



# ALERT

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## A VIEW FROM THE BOARD ROOM

### Armed Forces Financial Network— An Invaluable Partner

*Robert E. Morgan, DCUC Board Member  
Director, ABNB FCU, VA*

**D**id you know that the Defense Credit Union Council was a co-owner of the Armed Forces Financial Network (AFFN)? Founded in 1985 to provide military personnel access to their Sure Pay accounts (mandatory EFT), for over two decades AFFN has provided quality products and services for participating financial institutions servicing the U.S. Military worldwide. Whether assigned stateside or overseas, for nearly twenty five years AFFN has supported our troops and their families' ATM and POS needs, and has been a stable and strong force in the network industry, aggregating over 13 million transactions a month.

AFFN is working diligently to enhance its capability. In 2003, AFFN contracted with Fifth Third Processing Solutions to provide an alternate switch for transaction processing. In 2008, AFFN contracted with Fidelity National Information Systems(FNIS), a leading provider of technology and services to the financial industry. FNIS services reach well beyond geographic and culture borders in countries throughout the world. The contract with FNIS not only provides EFT switching capabilities but also provides business opportunities to aid in our collective mission to better serve those who serve our country.

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## CEO UPDATE

### With Fall Comes Change

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

**F**or those of us who have been supporting the DoD establishment over the years, and in particular for those with branch operations on military bases, the month of October is usually marked with change. Whether it is a new appropriation impacting funding levels and troop strengths or new Command philosophies from changes of commands at summer's end; whether it is a new Administration and policies or senior leadership and personnel changes at the Pentagon...typically, when the fall season arrives, so does change.

Given the current environment, however, it seems that lately significant changes are taking place or are being discussed across the spectrum of the financial services industry.... some of which is focused on our troops. While there are some individuals and organizations who believe legislation is the answer, I say not necessarily so. While others believe a major pay increase will solve the problem, I believe only in part. In our niche, the answer lies in changing the financial behavior of our troops, and doing so in partnership and leadership. The question is "how?" Financial education is crucial, and hence we must continue our collective efforts to ensure our troops understand and know the value of sound financial management...and our non-commissioned officers (NCOs) are key for they are typically the first line leaders and they can impact change.

This is the year of the NCO and I am absolutely convinced, that given the assets and time, our NCO's (as they always do!) can greatly assist in changing the financial behavior of our troops, and make a marked difference in financial readiness. If financial readiness truly equates to mission readiness, then financial education needs to be a "mission essential" task and our NCOs (with the help of the Department's and on-base financial institutions experts) need to train to task...they need to ensure each and every one of our troops is both combat and financially ready. Tall order? No doubt, but knowing NCOs as I do, given the resources and time, it can be done and should be done without delay!

But in addition to teaching our troops responsibility and accountability, they need a "push"—a "push" that comes in the form of mandatory savings. In my opinion, now is the time for DoD to give serious consideration to requiring every eligible soldier, marine, sailor, airman, and coastguardsman to establish a savings account...and not just any savings account. DoD should mandate that all troops, who are deploying, enroll in the Department's Savings Deposit Program (SDP)—it pays 10%! And to make it transparent, at a minimum, our troops should be required to "allot" their tax exempt portion of their paychecks and their combat and/or hazardous duty pay to SDP monthly. In so doing, net income (pre-deployment) remains basically unchanged, and while deployed (and 90 days beyond) our troops "learn" to save. If for whatever reason "mandatory"

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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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Dan Green, Vice President of Strategy for Prime Alliance (left), presents award for “Best Overall Performer” to Barry Stricklin, Tower’s Manager of Real Estate Lending (middle) and Martin Breland, Tower’s President/CEO (right). Photo provided by Tower

## Tower FCU Wins National Award for “Best Overall Performer” in Real Estate Lending

Carla Ohler, Tower FCU

Tower FCU was recently named “Best Overall Performer” by Prime Alliance Solutions, Inc., a leading credit union mortgage solutions firm, for outstanding performance and customer service in real estate lending. Tower was selected for the award from over 1,600 credit unions nationwide.

