



DCUC

# ALERT

ISSUE 6

DCUC.ORG

JUNE 2023

CEO UPDATE

**DCUC Advocacy:  
An Important Part  
of Our Industry**

CAPITAL CORNER

**DCUC on Top  
of Things in the  
Nation's Capital**

DCUC NEWS

**DCUC Announces  
2023 Hall of Honor  
Inductees**

SPONSOR FORUM

**3 Near-Term Strategies  
for Digital Transforming  
Credit Unions**





DEFENSE CREDIT UNION COUNCIL

DCUC is the premier resource for credit unions on all military and veteran matters.

## DCUC Latest Accomplishments

- CUC, CUNA, and NAFCU sent a joint trades letter to The Honorable Jack Reed, Chairman, Senate Committee on Armed Services, The Honorable Roger Wicker, Ranking Member, Senate Committee on Armed Services, The Honorable Mike Rogers, Chairman, House Committee on Armed Services, and The Honorable Adam Smith, Ranking Member, House Committee on Armed Services.
  - DCUC and its joint trade partners emphasized the importance for the House and Senate to again reject any attempts by for-profit banks to insert provisions into the 2024 NDAA
- **DCUC and NAFCU sent joint letter to NCUA** proposing an expansion of “qualified charities” definition as it relates to Charitable Donation Accounts:
  - NCUA Board voted approved the proposal pending a 60-day comment period
- **DCUC released its Spanish-version of the Guide to the Military’s Blended Retirement System.**

## DCUC Happening Now

- **DCUC, CUNA, and NAFCU sent joint letter** to the Honorable Mike Rogers and the Honorable Adam Smith of the House Armed Services Committee ahead of the House’s markup of the **FY2024 National Defense Authorization Act (NDAA)**
  - the letter emphasized these associations’ opposition of any amendments from the banking lobby on Department of Defense (DoD) land leases
- DCUC Announces its **2023 Hall of Honor Inductees!** See page 10.
- **DCUC Annual business meeting** is quickly approaching: please make sure you name your voting delegate!
- Interested in serving on the DCUC Board of Directors? Please contact Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org).

## DCUC Upcoming Activities

- DCUC’s **Veterans Guidebook**: Coming soon!
- **DCUC’s 60th Annual Conference** is quickly approaching! [Register now](#) to join DCUC August 7-11 at the beautiful Broadmoor Resort and Spa in Colorado Springs, CO
- **Midwest Sub-Council Conference Save the Date** — October 3-5, 2023, in Kansas City, MO.



DCUC now represents over a quarter of the credit union industry, and our members continue to grow at a much faster rate than other credit unions. This does not just happen on its own! It is built on years of their dedicated service, setting the example, and going the extra mile for each of their members.”

– Anthony Hernandez, DCUC President/CEO

SERVING THOSE WHO SERVE OUR COUNTRY

# DEFENSE CREDIT UNION COUNCIL, INC.

*Championing the interests of credit unions  
serving our military and veteran communities*

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# DCUC Advocacy: An Important Part of Our Industry



*Anthony Hernandez,  
President and CEO, DCUC*



DCUC's history is rooted in championing the interests of our member credit unions and their shared dedication to our military and veterans. Knowing how to speak military, DCUC continues to present a strong voice for its members within the Nation's Capital."

*– Anthony Hernandez,  
DCUC President/CEO*

Successful advocacy can take time, patience, help from others, and lots of goodwill. If you have ever tried to convince someone to do something for whatever purpose, this comes as no surprise. Yet, when your efforts are successful and good things come from it, it's always worth looking back on the journey to "yes," revisiting those key moments when such persistence made the difference.

Last month, DCUC was happy to report that the NCUA Board unanimously approved expanding the definition of "qualified charities" as it pertains to its regulation on Charitable Donation Accounts allowing for more disbursements to Veteran Service Organizations. To be honest, when Abound CU at Fort Knox, Kentucky raised this issue, I thought it would be a slam dunk in terms of getting approval. Who would want to exclude veteran service organizations from charitable donations?

So, when we started advocating for this change in November of 2021, I felt confident it would only take a couple months to be successful. However, I am reminded of what Heavyweight Champ Mike Tyson said, "Everybody has a plan until they get punched in the mouth." While we didn't get "punched in the mouth," the NCUA legal staff advised against making the change, knocking our efforts back a few steps. Thus, it would take 18 months to eventually get to the "yes."

Time and patience were not the only important factors that helped us claim success. As President Harry S. Truman once said, "It is amazing what you can accomplish if you do not care who gets the credit." As long as DCUC's advocacy victories remain

centered on championing the best interests of our military and veteran members, we don't mind who gets "bragging rights" so long as these members are the ones gaining a deserved benefit or protected from a notable risk.

In this case, DCUC offers many thanks go to NAFCU, CUNA, TruStage, NCUF and even the VFW for their tireless support and joint efforts in securing this victory. Plus, there was plenty of help from the local veterans' groups in and around Fort Knox with Abound CU (among others) writing to the NCUA and/or their congressional delegation. It is always great to have fellow system partners striving for the same goal.

I also want to thank all three of the NCUA Board members and their Chiefs of Staff. Each board member had a major role in championing this cause. Additionally, the NCUA staff, both at the national and regional level, had a major influence on changing the regulation. Effective regulation that addresses the needs of the people often takes hard-serving civilian professionals to implement change.

I know there may be some veteran service organizations who will never fully understand exactly what happened, but there will be 18 million veterans who'll benefit from this change. So, I want to say THANK YOU on their behalf!

Lastly, we end with goodwill. Goodwill is of tremendous value when a company or organization advocates for change. It can't necessarily be directly measured. For DCUC, we see it reflected as an outgrowth of our reputation and our members' loyalty.

*continued on page 6*



## CEO UPDATE *continued from page 5*

Over the last 60 years, DCUC has worked hard to earn this goodwill and we are incredibly proud and thankful for where we find ourselves today.

DCUC now represents over a quarter of the credit union industry, and our members continue to grow at a much faster rate than other credit unions. This does not just happen on its own! It is built on years

of their dedicated service, setting the example, and going the extra mile for each of their members.

