



## **About Military Saves**

Military Saves, an initiative of America Saves and a partner in the Department of Defense's Financial Readiness Program, is a research-based campaign that uses the principles of social marketing and behavioral economics to motivate, support, and encourage military families to save money and build wealth. America Saves is coordinated by the nonprofit Consumer Federation of America (CFA).

Military Saves encourages all service members, their families, and civilian employees to take the Military Saves Pledge and organizations to promote savings year-round and during Military Saves Week. Learn more at militarysaves.org.

Since 2003, Military Saves has motivated military families to save money, reduce debt and build wealth. In 2018, Military Saves will celebrate its 15TH ANNIVERSARY!

Motivating the military to save money, reduce debt, and build wealth since 2003.

## Why Military Saves?

ACCORDING TO THE 2012 FINRA INVESTOR EDUCATION FOUNDATION'S NATIONAL FINANCIAL CAPABILITY STUDY, 43 PERCENT OF THE MILITARY FAMILIES SURVEYED REPORTED THAT THEY HAD NO "RAINY DAY" FUND TO COVER EMERGENCIES.

ABOUT 45 PERCENT OF THOSE WHO PARTICIPATED IN THE 2017 MILITARY SAVER SURVEY REPORT UNEXPECTED EXPENSES AS A TOP SAVINGS CHALLENGE.

Having adequate emergency savings is still a challenge for many. Military Saves believes that successful saving starts when service members set a goal with the Military Saves Pledge and make a plan to reach that goal. Why? Because savers with a plan are twice as likely to save successfully for things like an emergency savings fund. And that's what the Military Saves pledge is—a simple savings plan.

#### MAKING AN IMPACT

According to the 2017 Military Saver Survey, 58 percent of those who took the Military Saves Pledge report that since taking the pledge they are saving regularly. Fifty-six percent say that the pledge reminds them of the importance of saving.



## TOP 5 SAVINGS GOALS

23% Retirement

for 01-07, **45%** state as top goal for E1-E3, **11%** state as top goal

**22**% Debt Repayment

**14%** Emergency Fund

3% Homeownership

7% Investment Savings

7% Transition to Civilian Life

## MORE THAN A QUARTER MILLION PLEDGES!

Since 2007, more than 275,000 service members and their families have taken the Military Saves Pledge.

### **Supporting Military Savers**

When savers take the Military Saves Pledge they become part of a savings community to help motivate and support them as they achieve their savings goals. Service members and their families are encouraged to:



Take the MILITARY SAVES
PLEDGE—a tool to help
set savings goals.



Opt-in to receive goal-specific text message TIPS & REMINDERS.



Read up on the latest in savings news from the MILITARY SAVES BLOG.



by following the Military Saves social media community.



Receive educational and motivational communications to STAY ON TRACK with savings goals.



Participate in MILITARY
SAVES WEEK—an annual
opportunity to assess savings
goals and take action.

# MILITARY SAVES WEEK A Worldwide Financial Readiness Celebration





Military Saves Week (the last week in February) is an annual opportunity for installations and organizations to promote good savings behavior and a chance for service members and their families to assess their own saving status. Military Saves Week is a worldwide financial readiness celebration!

Since 2007, more than 275,000 (and counting) service members and their family members have taken the pledge to save money, reduce debt and build wealth. Every year, hundreds of installations and organizations from all over the world participate in Military Saves Week by hosting events that promote savings and financial readiness.

### MSW 2017 by the NUMBERS





Installations and organizations signed up to participate in Military Saves Week, including 105 banks and credit unions.

#### TRADITIONAL MEDIA

Before and throughout the week, Military Saves Week 2017 shined a spotlight on personal savings and received local and national media attention from various news outlets, including:















#### Social Media Reach



## 3,053 FOLLOWERS

#MSW2017 received 3,218 tweets and 12.5 million impressions, reaching close to 3 million people, from 400 different accounts using the hashtag.



#### 25,000+ LIKES

Military Saves received more than a quarter million post impressions and engaged nearly 6,000 Facebook users during Military Saves Week.

#### **Endorsements**



On Twitter, Army Chief of Staff, Gen. Mark A. Milley encouraged all soldiers and families to take the Military Saves pledge. Gen. Milley has more than 15.000 followers on Twitter.

