



ALLERT

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A VIEW FROM THE BOARD ROOM

Taking the Place of Mom and Dad

David Davis, DCUC Treasurer; President/CEO Pacific Marine CU, CA

Who taught you to balance your first checkbook? Where did you learn the basics of balancing “wants” and “needs?” Most likely, it was your mother or father who taught you about earning an allowance and saving to buy that new bike. Today, military credit unions are taking on that role and are assisting an entire generation of young adults — our junior military personnel.

Some recent reports say that 17% of military service members use payday lenders. These same reports suggest the leading reason for going to a payday lender is poor money management. Whether the need to visit a payday lender is for an emergency back home or unexpected car repairs, if our troops established a savings account, they would not be doing business with payday lenders. The sad truth is our troops do not save for the short term, and consequently, when an emergency arises, they resort to payday lenders. We need to step in; we need to provide our troops some “mom and dad” advice.

For many of our young recruits, the military is their first job. It marks the first time they have received a paycheck and the first time they have the freedom to spend their money — without mom and dad overseeing their decisions. It is the first time they are faced with a “wants” versus “needs” decision. Do they really need to purchase an extravagant stereo? Do they really need

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CEO UPDATE

Make a Difference...

Roland A. “Arty” Arteaga, President/CEO, DCUC

Last month, our Chairman, Ralph Story (VyStar CU), addressed the *Military Saves* program, highlighting the kickoff campaign (February 25-March 4, 2007) and encouraging your support of this major initiative. This month, Dave Davis (Pacific Marine Credit Union), in his “View from the Board Room” gives some excellent advice and stresses the importance of savings. I would like to add my two cents and offer an open invitation...an invitation to get engaged, to get involved, and to promote the *Military Saves* campaign. The environment is ripe and the need for savings could not be greater.



Roland A. Arteaga

**Why the campaign?
Awareness! Accountability!
Responsibility! Changing
behavior...building wealth, not
debt! What can you do to make
that happen? Pledge your support
to promote *Military Saves*!**

So what is the issue? Regrettably, our troops are not saving...they are building debt! Why the campaign? Awareness! Accountability! Responsibility! Changing behavior...building wealth, not debt! What can you do to make that happen? Pledge your support to promote *Military Saves*!

In a few weeks, the Consumer Federation of America (CFA) will be completing a *Military Saves*’ participant’s guide with graphic elements, suggested activities, and additional information on the campaign. The guide will provide the how — how the DoD and the Military Departments will implement and/or support *Military Saves* — and the what — what you need to do to get involved. When the “kit” is done and the Department and CFA are ready to move forward, I’ll let you know. At this point, however, I am asking for your active commitment to this campaign and for your future support — and not just for 2007, but for every year thereafter!

I know (and the Department knows) you are already helping our troops and their families save. Whether in the form of savings products, such as share accounts, super share accounts, certificates, money market accounts, club accounts, and IRAs...or financials services, such as financial counseling, financial education, payday lending classes, debt management programs, savings seminars and basic financial management briefings, every day of the week you extend a helping hand to your members and encourage them to make sound financial decisions.

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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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AmeriCU CU Announces Additions to Investment, Insurance Area

Jennifer Montalbano, Marketing Coordinator

AmeriCU Services, LLC, a wholly-owned subsidiary of AmeriCU CU, announces the additions of Martha Furgison and Randall Savicki as Member Financial Advisors.

Martha Furgison holds New York State life, accident, and health insurance licenses as well as Securities Licenses 6 and 63 for mutual funds sales. A Notary, Martha has thirteen years banking experience as a former Branch Manager of a large local financial institution. Martha and her husband have lived in the Copenhagen area for more than 25 years. They have two daughters. Martha states, "It is important for me to uphold high values and sound business ethics as I work with members to understand their needs and offer solutions. Together we can build a strong financial future."

Randall Savicki will provide financial advice to our members for retirement plans, education funding, estate and general investing planning. He also holds licenses for life insurance, disability income and long term care insurance. He has over six years experience in the financial service industry and believes in the cornerstones of financial planning to assist members in attaining all of their financial goals. Randy is a veteran of the United States Air Force and lives with his wife in New Hartford, NY. He also holds series 7, 66 and 31 security licenses for all investment services.