The best part: we see how each of our member credit unions take special care of their military and veteran members. Thus, it is our honor to champion causes that further benefit our Nation's servicemembers and veterans. A special thanks to each of you for serving those who serve/served our country. Please join us for our

upcoming "Speaking Military: Enhancing Credit Union Communication and Support for Military and Veteran Members" webinar, hosted by CUInsight on Wednesday, July 12, from 12:30-2:00 PM EDT. We'd love to see you there!

And now, onto the next advocacy campaign! See John McKechnie's Capital Corner on page 8 for a look at what's next! ■



# MEET THE 2023 CRASHERS



**Arbia Bhouri**  
Andrews FCU



**Ashlee Blankenship**  
Andrews FCU



**Clare Booher**  
Navy Federal



**Alexis Larson**  
Cobalt CU



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*Supporting the*



**Since 2003, together, we have raised almost  
\$400,000 for military-related charities!**

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# DCUC on Top of Things in the

Now that the bank collapses have subsided (for now) and Congress and the Administration have resolved the debt ceiling showdown, it appears that Congress is moving back to a more business as usual M.O. Here's what DCUC is on top of in the Nation's Capital:



*Provided by John McKechnie*

**N**ews of a tax reform bill percolating always gets the attention of credit union advocates in DC, and when DCUC picked up rumors of House Ways and Means in preliminary stages of drafting legislation, we fanned out on Capitol Hill to make sure credit unions weren't on the table.

The measure, according to House Republican committee staff, will focus on tax credits and research projects—one staffer involved in the discussions said, “although there is a lot of paper flying around, not hearing credit unions mentioned...Chairman Smith (R-MO) see the

credit union tax exemption as a third rail not to be touched.”

That's clearly good news. Two caveats: There are concerns being voiced by House members about credit unions buying banks, and at least one Ways and Means member who is active in the tax bill negotiations has expressed opposition in the past to the credit union tax exempt status. Cause for concern, but not alarm at this stage.

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**NDAA update:** Congress is back on track to begin work on the National Defense Authorization Act (NDAA). Initially scheduled for the markup of the House version in May, the House Armed





# Nation's Capital

Services Committee (HASC), along with its Senate counterpart, announced that they were shelving plans to move forward with their bills until after Congress dealt with the debt ceiling.

Following passage of that bill in both chambers, HASC is slated to vote on their bill in Committee in mid-June, and Hill sources point to late July as the Senate timeframe for action.

The smart money is still on final action not occurring until after Thanksgiving on this must-pass legislation. And, as always, DCUC (in concert with NAFCU and CUNA) is vigilant regarding any attempt by the bank lobby to force their way onto military facilities rent free. The credit union trades sent a joint letter to HASC in early June laying down a marker on this perennial issue.

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Sources on Capitol Hill and at CFPB say a new regulation on credit card late fees

is moving through the CFPB rulemaking process, with an eye toward a final rule being issued in the coming months.

CFPB had proposed a rule February 1, 2023, with a comment period ending on May 3. The proposed CFPB regulation would prohibit credit unions and other card issuers from imposing a fee on consumers for late payments unless the card issuer has determined that the dollar amount of the fee is “reasonable and proportional” to the costs. The new CFPB rule may also cap late fees at \$8 per occurrence, or mandate that late fee amounts must not exceed 25 percent of the required payment.

CFPB will not give a timetable for when they expect to finalize the rule, but it is likely CFPB will be required to conduct a Small Business Review Panel to assess the impact of this rule on small entities. Credit union trades have asked that the proposed rule be postponed until such a panel is convened and an analysis is conducted. ■



## DCUC Announces 2023 Hall of Honor Inductees

*Provided by DCUC*

This year, DCUC's Hall of Honor Selection Committee selected **Denise Floyd**, Fort Sill FCU president/CEO (Retired); **Brigadier General (BG) Roger Searce**, Andrews FCU Director Emeritus; and **Colonel (Col) Sam Farace**, Air Force FCU (AFFCU) Board Chairman, to join the Defense Credit Union Council's Hall of Honor. The three honorees have an impressive history of service and dedication to their military and veteran communities. They are part of a history of excellence that exemplifies the defense credit union difference.

**Denise Floyd** will join the DCUC Hall of Honor for her commitment to serving our Nation's servicemembers and veterans, with 40 years at Fort Sill FCU and 21 years as President and CEO. During Mrs. Floyd's time as President and CEO, she guided FSFCU to exceptional growth from an asset size of \$111 million to a \$356 million institution. Floyd has steadily advocated for all credit union members and loyally supported DCUC's mission and purpose, serving the Council through positions such as DCUC Board Secretary, Vice Chair, and Chairman. Floyd was one of the longest-serving President/CEO Board Member in DCUC history and only the third woman to hold the Board Chair position. Floyd has also served on the Armed Forces Financial Network (AFFN) Board as an Associate Director, Director, and Board Chair. She has received many awards for her dedication to serving others, including a Certificate of Appreciation in 2014 by the Associate of the United States of Fires Center of Excellence Fort Sill, 2007 Troy Higgins Political Activist of the Year, and Honorable Order of Saint Barbara.



### **Brigadier General (BG) Roger Searce**

**Searce** served as a career officer in the United States Army for 28 years and rose to the most senior position in the Army Finance Corps as Commandant of the U.S. Army Finance School and Commander of the 266th Theater Finance Command, U.S. Army Europe (USAREUR). During his military career, BG Searce also served on the U.S. Army War College faculty and as the Deputy Director of Defense Finance and Accounting Service (DFAS). BG Searce joined the Andrews



Andrews FCU in 1996 and held positions such as Vice Chairman, Chairman, and Treasurer. During his 26-year tenure on the Andrews FCU Board, BG Searce helped guide Andrew FCU's growth from a \$483 Million institution to a \$2.5 billion multi-national organization. Capital also grew exponentially during his service to Andrews FCU, increasing from \$57 million in 1996 to over \$235 million as of December 2022. BG Searce has long supported DCUC for over 25 years through his participation at numerous conferences and meetings and has assisted in securing several Senior DoD Officials as guest speakers for DCUC events. While serving as a Senior DoD consultant to the Council, BG Searce helped DCUC navigate intricate regulatory compliance issues affecting its member credit unions. BG Searce has also served on the DCUC Military Advisory Committee, ensuring credit unions had a voice in state and federal legislation.