Dan Green, Prime Alliance’s Vice President of Strategy, presented the award to Barry Stricklin, Tower’s Manager of Real Estate Lending, during a ceremony held July 23 at Tower’s headquarters in Laurel, Md. According to Green, Tower was chosen for the award for its exceptional performance in mortgage lending—most notably the successful integration of people, process, strategy and technology.

“Tower is one of the best examples in our industry of understanding the importance of all parts of the lending process, and getting them to work together effectively to put more members in homes more affordably,” he said.

Martin Breland, Tower’s President/CEO, believes it’s Tower’s member-focused, comprehensive approach to lending that has led to the unprecedented success of its mortgage program. “Despite the changing environment today and with many lenders closing their doors, Tower has more mortgage loans in the pipeline than any other time in our 56-year history,” he said.

In 2008, Tower’s mortgage loan volume increased 42 percent to \$403 million, a significant increase versus the average growth rate of the prior three years by 17 percent or \$32 million. By the end of the second quarter of 2009, Tower has received over \$740 million in mortgage loan applications.

Regardless of the numbers, Breland says the real focus is on giving members a first-class experience. “A mortgage loan is the most important financial transaction our members do,” he says. “We want to be sure to get it right.”

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

# Cookie Decorating Contests and More Help Credit Union Bring in the Dough

Clarissa Rodriguez, Security Service FCU

**H**ow can a few sprinkles, frosting and a sheet of cookie dough help drive down financial losses? At Security Service FCU, hosting a cookie decorating contest on a “super” Saturday for its asset recovery department seems to work.

Officially coined as “Super Saturdays,” Security Service’s in-house collectors are treated to a number of weekend activities during work hours that can include anything from the chief financial officer making breakfast for them, a cookie-decorating competition or even a game of hoops. They are implemented to boost morale among asset recovery employees working diligently to help reduce charge-offs and member delinquencies.

“The staff never knows what they are going to find when they arrive at work on Saturday morning,” says Eli Nurse, asset recovery manager for Security Service. “We keep everything a secret so that when they arrive, it’s a surprise. This makes it a little more exciting for everyone.” According to Nurse, these events help the credit union meet their daily goal of collecting \$1 million in balances by adding “positive energy to the work atmosphere.” He adds that this helps collectors radiate a positive attitude even though their jobs are “obviously very difficult, and often sometimes stressful.”

Like many financial institutions, Security Service has stepped up its collection efforts to minimize financial losses due to recent economic trends. “While we are in good, financial shape, we are still taking the steps necessary to keep loan delinquencies at a minimum,” says Nancy O’Malley, vice president of asset recovery for Security Service. “We realize that some of our members have fallen on hard times and we want to help as much as we can, while at the same time reducing potential losses.”

Security Service has been hosting these events for more than a year; however it decided earlier this year to increase them to twice a month due to the economic situation. Nurse explains that these are not just morale boosting events, but rather “they are meant to help the staff to stay focused on meeting the credit union’s goals, and helping members who have fallen behind on their payments find solutions.”

O’Malley also adds that hosting these weekend events “has made a world of difference in our collection efforts so far.” The credit union reports it was able to reduce delinquent accounts by 20%. She further adds, “these events have helped make a tremendous impact on the bottom line—It’s a win, win situation for everybody.” To date, the credit union has managed to successfully exceed all of its collection goals.

“Super Saturdays” are often themed around approaching holidays or seasons. Additionally, they are used as rewards for employees as well as serve as great opportunities for team building. Nurse believes they also help remind the staff of the credit union’s mission to serve its members in the best way possible. “Our employees are doing a tough job, but we want them to know they are appreciated and their efforts help our members and the credit union as a whole during these trying economic times.”

