



ALLERT

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A VIEW FROM THE BOARD ROOM

Community Involvement

*By Billie Blanchard, Secretary,
DCUC Board President/CEO,
Military and Civilian FCU, AK*

Being part of a community means being involved in many ways. Opportunities abound for your management and board to serve as partners in your community. Why do it? The reason is simple: it is good business for your credit union and good for your community!

It is important as a DoD financial institution that we help keep the lines of communication open with our civilian neighbors. Many of us cultivate great relationships with commanders. Communication between the military and the civilian community that supports it is also extremely important. We can be a conduit or liaison between that commander and the local community. Ask your chamber of commerce if they have a military affairs committee. Check with your local county or city mayor's office to see if they have a military committee that you can serve on.

Our local chamber military affairs committee reviews its program of work each year and for 2005 our goals are to 1) Support construction projects on military installations that support business development including but not limited to: Bassett Army Community Hospital, National Missile Defense, Central Heat and Power Plant Improvements, Family Housing and Barracks and Airfield Improvements; 2) Advocate support of Department of Defense initiatives in Alaska: transformation to Stryker Brigade Combat Team, Air National Guard assumption of Clear AFS

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CEO UPDATE

Jim Bright, a Man of Principles and Values

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

Last month our community lost one of its rising stars. On Monday, January 24, as I was preparing for a routine week, I received a call from **Frank Padak**, informing me that **Jim Bright**, President/CEO, Scott Credit Union and our Second Vice Chair (and past Chairman) had passed away. Needless to say, I was in shock and disbelief, and questioned Frank repeatedly...for to me, this could not be! Sadly, however, it was. The young man who started his career in the banking world in 1968 and shifted into high gear in 1983, joining Scott Credit Union... had truly departed.

James M. Bright has now moved on to the ultimate and most rewarding job of all, but he will never be forgotten — not by his family or co-workers, not by this Council or me.

and led DCUC in one capacity or another. Whether representing DCUC's members at large or spearheading the efforts of DCUC's Midwest Sub council; whether he was serving as one of our distinguished Board Members, Second Vice Chair, or Chairman of the Board of Directors, Jim gained the admiration of every single individual with who he came in contact. Not because of protocol, not simply as a matter of courtesy, but out of respect. Respect for the man...his values and his principles. Loyal, Dutiful, Honest, Selfless, Bold, Caring...Jim Bright was a man of the highest order. What you saw is what you got — a Great American!

James M. Bright has now moved on to the ultimate and most rewarding job of all, but he will never be forgotten — not by his family or co-workers, not by this Council or me.

On behalf of the Defense Credit Union Council and your fellow DCUC Board members, thank you Jim. Thank you for giving so freely of your time the past twelve years and for sharing some memories that will be with us a lifetime! Truly the best — bar none!



Roland A. Arteaga

Colossal! What an enormous and untimely loss for the Bright family and what a huge loss to Scott Credit Union, the credit union community at large, and the Defense Credit Union Council. Husband, father, boss, colleague, mentor, friend...there will never be another Jim Bright. He was truly one-of-a-kind. His love for family...his care and commitment to the Board...to his staff; his dedication and loyalty to his members...his passion and enthusiasm for the job; his patriotism...pride of country...warmth, charm, laughter and wit — Jim Bright was the consummate husband, father and professional.

DEFENSE CREDIT UNION COUNCIL, INC.

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

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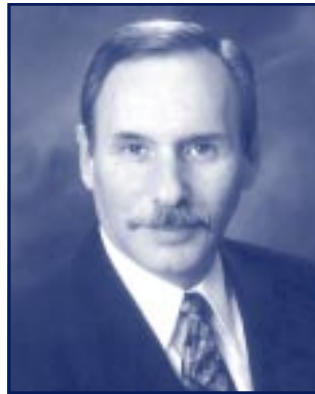
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James M. Bright

The Journey of Jim Bright

By Jeremy Hein, Marketing Coordinator

The journey started just over one year after the end of World War II, in the Bergen-Belsen DP (Displaced Persons) camp in British occupied Germany. The liberated Jewish refugees were beginning a new life for themselves after being held under Nazi control for many years.

