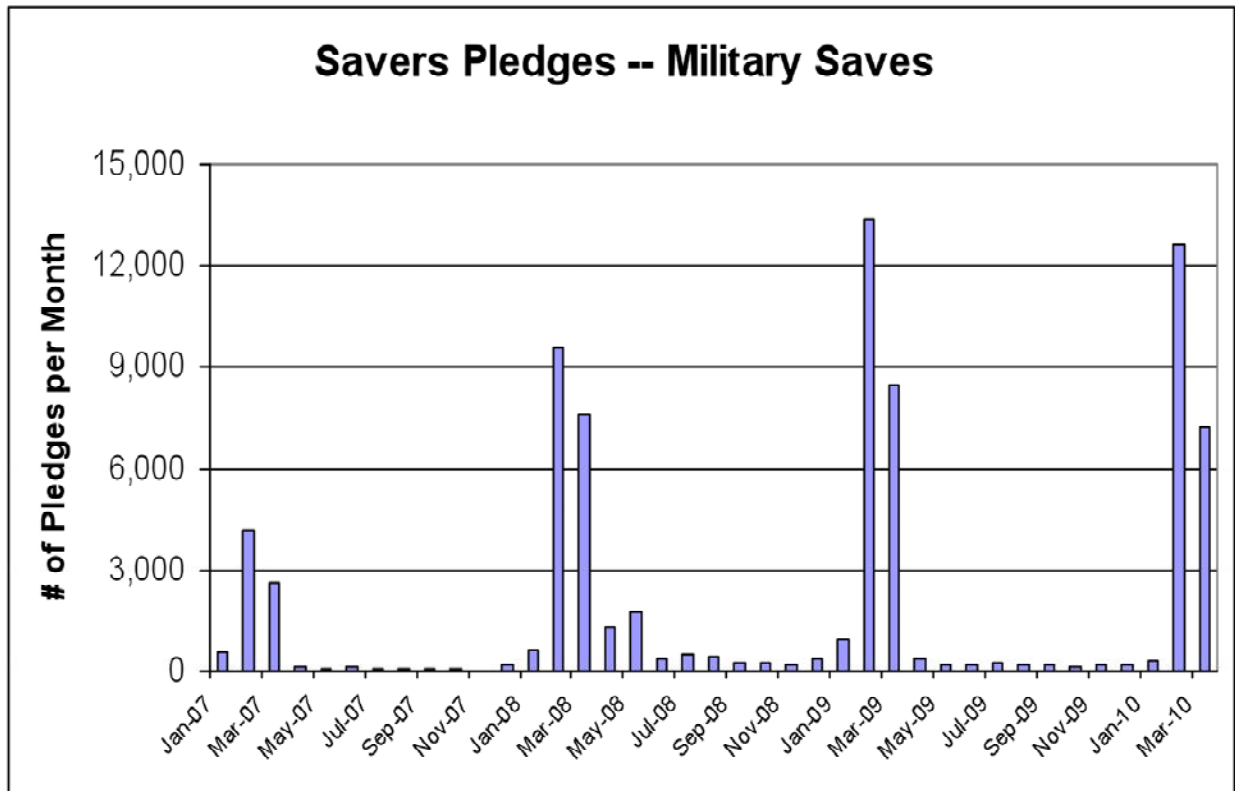


2010 Military Saves Accomplishments

Military Saves is the one key “financial action” that individual military members and their families can take to begin their journey towards financial freedom and stability. Through the principles of social marketing, Military Saves promotes change in personal financial behavior. Over the past four years, Military Saves has earned a respected place within the DoD Financial Readiness campaign. Military Saves is now a part of the community standards (adequate personal savings, manageable or no consumer debts, and financial literacy) that DoD strives to establish for all military families.

1) Military Saves “Savers” Pledge

In 2010, Military Saves continued its growth. Over 20,000 military personnel, staff and family members took the “Military Saves Pledge” during the months of January, February, and March. As a result, there are now over **75,000** military personnel and family members who have taken the Savers Pledge! A chart of the total savers pledges from 2007 to 2010 shows the overall growth in savers:



2) Military Services Participation in Military Saves Week

All the Services (Army, Navy, Marine Corps, Air Force) participated in the 2010 Military Saves campaign. The services After-Action Reports reflect the growing institutionalization of Military Saves into the service financial programs.

For example, the Navy After-Action Report below outlined 925 workshops, events, and other activities that took place on Navy installations during the 2010 Military Saves Week. Over 40,500 military personnel, over 5,300 spouses, and over 3,100 youth attended the activities. The grand total of persons who attended all the events was 52,443.

