



# THE DEFENSE CREDIT UNION COUNCIL

# ALLERT

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## A VIEW FROM THE BOARD ROOM

### A Glass Half Full

*Dave Davis, President/CEO, Pacific Marine CU; Treasurer, DCUC*

I have never really considered myself the eternal optimist, but I am definitely not a pessimist. I guess you could say I'm more of a pragmatist. Besides, it's hard to be optimistic when unemployment has hit levels not seen since the great depression, consumer confidence has plummeted during the past 12 to 18 months, and the United States was recently surpassed by China as the largest automobile market in the world. There is no denying that times are tough. Yet, it has been said that every cloud has a silver lining.

It takes a considerable amount of dissatisfaction for the average consumer to make significant changes to their primary financial institution relationship. The collapse and failure of numerous banks combined with the conservative and secure nature of credit unions seems to be more than enough incentive for most average consumers to reconsider their banking options. There have been a number of recent reports on national news programs discussing the benefits of credit unions versus banks. You can find dozens of articles that show the positive differences between banks and credit unions; all you have to do is Google, "Banks versus Credit Unions." Why not attach a link from your website to one of these pro-credit union segments, or cite this information in your next newsletter. We have been trying to spread the word about this difference for years, and given the current environment, we should

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## CEO UPDATE

### Military Saves... "Start Small. Think Big!"

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

For the past several years the Department of Defense has partnered with the Consumer Federation of America and also with its Financial Readiness campaign partners to promote *Military Saves!* Although this program has been on-going for only three years, it has already become a tradition...a welcomed tradition among the Military Departments and their respective leadership, and a celebration like none other at military installations worldwide!

This year's *Military Saves* campaign will again focus on changing and enhancing the savings behavior of our troops and DoD civilians...and will seek to motivate DoD personnel and their families to save! However, given the economic realities of this past year and those of current, in addition to encouraging our troops to save, this year will also emphasize the importance and significance of savings!

*Military Saves Week* officially launches on February 21 and runs thru February 28. Though the campaign is a year long effort, the last week in February is critical. It is the time to employ a principal of war I learned years ago—mass! Simply said, it is the time to overwhelm our troops and the DoD civilian population with literature and educational information that promotes the realities and value of short-term (emergency) and long-term (retirement) savings. It is the time to mass our efforts and ensure our Armed Forces and the DoD establishment have every opportunity to either start a savings account or increase their savings...and given your presence on a military base, a DoD facility, or Federal building, no doubt, you are best positioned to make that happen!

The memorandum from Mr. Tommy Thomas, the Deputy Under Secretary of Defense (Military Community and Family Policy) kicks off the 2010 *Military Saves Week* and requests Commands to support this special financial readiness event. In that regard, and as I expressed in an earlier broadcast email to you, I would ask three things: 1) contact your Garrison Command team and/or your on-base Military and Family Readiness Support Centers and let them know you are prepared to support *Military Saves Week*...2) develop a special product and/or service to support *Military Saves Week*. Whether you increase your regular share savings' interest rate (*add 50 or 100 basis points to your daily rate*) or offer a special warrior rate for a Certificate of Deposit (*DoD's Savings Deposit Program offers 10% to deployed troops*); whether you conduct a financial educational seminar or host/sponsor a special event on-base, the objective here is to incentivize our troops, DoD civilians and their families to "*Start Small. Think Big!*"...and *to Save!* And 3) visit *Military Saves* ([www.militarysaves.org](http://www.militarysaves.org)), *Military One Source* ([www.militaryonesource.com](http://www.militaryonesource.com)) and/or the Credit Union National Association's *Home and Family Finance Resource Center* (brought to you on DCUC's website, [www.dcuc.org](http://www.dcuc.org)). There are a host of financial education, savings information, and other resources at your disposal

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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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Scott CU recently presented a \$1,000 check to sponsor the Mascoutah Little Indians Youth Football Program. Pictured in the front row from left are Little Indians representatives Gavin Vogelsburg and Treasurer Vickie Vogelsburg. In back from left are Scott CU Mascoutah Branch Manager Mike French, Little Indians President David Ohl, Secretary Clay Mason, Cheerleading Director Kenda Haas, Concession Director Melinda Stevens, and Historian Jason Vogelsburg. Photo provided by Scott CU

## Scott CU Supports Mascoutah Little Indians with \$1000 Donation

*Adam Koishor, Chief Marketing Officer*

Scott CU recently presented a \$1,000 check to become a Touchdown Club Sponsor of the Mascoutah Little Indians Youth Football Program.