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## CEO UPDATE *continued from page 1*

savings is too complex to effect, then DoD should offer an “opt-out” SDP program. The precedence has been established with SGLI and the significance and importance of such a feature is critical to financial readiness. Easy to do? Not hardly! But, in this particular economic climate, there is no better time to educate our troops on basic financial management; “train” our troops (on how to save); and enhance the financial readiness posture of our deployed Force.

With fall comes change...let’s not lose the opportunity to change financial behavior and make a difference in the financial quality of life of our troops and their families. We will continue to work from our end; I encourage you to work it from yours. Visit your respective Command Sergeant Major, Master Gunnery Sergeant, Command Master Chief Petty Officer, or Command Chief Master Sergeant today and ask their support!

## VIEW FROM THE BOARDROOM

*continued from page 1*

AFFN is the only EFT Network that directly supports DCUC in their efforts to support Defense Credit Unions by providing a regular source of investment income to the Council. Additionally, AFFN is the sole network with a steady focus on the DoD establishment. Their philanthropic work through the AFFN Military Community Support Program, includes the AFFN Matching Grand Program and the Thank You Card Program, the latter of which serves our wounded warriors and their families staying at Fisher Houses worldwide.

AFFN’s mission is to provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide—and in my opinion, they have succeeded! They have produced a win-win-win for DCUC, our member credit unions, and the Department of Defense as a whole, especially our military and DoD civilian personnel!

AFFN will celebrate its 25th anniversary in 2010. Your continued support is greatly appreciated!

## ARMED FORCES FINANCIAL NETWORK

### 2009 AFFN Matching Grant—Funds Are Still Available!

**T**he Armed Forces Financial Network (AFFN) is pleased to announce that funds are still available to DCUC/AFFN Credit Union Participants for the 2009 AFFN Matching Grant Program.

Year-to-date, AFFN has awarded 46 grants to DCUC Credit Unions and AMBA Banks. This surpasses each of the preceding five years in both grants awarded and funds donated.

If your credit union has not yet applied, please visit [www.AFFN.org](http://www.AFFN.org) to view the program’s criteria and to download an application.

Qualifying grants are awarded on a first-come, first-served basis as long as the funds are available.

Please contact John Broda, AFFN Executive Vice President, [John.Broda@AFFN.org](mailto:John.Broda@AFFN.org), or 973-257-1216 with any questions.

## Tower FCU Managers Recognize Employees, Raise Funds for Charity

*Natasha Henry, Tower FCU*

Tower FCU held its fourth annual employee luncheon and “Casual for Kids Day” fundraiser on September 16 at its Laurel, Md., headquarters. Tower’s department managers coordinated the sports-themed event to show their appreciation and gratitude to employees for their service excellence, hard work and dedication to the credit union.

The luncheon is also a fundraiser to benefit the Children’s Miracle Network and the Johns Hopkins Children’s Center in Baltimore, Md. For a \$5 donation, Tower employees dressed casual for the day, wearing jeans, sneakers and their favorite sports team sweat-shirt, T-shirt or jersey. The festivities began with a catered barbecue lunch, followed by a fun-filled afternoon where employees played sports games, won door prizes and gift cards for retail stores and restaurants. At the end of the event, employees raised over \$1,190 to benefit the Johns Hopkins Children’s Center.

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## Service CU Donates Backpacks and School Supplies to Rochester Students

*Karen Benedetti, Service CU*

Rochester students will once again benefit from Service CU’s generous contribution of school supplies to the Rochester School District. The donation, of backpacks, pens, pencils, crayons, notebooks, binders, rulers, folders, glue and other supplies, was made recently to school officials. This is the third consecutive year Service CU has donated to the Rochester School District.

“We’re grateful for the assistance from Service CU. The school supplies they provide are put to use daily giving our neediest students tools to achieve,” says Kent Hemingway, Assistant Superintendent of the Rochester School District.

