**Military Saves** is part of **America Saves** and is operated by the nonprofit Consumer Federation of America. Military Saves is a partner in the Department of Defense Financial Readiness Campaign and conducts an annual campaign, which launches in February during **Military Saves Week**.

Taking the Military Saves pledge is the personal commitment that individual servicemembers and their families can take to begin their journey toward financial freedom. Using the principles of social marketing, Military Saves promotes change in personal financial behavior.

Since the launch of **Military Saves Week** in 2007, Military Saves has become institutionalized in the Department of Defense and grows each year. Military Saves was developed and tested by the Consumer Federation of America and the branches of the military from 2003 to 2006 and launched throughout the Department of Defense on 25 February 2007 with the first **Military Saves Week**.

In the first quarter of 2013, 29,307 individuals took the Military Saves pledge or re-pledged, increasing the number of people enrolled in Military Saves to over 158,000.

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**Military Saves Pledges from 2007-2013**

<table>
<thead>
<tr>
<th>Year</th>
<th>Pledges</th>
<th>Re-pledges</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>5,000</td>
<td>1,153</td>
</tr>
<tr>
<td>2008</td>
<td>10,000</td>
<td>3,153</td>
</tr>
<tr>
<td>2009</td>
<td>15,000</td>
<td>3,066</td>
</tr>
<tr>
<td>2010</td>
<td>20,000</td>
<td>2,901</td>
</tr>
<tr>
<td>2011</td>
<td>25,000</td>
<td>2,824</td>
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<tr>
<td>2012</td>
<td>30,000</td>
<td>2,749</td>
</tr>
<tr>
<td>2013</td>
<td>35,000</td>
<td>2,618</td>
</tr>
</tbody>
</table>

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**Service branch information about those who pledged during Military Saves Week 2013**

- **Air Force**: 30%
- **Army**: 35%
- **Navy**: 15%
- **Marines**: 8%
- **Coast Guard**: 1%
- **National Guard**: 1%
- **Reserve**: 3%
- **Retiree**: 1%
- **Son or Daughter**: 1%
- **Spouse**: 9%
- **Civilian Contractor**: 2%
- **Civilian Employee**: 11%
- **Family Member**: 2%
- **Military Branches**: 9%
- **Other**: 2%

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**Duty status information about those who pledged during Military Saves Week 2013**

- **Active-Duty**: 66%
- **Civilian Employee**: 11%
- **Reserve**: 3%
- **Veteran**: 3%
- **Civilian Contractor**: 2%
- **Spouse**: 9%
- **Other**: 2%
- **Family Member**: 2%
- **Retiree**: 1%
- **Son or Daughter**: 1%

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**Rank information for those who pledged during Military Saves Week 2013**

- **Enlisted**:
  - E1-E4: 23
  - E5-E9: 800
  - O1-O2: 3,066
  - O3-O5: 6,984
  - O6-O10: 2,901
  - W1-W5: 2,824
  - Other: 225
- **Officer**:
  - O1-O2: 457
  - O3-O5: 3,749
  - O6-O10: 1,452
  - Other: 88
- **Civilian**:
  - Federal: 318
  - State: 155
  - Other: 4

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**Pledge Totals by Rank**
Military Saves Week 2013 received press and articles from 4 Press Releases, 39 Regional Press stories, 24 Blogs, 1 Broadcast TV, 26 Government/Service Branches, 37 Installations, 16 Financial Institutions, and 21 Educational/Military/Nonprofit Websites.

**Social Media**

**FACEBOOK:**

- **163,007**
  - (28 Days unique user reach)

**Up 20,000 visitors from 2012 Facebook Reach**

**TWITTER:**

- **1.6 MILLION** impressions

**TWEET CHATS:**

- **976,758**
  - America Saves / Military Saves / ReadyforZero / Jeff Rose Tweet Chat impressions

- **395,886**
  - Military Saves/Next Gen MilSpouse Tweet Chat impressions
Military Saves Advisory Committee

The Advisory Committee is made up of the following organizations and Military Saves cannot function without their expertise. The Military Saves Advisory Committee members meet on a quarterly basis.

