, Vice President/
Branch Administration*

Arkansas FCU announced plans to open a branch office on Little Rock Air Force Base (LRAFB). The branch will be located at 983 Cannon Dr., across the street from Deer Run Golf Course and next door to the base movie theatre. The branch is scheduled to open for business in July 2006 with a Grand Opening Reception and ribbon cutting scheduled for later in the month.

"We have eagerly anticipated a return to our birthplace to serve the men and women of LRAFB. In 1956, the airmen of LRAFB started this credit union and while we celebrate our 50th Anniversary this year we are also celebrating our homecoming," said Larry Biernacki, President and CEO of Arkansas FCU.

"This will be a temporary branch until our permanent branch is built in the new mall being constructed on base. The mall and our permanent branch is scheduled for completion in late 2007 or early 2008," said Jason Thompson, Vice President of Branch Administration for Arkansas Federal. "This temporary branch will be a full service branch, able to serve the men and women of LRAFB just as our Jacksonville Branch has for years. We will be able to open new accounts and approve loans from this branch as well as serve the everyday financial transactions of our members," Thompson continued.

Arkansas FCU also has two ATM locations on LRAFB in the Base Exchange (BX) parking lot and in the parking lot of the Shoppette. "With this new branch and our existing ATM locations on base, we will be the most convenient full service financial institution able to serve the men and women of LRAFB," said Thompson.



Texas Senator Leticia Van de Putte (R) presents the “Texas Treasure Business Award” to Security Service Federal CU at a recent anniversary celebration. The Award honors businesses that have been in existence in Texas for over 50 years and that have remained committed to Texas for generations. Pictured from L-R: Texas State Representative, Jose Menendez; SSFCU President & CEO, David Reynolds; SSFCU Board Chairman, Max Giovannini). Photo provided by Security Service FCU

Security Service FCU Receives “Texas Treasure Business Award”

Kathleen Johnson-Hodge, Security Service FCU

Texas Senator Leticia Van de Putte (D-San Antonio) presented Security Service FCU with the “Texas Treasure Business Award.” Security Service FCU received the award as part of its 50th Anniversary reception celebration held recently to commemorate its successes over the last five decades.

The “Texas Treasure Business Award” honors businesses that have been in existence in our state for over 50 years and that have remained committed to Texas for generations; those who have helped to create jobs and stimulate economic growth. The award was created as Senate Bill 920 and was passed as authored by Senator Van de Putte, in the 79th Texas Legislative Session. It was then signed into law by Governor Rick Perry. The Texas Historical Commission was selected to administer this tribute.

In addition to the “Texas Treasure Business Award,” Security Service FCU also received recognition from the Texas Credit Union League for 50 years of leadership and service as a credit union and was honored with a proclamation from the city of San Antonio recognizing Security Service FCU’s growth over the years and its contribution to the community. “We are honored to receive these recognitions and accept them on behalf of our founders and volunteers who worked hard to make Security Service FCU a great financial institution”, says David Reynolds, Security Service FCU president and CEO.

Security Service FCU was founded in May of 1956 as the United States Air Force Security Service FCU with eight men and \$25 in deposits. It originally offered financial services to both the military and civilian employees of the United States Air Force Security Service Command. At the end of 1956 the credit union had 476 members and today there are over 590,000, making it the 10th largest credit union in the nation. This story of success provides an excellent example to small businesses everywhere. Through its growth and success, Security Service FCU has remained a great neighbor and a San Antonio treasure.

DCUC’s 43rd Annual Conference

San Antonio Dining Out

Dining options in San Antonio run the gamut from fine French cuisine to Chinese to Texas steaks and barbecue to Soul Food and Cajun, but San Antonio is home to Tex-Mex. Tex-Mex is a passion with local residents of all ethnic backgrounds, and numerous restaurants are open 24 hours in case a craving for guacamole or fajitas develops at 3:00 a.m.



Step Back in Time!

Speaking of food be sure to join us at Sunday’s Chairman’s Reception sponsored by the *Armed Forces Financial Network*. This year, we’ll be taking trolleys for a short ride to the original Buckhorn Saloon and Museum. In 1881, the Buckhorn Saloon opened as a Texas watering hole. Soon hunters and trappers were stopping by and eager for a cold brew, they traded in furs and horns. Owner, Albert Friedrich collected the horns, some of which he made into chairs. You’ll see many of these horns, plus more in the Buckhorn museum. Located two blocks from the Alamo, this is where it all started...where Teddy Roosevelt recruited Rough Riders and Pancho Villa is rumored to have planned the Mexican Revolution.

Many of the original furnishings still grace today’s Buckhorn Saloon, including the back bar which was hand-crafted of marble and cherry wood.

The Buckhorn Saloon has always been known as a gathering place for good conversation and cold beer (well, except during Prohibition, that is). That tradition of good food and great fun will be continued during our reception! Be sure to bring your appetite and get ready for some fun in the tradition of the Wild West!

Travis CU Awards Twenty Scholarships

Sherry Cordonnier, The Cordonnier Group

Travis CU awarded Mary Keith Duff Memorial Scholarships to twenty high school students in May. Kaitlyn Nicole Pratt, Shane Killan Fleshman and Ruby Alexandrina Tamariz were among 20 students nationally to receive \$1,000 scholarships from Travis CU. Travis CU offers the scholarships to assist its young members with the increasing cost of higher education and to reinforce its commitment to the financial success of our country's future leaders. Over 100 applications were submitted and independently reviewed by senior managers and volunteers.