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

Defense Credit Union People in the News...

MacDill FCU, Tampa, FL, has promoted **Amy Hepler** to assistant vice president/ loss prevention and **Emily Nicholas** to assistant vice president/marketing. The CU has also appointed **Lorraine Randolph** to assistant vice president/area executive...Air Force FCU, San Antonio, has named **Emilio Gonzales** July's employee of the month...Scott CU, Collinsville, IL, has appointed **Kristen Galloway** to branch manager of its Collinsville Office...Global CU, Spokane, WA, has recently hired **Kayla Best**, the current reigning Miss Spokane, as a Member Service Representative by Global Credit Union. Best obtained her A.A. degree from SFCC and is currently a junior at Gonzaga University, where she is pursuing a B.A. in Public Relations and Marketing. She brings with her over two years of experience in the financial field.

Defense Credit Unions in the News...

Security Service FCU, San Antonio, TX, recently donated \$16,299.35 to The Children's shelter of San Antonio. The money was raised through a month-long fundraiser where SSFCU Texas service centers sold popcorn and candy, held raffles, and had bake sales. The funds will be used to support programs for children in the San Antonio area and nurture children who have been abused, abandoned and neglected and are now receiving care from The Children's Shelter.

CEO UPDATE *continued from page 1*

Savings is a lifetime event; *Military Saves* is an annual campaign that year after year (starting in 2007) will target some very special people...your members — our Soldiers, Marines, Sailors, Airmen, Coastguardsmen and their families. Without your commitment to promote and get involved in this top down, national effort our troops may not have the incentive to save and will continue to live in debt. Tall order? You bet, but I am confident, with your help, we can make a difference!

On a closing note, as you gather around the Thanksgiving table this year, please keep our service members and their loved ones in mind. Offer them thanks for all they do; pray for their safety and well-being throughout the year. Special thanks to you for your continued strong support of the Department of Defense and Defense Credit Union Council! Happy Thanksgiving!



Left to right: Tawny Dotson-TAFB Liaison Travis CU, Hayden Dotson (son) and Capt. Trace Dotson USAF. Photo provided by Travis CU.

Travis CU Sponsors Travis Air Force Base Deployment Program

Sherry Cordonnier, Travis CU

Travis CU participated in the Travis Air Force Base Kids Understanding Deployment Operations program recently. The program, called KUDOS, put over 500 children of Travis AFB Airmen through a mock deployment to understand what their parents go through when they are deployed and offered information to parents on how to access resources when the family faces a deployment.

The day's events included training in night-vision goggles, an aircraft tour, briefings from commanders, time in a medical tent, and a cultural display. The children were encouraged to dress in camouflage and were in-processed, visited a mock base set-up called Camp KUDOS, and received a welcome home ceremony.

Travis CU sponsored the event and staff members manned a booth in a C-5 Galaxy where children received goodie bags that included DVD's discussing how to deal with deployments, coloring books, and Travis CU harmonicas and Frisbees.

Aberdeen Proving Ground FCU Celebrates Grand Opening

Desiré Phelps, Aberdeen Proving Ground FCU

Aberdeen Proving Ground FCU Board Chairman, David Gilbert, welcomed Havre de Grace Mayor, John Corrieri, and Harford County Executive, David Craig, as they cut the ceremonial ribbon. County Executive Craig noted Aberdeen Proving Ground FCU's commitment to the community and welcomed its continued service to Harford County residents. Aberdeen Proving Ground FCU's Havre de Grace branch also hosted Family Fun Day in honor of its grand opening. Harford County families joined Aberdeen Proving Ground FCU staff for a day of fun, entertainment, refreshments, and giveaways, including a coupon book with over \$300 in savings from local merchants. Located off Route 40 and Lewis Lane in Havre de Grace, the full service branch features traditional lobby tellers, Member Service Representatives, drive-up lanes, and a 24-hour drive-up ATM.