- Air Force Aid Society
- Air Force Banking Office
- Air Force Personal Financial Readiness
- Air Force Reserve
- Airman, Family & Community Operations Branch
- Directorate of Personnel Services
- American Bankers Association
- American Institute of CPAs
- American Savings Education Council/ Employee Benefit Research Institute
- Armed Forces Financial Network
- Armed Forces Tax Council
- Army Banking Office
- Army Community Covenant
- Army Department of Defense Education Activity
- Army Emergency Relief
- Army Installation Management Command
- Army Manpower and Reserve Affairs
- Army Personal Financial Manager; Soldier and Family Readiness Division
- Army Public Affairs Office
- Association for Financial Counseling and Planning Education
- Association of Military Banks of America
- Blue Star Families
- Boys & Girls Clubs of America
- Certified Financial Planner Board
- Consumer Financial Protection Bureau - Office of Servicemember Affairs
- Council of Better Business Bureaus Military Line
- Defense and Finance Accounting Service, DoD Banking and Credit Unions
- Defense Credit Union Council
- Department of Defense State Liaison Office
- Department of the Treasury, Director Office of Financial Education
- Doorway to Dreams (D2D) Fund
- Federal Deposit Insurance Corporation (FDIC)
- Federal Retirement Investment Board, Thrift Savings Plan
- Federal Trade Commission
- Financial Planning Association
- FINRA Investor Education Foundation
- Holt Solutions
- HQ Air Force Reserve Command
- (Chief, Airman & Family Readiness)
- IMCOM Policy: Project Analyst /Financial Readiness
- Investor Protection Trust
- Marine Corps Banking Office
- Marine Corps Installations West
- Military Officers Association of America
- NASAA, Military Outreach Project Group
- National Association of Federal Credit Unions
- National Credit Union Administration
- National Guard Bureau Office of the NGB Comptroller
- National Military Family Association - Government Relations
- Navy and Marine Corps Relief Society
- Navy Banking Division
- Navy Banking Office
- Navy Federal Credit Union
- Navy Manpower and Reserve Affairs
- Navy Personal Financial Manager Program
- Office of Personnel Management
- Office of the Assistant Secretary of Defense/Reserve Affairs
- Office of the Comptroller of the Currency
- Office of the Secretary of Defense
- Office of the Secretary of Defense/Personnel & Readiness
- Office of the Secretary of Defense/Personnel & Readiness - Youth
- Operation Hope
- Pentagon Federal
- Securities and Exchange Commission
- US Bank
- US Coast Guard Mutual Assistance
- US Coast Guard Office of Work-Life
- USAA
- VeteransPlus, Inc.
- Wells Fargo Bank

Military Saves Week Participation

Military Saves Week 2013 saw a 39% increase in organization participation over 2012. (See last page of report for full list.)

- 471 organizations signed up on MilitarySaves.org across the country and overseas with OCONUS bases.
- 315 installations, commands, and detachments
- 76 financial institutions (over 486 branch locations)
- 75 nonprofit organizations
- 5 government agencies
All military service branches participated in Military Saves Week 2013, including Coast Guard, National Guard, and Reserves, by reaching out to military communities through financial fairs, seminars, classes, workshops, and one-on-one counseling.

Service Branches and Installations reached over 137,392 individuals.

### Service Branch/Installation Participation

- **Keesler Air Force Base, Mississippi**
  - 400 individuals took the Military Saves pledge
  - Increased classes and reached out to the civilians, increasing response compared to past programs
  - Encouraged civilians to contact the civilian personnel office with questions regarding the furlough affect on benefits and provided information about affects on Thrift Savings Plan

- **FFSC Joint Base Charleston, South Carolina**
  - Over 900 individuals took the Military Saves pledge
  - Proclamation signing on 13 February 2013 from Col McCombs of Joint Base Charleston
  - Proclamation reading was held at the Naval Weapons Station on 26 February 2013
  - The proclamation was read by the NWS CO John Fahs who spoke about the importance of saving and investing to a crowd of about 1,600 people
  - During the month of February, PFM staff rotated every Tuesday going to the Youth Center to teach the children lessons about spending, saving, donating, and investing – including a banking experience with NFCU

