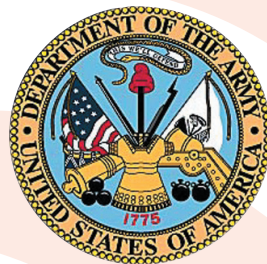




## 2005 Network Growth Through Partnerships



### Go Army!

Support from the financial services sector to the military/defense/civilian communities around Aberdeen Proving Ground, MD and Fort Sill, OK, has never been stronger!

**Fort Sill Federal Credit Union** and **Harford Bank** have both recently joined AFFN. Even though these institutions already have established EFT programs, they chose to join the AFFN Network because they understood that as AFFN Participants they could increase access for their cardholders worldwide, open their ATMs to AFFN cardholders in their communities, and show continued support for the military, defense, and civilian communities around Ft. Sill and Aberdeen Proving Ground.

At both Harford Bank and Fort Sill FCU, commitment from the top is ever present - to the soldiers, their families, and to their respective communities.

Network Growth > 5

## AFFN Military Community Support Program 2005 Matching Grant Program Update

As the 2005 Matching Grant Program draws to conclusion, the program has been deemed a success because 'military focused' organizations have benefited from the generosity of the partnership with DCUC Credit Unions and AMBA Banks. It is through this generosity that troops and their families are receiving direct benefits during such a critical time in our Nation's military history.

"AFFN is so very proud to be in partnership with our credit union and bank Participants in this 'giving campaign'," said John Broda, AFFN Executive Vice President. He added, "For the second consecutive year, AFFN credit unions and banks have stepped up their support of US troops and their families worldwide. We are extremely appreciative of their contributions and thankful for the opportunity to participate in this giving campaign."

### Highlights of the 2005 Matching Grant Program

- 20 Matching Grants awarded – an increase of 6 over 2004
- \$59,000.00 Total Contributions given by AFFN Participants and AFFN
- 10 AFFN Participants contributing for the first year
- 10 AFFN Participants contributing for the second year

Grant Program > 3

Routing List			
_____	_____	_____	_____
_____	_____	_____	_____

**AFFN NEWS is a publication of the  
ARMED FORCES FINANCIAL NETWORK**

Financial institutions who wish to serve the military community have found the Armed Forces Financial Network (AFFN) to be a valuable corollary to their other financial services.

AFFN was formed in 1985 at the request of the U.S. Army in support of the SURE-PAY direct deposit system, to provide U.S. Military personnel (active, reserve, dependents, and retired) with access to their funds through ATM and POS terminals at or near U.S. Military bases worldwide.

### AFFN'S MISSION

To provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide.

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### PARTICIPANT BOARD MEMBERS

Don Giles, **Chairman**  
President/CEO, Armed Forces Bank, N.A. (KS)

Scott Mullen, **Vice Chairman**  
President/CEO, Bank of America, Military Bank (TX)

Gordon A. Simmons, **Immediate Past Chairman**  
President/CEO, Service Credit Union (NH)

Robert E. Morgan, Treasurer  
Board of Directors, ABNB FCU (VA)

Jean M. Yokum, President/CEO  
Langley FCU (VA)

Greg Oveland, President/CEO  
Eisenhower Bank (TX)

Roland A. Arteaga, **ex officio**  
President/CEO, DCUC (DC)

Major General Andrew Egeland, Jr., (USAF, Ret)  
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President/CEO, AMBA (VA)

### AFFN STAFF

David Weber, President/CEO  
Larry Borden, EVP, Marketing  
John Broda, EVP, Sales & Assistant Secretary  
Andrew Egeland, Jr. Secretary  
Roland A. Arteaga, Treasurer  
Karin DeNisco, Assistant Treasurer  
Ann Morsch, Senior Account Executive  
Rhonda Wilson, Network Service Coordinator  
Beverly Griffiths, Administrative Assistant  
Bridget R. Anderson, Editor

## Letter from the President

As long as I have been around the military and defense sectors, I have had the honor of observing, first hand, the talented, dedicated, loyal, and honorable men and women of the US Armed Services who so proudly and bravely serve our great nation. It has been through these personal experiences and in working with AFFN Participants – the AMBA Banks and DCUC Credit Unions – that I have gained a greater respect and admiration for **those who serve**, and for **those who serve those who serve!**



The AMBA Banks and DCUC Credit Unions have tremendously talented leadership, staff, and volunteers who are knowledgeable, dedicated and loyal, and who are honored to serve the troops and their families, military and civilian consumers in our communities worldwide.