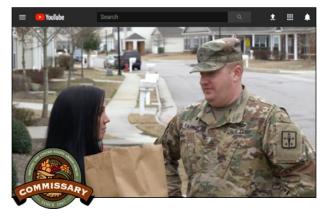
Army Reserve Family Programs (ARFP) produced a promotional video for Military Saves Week on financial readiness, featuring LTG Charles D. Luckey, Chief of Army Reserve and Commanding General, U.S. Army Reserve Command, and his wife, Mrs. Julie Luckey. The video was shared on ARFP's Facebook page, which has close to 6,000 followers.

The U.S. Army produced a video to highlight Military Saves Week. It was shared on its Facebook page, which has more than 4.5 million followers.

The Defense Commissary Agency also produced a video encouraging service members to take the Military Saves Pledge. The video was shared on the Agency's YouTube channel, which has close to 500 subscribers.







## **Highlighting Outstanding Installation Involvement**



Soldiers in Advanced Individual Training (AIT) at Fort Leonard Wood, Mo., receive information on the importance of setting savings goals during Military Saves Week. The Financial Readiness Program team took training to soldiers in their units to spread the message of savings throughout the first quarter of 2017.

Installations and organizations from all military branches of service celebrated Military Saves Week 2017 with commander's proclamation signing events, financial seminars, pledge drives, informational tables, Blended Retirement System workshops, cake cutting ceremonies, contests, and even scavenger hunts.

#### Installations with the Most Pledges

Congratulations to the top 10 installations that received the most Military Saves pledges during the first quarter of 2017 (Jan. 1–Mar. 31). By promoting the Military Saves Pledge, these installations helped service members and their families plan to change their savings behavior.

1	FORT LEONARD WOOD, MO	5,079
2	FORT HOOD, TX	3,678
3	FORT BLISS, TX	1,370
4	MARINE CORPS AIR STATION IWAKUNI, JAPAN	1,101
5	US ARMY GARRISON YONGSAN, SOUTH KOREA	1,081
6	MARINE CORPS BASE CAMP (MCBC) SMEDLEY D BUTLER, JAPAN	1,061
7	FORT JACKSON, SC	1,043
8	GRAFENWOEHR (VILSECK), U.S. ARMY GARRISON, GERMANY	783
9	LITTLE ROCK AIR FORCE BASE, AR	713
10	KUNSAN AIR BASE, SOUTH KOREA	616

## **Engagement Spotlight**

#### DoD Pentagon Financial Readiness Fair

Each year, the Department of Defense (DoD) organizes a Financial Readiness Fair to encourage service members and DoD employees to take the Military Saves Pledge and set up automatic ways to save.

### Participating organizations were able to reach hundreds of service members and DoD civilian employees.

Association of Military Banks of America

Consumer Federation of America

Defense Civilian Personnel

Advisory Service

**Defense Credit Union Council** 

Department of Veterans Affairs

Insurance Center

Department of Housing and Urban

Development

Federal Deposit Insurance Corporation

Federal Retirement Thrift

**Investment Board** 

**Federal Trade Commission** 

Financial Industry Regulatory

Authority

FINRA Investor Education Foundation
Military OneSource

National Association of Federally-

**Insured Credit Unions** 

National Credit Union Administration

National Guard Bureau

**National Military Family Association** 

National Foundation for

Credit Counseling

Navy Federal Credit Union

**Navy Installations Command** 

Office of the Comptroller of the

Currency

Social Security Administration

Securities and Exchange Commission



K-16 Air Base, South Korea: A Community Bank associate with members of the Better Opportunities for Single Soldiers organization after a meeting to discuss the importance of saving money and reducing debt.

#### **DOD COMMUNITY BANK**

DoD Community Bank associates in all 65 banking centers reached approximately 26,000 military, DoD civilians and their family members during Military Saves Week, encouraging them to take the pledge by delivering the global Military Saves message to local communities via banking centers and associate engagements.

Community Bank associates participated in 545 community activities that included conducting savings workshops for military units, elementary, middle and high school students, and at youth centers. Community Bank also hosted school field trips and bank tours, as well as provided information/pledge tables at banking centers and the BX, PX, commissary, shoppette, dining facility and many other on-installation locations.