- **Pentagon, Virginia**
  - Memo signed by the 18th Chairman of the Joints Chiefs of Staff, GEN Dempsey, and the Senior Enlisted Advisor to the Chairman, SGM Battaglia
  - Proclamation signed by Under Secretary of Personnel and Readiness for the Department of Defense, Mrs. Jessica Wright
  - 4,000 military and civilian attendees visited the fair
  - 3 Accredited Financial Counselors were available for one-on-one counseling
  - Air Force Airman & Family Readiness Center held multiple financial education classes during the week
Financial Institution Participation

Supported by the Association of Military Banks of America, the Defense Credit Union Council, the National Association of Federal Credit Unions, and service-level Banking and Credit Union Liaison Officers, Military Saves is able to partner with on-base banks and credit unions across the globe during Military Saves Week.

Financial institution participation significantly impacted savings behavior in 2013:

- 80% of financial institutions reported offering some type of saving incentive
- 53% of financial institutions reported increased account activity when offering gifts or incentives for opening or adding to accounts and/or when offering special interest rates for opening accounts
- 48% of financial institutions reported increased account activity when offering prizes or drawings

When overall branch participation is weighted: 90% had increased activity if gifts or incentives and/or special rates were offered; 93% had increased activity if prizes or drawings were offered

Navy Federal Credit Union focused on retirement savings for Military Saves Week 2013, offering a:

- $100 IRA Bonus for members opening their first IRA
- Special EasyStart Certificate at 3.50% APY
- Standard EasyStart Certificate (IRA/ESA only) at 1.50% APY
- 3,700 members opened their first IRA

Concentrated efforts to get young members to start saving early resulted in 54% of these members who were ages 18 – 35.

Service Credit Union had 1,244 people take the Military Saves pledge and 384 opened their savings account, which featured a 2% interest rate on balances up to $2,500 if you set up automatic monthly deposits of $25 or more.

Armed Forces Bank N.A. and Armed Forces Bank of California have 60 banking centers located on 36 military installations in 17 states. All of the branch locations held promotions for Military Saves Week, overall 451 savers deposited a total of $256,459. 40 Savers also began new automatic transfers to ensure their commitment to save.

Community Bank reported a total of 4,681 pledges from February 18 - March 2. Through activities in the banking centers, communities and schools, they actively shared the savings message to nearly 23,000 Service men, women, and children. Banking center associates attended over 450 events supporting Military Saves and personal financial readiness. 542 Savers opened accounts during their promotion of Military Saves Week and 391 Savers started new automatic transfers into savings accounts.
Military Saves recognized two on-base credit unions and two on-base banks with an award for exceptional participation in Military Saves Week 2013. Below are the winners and examples of their contributions to the campaign.

**Banks**

**Armed Forces Bank – Fort Riley, Kansas branch**

- Worked with 18 community partners, including
  - Army Community Services
  - Boy Scouts
  - Local county commissioners
  - Chambers of commerce
- Obtained 5 proclamations from local leadership
- Sponsored an essay contest at two elementary schools
- 800 Military Youth Saves Pledges were received
- Created a public service announcement that was broadcast in the exchange and the commissary

**First Arkansas Bank & Trust – Little Rock Air Force Base, Arkansas**

- Visited schools to talk about saving and handed out piggy banks
- Sponsored a well-attended series of events with Radio Disney
- Motivated children about the importance of saving and awarded prizes
- Offered gifts or bonuses for opening accounts, special interest rates for opening account and prizes during Military Saves Week
- Participants had to answer personal finance questions along the way

**Credit Unions**

**Navy Federal Credit Union – MCRD Parris Island, South Carolina branch**

- Special product offerings resulted in $183,000 in deposits
- Offered $100 First Time IRA Bonus and 2 special interest rate CDs
- 32 members added over $22,000 to existing saving products
- 586 new accounts were opened during this period
- Offered 14 financial education presentations to over 1,900 Marines

**Pacific Marine Credit Union – MCRD San Diego, California branch**

- Offered special promotional rates
- 208 new accounts opened
- 237 automatic savings deposits set up
- Conducted financial education for new recruits
Department of Defense Participation

The Defense Finance and Accounting Service (DFAS) supported Military Saves Week and the theme of Set a Goal, Make a Plan, Save Automatically with a statement on the February Leave and Earnings Statement (LES) for all Active Duty, Guard and Reserve, reaching 2.3 million servicemembers.