During this time, in this place, close to 2000 children were born to survivors of the Holocaust. One of the first of these children born was Scott CU former president, **Jim Bright.**

After 1949, the refugees were allowed to depart the camp. Many, like Jim's family immigrated to the United States.

If we fast-forward a few years to Jim's childhood days, we hear stories of a normal mischievous childhood. One such story from a childhood friend of Jim's included learning how to take the BB's out of shotgun shells and then igniting the gun powder. It made for a lot of loud noise he said, but never hurt anyone. For many who knew him, this mischievous part of Jim's childhood is not hard to imagine.

A few years further down the road we learn of Jim's athletic prowess. In his freshman year of high school he was the third ranked diver in the state. His grades weren't the greatest in school, but school could not measure what Jim was good at.

Jim was a problem solver. If you gave him a problem, he could find one, if not many solutions to the problem along with the pros and cons of those many solutions.

His one-time roommate recalled the secret to his success: coffee, quiet and a cigarette. He said he could recall many days where you would see Jim sitting in the armchair in the living room with a cigarette in one hand and a cup of coffee in the other. Just sitting quietly thinking out problems. Sometimes Jim's roommate would wake up late in the night for a midnight snack or a cup of water and still see the glow of a cigarette in the dark where the easy chair was.

It's that type of pondering mind that managed Scott CU from 2 offices and \$50 million in assets to 9 offices and over \$355 million in assets.

It's that type of dedicated mind that met the woman of his dreams in Charlotte and never stopped loving her or the family that they had together.

It's that type of thoughtful mind that we remember now that it has rested, the man that gave up a promising career in the banking industry to take a chance on a small credit union across the river.

Since that time Jim made quite a name for himself in the credit union industry. The following are a few of his accomplishments.

- Former Chairman and current member of the Board of the Defense Credit Union Council
- Past Chairman of the Southern Illinois Chapter of Credit Unions
- Past President of the St. Louis Credit Union Management Association
- Former Chairman of the Midwest Defense Credit Union Sub-Council
- Past Credit Committee Chairman of Mid-States Corporate Federal Credit Union
- 1992 Executive of the Year by the Illinois Council of the Credit Union Executives Society (CUES)
- Member of the Board of Directors for the James S. McDonnell USO
- Member of the Board of Directors for the Leadership Council Southwestern Illinois, and on the Military Affairs Committee
- Member of the Board of Directors for Scott CU

The best way that we can pay tribute to Jim Bright's life journey is to keep doing the best job we can to support our credit unions and their members.

DoD — DID YOU KNOW THAT...

...the Department of Defense has been developing a new pay/personnel system. DIMHRS (Defense Integrated Military Human Resource System) is scheduled to replace the current Defense Finance and Accounting System (DFAS) pay system, known as DJMS (Defense Joint Military Pay System), in mid 2006. Why? The current pay system is archaic, written in Cobalt language, and very costly to maintain. The new system will be using COTS/ Peoplesoft products and should be more effective and easier to maintain; however, along with the new system comes new business practices to the pay process. One such practice is the monthly allotment system. Under the current military pay system, allotments of pay (e.g., payments for auto loans and/or mortgages), are not disbursed until the first of the month. DIMHRS (the new pay/personnel system) may change that practice, as the Peoplesoft application pays allotments semi-monthly. (i.e., half the allotment would be paid at mid-month and the balance would be paid on the first of the month) Based on feedback from interface partners, and others, to include DCUC, DoD has some concerns with State tax distribution/reporting, member consideration, and the more than 4,000 companies that would be impacted by such a change. At this point, they have opted to conduct a comprehensive analysis to determine legal implications, costs, impacts and benefits to all that would be affected by such a change. DCUC will continue to monitor this effort and provide you feedback as it develops.