Over the past two decades, the AFFN organization has been blessed with over 100 dedicated volunteer boards of directors and committee members. Over the past twenty years, AFFN has been staffed and managed by 30 employees at different times in its history. Today, AFFN has an extremely dedicated and experienced management team and staff, numbering seven in total. While the overall number may surprise some, the team has an average length of service to AFFN of 13 years and our collective industry experience exceeds 206 years. Karin DeNisco, AFFN's current Finance Officer, has the distinction of serving 20 years with the AFFN organization.

AFFN, AFFN Participants, and most importantly, the troops and their families, have benefited from the years of experience, knowledge, expertise, and dedication of this great organization and those who have worked together in support of our common goal – to provide service to the US military community worldwide.

I would like to take this opportunity to thank all of the men and women who have served AFFN over the past two decades. I would also like to extend my appreciation and gratitude to the current AFFN Board of Directors, my management team and staff, and our AMBA Bank and DCUC Credit Union Participants for their continued support and contribution to AFFN's success.

David Weber  
President and CEO



**The AFFN Board of Directors at the July 2005 Board Meeting and Annual Planning Session.** Front Row, from l-to-r: Scott Mullen (AMBA), AFFN Vice Chairman; Jean Yokum (DCUC); Andrew Egeland (AMBA); and Gordon Simmons (DCUC), AFFN Immediate Past Chairman. Back Row, from l-to-r: Greg Oveland (AMBA); Don Giles (AMBA) AFFN Chairman; Roland Arteaga (DCUC); and Bob Morgan (DCUC) not pictured.

# Armed Forces Financial Network

1 < Grant Program

## **AFFN Salutes the Leadership of its Bank and Credit Union Partners**

- ★ **First Citizens Bank** & Operation Restore Faith/Landstuhl Medical Center
- ★ **USA FCU & MWR**/Columbus Day, South Korea
- ★ **Vanguard Bank & Trust** & Eglin AFB Operation Care Program
- ★ **Hanscom FCU** & Hanscom AFB Operation Concern
- ★ **Service Credit Union** & The Fisher House, Landstuhl, Germany
- ★ **Scott Credit Union** & The James S. McDonnell USO (St. Louis Lambert Airport)
- ★ **Pen Air FCU** & The Navy-Marine Corps Relief Society NMCRS
- ★ **Keesler FCU** & Keesler AFB Honor Guard
- ★ **Fort Sill National Bank** & The Lawton-Fort Sill Armed Services YMCA
- ★ **Bragg Mutual FCU** & The Women's Center of Fayetteville, NC
- ★ **Randolph-Brooks FCU** & Randolph AFB Services Combat Support & Community Services
- ★ **Eisenhower Bank/Broadway Bank** & Hero's Campaign, Brooke Army Medical Center
- ★ **Pentagon FCU** & The Pentagon FCU Foundation
- ★ **1<sup>st</sup> Advantage FCU** & Fort Eustis / Fort Story Virginia Soldiers Calling Card Program
- ★ **Langley FCU** & Langley AFB Financial Literacy Training
- ★ **Fort Lee FCU** & Fort Lee Army Community Service
- ★ **Fort Bragg FCU** & Fort Bragg FCU's H.U.G. Campaign
- ★ **Fort Belvoir FCU** & Fort Belvoir Army Family Team Building AFTB
- ★ **ABNB FCU** & National Kids Day Naval Amphibious Base, Norfolk, VA
- ★ **Fort Sill FCU** & Fort Sill FCU Financial Readiness Training, Fort Sill, OK

The 2005 AFFN Military Community Support Program will draw to a conclusion later this year with a planned Corporate Grant. Stay tuned for details in an upcoming AFFN press release, the Fall '05 issue of *AFFN NEWS*, and AFFN's website, [www.AFFN.org](http://www.AFFN.org).



**Fort Lee Federal Credit Union & AFFN Give Away 830 Calling Cards to Deployed Soldiers. Thanks to the grant by Fort Lee FCU and AFFN, soldiers can call home at no charge.** Pictured I-to-r: Command Sgt. Maj. Gary Green, 49th Quartermaster Group command sergeant major; Lt. Col. Chris Lamoureux, 240th QM Battalion commander; Col. Jack Vance, 49th QM Group commander; Patsy Stuard, CEO, Fort Lee FCU; Brig. Gen. Scott West, QM Center and School commanding general; Walter Dane, Vice Chairman, Board of Directors, Fort Lee FCU; and Command Sgt. Maj. Jose Silva QMC&S command sergeant major. *Photo by Jason Cardenas, Fort Lee Public Affairs Office.*



**Hanscom Federal Credit Union's (MA) \$1,000 donation to Operation Concern has doubled to \$2,000, thanks to a grant-matching program from AFFN. The group provides food baskets for those in need, holiday meals for those far from home, and homecoming celebrations for military members returning from deployments.** Pictured I-to-r: Colonel Nicholas M. Zallas, Hanscom AFB 66th Mission Support Group commander; David P. Sprague, Hanscom FCU President/CEO; Paul J. Marotta, Hanscom FCU Chairman of the Board; MSGT Glen Marple; Colonel Timothy C. Ceteras, Commander, 66th Air Base Wing, Hanscom AFB; and Hanscom FCU Directors Frederick C. Ryan and Alan M. Hart.



