



A VIEW FROM THE BOARD ROOM

A Site You Should Visit

By: *Ralph Story, 1st Vice Chairman, DCUC Board;
Chairman of the Board of Directors, VyStar CU, FL*

On October 22, 2004 I had the pleasure of visiting America's Credit Union Museum in Manchester, NH. As I rode from the hotel to the museum, through the splendor of the fall foliage in its full brilliance it was a site to behold.

The reason for my visit to the museum was to attend the dedication of the Defense Credit Union Council Room. Through the funding provided by Service Credit Union, DCUC has an entire room in the museum in which to display the history of the Defense Council and its service to our member credit unions. The DCUC Board of Directors is extremely grateful to Gordon Simmons, President/CEO, and the Board of Directors of Service Credit Union for this most generous gift to the Defense Council.

As you enter the room a magnificent American eagle statue that is simply breathtaking greets you. The room is full of historical documents of the founders, and the work of DCUC.

The Mayor of Manchester, NH greeted those in attendance at the room dedication and Gordon Simmons presided over the ceremonies of the dedication.

The museum Director, Peggy Powell, has done a great job with the museum and is preserving the history of credit unions and the site of the first credit union to be established in the United States.

(See BOARD, p. 5)

CEO UPDATE

Offering Thanks To Those Past and Present

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

As I was preparing my remarks for last month's dedication of the Defense Credit Union Council Room at America's Credit Union Museum, I had the opportunity to reflect on our history and leaders of the past. I made a mental note at the time to share some thoughts with you and offer thanks to those leaders whose

the Board Room" and recognize Service Credit Union's Board of Directors for their gracious support. Our rich history, and the significant role we played in the credit union movement will forever be enshrined at America's Credit Union Museum, thanks to Service Credit Union and their immediate leadership, Barbara



The Defense Credit Union Council Board of Directors

vision for the Defense Credit Union Council was realized in February 1963...and thrives today.

Before doing so, however, let me add my sincere thanks to that of our First Vice Chairman, Ralph Story (Chairman, VyStar Credit Union) in his "View From

Roberge, Chairwoman, and Gordon Simmons, President/CEO. Our story and contributions will forever be shared with those who visit America's Credit Union Museum.... and for that, we are most grateful to Service Credit Union.

(See ARTEAGA, p. 3)

DEFENSE CREDIT UNION COUNCIL, INC

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

BOARD OF DIRECTORS

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Roland A. Arteaga, president/CEO; Beth A. Thompson, director of administration; Deborah J. Caruso, executive assistant; Jennifer Hernandez, administrative assistant; Sidney Holland, comptroller-representative; Janet Sked, conference coordinator.

ALERT

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DEFENSE COUNCIL BOARD MEETS, HOLDS ANNUAL PLANNING SESSION

The DCUC Board of Directors held its regular meeting and annual planning session on November 4th and 5th, 2004, at the Grand Hyatt Hotel in Tampa, FL.

The treasurer's report and financial statements for the period ending September 30, 2004, were reviewed and approved

Roland "Arty" Arteaga, President/CEO, briefed the Board on the State of AFFN. Arty also reported on the State of the Council, the status of the GEM Fund, and other ongoing actions. He presented his proposed 2005 DCUC Budget, which was unanimously approved by the Board.

At the Planning Session, the 2004 Conference was reviewed. It was announced that there was a total attendance of 218 and that the feedback — verbal and written — was excellent.

The 2005 Conference, which will be held in Charleston, SC, August 21 - 24 at Charleston Place, was previewed. Registration fees will remain at \$650 for early bird registration. As in the past, there will be various optional tours, plus the annual Vince Lascara golf tournament. Fees for these events are yet to be determined.

It was announced that the format would remain generally the same as the 2004 Conference except that the schedule will revert back to pre-Las Vegas with golf on Saturday and military breakouts and Chairman's Reception on Sunday.

The Board approved the dates of August 20 – 23 for the 2006 conference to be held in New Orleans, LA.

Mr. Arteaga presented his 2005 Business Plan, which was approved.



The bronzed American Eagle on display in the DCUC Room at America's Credit Union Museum in Manchester, NH was presented to DCUC and dedicated by Service CU on October 22, 2004.