Service CU has served the needs of hundreds of Rochester students throughout the three years of donating to the district. “Service CU now has two branches and a contact center in Rochester and is committed to serving this community,” says Gordon Simmons, President/CEO of Service CU. “We are very pleased to bring support wherever possible.”

Earlier this year, about 35 Service CU employees volunteered their time to revitalize the school’s playgrounds.

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## Andrews FCU Executives Honored with Appreciation Flight

*Melissa Gardner, Community Outreach Coordinator*

Andrews FCU (Andrews Federal) executives participated in an air refueling mission as honored guests of the 459th Air Refueling Wing on Andrews Air Force Base (Andrews AFB). Andrews Federal’s President & CEO, Chris McDonald, and COO, Adam Corcoran as well as other members of the Andrews AFB Business & Community Alliance boarded a KC-135 aircraft and watched a squadron of F-16s refuel in mid-air. The Andrews AFB Business & Community Alliance consists of members of the business, civic, and public sectors whose goal is to provide support for the mission of Andrews Air Force Base. The KC-135 is critical to homeland defense as well as support for joint, allied and coalition forces.

“Civilians rarely get the opportunity ride in a military aircraft much less see the refueling of a fighter jet. It was truly a once in a lifetime experience” says Adam Corcoran, Andrews Federal’s Chief Operating Officer. “It was also a great opportunity to interact with the officials and crew of the 459th Air Refueling Wing and with other community partners. We were honored to be a part of this event.”

## GOT NEWS?

Send your news to  
Debbie Morello  
at [dmorello@dcuc.org](mailto:dmorello@dcuc.org).

## Navy Federal Leads the Pack with \$4.5 Million Award

*U.S. Postal Service Honors Navy Federal with 99.8% Error-Free Rating*

*Estelle Allen, Public Relations*

In recognition of its exemplary partnership with the Northern Virginia District of the United States Postal Service, Navy FCU was presented a Mailing Excellence Award for saving the credit union \$4.5 million in postage with a 99.8 percent error-free rating.

Navy Federal’s dedicated staff of 21 employees mailed 62,450,509 registered, express, certified, flats, and presorted first-class letter mail pieces to 3.3 million members, last year with a savings of \$2,841,777. By presorting its mail and adhering to postal guidelines, Navy Federal was able to receive a \$4.5 million discount that will be used to support its credit union members.

“We are all honored to be recognized with this award from the Postal Service and are pleased that our collaboration with the excellent business teams has resulted in savings and enhanced services with mutual benefits,” said George Eichert, Senior Vice President, Administrative Services. “Our hardworking Mail Operation team does an outstanding job of keeping abreast of industry requirements through its membership in the Northern Virginia Postal Customer Council and the Mail System Management Association.”

Navy Federal is the largest first-class mailer in Northern Virginia, processing 80,000 to 100,000 statements each day. Teamwork and camaraderie play a major role in processing mail to members. Despite the department’s relatively small size, Navy Federal’s Mail Operation staff consistently delivers outstanding service and superior value throughout the organization.

# National Program Kicks Off Tour at Langley FCU

*Sue Thrash, Director of Research & Communications, Langley FCU*

Langley FCU is inviting military families throughout the Hampton Roads area to send special webcast messages to their deployed loved ones during Operation Best Wishes. This free service will be offered from 11 a.m. until 7 p.m. on Monday, October 26, at the LFCU Member Education Center located at the Oyster Point Branch, 11742 Jefferson Ave., Newport News, VA.

Operation Best Wishes sets up a mobile webcast studio at the credit union and gives military personnel or family members up to 10 minutes each to record and send special greetings. Families or a deployed loved one can either watch the webcast message LIVE or access the archived recording over and over again from a secured website.

Military families and personnel interested in taking advantage of this offering are encouraged to sign up and register for a webcast recording session on, [www.operationbestwishes.com](http://www.operationbestwishes.com). Select the Langley FCU location and a recording time that is convenient for your schedule. And don't forget, be sure to make it even more special by showing up in your finest Halloween attire!

