



**ExxonMobil**

**Mobil**

## **Armed Forces Financial Network and ExxonMobil Join Forces to Serve Those Who Serve**

The Armed Forces Financial Network (AFFN) and ExxonMobil have joined forces to serve military-orientated consumers nationwide. AFFN cardholders will now have access to over 14,000 Exxon- and Mobil-branded service stations and convenience stores across the United States.

AFFN cardholders will have convenient and efficient access for pinned ATM and debit card purchases and purchases with cash back at over 14,000 Exxon- and Mobil-branded service stations and convenience stores coast-to-coast.

"ExxonMobil is recognized as a leader in providing quality automotive fuels and lubricants," said John Broda, AFFN Executive Vice President. "We are appreciative and honored that ExxonMobil has placed such confidence in AFFN and our military banks and defense credit union participants, allowing our organizations to jointly serve and support the military-orientated consumer."

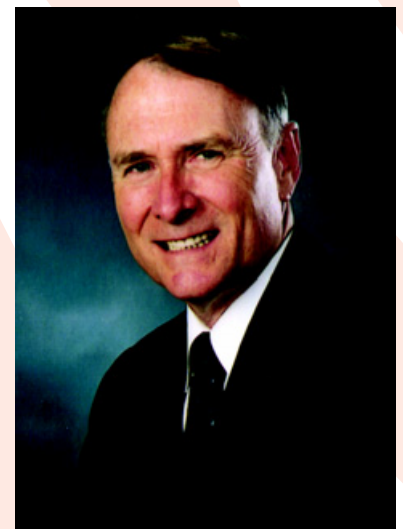
For additional information on ExxonMobil, visit [www.exxonmobil.com](http://www.exxonmobil.com). 

## **AMBA Appoints New President**

The Association of Military Banks of America announced this past summer the appointment of Major General Andrew (Andy) Egeland, Jr. as the organization's new President/CEO. "We are very excited about Andy coming onboard and look forward to continuing the collaborative working relationship between AFFN and AMBA," said Larry Borden, AFFN Executive Vice President.

"I am honored to be a part of an association that has dedicated its 45 years of existence to serving the men and women of our military services. The Association of Military Banks of America has an enviable record of delivering exceptional financial services to the men and women of our nation's armed forces and their families. AMBA has maintained an excellent relationship with its partner, the Armed Forces Financial Network, as each continues to seek ways to better serve our service members worldwide," said General Egeland. He continued by adding, "These are dynamic and challenging times, with major events impacting military banking operations both at home and abroad. As the AMBA President, I am committed to developing and executing a sound strategy that will enable AMBA to build on its record of accomplishments, and continue its excellent service to its member banks and their customers, the men and women of our armed forces."

General Egeland will serve as both Secretary and an ex officio member of AFFN's Board of Directors.



Major General Andrew M. Egeland, Jr.  
President/CEO, AMBA

**Routing List**

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\_\_\_\_\_

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 "Surepay" 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.

**Armed Forces Financial Network**  
5201 West Kennedy Blvd., Suite 915  
Tampa, Florida 33609  
Telephone: (813) 875-6051  
Fax: (813) 870-2177  
E-Mail: [affn@affn.org](mailto:affn@affn.org)  
Web Site: [www.affn.org](http://www.affn.org)

## **PARTICIPANT BOARD MEMBERS**

- ® Gordon A. Simmons, President/CEO  
Service Credit Union (NH)
  - + Robert E. Morgan, Treasurer,  
Board of Directors, ABNB FCU (VA)  
Jean M. Yokum, President/CEO  
Langley FCU (VA)  
Don Giles, President/CEO  
Armed Forces Bank, N.A. (KS)  
Scott Mullen, President  
Bank of America, Military Bank (TX)  
George Wm. Miller, III, Vice Chairman  
5 Star Bank (VA)
  - \* Roland A. Arteaga, President/CEO  
DCUC (DC)
  - \* Major General Andrew Egeland, Jr.  
(USAF, Ret.), Executive Vice President,  
AMBA (VA)
  - \* Ex officio Board Member
- ® Denotes current AFFN Chairman  
+ Denotes current AFFN Vice Chairman