Scott CU Mascoutah Branch Manager Mike French presented a \$1,000 check to Little Indians Youth Football representatives Gavin Vogelsburg, Vicki Vogelsburg, David Ohl, Clay Mason, Kenda Haas, Melinda Stevens, and Jason Vogelsburg recently at the local Scott CU location. Mascoutah Little Indians is a youth football and cheerleading program that teaches the values of teamwork, sportsmanship, and fair play to children between the ages of six and 14. The organization promotes physical, mental, and moral development by providing a program that teaches children the proper techniques to safely excel at football and cheerleading.

In 2009, the Little Indians had 240 football players and 75 cheerleaders in its first season. According to Ohl, the group's President, they expect 25 percent growth in 2010 and have already had 70 players register. The Little Indians Youth Football Program plays in Scheve Park and anticipates hosting 40 or more home games this year, Ohl noted. The local program competes in the Southwestern Illinois Youth Football Conference.

"This is another great opportunity for us to support our community and the people who live here," said Scott CU Community Relations Representative Maggie Grotefendt. "It is our way of showing our support to the community of Mascoutah and this great program."

"Credit unions are really about helping people and this is a perfect way for us to take that even a step further," Grotefendt added. Scott CU has made giving back to its communities a major priority. The local credit union contributed about \$120,000 and its employees volunteered about 1,500 hours to a variety of local civic efforts throughout the region in 2009.

"We realize that without our members and the communities in which we serve, we would not exist as a financial alternative," Grotefendt noted. "Supporting our communities is very important to us." The credit union has increased its community involvement in the past few years while also increasing its efforts to educate consumers of the value of doing their financial business with a not-for-profit credit union.

"We really want people in the area to know more about the value of doing business with a credit union," she added. "That is why we have really focused our time on educating area residents about Scott CU. One of the big ways we've done that is through our community involvement. In times like these, people are really looking for ways to reduce expenses and save money," Grotefendt noted. "We are a great alternative that helps them to do that."

## Travis CU Appoints Dee Alarcón to Board

*Sherry Cordonnier, Director of Corporate Relations*

Travis CU has appointed a new member to its board of directors, Dee Alarcón, Solano County Superintendent of Schools. Alarcón brings more than 40 years of education and impressive community service experience to Travis CU's board of directors. She joined the credit union in 1966 and was appointed to the board on January 28, 2010 to fill a vacancy. She will be subject to election in April of this year, according to the credit union by-laws.

"Dee's experience in community relations along with her amiable personality are an asset in fostering positive and collaborative relationships among educational institutions, professional organizations, governmental agencies and members of the community. She is a real complement to our board and we are very pleased to be working with her," said Curt Newland, Travis CU's Chairman of the Board.

"As a longtime member of Travis CU (TCU), I am pleased to represent the interests of all members by serving on the Board of Directors. I am very supportive of TCU's efforts to share financial literacy programs in Solano County high schools. TCU makes so many valuable contributions to our community, and it is my pleasure to be a part of those efforts."

Dee also represents the Solano County of Education through her memberships in various business organizations and committees. She was president of the Association of California School Administrators (ACSA), Region 4, and served on ACSA's state board of directors for three years. In 2005, ACSA honored her as Administrator of the Year. She was recognized with a Women of Distinction Award in 2004 by Soroptimist International of Dixon for her outstanding service in education and to the community.

"Dee will be a tremendous asset to the board with impressive business acumen and understanding of the diverse needs of local and regional schools," stated Patsy Van Ouwerkerk, president and CEO of Travis CU. "She continues to be a vital contributor to Travis CU, supporting and helping us to enhance our financial literacy efforts for the communities we serve."

Alarcón will serve on the Scholarship Committee of Travis CU's Board of Directors.