Pen Air Federal CU Receives Award

Patty Veal, Marketing Manager

Pen Air Federal CU was honored during the Florida CU League's Annual Conference with a Dora Maxwell Awards. This award recognizes those Florida CUs that have exhibited extraordinary community service and responsibility. Pen Air FCU was chosen due to its immediate call to action to aid fellow credit unions after Hurricane Katrina. Pen Air FCU put its Mobile Service Center on the road to serve Keesler FCU members and collected supplies and donations for the American Red Cross. Plus, Pen Air FCU continued throughout the year with direct involvement with several charities including the March of Dimes – Walk America, American Cancer Society's – Relay for Life, and the Navy-Marine Corps Relief Society's Charity Golf Tournament. John Davis, Pen Air President/CEO, graciously accepted the award on behalf of the Credit Union and explained, "We are honored to receive this recognition and encourage all Credit Unions to brag about the good work they do in their communities to help further the Credit Union movement."

Melissa Judd Receives Award

Linda Backlund, Manager Corporate Communications/Governmental Relations

Global Credit Union President/CEO Jack Fallis recently presented Melissa Judd with the Dominic Alessio Employee of the Quarter Award. Judd was nominated and chosen for this award by her peers, winning over a field of 10 finalists. Judd strives to be knowledgeable at her job and has a willingness to help co-workers and members alike. "Melissa is a team player, always first to volunteer when help is needed. She puts in the extra effort to help her fellow employees succeed," Fallis commented. Judd started work at Global on July 12, 2002 as a Member Service Representative at Global's Post Falls Branch. She transferred to the main office working in the loan department before transferring to marketing. As the Military Marketing Representative, Judd works closely with all branches of the military, both stateside and overseas.



From left to right: Michael Taleifero; Barbara Sheehan, AVP Mortgage Products; and Maurice Jourdain-Earl, both Managing Directors of Compliance Technologies and founders of the Lending Industry Diversity Conference, Inc. Photo provided by Navy FCU.

Navy Federal Honored with “Best in Industry” Minority Lending Award

Keasha Lee, Public Relations Specialist

The Lending Industry Diversity Conference, Inc. announced the Best in Industry Awards winners for 2006 based on the recently released 2005 Home Mortgage Disclosure Act (HMDA) data. Navy Federal CU earned the Minority Lending Award for National Credit Union Association Reporters within the Regulatory Peer Group category.

The Lending Industry Diversity Conference, Inc. created the Best in Industry Awards to acknowledge those companies who have demonstrated superior performance in minority lending and minority market penetration and, by so doing, have shown themselves to be the best in the industry. The Minority Lending Awards by Regulatory Peer Group category recognizes mortgage lenders operating primarily in the continental USA that made the most loans to minorities within each regulatory peer group. The criteria for all of these awards is the number of originations that have no HMDA reportable spreads and where the lender has less than a 51% spread frequency (i.e., more likely to be a prime lender).

“We are delighted to receive this award,” said Barbara Sheehan, Assistant Vice President, Mortgage Products. “This honor recognizes our consistent efforts to meet the needs of all of our members by providing them with products and services to help them achieve their financial goals.”

The achievements of Navy Federal and other lenders will be recognized at the second annual “Best in Industry” Awards Dinner to be held in the Washington, D1C area in conjunction with the Second Annual Mortgage Lending Industry Diversity & Emerging Markets Conference and Career Fair. More than 3.8 million home loans were made to minorities in 2005 largely due to the success of this year’s minority lending award winners. More information about the Lending Industry Diversity Conference, Inc. can be found at: www.mortgageindustrydiversity.com.

For speaker presentations from the 2006 Conference, visit www.dcuc.org.

VIEW FROM THE BOARD

continued from page 1

to have a cell phone with every imaginable “bell and whistle?” Can they survive with a less expensive device and possibly save the difference between a “first class” and a “coach” model? I submit they can...but they need someone to help them understand the difference and more importantly, understand the positive impact of their decision. They need someone to guide them through the first year or so and mentor them for a lifetime. Mom and dad can do that, but unfortunately, they are not always readily available...we are!

I remember being a young E-3, buying whatever groceries I could afford, and my wife and I living on the bare essentials until payday. Payday lenders weren’t readily accessible in the 1970’s, so when we ran short of cash, we simply had to make tough decisions about what we “needed” and what we “wanted.” Instant gratification was not in our vocabulary back then; money management was.

So what do we need to do to get back to the basics? To train our troops to make those tough decisions? To teach them about “wants and needs?” What do we need to do to reduce our troops’ dependence on payday lenders?