**Colonel (Col) Sam Farace** served a 28-year career in the United States Air Force through various leadership positions such as Assistant & Deputy Commander and Commander in the Aircraft Maintenance, Logistics, and Resource Management fields. During his service, Col Farace earned 13 Military Decorations, including the Legion of Merit honors, and received both the "Maintenance Daedalian Award" for the Best Maintenance Organization in the Air Force for two consecutive years and the first Secretary of the Air Force Unit Quality Award. Col Farace also served 28 years on the AFFCU Board of Directors in positions such as Treasurer, Vice Chair, and Chairman, and received the Credit Union Services Award certification and the Board of Directors and Leadership Awards from the Texas Credit Union League and the Credit Union National Association (CUNA). His leadership at AFFCU was instrumental in its asset growth from \$139 million to \$636 million, with membership



DEFENSE CREDIT UNION COUNCIL, INC.



increased by 21,500. Since orchestrating the Select Employee Group (SEG) partnership between the USAF Airman Heritage Museum and AFFCU, more than 35,000 members have joined AFFCU's membership, resulting in donations totaling \$875,000. Col Farace strongly advocated for AFFCU's sponsorship and participation in numerous programs supporting military and veteran communities, such as the Honor Flight of San Antonio trips and AFFCU's bi-weekly personal finance classes to airmen at JBSA-Lackland which earned the credit union the Military Saves Designation of Savings Excellence award. During his service at AFFCU, the credit union received the Air Force Credit Union of the Year (under \$1 billion in assets category) award four times. Col Farace has shared DCUC's commitment to serving those who serve our country by attending 19 DCUC Annual Conferences and serving as a voting delegate at 15 of these conferences.

These three honorees were selected from a very competitive field of nominees by the Hall of Honor Selection Committee. The Selection Committee is made up of four members representing both executive and volunteer leadership: Ronald Belle, AmeriCU CU, President/CEO; Fred Salyers, Security Service FCU, Vice President Governmental and Military Affairs; Ed Cody, PenFed CU, Board Chairman; and Jack Fallis, Global CU, President, PNW and International Markets & DCUC 1st Vice Chair.

"Each of this year's nominees are incredibly accomplished and true leaders within the credit union movement," said Belle. "The impact they have made at their credit unions and across the credit union industry is an inspiration."

Floyd, BG Scarce, and Col Farace will be inducted into the DCUC Hall of Honor during the DCUC Annual Conference in Colorado Springs, Colorado, held August 7–11, 2023. DCUC looks forward to formally recognizing their achievements and celebrating their commitment to the defense credit union movement.

"We are all very proud and inspired by each of these honorees' personal and professional commitment to providing the best financial services to our military and veteran communities, along with making DCUC a better organization," said Anthony Hernandez, DCUC president/CEO.

The DCUC Hall of Honor was established in 2000 to recognize those individuals whose exceptional contributions over the years have made a significant difference to DCUC and the defense credit union community. This prestigious award highlights the outstanding accomplishments of leaders, volunteers, management, and staff alike, whose efforts and endless support of the credit union movement and DCUC epitomize the Council's values and philosophy of "*Serving Those Who Serve Our Country.*" ■



## DCUC'S NEWEST PUBLICATION

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### Coming Soon!

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### NOW AVAILABLE

# Air Force FCU Levers Scholarships and Financial Education to Help Military Families and Dependents



*Provided by Ryan Ross, DCUC Board member and AFFCU president/CEO*

**A**ir Force FCU (AFFCU) was established in 1952 by 10 airmen on JBSA-Lackland. Over the 71 years, AFFCU has grown to serve the diverse needs of over 52,000 members worldwide with a full array of financial services, seven branch locations, and the strength of more than \$650 million in assets. Although military affiliation is no longer required to join AFFCU, we still have a long history of supporting our military. As a member-owned and not-for-profit organization, AFFCU is passionate about assisting the communities it serves through volunteer work, scholarships, and sponsorships.

Most recently, AFFCU announced the names of the five recipients in its 2023 Scholarship Program who will receive scholarships totaling \$25,000.

The five winning students were selected by the Credit Union's Youth Committee of the Board of Directors based on their academic achievement, community involvement, and essay submission and recognized at the AFFCU virtual Annual Meeting, held on March 27, 2023. The following students will each be awarded \$5,000 on behalf of AFFCU:

- Luis Rodriguez — the SMSgt George H. Einfeldt, USAF (Ret) Scholarship
- Mikaela Garza — the MSgt Warren D. Vail, Sr., USAF (Ret) Scholarship
- Virginia Bustos — the CMSgt James C. Kemple, USAF (Ret) Scholarship
- Rhys Morrow — the CMSgt Ronald "Ron" Applegate, USAF (Ret) Scholarship
- Christian Franco — the AFFCU Founders' Scholarship

AFFCU understands the price tag of higher education continues to climb, and we are proud to make a difference in these hard-working students' lives as they pursue their academic goals. Each applicant's credentials were very impressive, making the selection very competitive.

AFFCU partners with the Minnie Stevens Piper Foundation for its annual scholarship program. The program is available to current high school seniors who are active AFFCU members or whose parent(s)/guardian(s) is/are an active member(s). Four out of the five scholarship recipients attend school in the San Antonio area.

AFFCU partnered with each of their respective school district high schools to do check presentations for this momentous occasion. Each scholarship winner was given a surprise box filled with Credit Union merchandise and financial literacy swag from Zogo, the credit union's financial literacy partner, which focuses on teaching financial literacy to a younger demographic. Zogo is a digitized way to teach financial literacy by earning pineapples for completing short financial modules. After earning numerous points, students can then earn enough points to redeem gift cards as an incentive for completing the modules. By partnering with Zogo, AFFCU is hoping that our scholarship winners will become Financial Literacy Brand Ambassadors for our younger community by posting what they have learned on social media. Zogo was implemented in April 2022 and currently has over 900 users.