2010 Navy After-Action Report		Number Delivered	Number of Active Duty in Attendance	Number of Spouses in Attendance	Number of Youth in Attendance	Number of Others in Attendance	Total in Attendance
FFSC CLASSES/WORKSHOPS DELIVERED	Total	346	10557	695	503	302	12057
INSTALLATION HOSTED EVENTS	Total	160	7316	1207	572	463	9558
FINANCIAL PARTNER EFFORTS	Total	127	4732	1442	224	440	6838
INSTALLATION PARTNER EFFORTS	Total	151	4392	983	1586	530	7491
INSTALLATION LEADERSHIP INVOLVEMENT	Total	48	3297	45	5	182	3529
Promotional Materials / Booths / Marketing	Total	93	10275	1010	301	1384	12970
Grand Total		925	40569	5382	3191	3301	52443

In an effort to better standardize the information received from the military services, Military Saves, for the first time, requested specific data on the programs that took place and the numbers of persons attending Military Saves Week activities. The information collected was as follows:

Navy

- To date, 3,643 Navy personnel and family members have taken the “Savers” pledge in connection with the 2010 Military Saves Campaign;
- Obtained a command proclamation for Military Saves Week 2010;
- Conducted 48 Information Briefings (including press releases) with 3,529 persons in attendance;
- Held 160 Financial Fairs that reached 9,558 persons; and
- Used 93 unique promotional materials and distributed 12,970 pieces.

Air Force

- To date, 4,928 Air Force personnel and family members have taken the “Savers” pledge in connection with the 2010 Military Saves Campaign;
- Conducted over 600 Information Briefings (including press releases), financial fairs, and financial seminars and classes with more than 46,000 persons participating or informed during programmed events;
- Provided Financial Counseling (one-on-one) to 377 persons; and
- Conducted promotions in connection with Armed Forces Network radio, Army and Air Force Exchange Service (AAFES), and the Defense Commissary Agency (DeCA) and distributed hundreds of literature items.

Army

- To date, 6,155 Army personnel and family members have taken the “Savers” pledge in connection with the 2010 Military Saves Campaign;
- Obtained a command proclamation for Military Saves Week 2010;
- Conducted 31 Information Briefings (including press releases) with 455 persons in attendance;
- Held 52 Financial Fairs that reached 1,881 persons, 78 Financial Seminars and classes that reached 2,197 persons, and provided Financial Counseling (one-on-one) to 1,524 persons;
- Used 56 unique promotional materials and distributed 4,330 pieces; and
- Conducted 2010 Military Saves activities at Fort Belvoir, Fort George Meade, Fort Monmouth, Tobyhanna Army Depot, Natick Soldier Systems Center, Joint Base Myer-Henderson, United States Military Academy, Fort Lee, Walter Reed Army Medical Hospital, Fort Leonard Wood, Fort Hamilton, Fort Drum, Fort Detrick, Red River Army Depot, White Sands Missile Range, Fort Sill, Fort Riley, and USAG Casey in Korea.

Marine Corps

- To date, 1,545 Marine Corps personnel and family members have taken the “Savers” pledge in connection with the 2010 Military Saves Campaign;
- Obtained a command proclamation for Military Saves Week 2010;
- Conducted 458 Information Briefings (including press releases);
- Held 46 Financial Fairs that reached 3,535 persons, 131 Financial Seminars and classes that reached 7,800 persons, and provided Financial Counseling (one-on-one) to 355 persons;
- Used 1,066 unique promotional materials and distributed 11,136 pieces; and
- Conducted 2010 Military Saves activities at Marine Corps installations in Albany, Barstow, Beaufort, Camp Lejeune, Camp Pendleton, Cherry Point, Hawaii, Henderson Hall, Iwakuni, Kansas City, Miramar, New River, Okinawa, Parris Island, Quantico, San Diego, Twentynine Palms, and Yuma.

National Guard Bureau

- The National Guard Bureau began its first year of participation in the Military Saves Campaign during 2010; and

- To date, 460 National Guard Bureau personnel and family members have taken the “Savers” pledge in connection with the 2010 Military Saves Campaign.

3) Financial Institutions Participation in Military Saves Week

Other key partners in the success of Military Saves and Military Saves Week are the financial institutions that support Military Saves through their participation in Military Saves Week activities and their offering of incentivized savings products to military members and their families during the week.

Military Banks

Military banks that participated in the 2010 Military Saves Week included Columbus Bank and Trust (Fort Benning), First Arkansas Bank and Trust (Little Rock AFB), Eisenhower Bank (Fort Sam Houston, Randolph AFB, Goodfellow AFB, Lackland AFB, Fort Hood (off post bank), UMB Bank (Whiteman AFB), Fort Sill National Bank (Fort Sill, Sheppard AFB, Dover AFB, Parris Island Marine Corps Recruit Depot, Marine Corps Air Station New River), Bank of Hawaii (Naval Station Pearl Harbor and Marine Corps Base Hawaii), First National Bank of Odon (Naval Weapons Support Center Crane), First National Bank of Midwest City (Tinker AFB) and Armed Forces Bank and Armed Forces Bank California (numerous locations).