Using state-of-the-art webcast technology, Operation Best Wishes has connected thousands of military family members and friends with their deployed loved ones since its launch in 2004. Under the sponsorship of the Defense Credit Union Council and WesCorp FCU, this year's tour will visit some 15 military bases throughout the U.S., from its kick-off on October 26 until its completion on December 30.

## DCUC Raises Funds for National Intrepid Center of Excellence for Traumatic Brain Injury

*Bill White (left) President of Intrepid Sea, Air & Space Museum & Intrepid Fallen Heroes Fund is shown receiving a \$23,100 check from Arty Arteaga, President/CEO, Defense Credit Union Council. The funds were raised during the Defense Credit Union Council's 46th Annual Conference at the Fairmont Hotel in San Francisco, August 16-18 for the National Intrepid Center of Excellence for Traumatic Brain injury.*



## Marine Corps Celebrates Birthday November 10

Formal commemoration of the birthday of the Marine Corps began on November 10, 1921. That particular date was chosen because on that day the Second Continental Congress resolved in 1775 to raise two battalions of Continental Marines. On November 1, 1921, General Lejeune, 13th Commandant of the Marine Corps, issues Marine Corps Order No. 47, Series 1921. The order summarized the history, mission and tradition of the Corps, and directed that it be read to every command on November 10 each subsequent year in honor of the birthday of the Marine Corps.

The Defense Credit Union Council congratulates the Marine Corps on 230+ years of faithful service.

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

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



## Aberdeen Proving Ground FCU Member-Owners Win \$500 to "Go Green"

*Janice Carey, Aberdeen Proving Ground FCU*

Aberdeen Proving Ground FCU is excited to announce the local prize winners of its "Go Green, Win Green" sweepstakes. To promote the convenience, security and environmental benefits of e-Statements, APGFCU gave \$100 each to five member-owners who signed up for free e-Statements in July. The "Go Green, Win Green" winners were:

Gail Coffey-Gallon, Forest Hill  
Kevin Theisen, Edgewood  
Nancy Lee Vicari, White Hall  
Yvette Clark, Abingdon  
Michael Cast, Edgewood

The winners were randomly selected in the sweepstakes drawing on August 10, 2009. The sweepstakes ran July 1-31 and was open to all APGFCU members who signed up for free e-Statements during that month. Since the sweepstakes' launch, the number of member-owners who signed up for free e-Statements increased nearly 600% over average months. The sweepstakes will run each month through the end of November 2009 with five winners chosen each month to win \$100 each.

APGFCU is committed to providing the most advanced technology for its members and offers a full menu of free Online and Mobile Banking services, providing easy, convenient, and secure solutions for the on-the-go member.



Tower employees joined the fight against heart disease and stroke at the American Heart Association's Start! Heart Walk 2009 held recently in Ellicott City, Md. Photo provided by Tower FCU

## Tower FCU Participates in the American Heart Association's Howard County Start! Heart Walk 2009

Carla Ohler, Tower FCU

Putting their feet where their hearts are, Tower FCU employees joined the fight against heart disease and stroke at the American Heart Association's Start! Heart Walk 2009. Approximately 25 Tower employees participated in the Howard County event, held Sept. 26 at Centennial Park in Ellicott City, Md. Tower donated the team registration fee for the event.

The Start! Heart Walk is the American Heart Association's premier fundraising event. Since 2000, Tower employees and members have raised more than \$100,000 for the American Heart Association. For information about Tower, visit [towerfcu.org](http://towerfcu.org).

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### DEFENSE CREDIT UNIONS IN THE NEWS...

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San Antonio, TX—**Security Service FCU** employees donated 95 backpacks to ChildSafe, a local, non-profit organization for sexually abused children. In an effort to help ChildSafe provide back-to-school supplies to children in need, credit union employees purchased backpacks using their personal funds to support the organization's efforts. ChildSafe distributed the backpacks and other supplies to its clients on August 28, 2009...