...DoDD 1344.7 (Personal Commercial Solicitation) and DoDI 1344.xx (the instructions thereto) are still not on the street. Last word from the Pentagon is that these documents are *still* under review. Maybe...maybe the end of February, early March. Given feedback over the past 12 months, however, no assurances. Since the law dictates that Congress must be notified before these documents are released, we suspect there is some correlation between release of 1344.7, the Congressional requirement and the insurance industry. Never a dull moment...stay tuned, more to come!

...the BRAC list will be released on May 15 and *not before!* While a number of lists continue to saturate the Internet or make the press, according to Undersecretary of Defense for Installations and Environment (**Phillip Grone**) at a recent "Last Word on BRAC 2005" conference, they are all "bogus." Since the BRAC process is political for the most (if not all) part, the advice we offered months back is still pretty darn valid: stay focused on what you do best — taking care of your members, our troops and their families. Once the list is released, then you press forward and kick into high gear...and based on the information to be provided by **David MacKinnon**, Associate Director for BRAC, Office of Economic Adjustment, OSD at our Defense Issues 2005, February 26, you should have some good direction/guidance on "what's next."

DCUC's 42nd Annual Conference: August 21 – 24, 2005, Charleston, SC

DCUC's Annual Conference, the 42nd, will take place in Charleston, SC at Charleston Place. The theme this year is *Defense Credit Unions...A Tradition of Service, a History of Support!*

The Annual Conference will again offer some superb and valuable educational opportunities, and include a variety of tours highlighting the culturally rich Charleston area. Add to these events our ever-popular Chairman's Reception, the 12th Annual Vice Admiral Vince Lascara Golf Tournament and our Sixth Annual DCUC Hall of Honor Banquet, and DCUC is confident you will add DCUC's 42nd Annual Conference to your August 2005 schedule.

Charleston was recently named one of the top 10 destination cities in the United States and Charleston Place was ranked 17th of the top 75 hotels in the United States.

Check out the link on the DCUC website, www.d cuc.org, for more information on Charleston and Charleston Place...but don't be concerned about the room rates on the Charleston Place site, as DCUC has secured a rate of \$149.00!

So, don't forget to mark August 21–24, 2005 off on your calendar and stay tuned to the *ALERT* for further details.

Armed Forces Financial Network Update

AFFN REGIONAL BRIEFING SCHEDULE

John Broda, AFFN Executive Vice President

It is not too late to register for the AFFN Regional Meetings! Don't miss out on these informative meetings.

March 16 — San Diego, CA

Marriott San Diego, La Jolla

March 18 — Honolulu, HI

Waikiki Beach Marriott

April 6 — San Antonio, TX

Hyatt Regency San Antonio

April 12 — Norfolk, VA

Norfolk Waterside Marriott

April 13 — Atlanta, GA

Crowne Plaza Atlanta Airport

AGENDA

9:30-12:30 Morning Session

(Continental Breakfast available at 9:00)

AFFN & EFT Industry Update

What's new @ AFFN, Switch Migration Update and Future Impact, New Participants, New Retailers, and Opportunities

DCUC Briefing

What's new with DCUC, Updates from Washington, D.C., The Pentagon, DoD, and Treasury Department impacting DCUC Credit Unions

AMBA Briefing

What's new with AMBA, Updates from Washington, D.C., The Pentagon, DoD, and Treasury Department impacting AMBA Banks

Lunch Break

1:30-3:30 Afternoon Session

ATM Profitability —

presented by eFunds

Fighting Fraud in 2005 —

presented by Fifth Third Bank Processing Solutions

E-Learning in the Financial Sector —

*presented by InCharge Institute/
Military Money*

There is no registration fee, and all AFFN Participants are strongly encouraged to send at least one attendee. Please register by responding to AFFN@AFFN.org or Fax (813/870-2177) with the meeting site of your choice. Space is limited.