## **AFFN STAFF**

David O. Weber, President/CEO  
Larry Borden, EVP, Marketing  
John Broda, EVP, Sales  
Major General Andrew Egeland, Jr., Secretary  
Roland A. Arteaga, Treasurer  
Karin DeNisco, Assistant Treasurer and  
Corporate Assistant Secretary  
Ann Morsch, Senior Account Executive  
Lois Lichte, Network Coordinator  
Beverly Griffiths, Administrative Assistant  
Bridget R. Anderson, Editor

# Letter from the President

**A**s we approach the 4thQ 2004, we are preparing for our annual board planning session, allowing us to reflect on this year's challenges, opportunities, accomplishments, and to continue to plan for AFFN's future. We are excited about what 2005 has in store for us all, and look forward to a mutually beneficial year together serving those who so proudly serve our great nation. A few highlights include:

### **New Leadership at AMBA**

With the retirement of Henry W. (Hank) Neill, Jr, we celebrate another milestone in AMBA's history. We wish Hank and his wife, Judy, happiness in their retirement. We welcome AMBA's new President, Andrew M. (Andy) Egeland, Jr, and look forward to working with him and the AMBA Board.

### **Charitable Matching Funds Program**

While we will report on the overall success of this year's program later in this publication, I am excited to report that the Board has approved the AFFN Charitable Funds Matching Grant Program for 2005. Information regarding the 2005 Program's launch date, will be made available in our January 2005 newsletter, and also posted on [www.AFFN.org](http://www.AFFN.org).

### **Participant Survey**

In July 2004 we distributed a brief network survey to all participants. To date, we have received great response; however, we haven't heard from all participants. Because AFFN's mission is to provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide, we are genuinely interested in hearing from you. If you haven't yet responded, please take a moment to send back the survey, or visit our website under the secured participant section to complete it on-line and email it back to [AFFN@AFFN.org](mailto:AFFN@AFFN.org). (If you require a password please email [AFFN@AFFN.org](mailto:AFFN@AFFN.org) to request a User ID and Password.)

### **AFFN Rules & Standards**

The newly updated AFFN Rules & Standards Manual is now available on [www.AFFN.org](http://www.AFFN.org) (under our secured participant section). While the changes were necessary to remain competitive and industry compliant, we strived to ensure that there would be minimal impact to our participants, retailers, and processors.

### **AFFN Interchange**

AFFN has continued to monitor industry practices regarding network interchange rates. AFFN's Point-of-Sale (pinned debit) interchange was increased this year, providing increased revenue to the card-issuing participants. AFFN's Pricing Committee will meet prior to the annual planning session to discuss recommendations for Board consideration.

### **Migration**

We have continued migration efforts with participants and Fifth Third Processing Solutions (FTPS) during 2004, with planned participants projects scheduled into 2nd Q05. Ann Morsch (813-739-2366, or [Ann.Morsch@AFFN.org](mailto:Ann.Morsch@AFFN.org)) has been managing the overall effort with great results for the network, our processors, and participants. Please contact her or any member of the management team with questions concerning your organization's migration project(s).

### **AFFN 2005 Regional Briefings**

With the overwhelming success and response from the 2004 Regional Meetings, we have begun the planning process for our 2005 Regional Briefings. We will once again hold Regional Briefings in conjunction with AMBA and DCUC, Fifth Third Processing Solutions, and industry guest speakers. I would like to thank those participants who provided valuable feedback on the 2005 Regional Briefing Survey.

As we close this year and begin preparing for 2005, we continue to remain focused and committed to providing quality products and services for AFFN-participating financial institutions serving the U.S. Military Community worldwide, as we have since our launch in 1985. As we approach yet another year and another milestone in 2005 – our 20th anniversary of service to our valued AMBA and DCUC participants – we are reminded of our responsibilities to recognize and serve the special needs of the Military Community, especially during these very difficult times. I would like to take this opportunity to express to you our appreciation for your business, and to thank you for your ongoing support of our common goal – serving the United States military community.




