



# AFFN NEWS

Winter 2004

Armed Forces Financial Network, Suite 915, 5201 W. Kennedy Boulevard, Tampa, FL 33609

## AFFN Salutes the People Behind Its Success

With over 328 participating banks and credit unions not to mention relationships with AMBA, DCUC, the DoD and thousands of retailers, it is clearly the people “behind the scenes” that are responsible for AFFN’s success.

We are excited to acknowledge and honor those with whom we have accomplished so much over the years while welcoming new faces. We look forward to working together on behalf of our common goal to serve the U.S. military community worldwide.

### The Armed Services Banking/ Credit Union Liaison Officers



From Left to Right: Mr. Eugene Healy, U.S. Marine Corps Banking/Credit Union Liaison Officer (BLO); Mr. Dean Hunstad, Department of Navy BLO; Ms. Josephine (Jodie) Davis, Department of the Air Force BLO; and Captain Charles A. (Tony) Taylor, Department of the Army BLO.

### Welcome Aboard!

AFFN extends a warm welcome to our two new banking/credit union liaison officers – **Josephine (Jodi) Davis** [U.S. Air Force] who has picked up where Michael Weber left off and **Captain Charles A. (Tony) Taylor** [U.S. Army] who has replaced Captain Kelly Mizell. We look forward to working with them on behalf serving the U.S. Military community throughout the United States and the world.

### Good Luck!

For the past three years **Captain Kelly Mizell** has been our Military Representative on the Army Staff and, in that role she has made a marked, positive difference in the level of service provided to the Department of the Army. We wish her well in her new assignment at Fort Belvoir.

### Happy Retirement



Global Credit Union’s President and Chief Executive Officer **John R. Madri** retired on December 31, 2003 after completing more than 33 years at Global. During John’s tenure, Spokane-based Global expanded from 6 to 17 branches and its total assets grew from \$30 million to \$300 million. He joined the credit union’s Board of Directors in 1970 and assumed the position of Chairman in 1975 and President/CEO of Global Credit Union in 1980. In 2002, the Defense Credit Union Council honored John for his many lifetime contributions to the credit union industry by inducting him into its Hall of Honors.

After 33 years with the Civil Service supporting the United States Air Force, **Michael G. Weber** has retired! Michael spent the past 13 years as the Air Force’s Banking and Credit Union Liaison Officer where he was responsible for establishing operating policies for banks and credit unions to support the financial needs of Air Force members and their families throughout the United States, Europe and Asia. In addition, he managed the Air Force Travel Card program, taking it from its infancy to more than 430,000 cardholders today. Congratulations and best wishes Michael. If you wish to reach Michael his e-mail address is: [Michaelweb55@aol.com](mailto:Michaelweb55@aol.com)



The Defense Credit Union Council recently said good-bye to its dear friend and colleague, **Stacey F. Carter** who has retired after 15 years with the Council. Stacey most recently served as DCUC’s Director of Administration, playing a major role in shaping DCUC into the industry leader that it has become today. While Stacey is now embarking on another chapter in her life, her legacy lives on at DCUC.

**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 "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.

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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, Amphibious Base Naval Base  
FCU (VA)
- Jean M. Yokum, President/CEO  
Langley FCU, (VA)
- Don Giles, President/CEO  
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- Scott Mullen, President  
Bank of America, N.A. (TX)
- George Wm. Miller, III, Vice Chairman  
5 Star Bank (VA)
- \* Roland A. Arteaga, President/CEO  
DCUC (DC)
- \* Henry W. Neill, Jr., 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, VP Marketing  
John Broda, VP Sales + Service Delivery  
Henry W. Neill, Jr., Secretary  
Roland A. Arteaga, Treasurer  
Karin DeNisco, Corp. Asst. Secretary  
Ann Morsch, Senior Account Executive  
Bridget R. Anderson, Editor

# Letter from the President

On behalf of all the entire AFFN family it gives me great pleasure to extend Happy New Year wishes to you and your respective organizations. We appreciate your business, enjoy working with you and thank you for your ongoing support of our common goal – serving the United States military community. We are excited about what the New Year 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:

**AFFN Announces New Switch Provider:  
Fifth Third Processing Solutions**

As previously communicated to AFFN participants this past Fall, we will begin migrating participant connections from Fiserv-CNS to Fifth Third Processing Solutions (FTPS) in early 2004. FTPS (formerly known as MPS) currently processes for several AFFN participants, including the driving of ATMs for the DoD Overseas Community Bank. Fiserv-CNS will retain AFFN switching capabilities through June 2008 in a diminishing capacity. Existing interconnectivity between FTPS and Fiserv-CNS will enable each to function as an AFFN switch, without requiring any action by participants.