Lt. Gen. Russel L. Honoré, commanding general, First U.S. Army, administers the oath of investiture as Civilian Aide to the Secretary of the Army for Virginia (n) to James R. Schenck, senior vice president and chief financial officer for the Pentagon FCU. First U.S. Army photo/Phil Manson

Just before World War I, a group of civilian volunteers began the civilian aide program as part of a training initiative to supply the Army with leaders. This group known as the military Training Camps Association (MTCA), helped the Army pick candidates and ran the training camps. The program evolved into the first organized training school to produce second lieutenants, or “90-day wonders.” In 1922, the Army formally recognized the training program and the civilian aide concept. The primary function of the aides was to promote cooperation between the MTCA and the Army. The group consisted of a chief civilian aide who acted as the association’s president along with an aide for each Army corps area, each state and the District of Columbia. MTCA nominated the chief aide directly to the Secretary of War and corps area commanders selected all other civilian aides from the MTCA ranks. They were endorsed by the Secretary of War. Then, as now, the aides served without pay.

During World War II, aides were called upon to perform important, often sensitive missions. They were especially helpful in locating civilians who had the critical technical skills for direct commission as Army officers.

In 1950, under the direction of Secretary of the Army Frank Pace, Jr., the program was redesigned to meet the Army’s need for civilian liaisons capable of providing the Army with grass roots opinion from throughout the country. At that time, Pace changed the policy of selecting civilian aides solely from the ranks of the MTCA. The aides’ primary mission was to promote good relations between the Army and the public by acting as spokespersons for and advisors to the Army. Since its reorganization in the early 1950s, the CASA program has undergone few changes.

First U.S. Army Welcomes Newest Civilian Aide to the Secretary of the Army

By Philip S. Manson, First U.S. Army Public Affairs

It was a beautiful winter day at Fort Myer, VA, as First U.S. Army held an investiture ceremony for its newest Civilian Aide to the Secretary of the Army (CASA).

Lieutenant General Russel L. Honoré, commanding general, First U.S. Army, administered the oath of investiture to James R. Schenck, senior vice president and chief administrative officer for the Pentagon FCU.

Schenck, a retired Army aviator, talked about what being a CASA means to him.

“As a CASA for First Army, I have a unique opportunity to tell the story of our men and women in uniform,” said Schenck. “I can serve as a conduit between our senior Army leadership and the civilian community.”

See CASA, p. 7

Overseas Credit Union Sub-Council Meeting

For those credit unions that have interests in the European Theater, the Overseas Defense Credit Union Sub-Council Meeting, hosted by Global CU, will be held April 20–24 in Budapest, Hungary.

The agenda is full of information as well as entertainment. Some of the speakers scheduled for the Sub-Council Meeting include **Keith Westby**, Financial Analyst, Defense Finance & Accounting Service; **Cpt Dennis Martin**, Army CU Liaison, 266th Finance Command; **Maj. Randy Stevens**, Banking Officer, HQ, EUCOM; **Desiree Murray**, Air Force CU Liaison, HQ USAFE/FM, Accounting and Finance Ops Branch; **Greg Porter**, CNRE Business Manager, Navy Force Europe; **Cpt Tony Taylor**, USA Banking Officer; **Jodi Davis**, USAF Banking Officer and **Arty Arteaga**, DCUC President/CEO, and that is just the first day!

Attendees, besides working hard, will also get a chance to see some of Budapest by way of the World Heritage City Tour, a tour of the Parliament, a tour of Grassyaslovich Palace and dinner at the Vajdahunjad Castle.

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mission, prudent use of military training lands, potential civilian/military joint use of facilities and resources, Efficient Facilities Initiative, and strategic advantages of positioning military forces and logistics in Interior Alaska; 3) Encourage interaction between the military community and Interior Alaskans to enhance the economic value of our military facilities and promote harmonious relations; 4) Promote patriotism; and 5) Act as a conduit for business community support of non-deployed military family members of interior military installations.