ARTEAGA

(continued from p. 1)

That same level of support and enthusiasm for DCUC rang true nearly forty-two years ago. Thanks to the untiring efforts and persistence of a five-man steering committee, led by Jerry Anchors, Verner Porath, Richard Grant, Robert Schaffner, and Ray Tesdahl...and the support of the Credit Union National Association's Executive Committee, the Defense Credit Union Council was formally established in February 1963. The mission then was to assist defense credit unions in addressing the challenges serving a mobile membership... developing uniform support policies...opening and maintaining lines of communications...assessing support requirements...promoting financial services...conducting annual educational conferences...and maintaining a central operation to address common issues.

Here we are, almost forty-two years later and DCUC remains steadfast to that mission and those principle activities. Today, the Defense Credit Union Council continues to represent your interest at the Department of Defense; we continue to act as your primary spokesman and liaison at the Pentagon...continue to provide education and information; we continue to address issues of common interest and concern...coordinate policy and regulatory changes impacting your support of our troops; we continue to assist in the enforcement of the Department's rules...and continue to act as your negotiator on matters effecting your support of our troops.

As we approach the Thanksgiving holiday, I ask you to join me in remembering and thanking the Council's leaders of past — the five man steering committee who led the charge to create the Defense Credit Union Council...and those who followed. Visionaries the likes of Vice Admiral Vincent Lascara, Colonel George E. Myers, Mildred Hodgins, Rodney Brock, Jim Jamieson, Art Summers and Leo Pike, whose patriotic spirit and moral courage further enhanced and achieved the objectives of the Council. That character and atti-

(See ARTEAGA, p. 4)

NATIONAL PROGRAM DOUBLES HANSCOM FCU'S GRANT TO PATRIOT HONOR GUARD

Patti Warden Conry, Marketing Analyst, Hanscom FCU



Representatives from the Patriot Honor Guard accept a \$1,000 grant from Hanscom FCU through the AFFN Network. Front row, left to right: Paul Marotta, Chairman of the Board, Hanscom FCU, SSGT Christopher DiAngelo, MSGT Barry Hughes, Patriot Honor Guard, David Sprague, President/CEO, Hanscom FCU, and Col. Tim Ceteras, commander, 66 Air Base Wing.

Hanscom FCU's, MA, 2003 Director Memorial Award to the Hanscom AFB Patriot Honor Guard has been doubled by Armed Forces Financial Network (AFFN). The total award to the honor guard is now \$2,000.

The award is given annually by the Board of Directors to an organization that serves the credit union's membership. The matching funds are from a program AFFN recently launched to match charitable donations from the financial institutions they serve.

"AFFN is united with Hanscom FCU to serve those who so proudly and bravely serve our great nation," said David Weber, AFFN president and CEO. "By providing matching grants, we are increasing the valuable contributions

made to our military community worldwide by our participating banks and credit unions."

"We appreciate AFFN's support as we recognize organizations that serve our membership," said Hanscom FCU's Chairman of the Board Paul Marotta. "Our relationship with AFFN has always helped us better serve our members. Now we can accomplish more in our commitment to support them as well."

The Patriot Honor Guard provides military funeral honors for active duty and retired military members, as well as veterans who served honorably. In addition, the honor guard serves at numerous local and community events in the Northeast and southern Canada.

ARTEAGA

(continued from p. 3)

tude are present today in the Defense Credit Union Council's leadership. Led by Jean Yokum (DCUC's Chairman and the President/CEO Langley Federal Credit Union), DCUC's Board of Directors — Ralph Story (Chairman VyStar Credit Union), Jim Bright (President/CEO Scott Credit Union), Billie Blanchard (President/CEO Military and Civilian Federal Credit Union), Gordon Simmons, (President/CEO Service Credit Union), Bob Morgan (immediate Past Chairman, DCUC, and immediate Past President/CEO ABNB Federal Credit Union), and Dave Davis (President/CEO Pacific Marine Credit Union) — this seven member Board has collectively served you for more than 50 years! I can assure you, no one is more committed to ensuring your best interests, and that of the defense credit union community. Their loyalty and dedication to the Defense Credit Union Council, our mission and our goals, and you, our members, are without question...and I (for one) sincerely appreciate their support, and thank them for giving of their time to serve DCUC, our troops and their families.