Armed Forces Bank (AFB) and Armed Forces Bank of California (AFBCA) provide an excellent example of the military bank support for the 2010 Military Saves Campaign through bank-wide initiatives as well as participation in local Command-driven activities. AFB and AFBCA serve 36 military installations. Sixty-nine percent of these installations participated in Military Saves Week. Of those installations that participated, 84 percent included the on-base financial institutions in local campaigns. AFB/AFBCA activities included:

AFB/AFBCA Initiatives and Savings Products

- Promoted Military Saves on each bank website;
- Printed 300 Military Saves posters and 30,000 Military Saves handouts and distributed them to all AFB/AFBCA branches;
- Waived the minimum balance requirement on all regular savings accounts opened during Military Saves Week for 12 months. As a result, 245 savings accounts were opened.
- Offered a savings opportunity for small dollar loan customers. The bank’s small dollar loan program, recognized by the FDIC, has a savings component in which the customer can borrow an additional \$250. The \$250 is placed in a certificate of deposit at the current 12-month market rate. Once the loan is repaid, the borrower has a \$250 certificate, plus interest, to use as he/she chooses. This is an on-going program. During Military Saves Week, 82 CDs were opened. During 2009, a

total of 2,979 borrowers took advantage of the small dollar loan savings component.

AFB/AFBCA Branch Activities

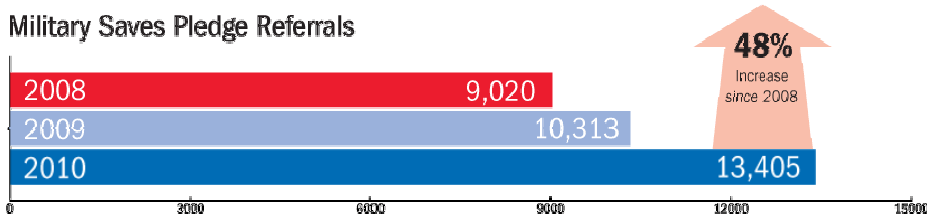
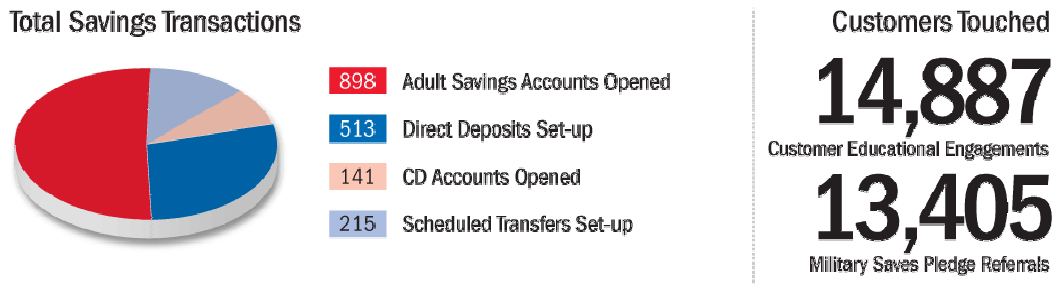
- Bangor Sub Base and Naval Station Bremerton teamed up with Kitsap Credit Union, Fleet and Family Service Center and Navy Marine Corp Relief Society to support a number of events. One event was held on board the USS Tennis where eight teams of sailors competed in a computer based Financial Jeopardy. A second round of Financial Jeopardy was held at the EZZ Club for single soldiers. After-school children participated in a project called Save, Spend and Share at the Jackson Park Teen and Youth Center and at the Lite House.
- Fort Carson promoted the Military Saves Program during daily briefings for incoming soldiers.
- Edwards AFB provided giveaways to the Family Support Center to use at a Military Saves booth in the food court.
- Fairchild AFB conducted three classes and donated funds for food. The bank also donated seven savings bonds and promoted the Military Saves Program during Right Start Briefings.
- At the request of Fort Huachuca Command, the bank displayed Military Saves flyers on the counters and at the teller windows.
- Fort Irwin spoke to soldiers and officers about the Military Saves Program in a meeting with the base finance office and other directorates.
- Fort Knox worked with the local Army Community Services (ACS) office and the Ft. Knox Credit Union to coordinate four special “Bingo” games, using financial institution verbiage. Savings and budget related terms were explained to the attendees. Conducted a weeklong savings project with 2 local intermediate schools.
- Fort Leavenworth placed Military Saves flyers at the check out counters in the Exchange.
- Fort Leonard Wood teamed up with the Credit Union and ACS volunteers to put out signs and pass out Military Saves information in the food court area during lunchtime.
- Fort Lewis set up a table in the lobby of the Fort Lewis Exchange and the North Fort Exchange. Bank employees passed out Military Saves information, and talked to people about the program.

