



AFFN Welcomes New Participants

Chad D. Bennett, Vice President, AFFN

AFFN is honored to officially welcome the **UVA Community Credit Union**, **Northern Credit Union**, and **Bank of Oklahoma** to the distinguished list of AFFN participating AMBA Banks and DCUC Credit Unions. 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, and show their support for the U.S. military, defense, and civilian communities in which they serve.



Since 1954 with only 354 members, UVA Community Credit Union in central Virginia continues to do their part, just as its founders envisioned, to help their more than 70,000 members achieve their financial goals.

For more than half a century throughout the north country region of New York, Northern Credit Union has been committed to improving the financial well-being of its members through quality financial services and products, and the credit union philosophy of "people helping people."



For over 100 years Bank of Oklahoma has been committed to providing exceptional financial expertise to their customers in the communities they serve across the great state of Oklahoma and the mid-western U.S. **AFFN**

R-G FCU & AFFN Team Up at the Pump to Proudly Serve Veterans

For the third consecutive year, R-G FCU has honored our U.S. Service Members on Veterans Day by giving back at the gas pump. This year, the R-G FCU Team, employees, executives, and board volunteers, each took turns serving over 130 Veterans with pride, topping off at over 1,500 gallons of petroleum!! (Continued on next page)



Proud R-G FCU Team at the Pumps on Veterans Day. Staff, from left-to-right: front row: Leslie Haas, Annette Angeles, Ruth Adams, and Dody Millard; second row: Steve Deere, Donald Slone (Chairman of the Board), and Shawn Beltz.



DYK?

DID YOU KNOW?

Since 2007, more than **240,000 Savers** have accepted the challenge of **Military Saves Week.**

For nearly a decade, **DCUC, DCUC Credit Unions, AMBA, and AMBA Banks** have been supporting this social marketing campaign with outstanding results.

Keep up the great work!

For additional information on Military Saves, please visit militarysaves.org



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AFFN's Finance Officer Celebrates 30th Anniversary Milestone

Chad D. Bennett, Vice President, AFFN

Karin DeNisco joined AFFN in 1985 as a bookkeeper. As Assistant Treasurer, she currently serves as AFFN's Finance Officer, 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 thirty years as AFFN successfully continues to keep pace with a 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 all those who serve in the U.S. Military and their families. I am blessed and proud to be a part of AFFN and look forward to the next thirty years!"



Photo Credit: Jim Morris.

We congratulate Karin on her accomplishments and career with AFFN. Her unique knowledge and dedication over the past thirty years has been a major contribution to AFFN's success.

AFFN leadership presented Karin with this Navy brooch, made by Ann Hand, an artist who creates patriotic jewelry.

While honoring Ms. DeNisco at a recent AFFN Board meeting in New Orleans, Louisiana, John Broda, AFFN President & CEO said, "We congratulate Karin on her accomplishments and career with AFFN. Her unique knowledge and dedication over the past thirty years has been a major contribution to AFFN's success." 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 internal systems and controls." **AFFN**

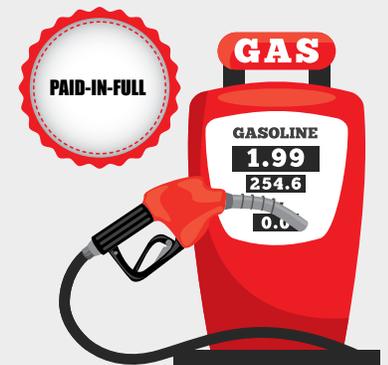
Karin, shown here with her daughter, Jamie Hamilton; mother, Ruth Deus; and her husband, Scott DeNisco, was recently honored at AFFN's recent Board of Directors meeting in New Orleans, Louisiana.



R-G FCU & AFFN Team Up

(Continued from page 1)

The R-G Team was more than happy to bear the elements of cold and wind for the simple satisfaction of saying "THANK YOU" to our Veterans. Veterans pulled away with full tanks, smiles from ear to ear, and full hearts with the knowledge and gratitude that their service to our nation is truly appreciated by R-G FCU.