Chairman GEN Dempsey and Senior Enlisted Advisor to the Chairman, SGM Battaglia also released a public service announcement in support of Military Saves Week 2013.

“First step in saving is usually the hardest,” said Chairman of the Joint Chiefs of Staff, GEN Martin Dempsey. “Let’s use Military Saves Week as an opportunity to take that first step together.”

“You know Murphy’s Law; anything that can happen, will happen,” said Battaglia. “With a simple 25 dollars per month into a savings account, a small contribution into a savings plan, and avoiding unnecessary use of credit, we can take leaps towards financial fitness.”

Nonprofit Organization and Association Participation

Nonprofit organizations were able to reach over 500,000 servicemembers, DoD employees and their families.

Better Business Bureau
Snake River Region; Gowan Field, Idaho National Guard

• The Idaho Military Finance Alliance was organized to help protect the military’s financial well-being
• The Alliance includes the BBB of Snake River Region and Les Bois Credit Union

FINRA Investor Education Foundation

• 21 events in Japan at US Naval Fleet Activities in Yokosuka and Sasebo, Naval Air Facility Atsugi, and Army Facility Camp Zama
  • 654 people attended
• 4 events at USN Fleet Activities Chinhae, Republic of Korea
  • 103 people attended
• 4 Events at JB Pearl Harbor-Hickam and Schofield Barracks
  • 156 people attended

CCCS of Nebraska, Army Recruiting Command
Omaha, NE & National Guard JFHQ Lincoln, NE

• Presented at a recruiting station information on emergency funds, saving for a big purchase and saving for retirement by participating in the Thrift Savings Plan
Military Saves campaign funding is provided by FINRA Investor Education Foundation, Wells Fargo Bank and USAA. Both FINRA Investor Education Foundation and Wells Fargo Bank are founding funders of Military Saves and with their continued commitment and support the campaign continues to grow each year.

Military Saves thanks FINRA Foundation, Wells Fargo Bank, and USAA for their dedication to motivate and encourage good savings behavior of our servicemembers and their families.

Military Saves Week 2014 will be Monday, 24 February through Saturday, 1 March.

Please visit www.militarysaves.org for more information or contact us at info@militarysaves.org

2013 Military Saves Week Participating Organizations

Military America Saves
Start Small. Think Big.

Financial Institutions
1st Advantage Federal Credit Union
1st Community Federal Credit Union
5Star Bank
Air Academy Federal Credit Union
Andrews Federal Credit Union (6 locations)
Arkansas Federal Credit Union
Armed Forces Bank of California, N.A. (AFB) (8 locations)
Armed Forces Bank, N.A. (AFB) (54 locations)
Army Aviation Center Federal Credit Union
Bank of Guam
Belvoir Federal Credit Union
Border Federal Credit Union
Broadway National Bank (3 locations)
CB&T a division of Synovus Bank
Cedar Point Federal Credit Union
CoastHills FCU
Community Bank operated by Bank of America (75 locations)
COMSTAR FCU
CREDIT Revize
Edwards Federal Credit Union
Egn Federal Credit Union (5 locations)
Ent Federal Credit Union (3 locations)
First Arkansas Bank & Trust
First Citizens Bank & Trust
First Command Financial Planning
FNBI Community Bank
Fort Bragg Federal Credit Union
Fort Campbell Federal Credit Union
Fort Hood National Bank
Fort Knox Federal Credit Union
Fort Lee Federal Credit Union
Fort Polk Army Community Service
Fort Sill Federal Credit Union
Fort Sill National Bank (6 locations)
Freedom Federal Credit Union
GeoVista Credit Union
Global Credit Union (6 locations)
Great Western Bank
Guardian Federal Credit Union
Hanscom Federal Credit Union
Heritage Community Credit Union
Keys Federal Credit Union (2 locations)
Lakehurst Naval Federal Credit Union
Langley Federal Credit Union
Les Bois Credit Union
MAC Federal Credit Union
Merrill Lynch
Mid Missouri Credit Union
Navy Federal Credit Union (231 locations)
Otero Federal Credit Union
Pacific Marine Credit Union (4 locations)
Pearl Harbor Federal Credit Union
Pen Air Federal Credit Union
Pentagon Federal Credit Union
PNC Bank (51 locations)
Premierica
Quest Credit Union
RIA Federal Credit Union (2 locations)
Robins Federal Credit Union
SAC Federal Credit Union
Schoolfield Federal Credit Union
Scott Credit Union
Sea Air Federal Credit Union (3 locations)
Security Service Federal Credit Union (70 locations)
Sentinel Federal Credit Union
Service Credit Union (multiple locations)
State Department Federal Credit Union
Steward Wealth Strategies
SunTrust Bank, INC
Tinker Federal Credit Union (2 locations)
Travis Credit Union
U.S. Bank
USAA
Vanguard Federal Credit Union
Vystar Credit Union
Wells Fargo (3 locations)
Windward Community Federal Credit Union