*David O. Weber*  
President and CEO



## New President &lt; 1

As most of the AFFN community already knows, General Egeland succeeds Colonel Henry (Hank) W. Neill, Jr. (USA, Retired), who recently retired from AMBA after serving as the association's Executive Vice President for the past six years. "Hank did a terrific job and will be greatly missed," says Borden. "We wish he and his wife, Judy, the very best as they begin a new chapter in their lives."

"Working with the Association of Military Banks of America and the Armed Forces Financial Network has been a wonderful experience," said Neill, who recently left his positions as Executive Vice President of AMBA and Secretary of AFFN. "It has allowed me to stay in touch with our nation's fine Soldiers, Sailors, Airmen, and Marines and that is something I value greatly. It has also allowed me to work closely with the dedicated bankers and government personnel delivering financial services to our nation's armed forces and their families, and that has been very special. Having the opportunity to work in private industry for the good of our global military community has been a most rewarding experience."

"My wife, Judy, and I have enjoyed the people we've been associated with in AMBA and AFFN over the past six years. They are dedicated professionals and we leave them with many fond memories. I am confident both organizations will continue to prosper under their dedicated boards of directors and capable leaders. I am equally confident both will give AMBA's new President, Major General Andrew (Andy) Egeland, Jr. (USAF, Retired), and his wife, Marie, the same support and friendship Judy and I have enjoyed." 



*Celebrating Hank Neill's Birthday and Retirement at the Army and Navy Club, Washington, D.C., left to right: Mr. & Mrs. Rudy Baker, First Citizens Bank; Mr. John Broda, AFFN; Mr. & Mrs. Roland Arteaga, DCUC; COL and Mrs. Henry (Hank) Neill, Jr., AMBA; and Mr. & Mrs. Wayne Andrews, Columbus Bank and Trust.*



*Colonel and Mrs. Henry (Hank) Neill, Jr. (USA, Retired), at Hank's farewell party.*

## Participants in the News

Welcome **U.S. Bancorp** – A new AFFN participant from Owensboro, Kentucky. With assets in excess of \$189 billion, U.S. Bancorp (US Bank) is the 8th largest financial services holding company in the United States. US Bank operates over 2,243 banking offices and more than 4,425 ATMs in 24 states, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions.

AFFN merchant **Winn-Dixie** is adding fuel to some of their outlets.

**Sunoco Inc.**, expands access for AFFN cardholders as a result of its recent acquisition of the Conoco-Phillips Co., a 340-site retail network in Delaware, Maryland, Virginia, and Washington D.C. Sunoco has proudly been accepting AFFN ATM/POS/Debit Cards for purchases since 2001.

The nation's 11th largest bank, **Fifth Third Bank**, acquired First National Bank of Florida. This acquisition will boost their presence and profile in the Sunshine State: Fifth Third Bank currently has 16 offices in the Naples area, while First National boasts 77 offices across the state, including 15 in Pinellas County and 13 in Hillsborough County.

**Pentagon Federal Credit Union** recently acquired Veterans of Foreign Wars Credit Union (VFWCU). The VFWCU's field of membership consists of approximately 2,400 members of the VFW and VFW Ladies' Auxiliary worldwide.

AMBA/AFFN Participant, **PNC Bank** [www.PNCBank.com] expands in the Washington DC/Northern Virginia/Maryland markets with the acquisition of Riggs Bank. This acquisition will create a valuable presence for PNC Bank with over 50 branches in the DC Metro market.

**Navy PWC FCU** – Virginia Beach VA is now **Naval Mid-Atlantic Federal Credit Union**.

## AFFN Charitable Funds Program Update

### A Partnership in Giving



Fort Lee FCU presents Fort Lee FCU & AFFN Donation to Fort Lee Child Care Services & Youth Center. Front row, from left to right: Jenalyn Pollock, Dolly Emory, Patsy Stuard, President & CEO, Fort Lee Federal Credit Union, Ayreonia Mason. Back row, from left to right: CSM Ervin Page, MAJ Joyce Squires, and LTC Darline Deleston.