This is just one example of the many ways you can support not only our military but the neighboring communities. Get involved and get your board involved by taking a board member to a chamber lunch.

Got News?

Send e-mail to Beth Thompson at bthompson@cuna.com

Defense Credit Unions in the News...

Tower FCU, MD celebrated the opening of its Gambrills branch. The full-service branch has the latest technology in finance, including remote teller stations, three drive-up lanes, a 24-hour drive-thru ATM and an ATM vestibule in the entranceway...**Aberdeen Proving Ground FCU**, MD broke ground on a full-service branch in Bel Air. The facility will include teller windows, member service representatives, a lobby computer and an ATM. This will be Aberdeen's 8th branch and will open in spring of 2005...

Defense Credit Union People in the News...

Arno Easterly, President/CEO of Barksdale FCU, LA has been elected board director of the CUNA examination/supervision subcommittee...Security Service FCU, TX has named **Trish Antuna** service center manager and Daniel Cruhm Ingram Mall branch manager...**Diana Player** has been named the Draper branch manager by America First CU, UT...**Steve Langley** has been named vice president of sales/service at Travis CU, CA...Scott CU, IL recently hired **Shelley Romanik** as manager for their Edwardsville office. Shelley comes to Scott CU with three years of management experience and over four years of experience in the credit union industry...**Juanita Whiteside**, President/CEO of Otero FCU, NM celebrated 25 years with Otero. In her 25 years Juanita has been a Teller, Loan Officer, Loan Supervisor, Office Manager, Asst. General Manager, Vice President and now President...**Jessica Cummings** was named Employee of the Year for Otero FCU, NM. Jessica received a personalized jacket and \$500...Langley FCU, VA recently welcomed **E. Andrew Keeney** to its Board of Directors. Andy comes to Langley with over 25 years of real estate and credit union law experience and currently practices as an Attorney with Kaufman & Canoles...

Defense Directory Updates

- FL **Phipps McGee** has been named the new President/CEO of Eglin FCU
IL **Frank Padak** has been named President/CEO of Scott CU
TX Union Square FCU has a new Internet address.
It is www.unionsqfcu.com.
VA *Editor's Correction:* **Cutler Dawson** has taken over
as President/CEO of Navy FCU
VA ABNB FCU has moved, their new address is:
830 Greenbrier Circle
Chesapeake, VA 23320-2624
Tel 757/523-5300
Fax 757/424-3966

NRL Federal Credit Union Donates American History Classroom Resource Collections to Local Schools

By Cindy Jenkins, Marketing Specialist

NRFL FCU, MD has donated American History classroom educational resource kits produced by the award-winning The Colonial Williamsburg Foundation. These kits were presented to Fort Foote Elementary School in Fort Washington, MD and to Ellen Glasgow Middle School in Alexandria, VA.

These kits include special educational tools using a variety of media and lesson plans that explore historical subjects related to life in colonial times, the American Revolution and the birth of the "Idea of America." This classroom resource will help interest and educate students about the unique history of the founding of our nation and the freedoms that we enjoy.

Service Credit Union Matching Contributions for Tsunami Relief

By Nancy Layton, Marketing Manager

Service CU's members and non-members have donated over \$27,000 to be used toward tsunami relief efforts. Service CU will match collected funds up to \$50,000. To date the total amount that will be sent to AmeriCares (www.americares.org) will be over \$54,000.

"Service CU is pleased to be able to support the relief efforts," says **Gordon Simmons**, President/CEO. "AmeriCares assures us that 100% of contributions raised will go directly to the survivors. By matching the funds, more lives may be saved; fewer victims will go hungry and shelter provided more quickly."

Members and non-members may make their donations at one of the local Service CU branches or online at www.servicecu.org. Contributions are accepted until February 28, 2005.

Wright-Patt CU Sends Over 1,000 Lbs. of Care Packages to Local Troops Stationed Overseas

By Chris Gardner, Division Manager, Mktg.