Clarksville, TN—**Fort Campbell FCU** broke ground Monday on their newest branch, set to open in the summer of 2010 on Dover Crossing in Clarksville. The 8,500 square foot branch will be the credit union's tenth branch overall and its third new location to open since the beginning of 2009. The state-of-the-art branch will be located on Dover Crossing just off of Fort Campbell Boulevard and will create approximately 15 new jobs in the area. "Since opening our charter in 2004 to allow us to serve anyone who lives, works or attends school in the counties of Montgomery and Stewart in Tennessee and Christian, Trigg, and Todd in Kentucky, we have steadily added locations to accommodate our growing membership," says Stewart Ramsey, President and CEO of Fort Campbell FCU.

## 2009 White House Christmas Ornament



The Defense Credit Union

Council is selling the White House Christmas Ornament again this year as a fundraiser for the George E. Meyers Scholarship Fund. The price remains at \$20 per ornament.

You may place your orders by phone (202.638.3950), fax (202.638.3410), email ([bmerlo@dcuc.org](mailto:bmerlo@dcuc.org)) or mail: Defense Credit Union Council, 601 Pennsylvania Avenue, NW, Suite 600, South Building, Washington, D.C. 20004-2601. Please use the online order form at [www.dcuc.org](http://www.dcuc.org) for mail or fax orders.

The 2009 White House ornament commemorates the 24th presidency of Grover Cleveland, the only president elected to two non-consecutive terms. President Cleveland served as the 22nd president from 1885 to 1889 and then again as the 24th president from 1893 to 1897. This is the second of two ornaments produced in Cleveland's honor by the White House Historical Association.

This second ornament illustrates the special place of the Christmas tree in the holiday celebrations of President Cleveland's young family. The central hologram depicts the south façade of the White House after an evening snowfall. The warm glow of the first Christmas tree to be illuminated by electric lights is seen through the tall windows of the second floor Oval Room beyond the center of the columned portico. This softly colored view is based on a modern watercolor rendition by Margaret Huddy, a Washington, D.C.-based painter.

The reverse side of the ornament recreates a scene from the tree-trimming parties of President and Mrs. Cleveland, which were held annually for their children and those of cabinet members. The words of a period newspaper report help to describe the president's delight in preparing Christmas day for his young family. A finely crafted gold plated wreath of snowflakes, painted ice blue and white, frames the oval ornament. *Photo used with permission from the White House Historical Association.*

# Tyndall FCU Announces One-Time Community Service Grant Program for Christmas 2009

*Barbara Buchanan, Administration Manager*

Tyndall FCU is pleased to announce a one-time grant to organizations throughout Tyndall's service area aimed at improving Christmas for underprivileged children. Donations will be given to ten different charitable organizations in Northwest Florida and Southeast Alabama, totaling \$25,000.

The past year has been difficult for many families economically. At the same time, Tyndall's financial performance continues to be exceptional with net income substantially above the credit union's business plan. Therefore, Tyndall has decided that \$25,000 of the excess net income will be returned to the community in the form of this special, one-time, Community Service Grant that will be solely dedicated to improving this Christmas for underprivileged children.

"We at Tyndall are thrilled that our Board of Directors has authorized this one-time grant of \$25,000 to organizations that will improve the holiday season of so many children in the markets we serve," said Jim Warren, President and CEO of Tyndall. We have not only created one of the strongest credit unions in the country, but also a credit union that proactively works to support the communities we serve."

This program will provide ten organizations \$2,500 each, with every dollar being dedicated to a program that will improve Christmas for underprivileged children. The following organizations will each receive a grant of \$2,500:

**Panama City Marine Institute Toys for Tots Unit:** Will use the money to buy new toys and books for their Toys for Tots drive in Oct-Dec 2009 to distribute the items to less fortunate children in Bay County.

**Taunton Family Children's Home:** After a 2008 New Year's fire, the money will be used to replace equipment destroyed by the fire, including gym and athletic equipment.