FTPS is one of the nation's leading EFT providers processing more than ten billion transactions annually, driving over 12,000 ATM's in 50 states and 23 countries and processing more than 175,000 financial institutions and merchant locations across the country. Fifth Third Bancorp, is a diversified financial services organization with over \$90 billion in assets. They have an AA-deposit rating by Standard & Poor's and an Aa2 senior debt rating by Moody's, one of the highest of any U.S. bank holding company

AFFN staff is committed to keeping our participants apprised of our progress throughout this switch migration but please do not hesitate to contact Ann Morsch (813-739-2366 or [ann.morsch@affn.org](mailto:ann.morsch@affn.org)) directly with any questions you have throughout this process.

**AFFN to Roll-Out New Monthly Publication:  
"Switch Migration News"**

In support to our commitment to our participants we will begin publishing a monthly electronic 1-page bulletin designed to keep your organization "in the loop" on what's going on with the AFFN's switch migration. Look for this publication as the migration gets underway. Please make sure Lois Lichte (813-739-2365 or [lois.lichte@affn.org](mailto:lois.lichte@affn.org)) has your correct e-mail address!

**AFFN POS Interchange**

AFFN has continued to monitor industry practices regarding network interchange in light of the changes in off/on-line debit pricing. AFFN's Point Of Sale (Pinned debit) interchange has remained unchanged for the past four years. After an industry review by the pricing committee and management, a recommendation has been presented to the Board of Directors to increase the POS Interchange during first quarter 2004.

Our goal is to remain competitive and satisfy the revenue/income stream to card issuers while containing expense to retailers/merchants. Under separate cover we will publish the new fee schedule and effective date of implementation to our participants.

As we hit the ground running in 2004, we are faced with both challenges and opportunities. Please be assured that we are committed to providing quality products and services for AFFN participating financial institutions serving the U.S. military community worldwide.

David O. Weber  
President and CEO



## AFFN Welcomes New Member of the Team

AFFN is pleased to welcome AnnT. Morsch to the AFFN organization. Ann recently joined AFFN in the newly created position of Senior Account Executive, and will be responsible for the management of AFFN's relationships with our processing partners and network participants. She brings a wealth of knowledge and industry experience to our team.



Ann began her career in retail branch banking in New Jersey then moving on to the financial services industry working for EDS CNS/FiServ. During her tenure at EDS/FiServ she progressed on a fast paced career path from advanced business analyst, to client service management, and then on to Account Executive supporting AFFN.

Ann and her husband recently relocated to Tampa. She may be reached at our Tampa office at [ann.morsch@affn.org](mailto:ann.morsch@affn.org) or 813-739-2366.

# AFFN Participants' Success

## Serving Those Who So Proudly Serve



Pentagon Federal Credit Union (Pentagon FCU), headquartered in Alexandria, Virginia is an AFFN Network Charter Member and long-term supporter of our mission ([www.pedfed.org](http://www.pedfed.org)). Pentagon FCU has grown to a \$6 billion credit union with more than 546,000 members worldwide. Founded in 1935, it is the third largest credit union in the United States and one of the strongest and safest credit unions providing financial services to the Army, Air Force, Coast Guard, and Department of Defense communities.

Pentagon FCU was recently honored on-air as part of the Champions of Industry series presented by the Headline News Network. The broadcast, hosted by Pat Summerall, recognized the innovation and service PFCU has become known for worldwide.

"We were honored that Pat Summerall Productions approached us, and doubly honored that we made it through the selection process to be featured in the series," said Pentagon Federal Credit Union President and CEO Frank R. Pollack. "It's always nice to be noticed and singled out as a good example. We like to think that Pentagon Federal is more than a champion of industry, we champion our members – the men and women who safeguard our freedoms – providing them with superior financial products and outstanding service."

AFFN's President and CEO David O. Weber would like to extend the Network's congratulations to Mr. Frank Pollack and his entire team for their dedication to delivering superior financial freedom to Pentagon FCU's members worldwide.



*You can tell we want your business.*

BB&T Corporation ([www.bbandt.com](http://www.bbandt.com)), headquartered in Winston-Salem, N.C., has been serving military personnel and their families for over 131 years. After its 2003 acquisition of Falls Church, Virginia-based First Virginia Banks Inc., BB&T is now the nation's 11<sup>th</sup> largest bank holding company, with more than \$90.4 billion in assets. BB&T is North Carolina's oldest bank (founded in 1872) and has over 30,000 employees serving communities in eleven states and the District of Columbia.