#### **Engagement Spotlight**





#### FINRA INVESTOR EDUCATION FOUNDATION

In collaboration with the Securities and Exchange Commission, the FINRA Investor Education Foundation hosted 20 Military Saves Week speaking events, including:

- Fourteen events at three locations on Guam (Naval Base Guam, Coast Guard Sector Guam, Andersen Air Force Base)
- Six events at three locations on Oahu, HI (two locations on Joint Base Pearl Harbor-Hickam and one location at Marine Corps Air Station Kaneohe Bay)

At the organization's FINRA District Office, Denver, CO, FINRA Investor Education Foundation also hosted one speaking event/exhibit at Buckley Air Force Base, CO.

FINRA Investor Education Foundation also:

- Connected with 650 service members or spouses in conjunction with MSW
- Completed 908 myFICO user registrations
- Delivered 408 FICO Reports (through Mar. 31, 2017)



#### **USAA EDUCATIONAL FOUNDATION**

- Featured Military Saves Week on www.usaaef.org
- Used social media to help facilitate awareness of Military Saves Week
- Volunteers conducted 12 financial readiness presentations that reached nearly 2,000 service members in support of MSW
- Provided access to all of the free resources available at www.usaaef.org



## HANDS-ON BANKING® PROVIDED BY WELLS FARGO

- Offered free financial readiness guides to financial educators on military installations. Since 2015, Guideposts, which uses Hands-On Banking exclusively for military content, has distributed 650,000 financial readiness guides worldwide. Wells Fargo Foundation provides a grant for printing and distribution.
- Provided free financial education to service members through www.handsonbanking.org. During the first quarter of 2017, www.handsonbanking.org/military had 50,584 unique visitors. Since 2013, the site has had 380,000 visitors.

#### Snapshots from MILITARY SAVES WEEK 2017

















#### LEFT TO RIGHT, TOP TO BOTTOM

Little Rock Air Force Base, Ark., increased participation in Military Saves 2017 through the use of squadron campaign representatives, financial literacy training and a Financial Literacy Online Survey tournament. Little Rock AFB partnered with "force multipliers" First Arkansas Bank and Trust and Arkansas Federal Credit Union.

Peterson Air Force Base, Colo., celebrated Military Saves Week 2017 with a commander's proclamation signing, financial fair, photo booth and children's drawing contest, just to name a few activities. The installation even held a unit pledge competition with trophy.

Navy Support Activities Annapolis, Md., marked Military Saves Week with informational tables.

Soldiers at Fort Polk, La. attend a financial fair during Military Saves Week 2017.

At Fort Hood, TX, soldiers participate in Military Saves Week festivities, including a cake cutting, pledge drive and financial readiness workshops.

Soldiers receive a Blended Retirement System training at Fort Bliss, TX during Military Saves Week festivities, which also included a financial fair and workshops.

Sailors at Naval Operations Support Center in Detroit, Mich., take the Military Saves Pledge to save money, reduce debt and build wealth.

#### Snapshots from MILITARY SAVES WEEK 2017

















LEFT TO RIGHT, TOP TO BOTTOM

Naval Support Activity Capodichino, Italy: A Community Bank associate spoke with members of the Naples American High School Women's Basketball Team about the benefits of creating a savings plan and saving now.

For New York Air National Guard, service members and dinosaurs, alike, pledge to save during Military Saves Week 2017.

Otero Federal Credit Union decorates for Military Saves Week at Holloman Air Force Base, N.M.

Okinawa Military Saves celebrated for the entire month of February at seven U.S. Marine Corps installations on Okinawa, Japan. Proclamation signings included Major General Joaquin F. Malavet, Commanding General of Marine Corps Installations Pacific and Marine Corps Base Camp Butler, and Captain Tim Weber, Commanding Officer, U.S. Naval Hospital Okinawa. Okinawa Military Saves also featured live radio interviews on

Armed Forces Network and 70 events with more than 4,300 individuals briefed on Military Saves.

At Royal Air Force Station Lakenheath, England, service members, family members and youth learned about the importance of setting financial goals during Military Saves Week 2017.

Marines at Camp Pendleton, Cal. listen in during a Military Saves Week financial seminar covering the importance of managing credit.

Representatives from the FINRA Investor Education Foundation present to service members at U.S. Coast Guard Air Station Clearwater. Fl.