Aside from DoD’s professional financial counselors and us teaching the basics and providing advice (like mom and dad), I believe the military leaders need to encourage (and impose) good money management skills on our young service members. Recent legislation will certainly curb the payday lending appetite, but unless our troops are disciplined enough to make the right decisions (need versus wants) and do the right things (establish emergency savings accounts), they will invariably run short of cash at the end of the month. Who better than those who train and discipline our troops daily to oversee the financial morale and welfare of our troops, to reinforce responsible financial behavior to instill personal financial discipline, to encourage savings, and to direct our troops to trustworthy creditors.

This issue is about knowledge, discipline, and opportunity; it is about working together to make our troops financial savvy. It starts with the troops themselves, and involves the active participation of first line leaders, organizational leaders, on-base financial counselors, and us!

Two CUs Carve Out Their Niche Serving Military Personnel

*Sarah Snell Cooke, CU Times Senior Washington Reporter
Reprinted with permission from Credit Union Times.*

Credit unions came together last week to share their successes in serving the unique needs of the military during NCUA's Economic Empowerment Summit held Oct. 3.

NCUA Office of Small Credit Union Initiatives Director Tawana James explained that 17% of the military are actively engaged with predatory lenders, but she highlighted two credit unions chipping away at the market share. She explained that the military was a prime target for payday lenders because most are under 25 and financially inexperienced, lack a savings cushion in hard times, and are paid regularly with little likelihood of quitting or being downsized. "They didn't need the DoD report to tell them that," James said, referring to the recent Department of Defense report on predatory lenders taking advantage of military personnel, in introducing the two executives from the credit unions.

"The unique challenge Marine Federal Credit Union faces in 2006," Marine Federal Credit Union EVP Chuck Collins stated, "is how you deal with the deployment of about 40,000 members." The institution learned from a focus group of some expected issues concerning deployment, but they were also a bit surprised to learn that personnel ended up with too much cash on hand because of deployment pay and that having paper checks on hand can be helpful overseas when debit cards do not work properly.

The credit union also looked at its own call center issues; they were overwhelmed with wire transfer requests, fraud/transaction disputes, lost/malfunctioning debit cards, bill payer requests and identity theft issues.

Marine Federal wanted to be prepared when 25,000 more of its members are deployed again in February, Collins said. Meetings were held with base command to inform them of financial counseling available from the credit union where staff would show them how to set up bill pay

and how to develop a budget. A better investment option was also made available to deployed members of the military for that extra cash with a higher yield and without withdrawal penalties.

"Management and staff know we can find a way to bend rules to make life easier" for the service members. Marine Federal has informed its collectors that if a member is confirmed deployed they are "hands off." If a car is being repossessed or had to be abandoned in a repair shop for deployment orders, the credit union will store it until the member comes back to avoid storage fees. The credit union linked up with CUNA's call center so it is available to service members 24/7 and has clocks in the call center offices showing the time in areas of major deployments.

Additionally, Marine Federal has a retired Marine on staff who goes around to the installations within the field of membership and discusses financial education topics like how to buy a car and debt management. He handles about 80 extreme cases one-on-one where the service member agrees to hand over their paycheck and receive an allowance while the counselor deals with the creditors.

Upon request from the wing commander at Seymour Johnson Air Force Base, where North Carolina Community Federal CU is located, CEO Robert McKenzie explained that his credit union looked at ways to work on issues specific to its military members. According to McKenzie, Bank of America—also on base, turned the request down.

What McKenzie's credit union came up with were loans to pay off the payday loans of military personnel. Despite North Carolina law prohibiting the product, it has been circumvented via the Internet and other methods. "I'd like to tell you this law totally eliminated predatory lending...but that is not the case," he said.

The credit union has partnered with the base to offer financial education in addition to these loans to help the servicemembers gain their financial footing. "What's most pleasing about this program is we approve about 90% of applications we get each month," McKenzie said.

North Carolina Community advertised the service in the on-base newspaper and handed out brochures. The first sergeants actually will sit in on the loan application process.

Collins' credit union is also training the next generation of the military offering a financial literacy boot camp for teens who are dependents of Marine families. "We started it about two years ago, and it's been just dynamite for us." The program, with interactive car and insurance buying games, has proven so successful an adult version was developed.

Help Our Troops Call Home...