**Keesler Federal Credit Union (Biloxi, MS) & AFFN donated \$3,000 to the Keesler Air Force Base Honor Guard. The matching grant will help provide materials for the KAFB Honor Guard memorial, currently under construction, as well as much needed practice materials and travel uniforms.** Pictured I-to-r: Connie Ziz, Larcher Branch Manager; Donald McCormick, Keesler FCU Board Chairman; MSgt. Reginald Cobb, Superintendent, Keesler Honor Guard; and James Taylor, Director, Mortuary Affairs.

# A Financial Partner Who Can Offer Help When It's Needed Most

Frequent change is a fact of military life but it can have a huge impact on the financial lives of thousands of our enlisted women and men, and the ones they love. Whether the change stems from deployment, base closures, or relocation needs, the impending financial consequences can cause financial stress to our enlistees.

## ***InCharge Provides Quality Financial Educational Resources***

In partnership with the US Department of Defense, InCharge provides many resources for enlistees, including quality financial educational materials, all geared to members of the military and their families. They can help you meet the financial education and literacy requirements required by your financial institutions by providing these types of materials to your clients.



That's why your organization might wish to utilize the resources offered by InCharge Institute. This national non-profit organization offers real-life debt solutions, confidential support, and valuable educational tools and

advice, all designed to empower consumers to take charge of their own financial destinies. Through solutions fueled by education and debt prevention, InCharge can help the members of our Armed Services by:

- ✓ offering personalized debt counseling, budgeting assistance & financial advice by professional counselors certified by the Association of Independent Consumer Credit Counseling Agencies (AICCCA);
- ✓ providing free educational materials focused on achieving financial wellness and debt prevention; and
- ✓ furnishing solutions for all types of financial problems, from debt management to bankruptcy.

As an AFFN Participant, you'll soon be receiving a complimentary copy of one of the publications InCharge Institute produces, *Military Money* magazine. This quarterly publication explores the dynamic lifestyle of military families and serves as an authoritative financial resource for those serving in our armed forces. Created as part of the Department of Defense's "Financial Readiness Campaign," *Military Money* reaches an estimated 500,000 readers each quarter through distribution at military bases around the world. Look for your free issue coming soon!



### **To learn more about InCharge Institute and *Military Money* magazine, please contact:**

Jacqueline Tremblay  
Manager of Partnership Development  
407-532-5577  
jtrembla@incharge.org

Mitch Ronco  
Manager of Strategic Partnerships  
407-532-5684  
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## ***AFFN Technological Milestones***

### **May 1985**

AFFN executes Network Switch Processing Agreement with ADP - Automatic Data Processing, Inc.

### **June 1986**

AFFN conducts first ATM transaction.

### **August 1989**

AFFN International ATMs go live.

### **July 1990**

AFFN Point of Sale launches at Ft. Campbell (KY) with Ft. Campbell Bank and Ft. Campbell CU.

### **February 1991**

AFFN introduces automated adjustment process for network participants.

### **December 1994**

AFFN expands card acceptance at Point of Sale (POS) to include credit cards.

### **November 1996**

*Ships @ Sea* program launches, giving Sailors/Marines access to over 200 AFFN banks and credit unions while on ship.

### **December 1996**

AFFN participates in cashless system at Marine Corps Recruit Depots.

### **October 1997**

AFFN launches *Stored Value Card* (SVC) at Hickam AFB. The pilot program was instrumental in encouraging more technological advances in the EFT Industry, US Military and Government Sectors.

### **January 2000**

AFFN continues to expand POS merchant acceptance worldwide.

### **November 2003**

AFFN is the first EFT Network to offer debit transactions over the Internet.

### **December 2004**

AFFN executes Switch Processing Agreement with Fifth Third Bank Processing Solutions.

## 1 < Network Growth

“At Fort Sill FCU we strive to deliver superior products and services to our military and civilian membership,” said Denise Floyd, Fort Sill FCU President & CEO. She added, “With the addition of AFFN to our EFT program, we will dramatically increase the number of ATM and POS locations available to our membership, allowing members access to their Fort Sill FCU accounts on a national and global scale.”

“Harford Bank is proud to serve the military and defense communities in Harford County,” commented Charles H. Jacobs, Jr., President. “Since 1964 Harford Bank has strived to provide the community it serves with the very best banking services, and to fulfill its obligation as a responsible corporate citizen. We look forward to working with AMBA and AFFN to further extend our support of military, defense, and civilian personnel living, working, or traveling in Harford County.”