AFFCU is proud to do its part in supporting our Nation's military and the communities that surround them. However, just doing good isn't enough these days. In order to show the world the power of credit unions, it's imperative we continue sharing these stories both locally and nationally.

I also encourage everyone to share their good news with DCUC so that they have this information when advocating on our behalf. The more we share, the louder our national advocates, like DCUC, can be, and the more our communities will turn to credit unions as the better option for their banking needs. It's a win-win for everyone. ■





## League of Southeastern Credit Unions and DCUC Select Robert Delancy as First ‘Service Member of the Year’

*Provided by LSCU and DCUC*

Between the months of April and May, the League of Southeastern Credit Unions (LSCU), in coordination with the Defense Credit Union Council (DCUC), sought nominations for the inaugural Service Member of the Year Award. After careful consideration, LSCU and DCUC selected Mr. Robert Delancy, First Service CU (FCCU) Board Chairman and COO and Army Staff Sergeant.

Veterans and service members exhibit the very core of the credit union mission of “people helping people” and, with this award, LSCU and DCUC looked to honor one deserving member for their service and sacrifice to our country. The Service Member of the Year award recognizes the supreme service and selflessness of a current or former military member working in a credit union or a member of a credit union. Deserving individuals include, but are not limited to, those who have gone above and beyond in their local community to demonstrate the credit union philosophy of “people helping people.”

Delancy is a veteran of the United States Air Force, a 1977 graduate of Bethune-Cookman College with a Bachelor of Science degree in accounting, served as a first responder, and a police officer for Daytona Beach and Port St. Lucie. Delancy later worked for the Internal Revenue Service in the roles of Revenue Agent, Special Agent, and Special Agent/Computer Investigative Specialist. As a master of his craft, he developed others by working as an on-the-job instructor and classroom instructor at the Federal Law Enforcement Training Center and the Electronic



Crimes Forensics Laboratory. Post-retirement, he testified in State and Federal Courts, serving as an expert-level witness to IRS procedures, tax investigations, and computer forensics. In addition to being a valued member of the FCCU Board of Directors since 2013, he served as past President of Phi Beta Sigma Fraternity, member of Bethune-Cookman University National Alumni Association, Volunteer Program Administrator for Building Bridges to Youths, Inc., past Board Member of Martin County Whole Child Connection, and Board Member of Mars Hill Community Center, Inc.

“It was my honor and privilege to serve our country in the United States Air Force for four years. Our mission of aiming high and encouraging fellow airmen to do the same has stuck with me all of my life. This passion has paired well with our goal of ensuring no Floridian is left behind because of lack of access to financial services,” stated Delancy. “I am proud to be recognized by the League of Southeastern Credit Unions and the Defense Credit Union Council as their very first Service Member of the Year.”

“We are very proud of the work and service Robert Delancy continues to accomplish on behalf of First Service Credit Union,” said Anthony Hernandez, president/CEO of DCUC. “Veterans have a key role in our society. In fact, our nation’s non-commissioned officer corps are the finest leaders in the world. It is always inspiring to see the same ‘Mission First, People Always’ ethos continue long after their time in uniform. DCUC congratulates Robert Delancy for being the inaugural member of this award which honors the best of our industry’s practices and traditions.” ■



# 3 Near-Term Strategies for Digital Transforming Credit Unions

*Provided by Steve Heusuk, Director, Competitive & Market Intelligence, TruStage*

**W**ithout question, the multi-year plan still has its place—even amid today's unprecedented pace of change. After all, long-term planning is how leaders put meat on the bones of their vision.

At the same time, visionaries must also be nimble, pivoting to take advantage of emerging technologies and market opportunities. Executing the following near-term strategies can set the table for adaptability without letting shiny objects pull teams too far off course.

## 1. Reevaluate your competitive advantage

Many credit unions believe member service is the core of their value proposition. In fact, when TruStage™, formerly CUNA Mutual Group, surveyed credit union leaders in Q2 2021, 41 percent of respondents said member service was a top-three source of their organization's competitive advantage. To address this disparity, credit union leaders must reexamine their perceived advantages and realign their purpose, mission, and vision to better meet members' evolving needs.

By identifying the areas in which the credit union needs to excel, strategists can chart a course toward their North Star, ensuring that member service remains a true competitive advantage.

## 2. Identify and eliminate points of friction

Although credit unions have made strides in enhancing their digital capabilities, many still struggle with points of friction in their digital experiences. Consumers of all ages increasingly expect to easily complete routine tasks, such as checking balances and moving money, through digital channels with little or no friction. They also expect seamless engagement across channels.

Members often find it difficult to understand information about their accounts or make changes effortlessly. To address these challenges, credit union strategists should focus on improving member experiences across channels and making it easier for members to navigate digital platforms.

## 3. Forge strategic partnerships for digital capabilities

To meet members' needs effectively, credit unions must offer solutions that address their problems and challenges. Building and maintaining trusted relationships with members is vital. This can be achieved by adopting digital solutions that position credit unions at every stage of the member buying experience, reducing the risk of disintermediation.

To enable these capabilities, credit unions can form partnerships with technology providers. These partnerships facilitate the implementation of digital tools that support shopping, contracting, and funding processes, ensuring credit unions can deliver seamless experiences to their diverse member base.

Setting the more complex transactions aside for the moment, credit unions that focus on meeting expectations for routine banking tasks will be best positioned to win the loyalty of today's members.

## Conclusion

Enhancing member experience is crucial for credit unions in today's financial landscape. By improving member satisfaction and meeting changing expectations, credit unions can drive their digital transformation efforts and deliver exceptional experiences. By embracing digital innovation and focusing on both near-term strategies and long-term vision, credit unions can thrive in the evolving financial services industry. ■



# Telling Your Story with LG Pictures

*Provided by Lyn Graft, LG Pictures*

In fall of 2017, the Defense Credit Union Council (DCUC) partnered with LG Pictures, a video production company based in Austin, TX, with a focus on increasing awareness of its long-standing mission and purpose. The objective was clear: grow DCUC's credibility within the Capital Hill community while also showcasing its size and strength to peer entities, key stakeholders, decision-makers, and industry partners.