DoD — DID YOU KNOW

...that some of our troops' debit/credit cards are being compromised in Iraq and resulting in fraud. According to a recent message received from the Army, account data is retrieved from Data Terminals used to swipe debit cards at in-theatre post exchanges. The data retrieved is then copied to blank credit cards and used to freely access the individual's checking account. In one case, an individual used his debit card at the Exchange in Fallujah and had his card duplicated. Unauthorized withdrawals took place over a thirty-day period and on October 31st the victim noted his account was at a zero balance. What say we get the word out to our troops on Identity Theft and Credit Card Fraud, especially as they prepare to deploy in support of Operation Iraqi Freedom. Information papers, newsletters, articles

KEESLER FEDERAL CREDIT UNION RECEIVES COMMUNITY AWARD

Nell Schmidt, Director of Membership Development, Keesler FCU

Keesler FCU, MS was awarded first place honors for the 2004 Dora Maxwell Social Responsibility Recognition Award. The competition is named after Dora Maxwell, a credit union pioneer, who worked with organizations to improve the quality of life for the poor and needy. The award program recognizes credit unions for their involvement in community projects and activities. It is sponsored by the Mississippi Credit

Union Association (MCUA) and the Credit Union National Association (CUNA).

Keesler FCU was honored for its support through fund raising efforts and participation of the employees and its sponsorships of over 150 events and charities in the Mississippi Gulf Coast area. Highlighted was the credit union's commitment to the National Endowment for Financial Education (NEFE), which is a volunteer effort to provide financial literacy workshops to local High Schools.

NOTES ON DEFENSE CREDIT UNIONS — AND THEIR PEOPLE . . .

NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

America First CU, UT celebrated International Credit Union Week and Make A Difference Day simultaneously by sponsoring a food drive as part of its celebration. Food collected benefited the Utah Food Bank...

STILL MORE . . .

John Hopkins Children's Center has honored *Tower FCU, MD* for its contributions of over \$15,100. Tower FCU members, employees, and volunteers participated in a number of events by donating their time and money to benefit the Children's Center...

MORE NOTES ON DEFENSE CREDIT UNIONS IN THE NEWS . . .

\$16,000 in Youth Achievement Award scholarships have been awarded by *Point Mugu FCU, CA* to graduating high school seniors. Each of the 16 students received \$1,000.

NOTES ON DEFENSE CREDIT UNION PEOPLE IN THE NEWS . . .

William Perez of Security Service FCU, TX has been promoted to Nacoches Service Center manager...

in the base newspaper, etc...anything we can do to assist our troops and get them smarter would be very much appreciated.

...that the development of an open interface to the Navy Cash Card program (now known as Direct Settlement Interface [DSI]) has been approved for funding and will be "ship-board" tested in January 2005. Depending on the results of this test, a pilot is scheduled for the second quarter of 2005 for the Norfolk area to determine the level of success and refinements to the program. Assuming

all goes well, all financial institutions will have an opportunity to participate in the Navy Cash Card program, thus permitting Navy personnel to use their Primary Financial Institution (vice the Treasury's agent bank) to add value to their Navy Cash Card. More to come.

...that Mr. Richard Greco, Jr. has been recently confirmed as the Assistant Secretary of the Navy (Financial Management and Comptroller), filling the void created by Mr. Dionel Aviles, who is now the Under Secretary of the Navy.

HAPPY BIRTHDAY TO THE MARINE CORPS

The Commandant of the Marine Corps' 2004 Birthday Message

Two hundred and twenty-nine years ago, the Second Continental Congress established a Corps of Marines to fight for a democratic people's independence. Since then countless Marines have raised their hand and sworn to defend our Nation's freedoms and preserve its liberties. This year's anniversary again finds Marines engaged throughout the globe for the same noble purposes. The bravery, heroism and selflessness of all Marines—wherever they are serving—have added significantly to our rich legacy and measured up to the high standards that have come to epitomize all who wear the eagle, globe and anchor.