Don't forget our troops during this holiday season, why not purchase a Military Exchange Prepaid Calling Card! The Department of Defense Military Exchanges have been authorized to sell prepaid calling cards to individuals and organizations who wish to purchase these cards for our troops serving overseas in Operation Enduring Freedom and Operation Iraqi Freedom. Go to www.aafes.com to purchase and help our troops connect with their families and friends.



The Armed Forces Financial Network

2006 AFFN Military Community Support Program – A Major Success!



The Armed Forces Financial Network (AFFN), in partnership with Defense Credit Union Council (DCUC) credit unions, have for the third consecutive year, provided support directly to the troops and their families, through the AFFN Matching Grant Program. The AFFN Matching Grant Program is a part of AFFN's overall military community support commitment launched three years ago.

Over the past three years, over 69 grants have been issued directly to 'Military focused' organizations supporting our military, defense, and civilian communities worldwide. It is through their generosity that troops and their families are receiving direct benefit during such a critical time in our nation's military history.

In addition, the AFFN Corporate Donation component will once again this year focus on the military families staying in Fisher Houses during the 2006 Holiday Season. Last year, \$18,600.00 in DeCA Certificates were given to military families staying at Fisher Houses throughout the United States and Germany.

This year, the contribution has nearly doubled, to \$31,300.00 in DeCA Certificates! AFFN/AMBA Banks and AFFN/DCUC Credit Unions will present the DeCA Certificates to Fisher House Managers and military families during the upcoming 2007 Holiday Season.



Tower staff and their families at the Race to Cure ALS in Lewes, Del. Photo provided by Tower FCU.

Tower FCU Staff and Families Show Support in Race to Cure ALS

Natasha Henry, Tower FCU

During the spring season, several members of Tower's staff and their families showed their support of a Race to Cure ALS event by choosing to run a 5-kilometer race or take a 1-mile walk in honor of a former long-time Tower employee who lost his wife to the disease Amyotrophic Lateral Sclerosis, also known as Lou Gehrig's disease.

The weather for the day of the race was warm and sunny, which contributed to a sizeable turnout. The 65 runners and 138 walkers who participated in the event raised \$11,000, with Tower's contribution estimated to be 10 to 15 percent of the total amount collected.

Top 10 Reasons to Visit Spokane, Washington in 2007!

10. Spokane is ranked number 2 in the nation for summer weather!
9. Spokane is easy to get to.
8. Spokane is the cultural center for the Inland Northwest.
7. Spokane has won the designation "Friendly City" twice, ranking number 2 out of the 80 large cities in the U.S.
6. Spokane is RED HOT with the nation's largest wireless (wi-fi) network with 100 blocks of coverage
5. Spokane really knows how to show people a good time
4. Spokane is a golfer's paradise with 33 courses within a one-hour's drive of the city. Golf Digest has described Spokane as a "golf mecca."
3. Spokane is the heartland of some of the West's most popular recreations and sightseeing areas. Within easy driving is beautiful Coeur d'Alene, five national parks, the Columbia River Gorge and the Grand Coulee Dam
2. The Davenport Hotel, located in downtown Spokane was established in 1914 has a grand and fascinating history. It has recently been restored to its former grandeur and glory!
Our special DCUC conference rate at this fabulous hotel is only \$145 single/double!
1. Spokane will host the 44th Annual DCUC Educational Conference from August 19-22, 2007. Mark your calendars today! Registration materials will be available early in 2007.



FirstLight Federal Credit Union Executive management, members from the Board of Directors and other key members of the Las Cruces business community joined together to celebrate the groundbreaking of a new branch at 3791 E. Lohman in Las Cruces, NM. Photo provided by FirstLight FCU.

FirstLight FCU Breaks Ground for New Branch

Natalia Flores, FirstLight FCU

Groundbreaking ceremonies for a new FirstLight Federal CU branch on 3791 East Lohman Ave. in Las Cruces were held recently at the construction site. Las Cruces Mayor, William Mattiace, members of the Las Cruces Hispano Chamber of Commerce, the Las Cruces Greater Chamber of Commerce and other local dignitaries were present and took part in the ground breaking festivities.

The construction contract for the project was awarded to St. Louis-based NewGround, a leading international design/build and retail services firm that specializes in contemporary designs for the financial services industry (www.newground.com).