For 60 years, DCUC has proudly championed the interests of credit unions serving our armed forces and veterans worldwide, delivering impactful results thanks to its close working relationships with the Department of Defense, Capitol Hill, and NCUA. DCUC's history reflects a mission centered on serving others. However, in 2017, DCUC discovered there were still a number of entities that didn't fully grasp the scope and reach of the DCUC membership.

### Why LG Pictures?

DCUC recognized a need to tell its story, and who could do it effectively. With 18 years of experience and an impressive portfolio of over 1,200 videos, Fortune 500 companies, TV Networks and multimedia offerings, it was clear LG Pictures had the experience DCUC was looking for. With a specialization in explainer videos and creating compelling stories that resonate with audiences on an emotional level, LG Pictures helps brands build awareness, grow their business, and create long-lasting consumer relationships.

### 1st Project: The "What We Do" Explainer Video

Once the objectives and target audiences were defined, the partnership's first project was a two-minute "explainer" video highlighting significant accomplishments and statistics, such as DCUC's longstanding presence, holding 22% of industry assets (equivalent to \$220 billion), and its worldwide membership of 23 million. It featured some of DCUC's partners while fostering greater awareness of the range of services and benefits that DCUC provides to its members.

### 2nd Project: The "Why We Do It" Video

With the success of the first project, DCUC collaborated with LG Pictures for a second time with a new need: forging an emotional connection with the community it serves. By emphasizing the "why" behind DCUC's work, the video aimed to resonate with members on a personal level: how DCUC exists to support their



members' growth, help them realize their goals, and enable them to achieve their slice of the American pie.

The result of this project led to a moving video conveying how DCUC stands alongside its members in their fight for a better life, a better country, and a better tomorrow. It emphasized how DCUC's mission extends beyond financial matters, encompassing the importance of life, family, and community—a shared experi-

ence we are all a part of. This project helped bridge the relational gap between the civilian and military sectors, fostering an understanding of DCUC's dedication to its member credit unions and the military and veteran communities they serve. To this day, the video serves as a timeless asset for communicating this to its current and prospective members when wanting to know more about the DCUC Difference.

### LG Pictures' Work Within the Defense Credit Union Community

Since 2017, LG Pictures has collaborated with other organizations serving military credit unions in addition to DCUC, including the Armed Forces Financial Network (AFFN), Association of Military Banks of America (AMBA), Air Force Federal Credit Union (AFFCU), and Andrews Federal Credit Union (Andrews FCU). These projects included highlighting important days such as Veteran's Day and Memorial Day, as well as significant milestones like Andrews FCU's 75th Anniversary. LG Pictures has created commercial and social media spots for AFFCU promoting services and driving membership growth. Furthermore, LG Pictures has produced videos to explain partnership programs for organizations like AMBA and AFFN, improving others' understanding and growing overall engagement within the defense credit union community.

### The Process of CUs Working with LG Pictures

When working with credit unions specifically, LG Pictures follows a meticulous process that begins with a thorough understanding of the organization's goals, objectives, and target audience. Since military-oriented organizations often have a wealth of information to convey, LG Pictures dives deep into their offerings, impact on communities, and identity as a brand. By distilling this information, LG Pictures creates clear and concise messaging that effectively communicates the primary takeaways. Simultaneously,

*continued on page 16*

LG Pictures ensures that the essence and uniqueness of the brand shine through, inspiring audiences to take action and become involved with the organization's efforts.

"Our work with LG Pictures has really helped share DCUC's story in Congressional offices, inside the Pentagon, and throughout our industry," said Anthony Hernandez, DCUC president/CEO. "As a result, DCUC continues to connect with each of our member credit unions who are always looking to better serve our military and veterans, and secure more advocacy wins for these important communities."

### Special 15% Discount for Defense Credit Unions

With a passionate dedication to storytelling, LG Pictures continues to leave a lasting impact and create videos that inspire, inform, and engage military and veteran communities. And through its partnership with DCUC, LG Pictures is extending a 15% discount to all credit unions serving our Nation's service members and veterans. For more information about LG Pictures and to view examples of its work with DCUC, credit union industry partners, and defense credit unions, please visit [www.lgpictures.com/creditunion.html](http://www.lgpictures.com/creditunion.html) or email [lg@lgpictures.com](mailto:lg@lgpictures.com). ■

## CREDIT UNION PEOPLE IN THE NEWS

TYSONS, VA—PenFed CU welcomed **Sarah Heintzman** as CFO and EVP. Heintzman will be for leading comprehensive financial programs and initiatives across all businesses and products at an enterprise level.

PenFed CU welcomes **Terry Grafenstine** as Chief Audit Executive and EVP. Grafenstine joins the executive management team and is responsible for leading internal auditing across the enterprise.

SUITLAND, MD—Andrews FCU recently welcomed **Marilyn Wagner** to the credit union's leadership team. Wagner will serve Andrews Federal as the vice president of marketing and will be responsible for developing and leading strategic marketing and communications efforts.

OKLAHOMA CITY—Tinker FCU (TFCU) recently named **Chad Arterburn** as assistant vice president of information technology (IT), user support. Arterburn will be responsible for ensuring staff are trained and coached on effective methods of providing support in the use of various software applications, computer equipment, peripheral devices, and more.

PAPILLION, NE—Cobalt CU is pleased to announce the promotion of **Erik Wiese** to financial advisor in their wealth management department. Wiese will meet with members to provide expert guidance and innovative solutions to help meet their financial goals and objectives at every life stage.

VALDOSTA, GA—**Jennifer Stasio**, Southeastern CU Senior VP/CFO, has completed the CUES CEO Institute I: Strategic Planning at the University of Pennsylvania, at The Wharton School.

