



DCUC
DEFENSE CREDIT UNION COUNCIL

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Anthony R. Hernandez
President/CEO

January 4, 2026

Rebeca Romero Rainey
President and CEO
Independent Community Bankers of America (ICBA)
1100 New York Avenue NW, Suite 500 East
Washington, DC 20005-3964

Dear Ms. Romero Rainey:

I am writing to you in the spirit of partnership and with great respect for the Independent Community Bankers of America (ICBA) and the leadership you have demonstrated. Under your guidance, ICBA has been a powerful voice for nearly 5,000 community banks across the country, ensuring that local financial institutions and the communities they serve are heard in our national dialogue. ICBA's advocacy on issues such as regulatory fairness and small-business support has made a real difference. I want to commend you and your organization for these contributions and for your unwavering commitment to the prosperity of local communities.

As President and CEO of the Defense Credit Union Council (DCUC), I would also like to share a brief overview of my organization's mission and scope. DCUC is the national trade association that champions the interests of credit unions serving our military and veteran communities. Today, we represent more than 200 defense-affiliated credit unions collectively serving nearly 44 million members worldwide—including active-duty service members, veterans, Department of Defense civilians, and military families. Our member credit unions operate on more than 250 military installations around the globe, often acting as the only on-base financial institution for servicemembers and their families. For over 60 years, DCUC has worked to ensure that the men and women who protect our nation have access to safe, affordable financial services that enhance their financial readiness and well-being.

While credit unions and community banks have distinct histories and structures, I believe that far more unites us than divides us. Both of our organizations are rooted in a mission to serve those who might otherwise be overlooked by larger financial institutions. We each prioritize local service—our institutions are deeply embedded in the neighborhoods, towns, and military bases we call home, and we understand the unique needs of the people we serve. We are both committed to financial inclusion, working to ensure that underserved populations and rural communities have access to affordable, high-quality financial services. Whether it's a community bank financing a local small business or a defense credit union helping a young military family purchase their first home, both types of institutions strive to empower families and entrepreneurs to achieve financial stability. In essence, community banks and credit unions share a common purpose: to uplift our communities and provide financial opportunity to those who need it most.

In light of these shared values and goals, I believe there is a significant opportunity for our organizations to collaborate more closely. To that end, I would like to propose a meeting between DCUC and ICBA leadership to discuss ways we can work together. I am confident that a candid conversation will allow us to identify initiatives where a united effort could benefit both our members and the communities we serve. Whether this meeting takes place in person at your Washington, D.C., office or virtually, I am eager to hear your thoughts and to explore how we might form a stronger partnership.

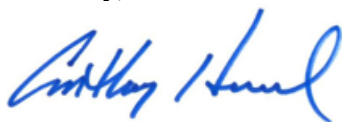
Serving Those Who Serve Our Country

To help kickstart the discussion, I would suggest a few areas where DCUC and ICBA could find common ground in partnership:

- **Financial Education:** We could combine our resources to enhance financial literacy in our communities. For example, our organizations might co-sponsor financial education workshops or develop joint outreach programs to improve consumers' understanding of saving, credit, and financial planning.
- **Rural and Underserved Access:** Community banks and credit unions often serve as lifelines in areas that big banks overlook. By collaborating, we can advocate for and implement initiatives that expand access to banking services in rural towns and underserved neighborhoods, ensuring no community is left behind.
- **Support for Military Families:** Both community banks and defense credit unions play crucial roles in supporting those who serve our country. We work well with the Association of Military Banks of America. Together with ICBA, we could jointly develop programs tailored to military personnel and veterans—such as special loan products, financial counseling services, or entrepreneurship support for veteran-owned small businesses—to further assist military families in achieving financial stability.

Thank you for considering this proposal. I am confident that by working together and leveraging our complementary strengths, we can better fulfill our shared mission of service to our communities and those who serve our nation, ultimately achieving more than either of us could alone. Both DCUC and ICBA have long histories of service and advocacy; a partnership between us would build upon that legacy for the benefit of our members and communities. I am grateful for your leadership and openness to collaboration. I look forward to your reply and hope we can arrange a meeting soon to discuss these opportunities further.

Sincerely,

A handwritten signature in blue ink, appearing to read "Anthony Hernandez".

ANTHONY R. HERNANDEZ, Colonel, USAF (Ret)
President & CEO
Defense Credit Union Council