As the 2004 AFFN Charitable Funds Matching Grant Program draws to conclusion, the program has been deemed a success because 'military focused' charities have benefited from the generosity of participating AMBA Banks and DCUC Credit Unions. 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 banks and credit union participants in this 'giving campaign'," said John Broda, AFFN Executive Vice President. He added, "Now more than ever our participating partners are showing their patriotism, spirit, generosity and true colors – red, white, and blue."

To date, the program has generated donations in excess of \$59,000 to military-focused charities serving our global Military Community. Our collective funds have been converted directly into programs for our troops and their families, such as care and comfort, communication, entertainment, financial literacy education, family and children programs, to mention a few worthwhile examples. [AFFN](http://www.affn.org)

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

**Service Credit Union** & Fisher House, Germany

**Pentagon Federal Credit Union** & The Pentagon Foundation, Alexandria, VA

**Langley Federal Credit Union** & Friends of the Family Support Center, Langley AFB, VA

**Fort Lee FCU** & Fort Lee Youth Program, Fort Lee, VA

**Armed Forces Bank** & USO International, Arlington, VA

**1st Advantage FCU** & USO Ft. Eustis, VA

**Randolph-Brooks FCU** & Operation Warmheart, RB, AFB, TX

**Bank of America Military Bank** & Fisher House Wilford Hall, BAMC, TX

**ABNB FCU** & Rudy Extreme SEAL Challenge –The Naval Special Warfare Foundation, Naval Amphibious Base Little Creek, VA

**Hanscom Federal Credit Union** & Patriot Honor Guard, Hanscom Air Force Base, MA

**Fort Monroe CU, Inc.** & The Peninsula Salvation Army, Hampton, VA

**Bragg Mutual FCU** & Kids Voting USA/North Carolina Cumberland County, Fayetteville, NC

**Fort Belvoir FCU** & The 1st Information Operations Command's Family Support Group, Ft. Belvoir, VA

**Eisenhower Bank** & Wounded Soldiers' Fund, BAMC, TX

**DCUC & AFFN** – The Fisher House Foundation, Walter Reed, Washington, D.C.

For additional information on this program, please visit [www.AFFN.org](http://www.AFFN.org) or contact John Broda, 973-257-1216 or [John.Broda@AFFN.org](mailto:John.Broda@AFFN.org)

## Fisher House Foundation A Profile

The Defense Credit Union Council and the Armed Forces Financial Network (AFFN), together with the DCUC 2004 Annual Conference attendees, raised over **\$22,000** in support of the Fisher House Foundation!

The Defense Credit Union Council's goal was to present a gift of \$10,000 to Fisher House Foundation by the end of

their conference on August 19th, 2004. The conference attendees unselfishly raised over \$5,000 in donations at the Silent Auction, and because of the strong belief in the good works being done by Fisher House, the Defense Credit Union Council matched the total contributions of the attendees, with a generous donation.

Fisher House > 5

Fisher House < 4

With the goal of ten thousand dollars raised for the Fisher House Foundation, AFFN's President & CEO, David Weber, proudly announced AFFN's matching grant, raising the total contribution to over \$22,000.

"HOOAH to the Defense Credit Unions & AFFN for doing their part for our military men and women who need this critical assistance!" said Roland A. (Arty) Arteaga, President & CEO, DCUC.

The Fisher House program [www.fisherhouse.org] is a unique private-public partnership that supports America's military in their time of need. The program recognizes the special sacrifices of our men and women in uniform and the hardships of military service by meeting a humanitarian need beyond that normally provided by the Departments of Defense and Veterans Affairs.

Because members of the military and their families are deployed worldwide and travel great distances for their specialized medical care, Fisher House Foundation has provided 'comfort homes,' built on the grounds of military and VA major medical centers. These homes enable family members to be close to a loved one at the most stressful time – during hospitalization for injury or unexpected illness. Providing a warm, compassionate environment where families and caring friends can nurture one another in time of need, these houses are given as a gift to the various military departments.