"I know that the R-G Team looks forward to this annual event, surprising our Veterans with service with a smile, not to mention a paid-in-full receipt at the end of every transaction!"

said John Broda, AFFN President & CEO.

"AFFN is proud to support the R-G FCU Team with its 2015 AFFN Matching Grant, allowing R-G FCU to give back to our U.S. Service Members and their families," he added. **AFFN**



May 8-12, 2016 at ESPN Wide World of Sports Complex

Invictus Games Orlando 2016



Ken Fisher, Chairman and CEO of the Fisher House Foundation, with Team USA at the 2014 Invictus Games.

The inaugural Invictus Games in London 2014 used the power of sport to inspire recovery, support rehabilitation and generate a wider understanding and respect for wounded, injured and ailing servicemen and women – both active duty and veteran.

In less than 10 weeks, co-hosts Prince Harry and Ken Fisher, Chairman and CEO of the Fisher House Foundation, will welcome fifteen nations to participate in the 2016 Invictus Games, which will be held May 8-12, 2016 at the ESPN Wide World of Sports Complex at Walt Disney World Resort in Orlando, Florida. Throughout the week, over 500 military athletes will compete in 10 sporting events as they are cheered on by thousands of family members, friends and spectators. They will compete not only in the spirit of cordial competition, but also in camaraderie among athletes from other nations.

AFFN is pleased to announce the expansion of its Military Community Support Program to include the Family Program at the upcoming 2016 Invictus Games being held in Orlando, Florida.

“We are humbled by the opportunity to support these great military athletes and their families, in partnership with the Fisher House Foundation, as part of the Family Program at the 2016 Invictus Games,” said John Broda, AFFN’s President & CEO.

The Invictus Games Orlando 2016 will shine a light on the holistic recovery and rehabilitation that occurs through sport for the wounded, ill, and injured servicemen and women who participate in them. Though only 500, these men and women represent the tens of thousands of U.S. Service Members around the globe who face the daily challenges from their wounds, illnesses, and injuries, both visible and invisible.

To learn more about the 2016 Invictus Games or to offer your support, visit: invictusgames2016.org **AFFN**

AFFN Military Community Support Program

John M. Broda, President & CEO, AFFN

The Armed Forces Financial Network (AFFN), in partnership with the Association of Military Banks of America (AMBA) and the Defense Credit Union Council (DCUC), has proudly supported the Fisher House Foundation and the individual Fisher Houses in Germany and the United States for nearly two decades.

The AFFN Military Community Support Program is comprised of the AFFN corporate contribution (made on behalf of all AFFN Participating AMBA Banks and DCUC Credit Unions), the AFFN Matching Grant Program, and the AFFN Thank You Card Program.

The AFFN Military Community Support Program has generously given back over **\$2,718,000.00** in direct support to U.S. Troops and their families. For the past thirteen years, the AFFN Board of Directors has unanimously approved AFFN’s corporate contribution in direct support of military families staying at Fisher Houses in Germany and throughout the United States.

Since 2005, **10,857** military families staying at Fisher Houses worldwide have received over **\$612,100.00** in DeCA Certifiches (2005, 2006) and AFFN Thank You Cards (2007-2016) from the AFFN Military Community Support Program. Every dollar distributed has proudly assisted military service members, veterans, and/or military family members for care, comfort, and food while staying at a Fisher House.

Once again this year, AFFN in partnership with the Fisher House Foundation, will support military families attending the DoD “Warrior Games” and the “Invictus Games”. AFFN will also donate \$50.00 AFFN Thank You Cards for each Hero/Warrior who is traveling to compete; to assist with defraying travel related costs.

The AFFN Matching Grant Program is in the thirteenth year of giving at the local military installation and community level by AFFN, AMBA Banks, and DCUC Credit Unions. Since 2004, AFFN in partnership with AMBA Banks and DCUC Credit Unions, have awarded over **516** grants to support our military and civilian communities on a local level and on a global scale, directly benefiting military service members and their families worldwide.

The 2016 AFFN Matching Grant Program was announced early this month. For additional information, and/or to apply, please visit www.affn.org/matching-grant-program.html **AFFN**