The current battlefields of the global war on terror are linked to the storied campaigns of our past by an unbroken tradition of proud and loyal serv-

ice. At New Providence, Chapultepec, Belleau Wood, Tarawa, Iwo Jima, the Chosin Reservoir, Con Thien, Kuwait and now in places like Fallujah, Marines have consistently demonstrated a dedication to duty, a commitment to warfighting excellence, and a devotion to each other that has instilled a fierce determination to overcome seemingly impossible challenges. Our warrior ethos is and will continue to be the Corps' hallmark.

The fortitude and sacrifices of Marines and their families have been vital in protecting our Nation from those who would do us harm. Whether preparing and sustaining our agile force or engaged in battle, the esprit de corps, tireless energy, calm courage and inspired leadership of Marines continue to make a monumental difference in this world. Your unselfish dedication and significant accomplishments—

demonstrated repeatedly over this past year in numerous places such as the Anbar province of Iraq, Afghanistan, the Horn of Africa, Haiti and in the crucial job here at home supporting our deployed forces—are deeply respected and valued by your fellow Americans.

Marines, as we celebrate with friends and families the founding of our beloved Corps, you should take pride in our long history of distinguished service to this great Nation and its citizens. I ask you to remember especially the sacrifices of our fallen and wounded comrades. Finally, rededicate yourselves to taking care of one another and ensuring we remain the finest warfighting organization in the world.

Happy Birthday, Marines. Semper Fidelis, and Keep Attacking!

The Defense Credit Union Council congratulates the Marine Corps on 229 of faithful service.

BOARD

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As the title of this article says, this is "A Site You Should Visit". The town, the scenery, the New England hospitality

and the wonderful people of the area make the beautiful DCUC room in the museum an experience you will always remember.

On behalf of the Board of Directors and staff of the Defense Credit Union

Council I again say thank you to Gordon Simmons and the Board of Directors of Service CU for the wonderful gift.

For more information on the Museum, visit their website at www.acumuseum.org.

PLANNING BEGINS FOR DEFENSE ISSUES 2005

DCUC, again this year, is sponsoring a one-day mini-conference in conjunction with, but not part of, CUNA's GAC. Defense Issues 2005 will be held on Saturday, February 26th at the Washington Hilton Hotel. The all-inclusive fee is still only \$100.

Following is a tentative time-line: check-in outside the Georgetown West Ballroom to begin at 9:30 AM, with the opening session planned for 10:30, plated luncheon at noon with the presentation of the George Myers Scholarship after the luncheon; afternoon sessions to begin at 1:30 PM, with adjournment around 3:30 PM.

Some of the topics being considered: BRAC; Transformation; AAFES and/or DECA Update; DoD Update (to include Financial Readiness campaign) among other subjects. If there is a topic you want addressed, please let us know, and we will make every effort to have it addressed.

You can register on-line at www.d cuc.org or you may send your check/share draft or credit card information together with your completed registration form to DCUC, 601 Pennsylvania Avenue, NW, South Building, Suite 600, Washington, DC 20004-2601 or fax to 202/638-3410.

IDEAS FOR YOUR CREDIT UNION...

Fort Belvoir FCU, VA celebrated their annual Credit Union Day (Membership Appreciation Day) on Saturday, October 23, 2004. The event was a great success that featured local businesses, a kid's corner, fire department demonstrations, food, fun and radio station Z104.

"This event is our way to say 'Thank You' to our members, business partners and the community," said Patricia S. Kimmel, President/CEO of Fort Belvoir FCU.

Why I Serve:

Marine Recruit Learns Discipline, Leadership Lessons

By *Gerry J. Gilmore*
American Forces Press Service

"I wasn't disciplined enough for college," said Marine Corps recruit Joseph E. Solinger.

The 19-year-old Columbus, Ohio, native said he realized in high school about a year ago that his self-indulgence and spotty grades were taking him nowhere. He said his attitude and study habits were exceptionally poor.

After talking things over with his father, a former Marine officer, Solinger elected to join the Marines' Delayed Entry Program in October 2003.

Fast-forward to today. After completing 12 weeks of intensive training, the young recruit was slated to graduate on Nov. 5 and become Pfc. Solinger, U.S. Marine.

The Marine Corps, Solinger discov-

ered, is "the place to get discipline and to work on my leadership skills."

Assigned to H Company, 2nd Recruit Training Battalion, Solinger learned his lessons well at Parris Island. He was selected as an honor recruit for his leadership, attention to detail, and other skills.