As a proud member of the Armed Forces Financial Network (AFFN), BB&T's expansion strategy in branch banking and ATM deployment has assisted the expansion of the network with serving cardholders at over 1,400 ATMs in the Carolinas, Virginia, West Virginia, Kentucky, Georgia, Maryland, Tennessee, Alabama, Indiana, Florida, and Washington, D.C.

While the acquisition of First Virginia Banks Inc., increased the visibility of BB&T and AFFN 'inside the beltway', Mr. Luis Lobo, BB&T Regional President, Potomac Region, is quick to mention that, "BB&T has proactively served our military communities over the years, first in our original footprint of North and South Carolina, and now throughout the eleven states we're in. For over 131 years, we have provided financial services to military personnel overseas and in the states, and we look forward to continuing these important relationships."

AFFN salutes BB&T for their world class standard in delivering quality products and services to the military community worldwide.



## Congratulations to AMBA Banks and DCUC Credit Unions Military Services Honor Financial Institutions

AFFN salutes the following AMBA and DCUC financial institutions that were recently recognized by the U.S. military services.

### DCUC Credit Unions

- Army Award – Fort Bliss FCU, TX
- Navy/Marine Award – VyStar CU, FL
- Air Force Award – Hanscom FCU, MA

### AMBA Banks

- Army Award – Bank of America Military Bank, Fort Campbell, KY
- Air Force Award – Eisenhower National Bank, Randolph Air Force Base, TX
- Navy/Marine Award – Armed Service Bank, Marine Corps Recruit Depot, Parris Island, SC

## AFFN Salutes < 1

### A Golden Anniversary

**Jean M. Yokum** recently celebrated 50 years of service with Langley Federal Credit Union. Initially hired as a teller in 1953, Jean quickly rose through the ranks arriving at her current position as President/CEO back in 1979. Jean has earned the reputation as an unselfish and distinguished resource, respected and admired for her leadership, accomplishments, and demonstrated willingness to share her talents among the civilian, military and credit union communities. Under her leadership, LFCU has become the premier financial institution on the Virginia Peninsula. Congratulations Jean!



*If you know of other pillars of the military financial services community we should acknowledge please contact John Broda at [john.broda@affn.org](mailto:john.broda@affn.org) so we may salute them in a future issue.*

# Coming Soon!

## New Retailers Joining Network

### RETAILER

BIG Y Foods

Carl's Jr

Circuit City

Foot Locker

H.E. Butt Grocery Company

JCrew

May Company

Michaels – The Arts & Crafts Store

The Sports Authority

Staples

Thorton Oil Corporation

Turkey Hill Minit Markets

Miliam's Market

### WEB SITE ADDRESS

[www.bigy.com](http://www.bigy.com)

[www.carlsjr.com](http://www.carlsjr.com)

[www.circuitcity.com](http://www.circuitcity.com)

[www.footlocker.com](http://www.footlocker.com)

[www.heb.com](http://www.heb.com)

[www.jcrew.com](http://www.jcrew.com)

[www.maycompany.com](http://www.maycompany.com)

[www.michaels.com](http://www.michaels.com)

[www.thesportsauthority.com](http://www.thesportsauthority.com)

[www.staples.com](http://www.staples.com)

[www.thortonoil.com](http://www.thortonoil.com)

[www.kroger.com/operations\\_convenience\\_about.htm](http://www.kroger.com/operations_convenience_about.htm)

N/A

## AFFN Headquarters Adopts New E-Mail Naming Convention

Effective immediately, AFFN staff members have new e-mail addresses. Please update your address books accordingly and contact them in the following format:

**firstname.lastname@affn.org**

david.weber@affn.org

larry.borden@affn.org

john.broda@affn.org

karin.denisco@affn.org

ann.morsch@affn.org

lois.lichte@affn.org

## A Picture Is Worth A Thousand Words...

### A Visit to Ft. Bragg, North Carolina

On base AFFN participants, First Citizens Bank and Ft. Bragg FCU, compete but, more importantly, cooperate for the good of U.S. military troops and their families. Side by side, serving those who serve our great nation as demonstrated in this photograph.

Special thanks to Mr. Rudy Baker, SVP, First Citizens Bank, and Mr. Dave Elliott, President/CEO, Ft. Bragg FCU, for all you – and your staff – do on behalf of Fort Bragg soldiers and their families. You and your organizations are shining examples of professionalism at its best!