The Fisher House program now consists of a network of 32 homes and continues to grow. Since its inception in 1990, the program has assisted more than 58,000 families, providing temporary lodging in caring homes that allow families to face a medical crisis together without incurring additional stress about where they will stay and how much they can afford to pay. In 2003, more than 8,500 families were guests at a Fisher House. [AFFN](#)



# AFFN Salutes

**September 18th**

**Happy 55th Birthday**  
US Air Force

**October 13th**

**Happy 229th Birthday**  
US Navy

**November 10th**

**Happy 226th Birthday**  
US Marines

## Congratulations!



Congratulations to Charles A. "Tony" Taylor, CPT(P), FC, US Army Banking Officer on being selected for "Major". We look forward to it becoming official and the pinning of your new rank. Tony – much deserved congratulations!

## AFFN on the Move

Please look for the AFFN management team at these upcoming meetings in support of our participants:

### BAI's Retail Delivery Conference & Expo 2004

November 16-19, 2004  
Las Vegas



### TechMecca 2005

Sponsored by TCUL, Pulse-EFT, and IBAT  
February 14-16, 2005  
New Orleans

## AFFN Staff and Participants in Action



The DCUC Board of Directors at DCUC's 41st Annual Conference in Las Vegas. From left to right: Jim Bright, President & CEO, Scott Credit Union, 2nd Vice Chair, DCUC Billie Blanchard, President & CEO, Military and Civilian FCU, Secretary, DCUC Robert Morgan, Treasurer, Board of Directors, ABNB FCU Jean Yokum, President & CEO, Langley FCU, Chairman DCUC Gordon Simmons, President & CEO, Service Credit Union, Treasurer DCUC Ralph Story, Chairman, Board of Directors, Vystar CU, 1st Vice Chair, DCUC.



AFFN management team attends DCUC Conference in Las Vegas. From left to right: David Weber, President and CEO, Ann Morsch, Senior Account Executive and John Broda, Executive Vice President. (Not Pictured: Larry Borden, Executive Vice President.)



AFFN and Fifth Third Bank Processing Solutions (FTPS) celebrate AFFN Switch Migration milestone at Cincinnati Reds baseball game.



AFFN and DFAS support DCUC/AFFN credit unions at NAFCU annual meeting in British Columbia. From left to right: Ann Morsch, AFFN, Senior Account Executive and Keith Westby, Defense Finance and Account Service (DFAS), DFIS Senior Financial Manager.



AFFN and Fifth Third Bank Processing Solutions (FTPS) support DCUC's MidWest Subcouncil Members/Participants Meeting at Fort Sill, Oklahoma. The meeting was hosted by Fort Sill FCU.

## AFFN Insider

### Administrative and Operational Updates

#### Survey Says...

AFFN staff distributed a brief network survey to all participants this past July. To date, over a hundred responses have been received. If you haven't yet responded, please take a moment to send back the survey, or visit our Website under the secured participant section to complete it online and email it back to [AFFN@AFFN.org](mailto:AFFN@AFFN.org). (If you require a password please email [AFFN@AFFN.org](mailto:AFFN@AFFN.org) to request a User ID and Password.)

#### Rules and Standards Changes

The AFFN Board of Directors has approved the following changes to the AFFN Rules & Standards Manual.

- > The introduction of **Triple DES**. (**Section 4.1.2**)
- > **Card-Issuer Availability** has been increased from 95% to 98%. (**Sections 5.1, 12.13**)
- > **End of Business Day** – The Network's end of business day or cutover is set at 15:00, 7 days. (Pages 1-3, 1-5, and **Section 9.1**)
- > Introducing **AFFN Direct** (by Fifth Third Processing Solutions), AFFN's adjustment system on the AFFN/FTPS Switch. (**Section 10.1**)
- > **AFFN Interchange** will be moved from Section 14.9 to a separate **Fee Section 15**.

The manual has been updated and is now available on the AFFN Website, under the secured password-protected Participant Section. (Participants – should you require a password – please email [AFFN@AFFN.org](mailto:AFFN@AFFN.org) to request access.)

#### Website Update – Affn.Org

In the month following the successful launch of AFFN's updated Website, over 45,000 visits or hits were registered at [www.AFFN.org](http://www.AFFN.org).