## CREDIT UNIONS IN THE NEWS

LITTLEROCK, AK — Rodney Showmar, president and chief executive officer of **Arkansas FCU**, headquartered in Little Rock, Ark., announced the completion of the migration of accounts from Rheem Arkansas FCU to Arkansas FCU.

Arkansas FCU recently broke ground for a new, \$6.5 million branch in Rogers, Ark. When completed this fall, the branch will be Arkansas Federal's second location in Rogers. The branch will be located at 1003 S. 52nd St.

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## AWARDS & RECOGNITION

### AmeriCU Named One of the Best Companies to Work for in New York State

AmeriCU has been named one of the Best Companies to Work for in New York State for the seventh year.

“To be recognized for this award is a true honor and testament to the hard work and dedication of our team who play a critical role in accomplishing our vision, mission, and strategy, and for that we want to thank them for their amazing efforts,” said Karen LaPlante, Chief Talent Officer for AmeriCU. ■



### Frontwave CU Honored with 13 Marketing Awards

Frontwave CU was recently honored with eight Diamond Awards from the CUNA Marketing & Business Development Council and five bronze awards from the American Advertising Federation of San Diego. Both organizations honored Frontwave for excellence in marketing, advertising, branding, and business development.

“It’s an honor to be recognized among such talented competitors and stand out for the creative and innovative work showcasing how Frontwave makes financial dreams come true for our Members,” said Todd Kern, Chief Experience Officer for Frontwave CU. ■



### PenFed CU Recognized with Easterseals Advocacy Award

PenFed CU was recognized as the Easterseals DC MD VA Corporate Advocate of 2023 for its exemplary commitment to advancing opportunities for children and adults with disabilities, including military families.

“Easterseals has an incredible history that aligns with our mission. PenFed first partnered with Easterseals in 2004 to support the Little Warriors Child Development Program to provide scholarship for children of wounded warriors to attend early care and education programs when their parents were having surgery at Walter Reed,” said PenFed President/CEO and PenFed Foundation CEO James Schenck. “We have been supporting their programs for the military community ever since.” ■



### Andrews FCU CEO Ken Orgeron Selected as Honorary Commander for Joint Base Andrews

Ken Orgeron, president/CEO of Andrews FCU, was recently named an honorary commander for Joint Base Andrews. Orgeron was selected as an honorary commander based on the credit union’s long-standing commitment to the military service members stationed at Joint Base Andrews.

Being invited to participate in the honorary commander program underscores the long-term commitment and special relationship between Andrews FCU and Joint Base Andrews. This year, Andrews Federal celebrated 75 years of service since its founding at Joint Base Andrews. “Andrews Federal has supported Joint Base Andrews from the beginning,” Orgeron said. “We look forward to continuing our long-standing partnership with the base and with our military service members for many years to come.” ■

## South Carolina Federal Announces 2023 Scholarship Winners

*Provided by South Carolina FCU*

**S**outh Carolina FCU is proud to announce the winners of its 2023 scholarship program.

Nine outstanding students who are attending a technical or traditional college in South Carolina beginning fall 2023 have been awarded a total of \$45,000 in scholarships toward their college education.

This year's winners are:

- Emalee Mann (Clemson University)
- Greer Worley (Wofford College)
- Chloe Shultz (Clemson University)
- Michelle Clark (University of South Carolina)
- Kaela Branham (Winthrop University)
- Youssef Khalil (Wofford College)
- Deontaye Robinson (ECPI University)
- Lacey Cornelius (Orangeburg Calhoun Technical College)
- Brianna Smith (Tri-County Technical College)

Scholarship candidates were evaluated by three panels of judges who reviewed each student's academic achievements, community involvement, recommendation letter, financial need, and personal essay.

"This year's scholars have shown exceptional academic achievement, leadership skills, and a commitment to making a difference in their communities," said Scott Woods, President and CEO of South Carolina Federal. "We look forward to their future successes and the impact they will make on South Carolina."



## Navy Marine-Corps Relief Society Scores \$50,000 Thanks to Local Friends of the Navy-Marine Corps Relief Society and Pen Air CU

*Provided by Pen Air CU*

**T**he Navy-Marine Corps Relief Society (NMCRS) received \$50,000 thanks to the 23rd Annual Charity Golf Tournament, held at the end of March at Scenic Hills Country Club. The Friends of the Navy-Marine Corps Relief Society, Inc., (FNMCRS) a 501(c)(3) organization facilitated by Pen Air CU (Pen Air).

To date, the local community has helped raise more than \$600,000 to further the mission of NMCRS at Naval Air Station Pensacola. For twenty-three years, the credit union has hosted an annual charity golf tournament to raise funds on behalf of the society who is unable to solicit their own funding. The Pensacola society is highly ranked in the nation for receiving the most financial support by its community.

"Pen Air plays a vital role as a community partner supporting Pensacola's military families," says Joy Barnes, Director for the local Navy-Marine Corps Relief Society. "Thanks to the generous support of Pen Air Credit Union, the Navy-Marine Corps Relief Society can provide much-needed financial assistance and education to our service members in their desperate times of need."

The funds given will be used to support the emergency financial needs of our local military and help fund programs like the Visiting Nurse Program in addition to Quick Assistance Loans, Budget for Baby Workshops, Emergency Travel Loans, Education Assistance, Health Education, and Post-Combat Support, Disaster Relief, and Financial Assistance and Counseling.

"At Pen Air, our purpose is to Enhance Lives—enhancing the lives of our military men and women who serve this country," says Delbert Lee Morgan, president/CEO for Pen Air CU. "The recipient of this donation, The Navy-Marine Corps Relief Society, also helps enhance lives. The funds raised through this tournament help directly improve the personal financial skills and encourage the individual financial responsibility of our men and women in uniform."



# SAVE THE DATE

## MIDWEST CONFERENCE 2023

OCTOBER 3-5, 2023

[DCUC.ORG/MIDWESTCONFERENCE](https://dcuc.org/midwestconference)

Hosted by





**Interested in serving on the DCUC Board of Directors?**  
Please contact Beth Merlo at [bmerlo@dcuc.org](mailto:bmerlo@dcuc.org) so interested candidates can be included in the Voting Delegates Packet.