Wright-Patt CU, OH recently organized a donation drive called "Operation: Support Our Troops" to help support our military service members stationed overseas. With the help of members and local residents, Wright-Patt CU was able to collect enough donations to create and ship 47 care packages, for a total weight of 1,148 lbs.

Requested items included body wipes, shampoo, body wash, deodorant, lip balm, eye drops, crackers/cheese, powdered beverages, etc. Such items were collected through distribution barrels located at each of Wright-Patt CU's 16 Member Centers.

"We hope that the donations gathered throughout the Miami Valley for *Operation: Support Our Troops* helps our service men and women know they are appreciated for their dedication to our country" said **Gary Easterling**, Vice President & Chief Business Development Officer at Wright-Patt CU. "We want them to know they are in our thoughts and prayers."

Have You Been to the DCUC Website Lately?

The website holds much information that your credit union can use. Functionality of the website includes an intuitive navigation system, password-protected sections, a “contact us” form, an internal search engine and an online member directory that is updated each month.

The website also includes information on past and future conferences. If you were unable to attend the 2004 Conference visit the website to see pictures from this educational and fun event. You can also find out about the DCUC 2005 Conference in Charleston, South Carolina, August 21–24. On-line registration for the Conference will be available very soon!

The website has information that includes a Quality of Life (QOL) menu of links that will be beneficial to one and all, information on DCUC Partners, Shared Branching, the Financial Readiness Campaign and of course, DoD Information.

The DoD section of the website includes information on Fairmarket Value; Memos/Guidance; Regulations/Policies; SSCRA; DoD/Treasury E-Commerce Initiatives; the DoD TY05 Budget; Navy Cash Card Metrics and the latest information on BRAC 2005.

Although the majority of the site is “open” to the public, we do have password-protected areas to limit access to our community and only our community. The login for all password-protected areas of the site is issued to dues paying members. This password was changed on February 14, if you are a dues paying member and did not receive notification of the new password, please contact **Beth Thompson** at 202/508-6782 or bthompson@cuna.com.

DCUC would like to hear suggestions from you on what you would like to see on the website. Is there information you would like to be able to find on the website? Links that would help you? Let us know by using the “contact us” form on the website and we will do what we can to provide the information that is useful to you.

So take a minute to check out the look and feel, and let us know what you think! The address has not changed...we are still located at <http://www.dcuc.org>.

Mark Your Calendar!

DCUC 42nd
Annual Conference
August 21 – 24, 2005
Charleston, SC

Report on the George E. Myers Fund

Two Winners Receive \$2,500 Scholarship

The George E. Myers Scholarships will be presented on Saturday, February 26 during the Defense Issues '05 Luncheon. The 2004 scholarships will be awarded to **Michael Guida**, President/CEO Fort Monroe Credit Union, Hampton, VA and **Darrell Roos**, President/CEO Northern Tier FCU, Minot, ND.

Michael Guida was formerly with NSC FCU, VA where he was the Manager for four years and has been President/CEO of Fort Monroe CU for the past 3 years. He is active with the Virginia CU League and has served on the DCUC Credentials and Resolutions Committees. Michael will be using his scholarship to attend the DCUC Annual Conference in Charleston, SC.

Darrell Roos has been with Northern Tier FCU for 15 years starting as the VP of Finance and then moving up to the office of the President. Darrell is active with the North Dakota CU League, the local Chamber of Commerce Military Affairs Committee and his church. He will also be using his scholarship to attend the DCUC Annual Conference.

The Scholarship is available for credit union education based on the need of the individual to be used toward registration/travel expenses only. Educational programs at the following levels will be considered: a) DCUC conferences; b) chapter; c) league; d) national.

Contributions to the Fund are tax-deductible. Share drafts/checks should be made payable to the **National CU Foundation — GEM FUND**, and sent to DCUC at 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601.