A delegation of Jordanian officials met with Andrews FCU executive management, Defense Credit Union President (DCUC), Arty Arteaga, and Dennis Savage, Comptroller, Joint Staff at the credit union's headquarters in Suitland, Maryland. Photo provided by Andrews FCU

## Jordanian Delegation Visits Andrews FCU

*Melissa Gardner, Andrews FCU*

A delegation of Jordanian officials met with Andrews FCU executive management, Defense Credit Union President (DCUC), Arty Arteaga, and Dennis Savage, Comptroller, Joint Staff at the credit union's headquarters in Suitland, Maryland. The delegation visited Andrews FCU to find out more about the operation of American credit unions as well as how the credit union serves its military members at home and abroad. The visitors also toured the credit union's Member Care Center and the newly renovated Allentown Road branch.

"Andrews FCU welcomes the opportunity to share information about Andrews FCU and the credit union movement," stated Bill Repass, Executive Vice President and Chief Financial Officer. "We hope that the information obtained from this visit will enrich the lives of the Jordanian service members."

## APGFCU Enhances the Boys & Girls Club's Commitment to Local Communities

*Janice Carey, Aberdeen Proving Ground FCU*

Through its annual corporate donations and fundraising efforts, Aberdeen Proving Ground FCU [APGFCU], proudly donated over \$24,000 in 2009 to the Boys and Girls Clubs of Harford and Cecil Counties, enhancing the Clubs' commitment to local communities.

Fundraising efforts included the sponsorship of a flapjack fundraiser at Applebee's Restaurant in Bel Air and the sale of a "Kids Art" calendar, paper cut-outs and holiday plush bears in its branches. All net proceeds from the fundraising items were donated to support the Clubs' after-school programs and provide local children with a safe place to learn.

"APGFCU is proud to support the Clubs in their mission to provide a safe place that cultivates and promotes personal and professional growth. Children are transformed by their experience at the Boys & Girls Clubs," states Don Lewis, APGFCU President/CEO.

The Boys & Girls Clubs of Harford County is more than a place—it is a "movement" to inspire. By reaching children at an early age and providing positive activities and encouragement, the Clubs provide a compelling alternative to youth crime, gang membership and other negative influences that effect local youth today.

**Plan ahead for  
the 2010  
DCUC Conference!**

**August 22–25, 2010  
The Hilton Minneapolis  
Minneapolis, MN**



## CURE Celebrates First Anniversary

*Breakthrough Service Continues to Gain Recognition Among Credit Union Professionals*

*Holly Herman, Credit Union Retired Executives (CURE)*

Credit Union Retired Executives (CURE), at [www.curetiredexecs.com](http://www.curetiredexecs.com), is pleased to announce the celebration of the first anniversary of its unique new online service, which offers free and confidential advice that is tailored to questions from credit union professionals. During this inaugural year, the 26 Advisors have answered more than 250 questions from credit union professionals nationwide.

Holly Herman, CURE's Executive Director, said, "We're so pleased with our first year's progress and the uniquely valuable service we're providing to the credit union movement—a service that uses the collective knowledge of retired credit union executives for the benefit of all. The executives who volunteer their services are enthusiastic and happy to be able to help, and the credit union professionals who call upon them have learned that they can rely on the retired executives' expertise and confidentiality, adding a powerful resource that simply did not exist a year ago."

"We want credit union professionals everywhere to know about and understand that they can rely on CURE as a trusted and confidential resource—a resource that can provide customized, targeted advice that addresses their real-world concerns," added Juri Valdov, CURE Chairman and Advisor. Valdov continued, "This is a 'win, win, win' program; it provides a valuable resource for credit union professionals, a way for retired executives to continue to use their knowledge and history, and a way for Supporters to invest in a service that highlights to everyone their commitment to the credit union movement."

Herman went on to say, "We're very happy with what we've accomplished during our first year, and see nothing but continued growth as our service gains broad recognition throughout the credit union community, here and abroad. We believe our service reflects the credit union mission of 'people helping people,' especially now, during a challenging time in the financial services industry and the overall economy, when credit unions are more important than ever to the members they serve."

More than 10,000 visits to [www.curetiredexecs.com](http://www.curetiredexecs.com) were recorded during December 2009, with a total of over 375,000 hits recorded in our first year.

*About CURE:* CURE is a secure virtual network of deeply experienced retired credit union executives who are volunteering their time and expertise to support those working in the front lines of the credit union industry. This unique online service is the first of its kind, the only place to go 24/7 for confidential advice—free of charge—about the many operational issues facing credit unions today.