"We appreciate the cooperation and support from our participants during the launch of our new and improved website." said John Broda, AFFN Executive Vice President. He added, "I would encourage each of our participants to visit the site often for breaking news/information and to provide AFFN ideas, suggestions, and comments on how we can continue to improve."

These are a few comments received from our valued participants —

- > "Congratulations on developing a SUPER AFFN Website. We all can be proud of it!"
- > "Very nice website – much easier to navigate."
- > "Dramatic improvement – thank you!"
- > "The new website is GREAT!"
- > "Congratulations – great job!"
- > "Well done – very professional..."

Participants are encouraged to take a "test drive," review their financial institution's profile and contact John Broda at [John.Broda@AFFN.org](mailto:John.Broda@AFFN.org) or 973-257-1216, with any changes to current content.

#### Migration Update

AFFN continues migration efforts with participants and Fifth Third Processing Solutions (FTPS) and has the following milestones to report:

- > **Paymentech** – Successfully migrated September 2004
- > **eFunds** – Successfully migrated September 2004
- > **STAR NE** – Pilot targeted for November 2004
- > **Concord/Buypass** – Targeted November 2004

Ann Morsch is the AFFN staff point-of-contact for migration related questions and can be contacted at 813-739-2366, or [Ann.Morsch@AFFN.org](mailto:Ann.Morsch@AFFN.org).

**Should you have any questions or concerns, please do not hesitate to contact any member of the AFFN Team.**

AFFN Team	Phone Number	E-Mail Address
Lois Lichte	813-739-2365	<a href="mailto:Lois.Lichte@AFFN.org">Lois.Lichte@AFFN.org</a>
Ann Morsch	813-739-2366	<a href="mailto:Ann.Morsch@AFFN.org">Ann.Morsch@AFFN.org</a>
John Broda	973-257-1216	<a href="mailto:John.Broda@AFFN.org">John.Broda@AFFN.org</a>
Larry Borden	813-739-2363	<a href="mailto:Larry.Borden@AFFN.org">Larry.Borden@AFFN.org</a>

## 2004 System Freeze

AFFN's annual system freeze, during which no projects will be implemented, will be held during the following peak season dates:

★ November 22nd through November 29th

★ December 17th through January 3rd, 2005

## Retailers Coming Soon!

New Merchants accepting (or soon to be) AFFN POS include:

<b>Ann Taylor</b>	www.anntaylor.com
<b>Belk Stores, Inc.</b>	www.belk.com
<b>Bob's Stores</b>	www.bobstores.com
<b>ExxonMobil</b> Exxon Mobil	www.exxonmobil.com
<b>Group USA - The Clothing Company</b>	www.groupusa.com
<b>Meijer</b>	www.meijer.com
<b>Micro Center</b>	www.microcenter.com

<b>Pacific Sunwear</b>	www.shop.pacsun.com
<b>Profoods</b>	Bronx, NY
<b>Roche Bros.</b>	www.rochebros.com
<b>Sudbury Farms</b>	http://www.sudburyfarms.com/
<b>Tractor Supply Company</b>	www.mytscstore.com
<b>U-Haul</b>	www.uhaul.com
<b>Wet Seal</b>	www.wetseal.com

# Military Money™

Home. Life. Success.

**MilitaryMoney.Com** is the on-line version of Military Money magazine created to address the dynamic lifestyle of the military family and to serve as an engaging financial resource for families with loved ones serving in America's armed forces.

## 2003 Military Credit Unions of the Year

**Air Force Credit Union of the Year 2003**  
Langley FCU

**Army Credit Union of the Year 2003**  
Fort Campbell FCU

**Navy/Marine Credit Union of the Year 2003**  
Navy FCU, Parris Island

## 2003 Military Banks of the Year

**Air Force Bank of the Year 2003**  
NBC Bank, Altus Air Force Base, Altus, OK

**Army Bank of the Year 2003**  
Armed Forces Bank, N.A.- Fort Lewis, WA

**Navy/Marine Bank of the Year 2003**  
Armed Services Bank, 29 Palms, CA



# AFFN

**Armed Forces Financial Network**

Suite 915  
5201 W. Kennedy Boulevard  
Tampa, Florida 33609

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