Make-A-Wish Foundation Donation

Security Service FCU coordinator, Barbara Covarrubias (left), presents Tammy Shaklee, executive director of the Central and South Texas Chapter of the Make-A-Wish Foundation a \$50,000 check. Security Service partnered with Home Depot to host a “Casino Night” that raised the money for the charity. The proceeds will be used to grant ten wishes for seriously ill children.

Wisdoms and Basic Facts of Life

Your Cards and Best Wishes Do Make a Difference

If you don't think your mail and packages to our troops are being received here is some feedback. The below is a personal account from **Bob Hopper**, Ft. Sill CU, OK and is reprinted with his permission.

In late November or early December of 2003 we received an e-mail message from former Fort Sill Chaplain (**Lt.c.**) **Ron LaGasse** requesting us to send Christmas cards to Soldiers serving in Iraq. He provided names and addresses and in honor of his request we mailed ten Christmas cards to soldiers completely unknown to us. Inside each of the cards we wrote a short message telling each of them how much we appreciated their service to our country, the sacrifice they were making by serving in a foreign country away from their friends and family during this holiday season, and telling them that we were praying for their safety and speedy return to their loved ones back home. We never thought any more about the Christmas cards we had mailed so long ago, until a card arrived at our home here in Lawton a few days ago. The return address on the card read North Carolina, and because we could not recall knowing anyone at that address, and thinking it may have come from an old Army friend we were anxious to open the card and see who it came from. To our surprise the card came from **Amanda Murray**, the widow of **Sgt. Rodney Murray**, U.S. Army.

Tears came to our eyes as we read the handwritten note inside the card.

Sometimes we do things in our lives for others that we think are small and insignificant. Although we knew that telling our serving troops how much we at home appreciate their service, at the time of Father Ron's request, we didn't recognize how important and significant a handwritten note inside a Christmas card could be, and the impact it would have on a young soldier serving in Iraq. Amanda's Christmas card and note made us realize that it had meant something to Sgt. Rodney Murray, and we thank God we responded to Father Ron's request to send Christmas cards to our soldiers. Below is the note sent by Amanda Murray.

Dear Bob and Shirley,

You don't know me, but I just wanted to send you a Christmas card thanking you for sending my husband, Sgt. Rodney Murray of the 351st MP CO, the Christmas card to him in Iraq. I had found it in his belongings earlier this year – see he didn't make it home. He died in a vehicle accident near Baghdad on May 9, 2004, Mother's Day. People like you are so kind, and I know our troops really appreciate your kindness — Rodney did.

Enclosed in this envelope was a poem he wrote on his flight home from Iraq for his 2 week leave, 1 year ago today, as well as our 3rd wedding anniversary. I was so lucky to see him again at such a special time of year! I hope you enjoy the poem!

The troops do appreciate your cards, letters and special thoughts. Please remember our troops all year round.

CASA, from page 4

Also attending the investiture ceremony were Schenk's wife, **Lt. Col. (P) Lisa M. Schenck**, his mother, **Ann**, and his son, **James R. Schenck Jr.**, who said he is "very proud of his father's accomplishments!"

In his role as a Civilian Aide, Schenck will communicate Army messages and themes to civilian communities and, in turn, provide information about those civilian communities to the Army.

Civilian Aides support the Army through personal contact and correspondence with their colleagues, through public statements and appearances, and through participation in Army-sponsored events. Civilian Aides are provided timely, pertinent information on subjects of general interest about the Army, including topics and issues having particular application in their states.

For protocol purposes, Civilian Aides are ranked just below three-star general officers and are considered the Secretary of the Army's personal representatives. They are appointed to serve for two-year terms. The hours they spend on military activities are voluntary as they serve without pay.

YOU SHOULD KNOW THAT...

...The seat on the DCUC Board of Directors left vacant by the passing of **Jim Bright** will be left unfilled until the Annual Meeting in August. The three-year term of the Representative-at-large expires this year and will be filled by election at the business meeting.