As a soon-to-be Marine, Solinger said he gained new perspectives on how people from different backgrounds can cooperate to accomplish difficult tasks. His Parris Island experiences, he said, also taught him "how to work with people from all over the country."

And, embracing teamwork "is essential" to becoming a Marine, he said. "There's not one recruit that can make it through recruit training," Solinger said, "without the help of another recruit."

Joining the Marine Corps, he observed, would be a good decision for

many of today's young people who "are walking around in sloppy clothes."

The Marines, he explained, extol responsibility, good personal hygiene, manners, and proper posture.

Recruits who seemed to lack self-confidence and direction when they arrived at Parris Island, Solinger observed, are transformed by Marine training to embrace self-discipline and responsibility.

And discipline, he noted, "is something that you need in life."



REPORT ON THE GEORGE E. MYERS FUND

Last Call to Order Your 2004 White House Christmas Ornament

Orders are coming in for the 2004 White House Christmas ornament. The ornament honors President Rutherford B. Hayes and his family who came into office after a fiercely disputed election. A pragmatic reformer Hayes served with integrity and honor.

This oval scene is framed by a gold plated brass wreath with enameled colors. The ornament has a concave form and on the reverse side is a blue enameled surface with painted snowflakes.

A picture of the ornament is at the DCUC web site, www.dcuc.org,



click on 2004 WHITE HOUSE ORNAMENT.

You may place your orders by mail, phone, fax or e-mail: GEM Christmas Ornament Defense Credit Union Council, 601 Pennsylvania Avenue

NW, South Building, Suite 600, Washington, DC 20004-2601, Phone: 202-638-3950, Fax: 202-638-3410, E-mail: dcuc1@cuna.com.

Please include your name, mailing and e-mail address and phone number (work and/or home) along with the number of ornaments you are ordering. If you choose to charge your order to your VISA or MasterCard account, please include your account number, expiration date, name as it shows on the card, and your account address if different from the address to which you wish the ornament sent.



ARMED FORCES FINANCIAL NETWORK UPDATE



John Broda, AFFN 1-973-257-1216

The Armed Forces Financial Network (AFFN), in partnership with the Defense Credit Union Council (DCUC), credit union participants and the Association of Military Banks of America (AMBA) bank participants, has presented donations in the amount of \$30,000.00 to two military-focused organizations. The recipients, the National Military Family Association (NMFA) and the Fisher House, were presented checks in separate ceremonies in Washington, DC. These donations are part of AFFN's overall military community support program.

AFFN and credit unions have partnered together with AFFN, granting over \$100,000.00 to 'military focused' organizations serving our global military and defense communities. It is through their generosity that troops and their families are receiving direct benefits during such a critical time in our nation's military history. "AFFN is so

very proud to be in partnership with DCUC credit unions in this giving campaign," said David Weber, AFFN President/CEO. He added, "now, more than ever, our participating partners are showing their patriotism, spirit, generosity, and true colors – red, white, and blue!"

The AFFN military community support program, which includes the 2004 AFFN charitable funds matching grant effort, has provided direct support to our troops and their families. This support includes such services as care and comfort, communication, entertainment, financial literacy education, and family and children programs, to mention just a few worthwhile examples. AFFN salutes the leadership of our credit unions who contributed generously to the following organizations:

Service CU & the Fisher House, Germany

Pentagon FCU & The Pentagon Foundation, Alexandria, VA

Langley FCU & Friends of the Family Support Center, Langley AFB, VA
Fort Lee FCU & Fort Lee Youth Program, Fort Lee, VA

1st Advantage FCU & USO, Ft. Eustis, VA

Randolph-Brooks FCU & Operation Warmheart, RB AFB, TX

ABNB FCU & Rudy Extreme Seal Challenge – The Naval Special Warfare Foundation, Naval Amphibious Base Little Creek, VA

Hanscom FCU & the Patriot Honor Guard, Hanscom Air Force Base, MA
Fort Monroe CU, Inc. & The Peninsula Salvation Army, Hampton, VA

Bragg Mutual FCU & Kids Voting USA/North Carolina Cumberland County, Fayetteville, NC