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## Pen Air FCU Encourages Tax Incentive with \$100 Million Mortgage Marathon

*Jennifer Parker, Marketing Representative*

The recent tax incentive extension is here and Pen Air FCU wants to help members put \$8,000 back in their pocket! Don't get left behind! Take advantage of our \$100 Million Mortgage Marathon campaign going on until March 31, 2010.

Pen Air FCU has a variety of Conventional, VA, and FHA fixed and variable loan options to suit member's personal needs. Buying, building, or refinancing the home of their dreams has never been easier.

Renee Deese, VP Mortgage Lending said, "We are here to help our local community with the mortgage process. Buying, building, or refinancing your home can be stressful. Our qualified Mortgage Officers and Mortgage Lending Department is here to help members when they need it. We are here to serve members and make their dreams come true."

We are here to make our member's mortgage experience pleasant by listening to their specific needs and determining which mortgage option works best for their unique situation.



*Patrick Harrigan*

## Patrick Harrigan Named as Vice President of Regulatory Compliance and Legal Counsel at Service CU

*Karen Benedetti, Service CU*

Service CU President/CEO Gordon Simmons recently announced the appointment of longtime Portsmouth attorney Patrick Harrigan as Vice President of Regulatory Compliance and Legal Counsel.

Harrigan received an MBA in Finance & Investment with honors from Plymouth State University and he also earned a B.A. in Economics from Brown University and a J.D. from the University of Maine. He has practiced law in Portsmouth at the Law Office of Patrick F. Harrigan, located at the Pease Tradeport.

He has been associated with Service Credit Union for over 11 years. Harrigan formerly served as Vice Chairman of the Board of Directors at Service CU along with Chairman of the Supervisory Committee. He joined the board in 2004 and has also served on the Supervisory and Credit Committees at the credit union and has assisted the credit union with legal matters for more than two decades.

"Patrick offers excellent legal knowledge and analytical ability that will serve us well in his new position," says Simmons. "He will be a great addition to our senior management team at Service CU."

## Aberdeen Proving Ground FCU Surprises Local Teacher with Caribbean Vacation

Janice Carey, Aberdeen Proving Ground FCU

Aberdeen Proving Ground FCU [APGFCU], and FoolProof Financial Education Systems are excited to announce the winner of FoolProof's second all-expense paid trip to the Caribbean for a high school teacher who has tried the FoolProof for High Schools program in the classroom.

The lucky winner is Ken Hutchinson, a FoolProof Teacher at Havre de Grace High School in Havre de Grace, Maryland. Mr. Hutchinson was surprised on Thursday, January 14, in his classroom when Don Lewis, APGFCU's President/CEO, and Tina Mike, APGFCU's Assistant Vice President of Financial Education, and members of APGFCU's Executive Team joined the school principal, Patricia Walling, in announcing the award before Mr. Hutchinson's students.

Mr. Hutchinson reacted to the surprise stating, "I don't believe it! Out of all the teachers in the nation using FoolProof, I won! I can't believe I'm going to the British Virgin Islands!" Mr. Hutchinson's students were thrilled for their teacher, asking if they could go along on the trip. Mr. Hutchinson thanked both FoolProof and APGFCU for the vacation and for making the FoolProof financial consumer education program available to them.

Mr. Hutchinson received two round-trip tickets to the British Virgin Islands, an oceanside home for five nights including daily maid service, a rental car, a day on the FoolProof yacht, and \$500 in spending money.

"FoolProof knows high school educators are feeling pressure to teach more and better financial literacy skills to their students," stated Will deHoo, FoolProof's CEO. "We also believe that all students should know about the uniqueness of credit unions. Our contests are a great way to engage teachers with credit unions and then expose students to the credit union philosophy."

Teachers who register for FoolProof for High Schools in 2010 and use the program in at least one class are automatically entered in the contest.

APGFCU offers FoolProof's FREE interactive financial education modules for teachers and the public on its website, [www.APGFCU.com](http://www.APGFCU.com). Designed for people of all ages, the programs instruct participants on how to manage their money, budget, save, use credit wisely, and more. A new workplace program was recently added to help students prepare for their professional careers.

Dedicated to helping Harford and Cecil communities build secure financial futures, APGFCU is a leader in providing FREE financial literacy programs designed to help members of all ages develop successful money management skills.