New soldiers take the Military Saves Pledge at Fort Jackson, S.C., where the Financial Readiness Program used Military Saves Week as an opportunity to also promote the Army Emergency Relief Campaign and financial resiliency.

### **Participating Installations & Organizations**

509 FSS/FSFR, MO

60 FSS/FSFD, CA

611 CES, AK

628 LRS. SC

647th RSG, TX

701st PSB, VA

80th tc, VA

82 LRS. TX

673d FSS/FSFR, AK

799 ABS/FSFR, NV

81 FSS/FSFR, MS

86 FSS, Germany

8th Army, JAPAN

96 FSS/FSFR, FL

99 FSS, NV

ACCLWS, VA

Center, WA

ACS Fort Carson, CO

Air National Guard, NY

FSS/FSFR, OH

ARW, UK

FSS, TX

FSS, AR

FSS, ND

FSS. UT

SOFSS, NM

Altus AFB OKLA, OK

Schriever AFB CO, CO

Airman & Family Readiness Center, 27

Airman & Family Readiness Center, 5

Airman & Family Readiness Center, 75

Airman & Family Readiness Center,

Barksdale AFB, LA

80th Training Command, VA

561 NOS DET 4, MT

105th Ai, NY 105th Airlift Wing, NY 107 AW, NY 117th ARW, AL 11th Military & Family Support Center, 136th TX ANG AW, TX 152 Airlift Wing, NV 156th Force Support Squadron, PR 160th Signal Brigade, FL 163 CPTF. CA 167th Airlift Wing, WV 175th MDANG, MD 179th AW, OH 186 ANG, MS 1965, MD 19th CS, AR 1st Advantage Federal Credit Union, VA 1st Battalion, 12th Marines, HI 1st Community Federal Credit Union, TX 1st Liberty Federal Credit Union, MT 1st Marine Corps District, NY 1st Medical Battalion, 1st MLG, 1 MEF. CA 2-82 FA. TX 2/108th MP BN, SC 20 FSS/FSFR, SC 21 FSS Airman & Family Readiness Center, CO 211th Regional Support Group, TX 21st Dental Company, HI 22 ARW Airman & Family Readiness, KS 300th Sustainment Brigade, TX 31 FSS/FSFR, ITALY 319 FSS/Airmen & Family Readiness Center, ND 35 FSS. JAPAN 355 FW Airman & Family Readiness Center, AZ 374 FSS/FSFR, JAPAN 377th Force Support Squadron, NM 423 FSS/FSFR, UK 45 Airman & Family Readiness Center, 470 ABS A&FRC, Germany 48 FSS/FSFR, UK 49 A&FRC, NM 497 OSS, VA 4th Combat Engineer Battalion, MD 4th ESC, TX 50 FSS/ FSFR, CO

90 Force Support Squadron, WY 92 FSS / Airman and Family Readiness ACS Financial Readiness Fort Campbell, ACS Financial Readiness Program, AK ACS Financial Readiness Program, NC ACS Financial Readiness Program, SC Air Force Federal Credit Union, TX Airman & Family Readiness Center, MA Airman & Family Readiness Center, NC Airman & Family Readiness Center / 88 Airman & Family Readiness Center / Airman & Family Readiness Center Airman & Family Readiness Center, 100 Airman & Family Readiness Center, 17 Airman & Family Readiness Center, 19

Airman & Family Readiness Center. Beale Air Force Base, CA Airman & Family Readiness Center, Creech NV Airman & Family Readiness Center, Luke AFB, AZ Airman & Family Readiness Center, Scott AFB, IL Airman & Family Readiness Center, Sheppard AFB, TX Airman & Family Readiness Program, PA Airman and Family Readiness Center, Malmstrom AFB, MT Airmen and Family Readiness Center, AL America Saves, DC America's Credit Union, WA American Financial Solutions, WA American Heritage Federal Credit Union, PA American Southwest Credit Union, AZ AmeriCU Credit Union, NY Andrews Federal Credit Union, BELGIUM Andrews Federal Credit Union, MD Andrews Federal Credit Union, MD APG Federal Credit Union, MD Arizona National Guard, AZ Armed Forces Services Corporation, NY Armed Forces Bank, N.A., KS Armed Forces Services Corporation, CA Army, AL Army, VA Army Community Service, LA Army Community Service, MD Army (PFM) FMWR/Army Community Service, GA Army (PFM) FMWR/Army Community Service, Germany Army (PFM) FMWR/Army Community Service, MO Army (PFM) FMWR/Army Community Service, South Korea Army (PFM) Soldier and Family Assistance Center(SFAC), VA Army Aviation Center Federal Credit Union, AL Army Community Service, CA Army Community Service, GA Army Community Service-Fort Gordon,