Fort Belvoir FCU & The 1st Information Operations Command's Family Support Group, Ft. Belvoir, VA

DCUC/AFFN & The Fisher House Foundation, Walter Reed, Washington, DC

RANDOLPH-BROOKS FEDERAL CREDIT UNION AND AIR FORCE FEDERAL CREDIT UNION AGREE TO SHARE ATMS

Tracy Hennigan, Randolph-Brooks FCU and
Sheila N. Burrow, Air Force FCU

Randy Smith, President/CEO of Randolph-Brooks FCU and Tom Whitmore, President/CEO of Air Force FCU, TX announced that a shared ATM agreement has been approved by the boards of both credit unions. At no cost, credit union members from both institutions are now able to access their funds at ATMs

owned by both credit unions. By working together, these two credit unions have nearly 70 ATM locations in South Texas to serve their combined membership of 262,000 members.

In the spirit of cooperation and convenience for members, credit unions work to share ideas and resources within the Credit Union Movement," said Smith. "This partnership is a testament to that cooperation, allowing the mem-

bers of both Randolph-Brooks FCU and Air Force FCU the opportunity to save money by providing access to more ATMs without having to pay a surcharge to use them."

"We are pleased to work in partnership with Randolph-Brooks FCU in bringing convenient and economical ATM service to both our institutions' members," said Whitmore.

NAVY FCU PENSACOLA CALL CENTER IS FLORIDA'S FIRST CERTIFIED COMMERCIAL "GREEN BUILDING"

Loren Moeller-Carson, *Public Relations Manager, Navy FCU*

Navy FCU's new state-of-the-art call center in Pensacola has become Florida's first commercial building to receive LEED (Leadership in Energy and Environmental Design) "Gold" Certification, making it a certified environmentally friendly "green building". LEED is part of the U.S. Green Building Council's Green Building Rating System™, which is a voluntary, national standard for developing high-performance, sustainable buildings. The 56,000-square-foot building is one of 25 "Gold" rated LEED projects in the United States. Designed and constructed to withstand winds up to 140 mph, the facility was undamaged by Hurricane Ivan.

The primary objective for Navy FCU's Pensacola call center was to develop an employee-focused facility while reducing capital costs, energy costs, health care

costs and increasing employee productivity and retention. The building and its grounds reflect that focus—complete with a fitness center, walking trails, dining amenities, training facilities, a "mothers" room and more.

"We created a workplace environment that promotes employee comfort and job satisfaction—a place where people will want to work for years to come," said Ebb Ebbesen, Navy FCU's project manager for the Pensacola Call Center. "The call center was truly built for our greatest assets, our employees and members."

The building's exterior was designed and constructed with local materials used to evoke a local style. The interior architecture of the building is intended to create the most productive environment possible for the employees. Call center workstations are organized to take full advantage of views and to maximize the use of daylight as a lighting source. Workstations use the Herman Miller

Resolve system, creating open, inviting, space-efficient workstations where employees feel comfortable and connected.

The main call center features a 400-foot long glass and Kalwall partition providing employees a breathtaking view of the live oaks and the pond beyond. The main call center floor is controlled by a very sophisticated lighting system including a solar shade/reflector along the window wall with automated shades, which dims the lights and raises or lowers the shades as required, eliminating glare and maintaining the optimal lighting level.

Regular meetings were held throughout the construction process to ensure the facility was being built in accordance with the plans, specifications and LEED criteria established by the Navy FCU team. "This facility is proof of our commitment and investment to this project, our employees and sustainable design," said Ebbesen.

YOU SHOULD KNOW THAT . . .

- ☆ The Defense Council will be hosting its mini-conference again this year. *Defense Issues 2005* is scheduled for Saturday, February 26, 2005, at the Washington Hilton Hotel, tentatively set at the Georgetown West Ballroom. Watch for all the details coming soon in a future **ALERT** and at the DCUC website, www.dcuc.org.
- ☆ Start planning now for DCUC's 2005 Conference in Charleston! We'll be at Charleston Place August 21 – 24. Details coming soon in a future **ALERT** and at the DCUC website, www.dcuc.org.

Defense Credit Union Council, Inc.
601 Pennsylvania Avenue, N.W.,
Suite 600
Washington, DC 20004-2601

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