For more information, click on the FoolProof link at [www.APGFCU.com](http://www.APGFCU.com), call APGFCU's Education Department at 410-893-7359 or email [edteam@apgfcu.com](mailto:edteam@apgfcu.com).

### CEO UPDATE *continued from page 1*

at these sites that could assist you in promoting this most worthwhile and much needed effort.

In year's past you have done a superlative job during *Military Saves Week*, and I am confident you will do so again. Let's mass our efforts and lead the way in 2010 and help our troops save and secure their future! Let's make certain our messages about "savings" are Heard, Understood, and Acknowledged (HUA)...not only during *Military Saves Week*, but throughout the year long campaign. "Start Small; Think Big!"

## Mark Your Calendars Now!

DCUC 2010 Conference • August 22-25, 2010  
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## New Checking Account for Active Duty Military

Amy Shanks, Belvoir FCU

Belvoir FCU welcomes 2010 with the launch of a new checking account that is exclusively for active duty military. The COMPASS Military Checking provides active duty military financial services they need with benefits they deserve.

With the COMPASS Checking, members receive:

- Unlimited monthly rebates on ATM surcharge fees nationwide
- Automatic \$500 line of credit
- Discounts on consumer loans
- 25 cents for every bill paid online with Belvoir Online Banking
- Deposit Everywhere which allows members to make deposits from any where in the world

Belvoir FCU's CEO, Patricia Kimmel stated, "Belvoir FCU is honored to offer this new competitive checking product to active duty military members. Service members deserve a product that rewards a valued financial relationship." For more information, visit [www.belvoircreditunion.org/checking/compass-checking](http://www.belvoircreditunion.org/checking/compass-checking).

## GOT NEWS?

Send your news to

Debbie Morello

at [dmorello@dcuc.org](mailto:dmorello@dcuc.org).

### VIEW OF THE BOARD ROOM

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take every opportunity to ensure consumers, especially our troops, understand that difference, so they can make an informed decision about their primary financial institution. It might have been a tsunami of bad decisions that swamped most of the country, but credit unions have the opportunity to ride the tide and increase their membership with consumers who prefer higher interest rates for savings and lower rates for loans and credit cards. It's about quality financial service and products, and it's about safety and soundness—and credit unions offer the best on all fronts!

## Protect Your Members' Families from Financial Breakdowns

*How new credit laws and planning can help them pay down debt and save for their dreams*

**I**n challenging economic times, the personal finances of the vast majority of Americans—from the poorest to the richest—are negatively affected. Having a hard time feeding the family, avoiding foreclosure or losing retirement income, we've all been hit hard. Yet, those serving in the military are at particular risk.

When a family member is sent overseas, it's difficult for the stateside spouse to take care of the kids, handle the finances and make ends meet on a relatively modest salary. Frequent moves often cause bills to get lost and paid late in the shuffle which wreaks havoc on credit reports. Yet, credit worthiness is important to servicemen and women because an opportunity for advancement can hinge on a healthy credit report.

The US Government's Adjudication Guidelines for Determining Eligibility Access to Classified Information, discloses some conditions that could raise a security concern and may disqualify applicants from access include a history of not meeting financial obligations and/or consistent spending beyond one's means, which may be indicated by excessive indebtedness, significant negative cash flow, high debt-to-income ratio. Attending to these problems, prior to seeking to access classified information or a promotion, is key.

Incremental steps are all it takes to pay off debt, avoid bankruptcy, improve credit, and save for emergencies. Living without a financial plan is like taking a long-distance road trip without a map. We may get to our destination, by luck, but most likely not. With a little planning and encouragement, members can see where they want to go and how to get there, mile by mile, day by day.

Among many new consumer protections embodied in "The Credit Cardholders' Bill of Rights of 2009" ([www.clearpointccs.org/CreditCardAct](http://www.clearpointccs.org/CreditCardAct)), which took effect on February 22, it also requires creditors' billing statements to show card holders how much interest they've paid in the past year and what minimum payment they would need to make to pay off their existing balance in 36 months. These new protections will encourage and motivate users to pay down their balance more quickly, but they'll still need education and guidance to help them do so.

Military One Source, the Department of Defense's Web site for official Military Community and Family Policy program information, offers free online resources to assist members of the military in controlling their finances and successfully planning for their financial futures.