The new branch on East Lohman will include 9,768 square feet of office space plus 2,310 square feet of canopy space. The branch will include eight drive-thru lanes plus an ATM in the rear of the building, and a freestanding ATM in the front of the facility. Also, there will be six retail walk-up teller windows and a commercial account window. Anticipated open date for the branch is March 2007.

The construction of the new Las Cruces branch is part of the FirstLight's planned expansion throughout the Las Cruces, El Paso and Fort Bliss communities.

The holidays are just around the corner...

Order your 2006 White House ornament now!

www.dcuc.org

VyStar CU Donates Computers to Community Book Club Reading Initiative

Judy Walz, VyStar CU

Terry R. West, President and CEO of VyStar CU, announced the official donation of over 600 refurbished VyStar CU computers to Northeast Florida students who complete Congresswoman Corrine Brown's Community Book Club Reading Initiative. Congresswoman Corrine Brown and her community partners launched the first computer giveaway to students participating in the Community Book Club Reading Initiative that began during the summer of 2006. To become eligible to receive a computer, participating students had to achieve the special initiative goals which were to read at least 25 books and submit a book report for each book read.

Ralph R. Story, Secretary of the VyStar CU Board of Directors, represented VyStar CU along with West at a special event on October 17 to distribute computers to the first 100 students. In addition to students, parents and teachers, the community leaders in attendance included Congresswoman Corrine Brown, Florida State Senator Anthony C. "Tony" Hill, Sr., Florida State Representative Audrey Gibson, Edward Waters College President Oswald P. Bronson, Sr., Ph.D., and several Duval County school teachers.

"VyStar CU is proud to be a part of this community and we are proud to participate in such a worthwhile initiative as Congresswoman Corrine Brown's Community Book Club. We are glad to be able to donate our refurbished computers to promote reading and help create better lives for children in our community," Terry West stated.

"I am thankful to have the support of VyStar CU for this initiative. They have been a wonderful community partner and a true supporter of our children's quest to excel academically," Congresswoman Corrine Brown stated.

The Community Book Club Reading Initiative continues. Additional information can be obtained by calling Congresswoman Brown's Jacksonville office at (904) 354-1652.

Kids Hit Big at Aberdeen Proving Ground FCU Community Invitational

Desire Phelps, Aberdeen Proving Ground FCU

Aberdeen Proving Ground Federal CU Community Invitational tournament was a grand slam for local youth baseball teams recently at Ripken Youth Baseball Academy. Twelve teams from Harford and Cecil County recreation councils were invited to participate in the event at no cost, allowing the youth teams to have a unique experience and to enjoy "The Ripken Way." The local 11u/12u teams who accepted the invitation were treated to a weekend of tournament play at the Ripken baseball complex in Aberdeen. The state-of-the-art facility was designed to give youth players the chance for a major league experience.

The weekend began with a skills competition where the boys' running and throwing abilities were measured against one another. Exciting games continued throughout the weekend, four teams moved onto the Semi-Finals. Emmorton and Rising Sun reached the Championship Game during a Sunday evening downpour, with Emmorton emerging as the winner.

Championship players and coaches were presented with tournament trophies. Other tournament goodies for the participating teams included free tournament t-shirts and commemorative programs, concessionaire lunches, and APGFCU backpacks. Max Mullin of Aberdeen was the lucky winner of a 30G Apple® iPod® courtesy of APGFCU. Team players, coaches, and fans were invited to enter a drawing for the chance to win.



APGFCU Board Director, Dave Gilbert, Ms. Gilbert, and Volunteer, Joe Traino, with Ferrous, the official Aberdeen Ironbirds team mascot. Photo provided by Aberdeen Proving Ground.

Don't Forget Treats for Troops!

With the holiday season fast approaching, please remember our troops. Visit www.Treatsfortroops.com and send a care package to our soldiers. You can choose from dozens of themed packages or hundreds of individual items, all selected after lots of input from soldiers and family members.

Individuals, organizations and groups who don't personally know anyone in the military, but want to show their support can sponsor soldiers through our unique Foster-A-Soldier Program. Sponsors can choose their soldiers by branch of service, home state or gender.

For the latest credit union news, visit our Web site:

www.dcuc.org

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