GΑ

SC

Army Community Service-Fort Jackson,

Army Community Service-Fort Wainwright, AK Army Community Service-Kaiserslautern, GERMANY Army Community Service-Schofield Barracks, HI ARMY COMMUNITY SERVICE / FINANCIAL READINESS, GA ARMY COMMUNITY SERVICE / FINANCIAL READINESS, TX Army Community Service Fort Hood, TX Army Community Service USAG Bavaria, GERMANY Army Community Service White Sands Missile Range, NM Army Community Service, Fort Bliss TX Army Community Service, Fort Huachuca, AZ Army Community Service, Fort Knox, KY Army Community Service, Fort Lee, VA Army Community Service, Fort Leonard Wood, MO Army Community Service, Fort Riley, KS Army Community Service, USAG Detroit Arsenal M Army Community Service, USAG-Natick, Army Community Service, Yuma, AZ Army Emergency Relief, CA Army OneSource, TX Army Reserve Contractor, WA ASD NORFOLK, VA Association for Financial Counseling and Planning Education (AFCPE), Association of Military Banks of America, VA AUSA Captain Meriwether-Lewis Chapter, WA Bank of Guam, GUAM

Bank of Hawai, HI

BBB, IL

Base Miami Beach, FL

BBB of Coastal Carolina, NC

BBB of the Mid-South, TN

BBB Serving New Jersey, NJ

Better Business Bureau, ID

BBB serving San Diego, Orange &

Imperial Counties, CA

Barksdale Federal Credit Union, LA

Better Business Bureau Greater Cleveland, OH Better Business Bureau Northwest Florida FI Better Business Bureau San Antonio, TX Better Business Bureau Central Virginia. Better Business Bureau Central, Northern and Western Arizona, AZ Better Business Bureau East AL, West & Southwest Georgia, GA Better Business Bureau of Central Georgia, GA Better Business Bureau of Central Oklahoma, OK Better Business Bureau of West Georgia, Better Business Bureau of Western Pennsylvania, PA Better Business Bureau Serving Connecticut, CT Better Business Bureau Serving Eastern Oklahoma, OK Better Business Bureau Serving the San Francisco Bay Area and Northern Coastal California, CA Better Business Bureau Serving West Florida, FL Boots Across America, KY Border Federal Credit Union, TX Boys & Girls Clubs of Greater Westfield, Broadway National Bank (3 locations), TX CASH Coalition of SENH, NH Chase, CA Clarity Credit Union, ID CNRFC, VA Columbus Bank and Trust, GA Commander Navy Region Mid-Atlantic, Commander Patrol Reconnnassiance Group, VA COMMANDER TASK FORCE SEVEN ZERO, JAPAN Community Bank operated by Bank of America (65 Global Locations), TX

CT Department of Banking, CT

CT National Guard Service Member and

Family Support Center, CT

Consolidated Credit Solutions, Inc., FL Cooperative Extension (MFLN), NC Credit Abbey, LLC., TX Credit Union West, AZ DECA. MO Defense Credit Union Council, DC Defense Logistics Agency MWR, MI Defense Logistics Agency MWR, VA Defense Media Activity, DC Department of the Air Froce, JAPAN Department of the Army, VA Department of Veterans Affairs, TX DFMWR Army Community Service, NY DHS, US Coast Guard, MD DLA, CA Dover AFB Airman and Family Readiness, DE DPOR, CT Eglin Federal Credit Union, FL Eielson AFB, AK Ent Credit Union, CO Family Readiness, NE Family Service Agency, Inc. CCCS, AR Federal Reserve Bank of St. Louis\ U.S Treasury, myRA, MO FFSC, SPAIN FFSC Guam, GUAM FFSC NAS Pensacola, FL FFSC NBK, WA FFSC New Orleans, LA FFSC NORFOLK, VA FFSC Oceana, VA FINRA Foundation, DC First Command Educational Foundation, TX First Security Bank, MS Fleet & Family Service Support, CA Fleet & Family Service Support, WA Fleet & Family Support Center, RI Fleet & Family Support Center Bahrain, BAHRAIN Fleet & Family Support Center San Diego, CA Fleet & Family Support Center Yorktown, VA Fleet and Family Support Center, CA Fleet and Family Support Center, CT Fleet and Family Support Center, MD Fleet and Family Support Center, MS