## PenFed Foundation and Partners Create Unforgettable Day for Military Teen

*Provided by PenFed CU*

**T**he PenFed Foundation brought together two of its valued partners at a Fort Lauderdale airshow to create a memorable experience for a military teen with a passion for aviation. The special day featured a meet and greet with famed aerobatic pilot Mike Goulian and exclusive access to the Goulian Aerosports team.

Ethan Fenelon, age 13, of Parkland, Fla., has received three grants for flight lessons through non-profit Our Military Kids, a charitable organization that provides grants to military children who have a parent that is either deployed with the National Guard or Reserve, or is a post-9/11 combat-injured service member. Ethan's father, TSG Jacques (Jack) Fenelon is a combat-injured veteran who served in the Air Force Reserve.

The PenFed Foundation recently provided a \$50,000 grant to Our Military Kids to help increase access to extracurricular activities. The non-profit bridges the gap for military families who are often located in areas far from military bases and without access to other support resources.

"What an honor to connect two of our valued partners, Our Military Kids and Goulian Aerosports, to provide this memorable experience," said James Schenck, CEO of the PenFed Foundation. "At the PenFed Foundation, we are committed to supporting our military community, and this partnership allowed us to make a meaningful impact on the life of a military child."

Mike Goulian, who has been flying for over 30 years, said, "Meeting Ethan was very inspirational. He has a passion for flying at 13 years old so he is definitely someone to watch for in the future. His dream is to fly an F-22 in the U.S. Air Force." Goulian added, "There is no doubt in my mind we will be relying on Ethan in the future to keep our country safe."



*Renowned pilot Mike Goulian shares an exclusive look into competitive aerospports with military family. Photo provided by PenFed CU.*

## ABNB Community Foundation Awards \$69,000 in Grants to Local Non-profits

*Provided by ABNB FCU*

**T**he ABNB Community Foundation announced it has awarded ten grants totaling \$69,000 to a wide range of local non-profit organizations in the Hampton Roads, Virginia, and northeastern North Carolina region.

These awards include:

ForKids

Roc Solid Foundation

Samaritan House Boys & Girls Club  
of Southeastern Hampton Roads

Equi-Kids Therapeutic Riding  
Program

Armed Services YMCA of  
Hampton Roads

Foodbank of Southeastern  
Virginia and Eastern Shore

Virginia Peninsula Foodbank

Food Bank of the Albemarle

Virginia Symphony Orchestra

Virginia Stage Company

Ronald McDonald House  
Charity of Norfolk

Marvin Brangan, Foundation Board Chairman stated, "We are extremely pleased to be able to award these grants to local non-profit organizations who serve families and children in our region. Each organization delivers much-needed services to these groups and are shining examples of how our community comes together to help those in need," concluded Brangan.



## Navy Federal CU Donates \$90,000 to Military Communities in Celebration of their 90th Anniversary

*Provided by Navy Federal CU*

**N**avy Federal celebrates its 90th Anniversary with philanthropic giving to military communities. In honor of nine decades of service, the credit union donated nine \$10,000 grants to military-focused nonprofits that support servicemembers, overseas services, veterans, and their families.

“We’re putting members first by taking care of their financial needs in our branches, online, over the phone and supporting the communities where they serve,” said Mary McDuffie, president/CEO at Navy Federal. “Service has been at the heart of our organization for 90 years, and we’re proud to go beyond banking to support military communities through nonprofit partnerships that share our values.”

Beneficiaries of Navy Federal’s 90th Anniversary Give Back include:

- Air Force Aid Society
- Army Emergency Relief
- Coast Guard Foundation
- Navy-Marine Corps Relief Society
- Armed Services YMCA of San Diego
- Northern Shenandoah Valley Community Veterans Engagement Board
- Pensacola Habitat for Humanity Veterans Build Program
- Easterseals DMV Military Family Clinic Program

## Credit Union West Announces \$10,000 Grand Prize in Member Appreciation Month Promotion

*Provided by Credit Union West*

**C**redit Union West is excited to announce a new ‘Spend to Win \$10K’ promotion to celebrate Member Appreciation Month throughout the month of May! As a local credit union serving Arizonans for over 70 years, Credit Union West strives to put their members at the forefront of everything it does.

Credit Union West members who use their debit and/or credit card at least 10 times will automatically be entered to win a grand prize of \$10,000! Members can start ‘spending to win’ beginning Monday, May 1st through Wednesday, May 31st. Each transaction completed after 10 counts as an additional entry to win! One lucky member will be randomly drawn as the winner in the first week of June.

“At Credit Union West, we’re passionate about our members and we are so thankful that they continue to choose us as their financial partner,” said Karen Roch, President and CEO. “We’re excited to give our members the chance to win our largest prize ever!”



## AllSouth FCU Hosted Soldiers and Vets Charity Golf Tournament to Benefit Transitions Homeless Center

*Provided by AllSouth FCU*

**A**llSouth FCU hosted its annual Soldiers and Vets Charity Golf Tournament on Thursday, May 18, 2023, at Golden Hills Golf and Country Club in Lexington, South Carolina. Thanks to the generosity of the participants, sponsors, and donors, this year’s tournament raised \$25,000 for Transitions Homeless Center, the Midlands largest homeless center. Gavin Brown, VP of Advancement said, “Ten percent of all homeless individuals in South Carolina identify as a veteran. At Transitions, we have increased our ability to house homeless veterans and help them obtain permanent housing. Our work is only made possible by the support of community partners like AllSouth.”

Over 100 community supporters, veterans, and active military members played in this year’s golf tournament. The Soldiers and Vets Charity Golf Tournament offered a special “Sponsor a Soldier” sponsorship which allowed 29 veterans and active military members to play in the tournament at no cost to them.