Free money management help for your members is also available in person or by phone through members of the National Foundation for Credit Counseling. Certified credit counselors from non-profit organizations can meet with individuals and families to review and assess their finances and options and create action plans to work toward their financial goals—from paying down credit card debt to saving for a down payment on a home, college, or retirement. You may direct your military members to the nearest NFCC office online. ([www.nfcc.org/FirstStep/firststep\\_04.cfm](http://www.nfcc.org/FirstStep/firststep_04.cfm))

Your members may also seek assistance from their local libraries, a bookstore or on the Internet. Many free and low-cost resources are available to help get them back on track.

*This article is contributed by non-profit ClearPoint Credit Counseling Solutions ([www.clearpointcreditcounselingsolutions.org](http://www.clearpointcreditcounselingsolutions.org)) an NFCC-member offering credit and debt counseling nationwide. ClearPoint partners with Fort Lee CU (Virginia) to provide financial education to military personnel at locations near 20 military installations and less formally counsels many members of the military.*

**GOT NEWS?** E-mail Debbie Morello at [dmorello@dcuc.org](mailto:dmorello@dcuc.org).

## DEFENSE CREDIT UNIONS IN THE NEWS...

Spokane, WA—Global CU donated 200 tickets to local military families for the Spokane Chiefs Armed Forces Appreciation Hockey Night last month. Tickets were distributed to Marine, Army, and Air Force support units in the Spokane area... Newport News, VA—Despite frigid temperatures and icy roads, Langley FCU, in partnership with WVBT FOX 43 and Peninsula Habitat for Humanity, broke ground on a Habitat home to be built for Pearlean Brooks and her family. The Groundbreaking Ceremony was held at 626 Teach Street in Hampton. This is the third home that Langley FCU has sponsored. "LFCU is a strong supporter of Habitat's mission to build affordable houses in our community," said President/CEO Jean Yokum. "We are proud to help make the Brooks' family dream of homeownership come true." The Peninsula Habitat for Humanity has been dedicated to building safe and affordable houses for low-income families in Hampton, James City County, Newport News, Poquoson, Williamsburg and York County.

**For the latest in credit union news, visit our web site at [www.dcuc.org](http://www.dcuc.org).**

## Global CU Hosts Quarterly Blood Drive

*Abby Koder, Marketing Manager*

**G**lobal CU hosted the first of four scheduled blood drives this year at their main office located at 1520 W. 3rd Avenue in Spokane on January 22, 2010. Employees, members, and any healthy adult meeting eligibility requirements were invited to donate their life saving blood. The next drive is scheduled for April 2.

The Inland Northwest Blood Center (INBC) needs 150 units of blood everyday to support our area's medical facilities. Their labs are reporting that they are low on types O-, B- and A-. The INBC saves lives by providing blood and services to support transfusion and transplantation medicine in the Inland Northwest.



Tower FCU employees visit the Johns Hopkins Children's Center in Baltimore, Md.  
Photo provided by Tower FCU

## Tower FCU Donates Teddy Bears to Children at Johns Hopkins Children's Center in Baltimore

Natasha Henry, Communications Writer

When most people think of credit unions, the first thing that comes to mind is...teddy bears? Maybe not, but that is what was on the mind of dozens of critically ill children when a team of Tower "ambassadors" traveled to Baltimore, Md., to donate 50 stuffed teddy bears to the Johns Hopkins Children's Center.

"Bear"-ing the Tower logo, the bears were meant as a pick-me-up to the children and their families. "These kids are so brave and have to deal with so many difficult challenges on a daily basis," says Carla Ohler, one of several Tower employees that visited Johns Hopkins. "We hope the soft, cuddly bears helped brighten their day a bit."

"Everyone loves the bears, and we are excited to give them to the children," says Marisa Jaffe, Associate Director of Development for the Johns Hopkins Children's Center, a member hospital of the Children's Miracle Network. Jaffe says the bears were given out to the children as a special treat during a family celebration weekend.

Since 1997, Tower has donated over half a million dollars to various local and national charitable organizations. Almost half of the donated funds have gone to the Johns Hopkins Children's Center and Children's Miracle Network. One of Tower's major fundraising events is the annual Tower Classic Golf Tournament. The 2009 Tower Classic, held in Beltsville, Md., was the most successful one to date. With 92 golfers and 33 sponsors, the event raised \$25,000, including a \$10,000 match by CO-OP Financial Services through their

Miracle Match Program. To date, the Tower Classic has raised \$120,000 for the Johns Hopkins Children's Center.