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

...DCUC is inviting you to send us any information on happenings at your credit union, it can be a tiny item or a big one — we want to hear from you! Some Defense Credit Unions send information regularly and DCUC thanks you. For those of you who have never thought of sending your press releases to DCUC please consider it — let the other Defense Credit Unions know what you are doing. Are you opening a new branch? Was your credit union recognized for charitable work? Did someone retire? Did someone get promoted? Are you doing something special for the troops? Let DCUC hear about it and we will publish it in the *ALERT*.

All items can be e-mailed to **Beth Thompson** at bthompson@cuna.com.

...The Mid-West Sub-Council Meeting agenda is being developed and a tour of Whiteman Air Force Base is being planned. The meeting, hosted by R-G FCU, will be held in Kansas City, KS from June 22 to June 25, 2005. Stayed tuned to the *ALERT* for more information.

...The America Supports You website <http://www.americasupportsyou.mil/> is a great place to visit. If you haven't been yet you should logon and add a message of support, read some of the messages left for our troops or read some of the messages left by the troops, all of these messages are from the heart and very touching. If you check it out you might even see a message posted about the great things defense credit unions are doing for the troops!

SSFCU CFO Honored with “40 Under 40” Recognition

By John Worthington, SVP Corporate Communications

Keith Sultemeier, senior vice president and chief financial officer for Security Service Federal Credit Union (SSFCU) recently received the “40 Under 40” Rising Star Award for his professional business accomplishments.

Each year, the *San Antonio Business Journal* recognizes 40 of the region’s brightest young professionals. Through nominations and profiles submitted, 40 individuals under age 40 who are making their mark on the business community are selected from hundreds of candidates for this singular honor.

At SSFCU, Sultemeier has been directly responsible for improving the credit union’s performance and ability to serve its members. He has helped modernize asset liability management policies and procedures, increased mortgage origination and servicing capability, created the credit union’s first business model for commercial services, helped secure SSFCU’s position as the 2nd largest credit union SBA lender in Texas and created a partnership with Neighborhood Housing Services of San Antonio to provide \$10 million of mortgages to families of modest means in San Antonio.

Sultemeier’s strong background in accounting include senior auditor for a big five accounting firm, senior financial analyst for the Walt Disney Company, structuring deals for movie projects, controller for a multi-billion dollar real estate developer and developer of a start up broker dealer company which was ultimately purchased by e-Trade Corporation for some \$250 million. In 2000, he joined Security Service Investment Group (SSIG), a wholly owned subsidiary of the credit union, where he was Manager of Financial Services. He was promoted to Senior Vice President and Chief Financial Officer of the credit union in 2002.

Sultemeier has made his mark in the community having served on the Boards of Directors for the Make A Wish Foundation and Neighborhood Housing Services of San Antonio, as a mentor at Business Careers High School and as a volunteer and supporter of fundraising efforts benefiting Christus Santa Rosa Children’s Hospital. In recognition of his leadership qualities and his interest in serving the community, he was selected to participate in the Leadership San Antonio Class XXX for 2004-2005.

Tsunami Relief

Throughout January, 1st Advantage FCU and its partners, the American Red Cross, WVEC-TV, and ABNB FCU, raised money to aid the victims of the devastating tidal waves that swept through Asia and Africa in December. To encourage donations from the community, 1st Advantage matched contributions on the Peninsula and ABNB matched Southside contributions.

Many donations came from school students and teachers. Some examples: Deer Park Elementary raised \$726, Hilton Elementary \$676, Hines Middle School SCA \$200, Denbigh HS (Ms. Lee’s English classes) \$101.46, and Mt. Vernon Elementary School’s SCA collected \$1,349.05.

After combining the individual contributions 1st Advantage received and the matching donation, 1st Advantage President and CEO, **Adrian “Casey” Duplantier, Jr.**, was able to present a check for \$80,000 to the American Red Cross recently.

“We applaud the fundraising efforts schools and other organizations have put forth as well as the individual contributions,” said Duplantier, “and 1st Advantage is honored to be able to match your donations for this worthwhile cause.”

Defense Credit Union Council

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