Installation Locations
1-163rd FA BN, Montana Army National Guard
119th Wing, Air National Guard, ND
138th FW, 219th EFS, Oklahoma Air National Guard
146th Airlift Wing, California Air National Guard
149th Fighter Wing, Texas Air National Guard
158th FW, Vermont Air National Guard
165th Airlift Wing, National Guard, GA
168th Air Refueling Wing, Air National Guard, AK
186th Air Refueling Wing, Mississippi Air National Guard
1st Marine Corps District, NY
33rd Infantry Brigade Combat Team, Illinois Air National Guard
36th Sustainment Brigade, Texas National Guard
934th Airlift Wing, Minneapolis ARS, MN
Adelphi Army Research Lab, MD
Air Station Miami Supply, Coast Guard, FL
Al Udeid Air Base, Qatar
Alabama National Guard Joint Force Headquarters
Armored Forces Reserve Center Scranton, PA
Aviano Air Base, Italy
Barksdale Air Force Base
Beale Air Force Base, CA
Buckley Air Force Base, CO
Camp Casey, South Korea
Camp Humphreys, South Korea
Camp Lincoln, JFASP Illinois
Camp Parks RTAF, Dublin, CA
Camp Pendleton Marine Corps Base, Children, Youth/Teen Programs, CA
Camp Pendleton, CA
Camp Zama, Japan
Cannon Air Force Base, Youth Activity Center, NM
CATC Camp Fuji, Japan
Center for Information Dominance Learning Site Norfolk, VA
CNE Maritime Ashore Support, NAS Signenola, Italy
Coast Guard Headquarters
Coast Guard Station Gloucester, MA
Combined Joint Task Force, Paladin, Afghanistan
Command Fleet Activities Chinhae, South Korea (youth & child programs)
Commander Fleet Activities Sasebo, Japan
Commander Fleet Activity, Yokosuka, Japan
COMMODAG, Corpus Christi, TX
COMOPTEVFOR, VA
Creech Air Force Base, NV
Davis-Monthan Air Force Base, AZ
Dugway Proving Ground, UT
Eglin Air Force Base, FL
Eielson Air Force Base, Youth Programs
(Boys and Girls Club of America), AK
Ellington Field, Texas Air National Guard
Ellsworth Air Force Base, SD
F. E. Warren Air Force Base, WY
Fairchild Air Force Base, WA
FFSC San Diego, CA
Fleet Activities Sasebo, Japan
Fort Belvoir, VA
Fort Benning, GA
Fort Bliss, TX
Fort Bragg, NC
Fort Buchanan, Puerto Rico
Fort Campbell, KY
Fort Carson, CO
Fort Detrick, MD
Fort Devens, MA
Fort Dix, NJ
Fort Gordon, GA
Fort Hamilton, NY
Fort Harrison, MT
Fort Hood, TX
Fort Huachuca, AZ
Fort Jackson, SC
Fort Knox, KY
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