Fleet and Family Support Center Fleet

Activities Sasebo, JAPAN

#### Participating Installations & Organizations, cont'd

Fleet and Family Support Center Kings Bay, GA Fleet and Family Support Center NAS Kingsville, TX Fleet and Family Support Center NAS Lemoore, CA Fleet and Family Support Center NAS Lemoore, CA Fleet and Family Support Center NAS Pensacola, FL Fleet and Family Support Center Naval Base Ventura County, CA Fleet and Family Support Center Naval Submarine Base New London, CT Fleet and Family Support Center Norfolk, VA Fleet and Family Support Center NSA HR Northwest Annex, VA Fleet and Family Support Center NSA Mid-South Tennessee, TN Fleet and Family Support Center NSA Monterey, CA Fleet and Family Support Center PNSY, Fleet and Family Support Center San Diego, CA Fleet and Family Support Center Yokosuka Japan, JAPAN Fleet Family Support Center, FL FNB Community Bank, OK Fort Benning Financial Readiness, GA Fort Bragg Federal Credit Union, NC Fort Hood National Bank, TX Fort Knox Federal Credit Union, KY Fort Lee Federal Credit Union, VA Fort Sill National Bank, OK Fort Sill National Bank, SC Fort Sill National Bank Dover AFB, DE Freedom Federal Credit Union, MD FreeStar Financial Credit Union, MI Frontier Community Credit Union, KS FSNB 29 Palms Bank, CA FSNB Sheppard BX Bank, TX Ft. Belvoir, VA Ft. McCoy, WI G FSC 2-4 IN REGT, LA Georgia army national guard, GA Georgia National Guard Family Program, GA Global Credit Union, WA Gold Coast Veterans Foundation, CA

GreenPath Financial Wellness, MI GreenPath Financial Wellness, TX Hanscom FCU, MA Hawaii Air National Guard, HI Hawaii's BBB, HI Henrico Federal Credit Union, VA HHD 210th RSG, PR HHD 307th MI BN, ITALY Hiway FCU, MN Homeownership Preservation Fdn., MD **HQ** Installation Management Command, TX IBMSECU, FL ID Department of Finance, ID Infuze Credit Union, MO Institute of Consumer Financial Education (ICFE), CA Investor Protection Institute, DC Investor Protection Trust, DC Ireland Bank, ID JB Charleston WS Fleet and Family Support Center, SC JBAB MFSC, DC JBM-HH Public Affairs Office, VA JBSA Lackland, TX IIDO VA Joint Base Lewis-McChord, WA Joint Base Myer Henderson Hall, VA Joint Services Support, WA kateHorrell.com, MD Keys Federal Credit Union, FL laceylangford.com, NC LESTER ZALESKI, CONSULTANTS, NJ Life Community Development, CA Lincoln Military Housing, CA Los Angeles Air Force Base, CA MAC Federal Credit Union, AK ME National Guard, ME MARCOA Media, CA MARFORRES-MCCS, LA Marine Corps Base Hawaii, HI Marine Corps Community Services, Camp Fuji, JAPAN Marine Corps Logistics Base Albany, GA Marine Corps Logistics Base Barstow, CA Marine Federal Credit Union, NC MARNE CHAPTER AUSA, GA Maxwell Air Force Base, AL MCAF, VA MCAS Cherry Point, NC MCAS Iwakuni, Japan