**Wiregrass Children's Home:** Wiregrass will be able to add a covered area to the children's pool as well as exercise equipment to help the kids stay physically fit.

**Salvation Army "Pick an Angel" Program:** Will use the money to provide new clothing and/or toys for children at Christmas in accordance with the "Pick an Angel" program they have established in the Bay County area.

**Children in Crisis:** Will use the money to provide Christmas meals for 20 kids per day who live in the Children's Neighborhood from Christmas Eve until New Year's Eve.

**Girls, Inc.:** Each Christmas, Girls, Inc. identifies girls within the program whose families are suffering from financial hardship and may not be able to have a Christmas with their children. They will use the money to purchase necessary items for these girls like clothing, shoes, school supplies, and Christmas gifts.

**Children's Home Society:** The donation will provide gifts for local children who are spending the holidays in CHS' group home and in community foster homes due to abuse, neglect or abandonment.

**Early Education and Care:** Early Education and Care, Inc. will use the \$2,500 Christmas grant for numerous items to provide for the children enrolled in the Early Head Start and Head Start programs. These funds will allow Early Education and Care, Inc. to provide developmentally appropriate toys for the children who may not otherwise get anything for Christmas due to financial hardships of their parents.

**Panama City Rescue Mission:** Will use the money for the Lunch with Santa Program. This program is a field trip for our schools' homeless children. This field trip allows them to enjoy the wonderful Festival of Trees, learn about winter, meet Santa and receive Christmas gifts.

**Family Service Agency:** Will use the money to provide Christmas meals for children and families in the program. They will also use the money to buy new Christmas gifts for the children.

## Tower FCU Raises \$25,000 for the Johns Hopkins Children's Center and Children's Miracle Network

Tower FCU raised \$25,000 for the Johns Hopkins Children's Center in Baltimore, Md., during its 27th Annual Tower Classic Golf Tournament. Ninety-two golfers participated in the tournament, which raised \$15,000. CO-OP Financial Services contributed an additional \$10,000 through their Miracle Match Program.

## Security Service FCU's Membership Exceeds 700,000

*Clarissa Rodriguez, Security Service FCU*

Security Service FCU officials announced recently that the credit union's membership now exceeds 700,000 members. Headquartered in San Antonio, the \$5 billion in assets credit union has been serving members with affordable financial products and services for more than 50 years. Established in 1956 with only eight members and \$25 in deposits, the credit union has grown to become the 9th largest credit union in the nation with operations in Texas and Colorado.

"We are delighted to see our membership continue to expand as we provide services to our members in multiple markets," said David Reynolds, president and CEO for Security Service. "Our continued success is a testament to the dedication of our employees to help our members realize their personal financial goals."

Security Service FCU originated at Kelly Air Force Base with a small membership base made up solely of military personnel. Today, the credit union offers more than 1000 ways to qualify for membership. In 2004, Security Service had more than a half million members and by 2007 credit union membership exceeded 600,000 members. In recent years, the credit union has expanded its operations through mergers, acquisitions and new facilities to better serve members residing in the South Central, Coastal Bend and Rio Grande Valley areas of Texas and in Denver, Colorado Springs and Aurora, Colorado.

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# MINNEAPOLIS *It's a great destination!*

In August of 2010, the Defense Credit Union Council will host its 47th Annual Conference in Minneapolis, Minnesota, the heart of North America! This may be the first time that many of you will visit this beautiful city and I thought you might enjoy a brief introduction.

- With 22 lakes, 180 parks, 50 miles of paths and the mighty Mississippi running through downtown, Minneapolis is an urban playground and is known as "The City of Lakes."
- Steps away from your room at the Minneapolis Hilton, you'll discover art, upscale shopping, haute cuisine and entertainment.
- The arts are big in Minneapolis: The region is second only to New York City in live theater per capita and is the third largest theater market in the United States.

**Save the date!**  
**August 22-25,**  
**2010**