Every year, Tower employees sponsor a toy, food and clothing drive to benefit Sarah's House, a local shelter for homeless families; organize and participate in blood drives, host book fairs, and sell tickets for gift basket raffles. Employees have built homes for Habitat for Humanity, walked to fight cancer, manned phones for a telethon and held car washes and bake sales.

"Tower employees are perennially charity-minded and always coming up with new and creative ways to raise money for worthy causes," Breland says. And their efforts have paid off—employee-driven fundraisers have raised over \$100,000 since 1997 for various charities and worthy causes.

Putting their feet to the pavement, a

team of Tower employees participates every year in the Race for the Cure in Washington, D.C. The team holds fundraising activities throughout the year including car washes, casual days and food sales to raise money. Since 2002, Tower's Team for the Cure has raised over \$30,000 for the Susan G. Komen for the Cure Foundation and the American Cancer Society.

"Tower is just as likely to help on a national level as we are to contribute funds to a local volunteer fire department or 4th of July celebration," Breland says. "For instance, when Hurricane Katrina hit New Orleans, Tower members and employees rallied and donated over \$100,000 to the relief efforts." Breland says Tower matched the amount raised, for a total donation of \$200,000.

And, like Tower employees, he says Tower members are always ready and willing to support a worthy cause. "We try to involve our members in the giving, and every time we do, their caring and generosity exceeds our expectations." Each year around Valentine's Day, Tower members participate in the Have A Heart campaign. For a donation of \$1 or more, Tower members can write their name or the name of a loved one on a colorful paper heart, which are displayed in Tower's 14 branches and the Member Service Center at Tower Headquarters. All proceeds benefit the Johns Hopkins Children's Center. Since 2000, members have donated over \$140,000 to the Have A Heart campaign.

"As we expand our presence and open new branches throughout the state, we want to support and give back to the communities we serve," Breland says.

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### DEFENSE CREDIT UNION PEOPLE IN THE NEWS...

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San Antonio, TX—Security Service FCU (SSFCU) announces that **Shamzy Romero** has been appointed to manager of the credit union's Rolling Oaks Mall service center. She will be responsible for the overall operation of the service center, meeting established goals and providing professional service to SSFCU members and employees. Romero has nearly seven years of experience with Security Service. She began as a teller officer in 2003. She previously served as manager at the credit union's newest San Antonio location, formerly Bexar County Teachers FCU. While there, she assisted in the conversion of Bexar County Teachers FCU to the Security Service system. She played an integral role in testing and creating new operations procedures for the use and functionality of new teller-friendly systems—equipment that allows tellers to expedite processing of member transactions. Romero has also participated in a number of volunteer activities within the community and was recently selected as an SSFCU representative during the Volunteer Income Tax Assistance (VITA) program with the City of San Antonio, developing Individual Development Accounts (IDA) for individuals and families in an effort to help them build strong financial futures.

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## CONFERENCE UPDATE

**DCUC 2010 Conference**  
**August 22–25, 2010**  
**The Hilton Minneapolis**  
**Minneapolis, MN**

In response to last year's conference survey, our members overwhelmingly asked to return to a Wednesday morning conclusion. Therefore, DCUC is pleased to announce that for our 47th Annual Conference in Minneapolis, we have invited a popular motivational speaker to help us bring our conference to rousing conclusion before heading home to our credit unions on Wednesday, August 25.

### **Motivational Speaker Kimberly Alyn**

Kimberly Alyn is a best-selling author and an international professional speaker. She delivers time-tested and progressive self improvement concepts with humor and insight, and her audiences rave!

Kim is the author of ten books and numerous CD and DVD productions on a variety of topics. Kim offers keynotes and presentations on topics like leadership, success principles, team building, dealing with annoying people, and giving butt-kicking presentations!

An advocate of life-long learning, Kim has her bachelor's degree in management and her master's degree in organizational management. Kim reads over 60 books a year on a variety of self-improvement topics. Kim has over 20 years of experience with speaking, training, educating, and entertaining.

We invite you to join us in welcoming Kimberly as our final Wednesday Speaker at the upcoming DCUC Annual Conference in August.



**Mark  
Your  
Calendars  
Now!**