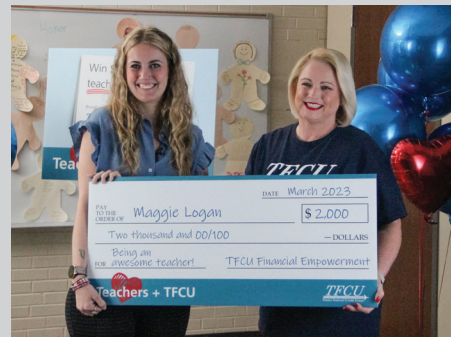




Chris Jeffries and Heather Kay, TFCU



Cody Williams and Heather Kay, TFCU



Maggie Logan and Heather Kay, TFCU

## Tinker FCU Names Teachers & TFCU Winners

*Three Oklahoma teachers win \$2,000 to use outside classroom*

*Provided by Tinker FCU*

**T**inker FCU (TFCU) recently announced three Oklahoma teachers as the winners of the annual Teachers + TFCU sweepstakes: Cody Williams, Tishomingo Middle School science teacher, and basketball coach; Chris Jeffries, Norman High School business marketing teacher; and Maggie Logan, English teacher at Waller Middle School in Enid.

All three winners were nominated on TFCU's Facebook page for their impact as a teacher and were drawn at random. They each received a check for \$2,000, which can be used for any purpose. When asked how they would spend their prize money, all three winners plan to use some of their winnings for a trip or vacation.

"I come from a family of educators," Jeffries said. "For me, I knew that when I graduated from college, I always wanted to do something where I was helping others. I wanted to help students that didn't have a path. This prize will help me with my financial future moving forward."

Jeffries said he plans to use his winnings to pay off his car loan a year early and use some of the winnings on an upcoming vacation with his wife.

"I feel honored to come to work every day and to be with the kids every day," Logan said. "I've only ever wanted to be a teacher. I

get to laugh with my students every day, help them with projects and really develop those connections. There aren't many jobs like that."

Logan said she plans to use her winnings to purchase a couple of major appliances and take a weekend getaway with her husband, who is also a teacher.

"I've never wanted to do anything else, I wanted to be a teacher all my life," Williams said. "I said in first grade I wanted to be a teacher and a coach, and I never changed my mind."

Williams said he plans to use his winnings to take a vacation with his wife.

Since 2008, TFCU's financial empowerment team has been actively presenting free, in-person, and virtual financial education workshops throughout the state of Oklahoma at schools, businesses, and other civic and tribal organizations. These workshops help adults and youth learn the importance of good money management skills, with topics ranging from how to set a budget to using financial resources for various life stages and events.

"We are here to help support Oklahoma teachers by empowering their students to make smart money choices for life," said Kay. "By coming into the classroom as a guest speaker, we can teach about financial fundamentals like setting goals, making a budget, paying bills and understanding other real-world skills to prepare students for financial independence."



## Service CU Sponsors IMCOM-E Best Warrior Competition

*Provided by Service CU*

**S**ervice CU recently sponsored the IMCOM-E Best Warrior Competition in Grafenwoehr, Germany. Every year, U.S. Army units from across Europe converge to compete for the title of Best Warrior. Service CU is proud to sponsor this week-long event that tests a variety of soldiers' skills, awarding \$500 VISA gift cards to the winners of each category, and a \$500 gift card to the NCO. Service CU also provided a cake for the event. Winners in the NCO and junior enlisted categories later advanced to represent U.S. Army Europe and Africa at the Army Best Warrior Competition at Fort Lee, VA.

# PenFed Foundation Gala Raises Over \$1.3 Million for Military Community

*Provided by PenFed CU*

**T**he PenFed Foundation, a national 501(c)3 founded by PenFed CU, today announced it raised over \$1.3 million at its 19th Annual Night of Heroes Gala. This is the eighth consecutive year the event raised over \$1 million.

“The PenFed Foundation is proud to celebrate over 20 years of serving the brave men and women who defend our nation and the generosity and patriotism of our donors for supporting our military community,” said PenFed CU President/CEO and PenFed Foundation CEO James Schenck. “As a result of our generous donors, the PenFed Foundation is empowering military service members, veterans, and their communities with the skills and resources to realize financial stability and opportunity.”

The PenFed Foundation honored:

- **Dr. Mark Esper**, 27th Secretary of Defense, with the Military Hero Award for leading at the highest levels of the U.S. Department of Defense and providing our nation with exemplary vision and leadership during vital times.
- **Kathy Warden**, chair, president/CEO of Northrop Grumman with the Corporate Hero Award. Northrop Grumman employs a significant number of veterans and shares the Foundation’s mission of gratitude and support for our nation’s military community. Northrop Grumman recently rolled out the B21 Raider, which provides our warfighters with an advanced aircraft featuring cutting-edge range, payload, and survivability.
- **Lisa Hallett**, executive director and co-founder of wear blue: run to remember, with the National Impact Hero Award. Lisa is an American hero who has made it her life’s work to provide healing and connection to families of the fallen and to honor the service and sacrifice of those they loved. She is a military advocate, Gold Star Wife, endurance athlete and executive leader of wear blue: run to remember—a now global organization that honors all members of the military who pass away while in service.

Schenck also recognized PenFed Foundation Board Director Emeritus **Ed Dauksz** for a lifetime of service to his country and his outstanding dedication to the PenFed Foundation.

“The PenFed Foundation is grateful to our supporters for sharing our commitment to our nation’s veterans, their caregivers, and their families,” said PenFed Foundation President and PenFed CU Senior EVP/President of Affiliated Businesses Shashi Vohra. “Our programs are making a positive impact on thousands of military community members each year.”



*PenFed CU President/CEO and PenFed Foundation CEO James Schenck, PenFed CU Senior EVP/President Affiliated Business and PenFed Foundation President Shashi Vohra, 27th Secretary of Defense and PenFed Military Hero Award Honoree Dr. Mark Esper and PenFed Foundation Chairwoman Deborah James. Photo provided by PenFed CU.*



*Lisa Hallett, executive director and co-founder wear blue: run to remember [right] leads a remembrance circle honoring the fallen. Lisa is recognized by the PenFed Foundation as the National Impact Hero. Photo provided by PenFed CU.*