"As a credit union, we are founded on the philosophy of "people helping people," and we stand behind the principles that promote human development and social responsibility," says Patsy Van Ouwerkerk, Travis CU president and CEO. "In the last two years we have received a tremendous response from young members who have



Left to right: Curt Newland vice chairman of the board, Travis CU, Ruby Tamariz, Kaitlyn Pratt, Shane Fleshman and Patsy Van Ouwerkerk, President and CEO Travis CU. Presenting scholarships to Will C. Wood High School students. Photo provided by Travis CU

exhibited a commitment to academic excellence and made exemplary contributions to their communities. We are pleased to recognize even more of our deserving young members this year."

To apply for the scholarship, college-bound high school seniors, who are Travis CU members in good standing, had to have

a GPA of at least 3.0 (on 4.0 scale). Application requirements included a completed Travis CU Student Scholarship Application, a 250-word personal statement essay describing post college plans and goals as they pertain to their field of study, a transcript certified by a high school official and one letter of reference from a teacher.

VIEW FROM THE BOARD ROOM *continued from page 1*

account reconciliation, benefits of savings, and prudent use of credit, how to start a savings program and shop and apply for credit. These training sessions can be provided on base and/or via the Internet. An alternative to these approaches was spearheaded last year by the America's Credit Union Museum, Manchester, NH, when the Museum launched their very first CU 4 Reality Fair, a financial literacy fair held for 200 middle school children. The teens selected their profession or vocation and were assigned a monthly income at their school before arriving at the fair.


Local vendors were on hand to offer "real world" purchase temptations such as a car, insurance, food, housing, vacations, utilities and much more, while the America's Credit Union Museum, supported by credit union experts provided the youth with financial advice. That advice dealt mainly with saving and spending money wisely. The 200 teens in attendance benefited greatly from the experience. Four

more CU 4 Reality Fairs are scheduled for 2006, with the first being held this month with 400 middle school students to attend. These fairs can also be held regionally in your area, so if you are interested contact Peggy Powell, Executive Director, ppowell@acumuseum.org, (603) 629-1553.

We all know that DoD 7000.14-R, Volume 5, Chapter 34, Sub Paragraph 340408 A and Sub Paragraph 340410 G, require that on-base financial institutions shall make basic financial education and counseling services available without charge to individuals seeking these services. If you are looking for a way to make financial sense out of financial education you should consider all of the aforementioned options. Also, if your credit union is not already actively engaged in providing financial education you now have an opportunity to shine by becoming involved. Help your credit union by helping your military members and their families through finan-

cial education and reap the benefits of an approved image among the military leaders in your community and a brighter financial future for your members.

Note: The first credit union in the United states, St. Mary's Cooperative Credit Association," now "America's Credit Union Museum," was established in 1908 in Manchester, NH for the mill workers, including children, to promote thrift and the sensible use of credit. The first credit union in America belongs to ALL credit unions from Hawaii & California to Pennsylvania; Detroit to Texas; Alaska & Washington State to Florida; Nevada to Maine and all the credit unions in states in between. It is a tribute to our heritage. The Museum serves as a validation to the fine beginning, past and future of the credit union movement across our great nation. Contact Peggy Powell, Executive Director, (603) 629-1553 for contribution or financial education information.



Lively San Antonio, with its famed River Walk, historic missions and unique shopping is one of America's most visited cities!

Attendees at this year's Defense Credit Union Council Conference will not only have many excellent educational sessions to attend, but will also have some free time to enjoy some of the best that San Antonio has to offer.

We have arranged tours showcasing the city of San Antonio, the Texas Hill Country, great shopping venues, the beautiful King William District, and the Spanish Mission Trail. We urge you to experience first-hand the charm and history of San Antonio by participating in some of these tours.

It's also possible to arrive on Saturday before the conference and golf at one of the top courses in Texas, Canyon Springs Golf Course. Located in the Texas Hill Country, it is a stand-out golfing venue sure to please beginners and golfing pros alike.

Anyone staying after our final superb motivational session by Texas native, Garrison Wynn, will have the opportunity to participate in a fascinating tour of Fort Sam Houston. Lunch is included. This is indeed a wonderful way to conclude our conference.

We hope you plan to join us this year in San Antonio, as defense credit union members gather once again to share experiences, learn from our top-notch speakers, discuss important issues and join together as a community to explore ways to enhance our support of those who serve our country.

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Scott CU Breaks Ground For New West Belleville Office

Kay Dresner, Marketing Manager

Belleville Mayor Mark Eckert, with Scott CU President and CEO Frank Padak, led a formal groundbreaking ceremony recently initiating construction of the credit union's West Belleville Office. The state-of-the-art facility will be located at 4807 West Main Street in Belleville and will use the latest technologies to provide fast, convenient service to Scott CU members in the Belleville area.

Representatives from the Greater Belleville Chamber of Commerce and Belleville City Clerk Linda Fields, as well as Scott CU Chairman Betty Renth and Board member Rosie Altman, attended the groundbreaking ceremony. Nora Aguilar, the designated Branch Manager for the West Belleville office, was also present.

"Belleville has always been a very important part of Scott CU and this new facility reinforces our commitment to the community of Belleville," said Padak. "We are very proud to be a part of this community and very excited not only of our future



Left to right: Harvey Wolfe, Wolfe Construction; Mark Eckert, Mayor; Nora Aguilar, designated Branch Manager for new office; Frank Padak, President and CEO Scott CU; Betty Renth, Chairman of the Scott CU Board of Directors; Darrel Abernathy, Kuhlmann Design Group; Rosie Altman, Scott CU Board Member. Photo provided by Scott CU

in Belleville but in Belleville's future as well. Belleville has many new exciting developments that bode well for its future and we are excited to be a part of this community's continued success."

The West Belleville facility will be Scott CU's tenth branch office and the

company's second office in Belleville. The expansion is in response to the high demand for services at the Credit union's existing Belleville office located on Carlyle Avenue. A Grand Opening celebration will be held when the new office opens later in 2006.

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