MCCS, JAPAN MCAS New River, NC MCCS Cherry Point, NC MCCS, MCAS Miramar, CA MCRD San Diego, CA Military & Family Readiness, TX Military Family Support Center, HI Military OneSource, VA Military Family Support Center, HI Missouri National Guard Family Program, MO NAF Atsugi, JAPAN NAMI, FL NAS JRB New Orleans, LA NAS JRB Credit Union, LA NAS Whiting Field, FL National Credit Union Administration (NCUA), VA National Foundation for Credit Counseling, DC National Grid, MA National Guard, VA NATO SACT, VA Naval Base Coronado, CA NAVAL HOSPITAL CAMP PENDLETON, Naval Medical Center Portsmouth, VA Naval Support Activity Naples, ITALY Naval Support Activity Philadelphia, PA Naval Survival Training Institute, FL Navy, CA Navy, JAPAN Navy, VA Navy Federal Credit Union, CA Navy Federal Credit Union, CUBA Navy Federal Credit Union, JAPAN Navy Federal Credit Union, South Korea Navy Federal Credit Union, VA Navy Marine Corps Relief Society Gulfport, MS Navy Mutual Aid Association, VA **Navy Operational Support Center** Portland, OR **Navy Operational Support Center Salt** Lake City, UT NBC Oklahoma, OK NV Air National Guard, NV NV Army National Guard, NV NJ Bureau of Securities, NJ NIOC Maryland, MD NMCRS Newport, RI

OFCU, NM Office of Naval Intelligence, DC Operation Homefront, TX Operation HOPE, Inc., DC Operation Shield Foundation, WA **ORNG Service Member and Family** Support, OR P&PD, MCCS, MCB Quantico, VA P&R Technology Services Organization, Pacific Marine Credit Union, CA PCU GERALD R. FORD (CVN 78), VA Pen Air Federal Credit Union, FL PenFed, PORTUGAL Pensacola State College, FL Pentagon Federal Credit Union, DC Personal, CA Personal & Professional Development, Marine & Family Programs, CA PFC for Guam National Guard, GUAM PIM Tax Services, VA Pioneer Services, a Division of MidCountry Bank, MO PNG State Family Program Office, PA Primerica, AZ Prosperity Connection, MO PSD Yokosuka, JAPAN Puerto Rico National Guard, PR ReisUP LLC. JAPAN Rock Island Arsenal, IL S-FERST WY National Guard, WY SAC Federal Credit Union, NE San Diego Financial Literacy Center, CA Sandia Area Federal Credit Union, NM Schofield Federal Credit Union, HI Scott Credit. IL Sea West Coast Guard Federal Credit Union, CA Security Service Federal Credit Union, TX Security Service Federal Credit Union, Service Credit Union, New Hampshire SFLC DD- Oakland, CA Soldier and Family Assistance Center, NY Soldier and Family Readiness Division, VA SOUTH GA BANK, GA Southern Bancorp Community Partners,

NSA Saratoga Springs, NY

NYMEO, MD

Spire Financial Consulting, LLC, VA Springboard Nonprofit d/b/a credit.org, CA SSFCU, TX State Department Federal Credit Union, DC Support the Enlisted Project, CA SURVIVOR OUTREACH SERVICES, GA TX National Guard, TX The Bulfinch Group, New Hampshire The Military Wallet, IL The University of Texas at Tyler, TX The USAA Educational Foundation, TX Tinker Air Force Base Youth Center, OK Tinker Federal Credit Union, OK U.S. Air Force, VA U.S. Army, NC U.S. Coast Guard Air Station Barbers U.S. Navy, BRITISH INDIAN OCEAN U.S. Navy, NY U.S. Securities and Exchange Commission, CA Undersea Warfighting Development Center Detachment San Diego, CA United States Marine Corps, NC United States Naval Academy, MD University of MN Extension, WI US Armv. TX US Army Garrison-Miami, FL US Army Garrison Presidio of Monterey, CA US ARMY RESERVE 143D ESC. FL US Navy, CA USAA, NY USAF, JAPAN USAG Ansbach-ACS Financial Readiness. Germany USAG Fort Belvoir, VA USAG Wiesbaden, Germany USAG Wiesbaden ACS, Germany USAG-Yongsan, South Korea USAR 108th Training Command, NC USCG, WA USCG Air Station Clearwater, FL USCG ANT Crisfield, MD USCG District 13, WA USCG District Seven, FL