“AFFN is pleased to welcome both Fort Sill FCU and Harford Bank to our distinguished list of AFFN Participants,” said AFFN President/CEO David Weber. He added, “AFFN is prepared to assist both of these Participants in their quest to deliver superior service to their military and civilian consumers worldwide.”

If your AMBA Bank or DCUC Credit Union is not yet an AFFN Participant, now might be the time to consider network participation. Adding AFFN to your existing EFT Program is seamless and provides immediate access for your organization’s cardholders worldwide as well as immediate access to AFFN cardholders at your organization’s ATM(s).

*Please contact John Broda, EVP, AFFN @ 973-257-1216 or [John.Broda@AFFN.org](mailto:John.Broda@AFFN.org) for additional information.*

## AFFN Welcomes the Following Participants' Partners to the Network

### New Retailers

*[Year-to-Date; Providing POS Retail locations to AFFN Participant Cardholders]*

- Western Beef
- Old Navy
- Skechers
- Sheetz
- Urban Outfitters
- Kabredlo's
- Hy-Vee
- Big Lots
- Anthropologies
- PETsMART
- Harmons
- Landis Supermarket
- Loaf 'N Jug
- Payless ShoeSource
- Happy Harry's
- Butera Finer Foods
- Ukrop's Supermarkets
- Banana Republic
- The Bon-Ton
- Pier 1 Imports
- Esprit US Retail Limited
- Office Max
- Tom Thumb
- Trademart
- Linens 'n Things
- Stop 'n Shop

### New ISOs – ATM Deployers

*[YEAR-TO-DATE; PROVIDING OFF-PREMISE ATM LOCATIONS TO AFFN PARTICIPANT CARDHOLDERS]*

- Certified Payment Processing
- Fed Corp
- RDT Distributing
- Atlas ATM
- First American Payment Systems
- Cash To Go
- Innovus
- ATM Deployer
- Global Payment Indirect
- ATM Unlimited
- Momentum
- Access ATM
- Customer Certified Merchant Services
- ATM Providers
- First ATM
- 1st National ATM
- GM Holdings, LLC
- Peregrin ATM
- Eastern ATM
- EBT International
- Access Solutions
- MidWest Financial Processing
- Dr. ATM
- eGlobal
- ATM Capital
- OFF Premises Equities
- Chicago ATM
- Global ATM Network
- Money Access Corporation
- ATM Banc
- Cabe & Cato
- Automated Systems America Inc.
- Affiliated Merchant Services
- ATM Express
- Automated Cash Tech
- Total STM Service, Inc.
- TXT Inc.
- C&R National ATM Co.
- Auris Financial
- Meirtran, Inc.
- Camelot Dynamic ATM Group
- Travlex
- ATM of the South
- Nexnet, Inc.
- ISA eCash
- Tranax Tech
- Rutherford Group
- NetBank Processing Solutions, Inc.
- Skyline Cash
- ATM Group
- ATM Card Services
- CardTronics

# Congratulations!



Happy 20th Birthday!  
August 19<sup>th</sup>



**US Air Force**  
Happy 56th Birthday!  
September 18<sup>th</sup>



**US Navy**  
Happy 230th Birthday!  
October 13<sup>th</sup>

## AFFN Staff Profile

### *Karin DeNisco Recognized for 20 Years of Outstanding Service*



Karin DeNisco joined the AFFN organization in 1985 as a bookkeeper. As Assistant Treasurer, she currently serves as AFFN's Finance Officer. As the finance officer, Karin is responsible for all accounting functions, financial statement preparation, audit and compliance, quarterly board and annual reporting.

Karin holds two degrees, a BSBA in Finance from the University of Louisiana at Lafayette and a BSBA in Accounting from the University of South Florida.

In a recent interview, Karin was asked about her tenure at AFFN. She said, "Being a part of AFFN since its first year of operation in 1985 has given me a career that has been both rewarding and unique. I've seen many changes over the past twenty years as AFFN successfully continues to keep pace with the changing world. The one thing that has not changed, however, is the devotion of the employees to fulfill AFFN's mission of providing quality services for our Armed Services. I am proud to be a part of AFFN and I look forward to the next twenty years!"

"We congratulate Karin on her accomplishments and career with AFFN. Her unique knowledge and dedication over the past twenty years has been a major contribution to AFFN's success," said David Weber, AFFN President & CEO. He added, "Her successful organization and administration of AFFN's accounting functions has allowed concentration on expanding the network, without undo apprehension of the impact of growth on the internal systems and controls."

Karin and her husband, Scott, reside in Tampa, Florida with her two children, Scott and Jamie. Karin's interests outside the office include her family, hiking, historic old homes, reading, and exercising.

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A HISTORY OF SERVICE



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