USCG Station Chincoteague, VA

USCG Work-Life, CA

USMC, CA

USMC. NC USMC, VA USMC Camp Pendleton, CA USMC MCAS New River, NC USMC MCC/PFM, HI USNavy, FL USNavy, SPAIN USS Abraham Lincoln, VA USS Ashland, JAPAN USS Ashland LSD 48, JAPAN USS Gonzalez, VA USS Porter (DDG-78), SPAIN Vantage West Credit Union, AZ VeteranAid.org, TX Veterans Bonus Division, MA State Treasury, MA Virgin Islands Family Progam Office, US Virgin Islands Wells Fargo, NC Wells Fargo Bank, NV Wells Fargo Bank, SC Wells Fargo Bank N.A., AL Wells Fargo Bank N.A., CA Wells Fargo Bank N.A., FL Wells Fargo Bank N.A., GA Wells Fargo Bank N.A., NJ Wells Fargo Bank N.A., NC Wells Fargo Bank N.A., SC Wells Fargo Bank N.A., TX Wells Fargo Bank N.A., WA Wilmington Police Department, DE Windward Community Federal Credit Union HI WV Air National Guard 130th Airlift Wina, WV Zeiders Enterprise, Inc, BELGIUM Zeiders Enterprise, Inc, CO Zeiders Enterprise, Inc, MD Zeiders Enterprise, Inc, MO Zeiders Enterprise, Inc, OR Zeiders Enterprise, Inc., SC Zeiders Enterprise, Inc, TX Zeiders Enterprise, Inc, WA Zeiders Enterprise, Inc, WI



## America Saves Designation of Saving Excellence

## MILITARY BANKS & CREDIT UNIONS RECEIVE PRESTIGIOUS HONOR

In June, 14 military-related banks and credit unions were awarded the America Saves Designation of Savings Excellence and six military-related financial institutions received honorable mentions.

The award is presented annually to financial institutions that make extraordinary efforts to encourage saving during America Saves Week/Military Saves Week and succeeded in encouraging customers to open and add to wealth-building accounts.

## 2017 America Saves Designation of Savings Excellence Recipients

Military-affiliated banks and credit unions are indicated with an asterisk.

Air Force Federal Credit Union\*

Andrews Federal Credit Union\*

Armed Forces Bank\*

BancorpSouth Bank

Dean Bank

District Government Employees Federal

**Credit Union** 

**Dover Federal Credit Union\*** 

Eglin Federal Credit Union\*

Farmers Savings Bank

First Arkansas Bank & Trust\*

First Federal Savings and Loan Association

of Port Angeles, WA

FNB Community Bank\*

Fort Hood National Bank\*

**Guadalupe Credit Union** 

Hanscom Federal Credit Union\*

Home Federal Bank

Jax Federal Credit Union

Keys Federal Credit Union\*

**LUSO Federal Credit Union** 

M&T Bank Corporation

**Mechanics Bank** 

MECU of Baltimore

Navy Federal Credit Union\*

Pacific Marine Credit Union\*

Peninsula Federal Credit Union

Pioneer Valley Credit Union\*

**Quontic Bank** 

R.I.A. Federal Credit Union\*

SmartyPig by Sallie Mae Bank

Southern Bancorp

**Torrington Savings Bank** 

WesBanco Bank, Inc.

#### **2017 Honorable Mentions**

**Broadway Bank\*** 

Freedom Federal Credit Union\*

FreeStar Financial Credit Union\*

Frontier Community Credit Union\*

Heritage Bank & Trust

**NSWC Federal Credit Union\*** 

Security Service Federal Credit Union\*

TS Bank

## Military Saves Advisory Committee

The Military Saves Advisory Committee is made up of many organizations that provide their expertise and guidance. Members of the Advisory Committee meet to collaborate on Military Saves' mission to help service members and their families save money, reduce debt, and build wealth.

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 Bank **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 Commonwealth 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 Federal Deposit Insurance Corporation Federal Retirement Investment Board, Thrift Savings Plan Federal Trade Commission Financial Planning Association

**FINRA Investor Education Foundation** HQ Air Force Reserve Command (Chief, Airman & Family Readiness) IMCOM Policy: Project Analyst/ Financial Readiness Investor Protection Trust Marine Corps Banking Office Marne Corps Installations West Military Officers Association of America NASAA, Military Outreach Project Group National Association of Federally-Insured Credit Unions **National Credit Union Administration** National Foundation for Credit Counseling 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, Office of Military Community and Family Policy 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** Wells Fargo Bank

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## Military Saves Week 2018 will kick off the campaign year!

MONDAY, FEB. 26 - SATURDAY, MARCH 3, 2018



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