- MacDill AFB participated in a planned event to promote Military Saves. Handed out information.
- Moody AFB set up a table in the Moody Shoppette and the AAFES Food Court to promote Military Saves.
- Fort Myer set up a table and gave out information at an ACS/Army Emergency Relief (AER) hosted Savings Fair.
- Fort Rucker gave out Military Saves information to shoppers in the Exchange while AAFES put information in customer bags.
- Travis AFB taught two classes (fraud detection and budgeting) during Military Saves Week.
- Vandenberg AFB participated in an infomercial to let the community know about the businesses participating in Military Saves Week and what they offered.
- Yuma had customers sign up and pledge to save using the pledge cards provided by the base financial advisor.
- Fort Riley teamed up with Credit Union 1, DECA, AAFES, ACS, Screen Machine Sports, The Printery, Kansas State University and Pizza Time to provide a variety of age appropriate activities to teach the kids to save. Participating schools were Ware Elementary (681 students), Fort Riley Middle School (600 students), Jefferson Elementary School (400 students), Morris Hill Elementary School (400 students), and Custer Hill Elementary School (400 students). Activities included a Proclamation signing, contests (pledge card, piggy bank, book writing, art), awards and prizes. In addition, AFB provided bank tours, savings bond donations, and distributed 100 Military Saves posters at the Military Saves Campaign Luncheon, Kansas State University Army ROTC.
- AFBCA employees at Point Loma, North Island, NAB Coronado, and Naval Station staffed tables and booths to promote Military Saves at NAB, NMAWC, Sub Base NBPL HUB, NBSD "THE RECYARD", NASNI, NAVSTA, and Murphy Canyon.
- All locations put up Military Saves Posters in the branch, handed out flyers, and promoted the bank's special savings offer to customers during Military Saves Week.

Community Bank

The Community Bank, operated by Bank of America for the Defense Finance and Accounting Service at military installations outside the United States, reported on activities at its branches during Military Saves Week 2010. Within its banking centers, kick-off celebrations, customer information days, student field trips and tours, and Boy/Girl Scout tours were held. Within local military communities, activities included financial readiness workshops and classes, newcomer briefings and in-processing, information fairs, lunch classes with Army Community Services, elementary, middle, and high school presentations, information tables at the commissary, PX, Army and Air Force Exchange Centers, and community centers, health and fitness expos, and 5K runs.

The chart below outlines Community Bank’s success during the 2010 Military Saves Campaign. The key statistics include 14,887 customer educational engagements and 13,405 Military Saves pledge referrals (a 48% increase since 2008). Total savings transactions included 898 adult savings accounts opened (an increase from 530 in 2009), 513 scheduled direct deposits set up for savings accounts (an increase from 309 in 2009), 141 Certificates of Deposit opened (an increase from 111 in 2009), and 215 scheduled transfers set up for savings accounts (an increase from 100 in 2009).



Defense Credit Unions

Defense credit unions that participated in the 2010 Military Saves Campaign included Belvoir FCU (Fort Belvoir Army Installation, VA which includes over 100 tenant organizations, including the Defense Logistics Agency, U.S. Army Criminal Investigation Command, Defense Contract Audit Agency, the Army Material Command and the Defense Threat Reduction Agency), Border FCU (Laughlin AFB, TX), CBC FCU (Naval Base Ventura County, Port Hueneme & Point Mugu, CA), CoastHills FCU (Vandenberg FCU, CA), Fort Bragg FCU (Fort Bragg, NC), Fort Campbell FCU (Fort Campbell, TN), Fort Gordon FCU (Fort Gordon, GA), Fort Sill FCU (Fort Sill Army Post, OK), Global CU (Fairchild AFB, WA; Aviano Air Base, Italy; Camp Ederle, Vicenza, Italy; Camp Darby, Tirrenia, Italy), Grow Financial FCU (MacDill AFB, FL), Hanscom FCU (Hanscom AFB, US Army Devens RFTA, US Army Natick Soldier Systems Center, MA), Harborstone FCU (Joint Base Lewis McChord, WA), Keelser FCU (Keesler AFB, MS; RAF Mildenhall, RAF Lakenheath, RAF Alconbury, United Kingdom), Kirtland FCU (Kirtland AFB, serving AMC, ACC, AETC, and over 100 other units on base), Langley FCU (Langley AFB, VA), Military and Civilian FCU (Fort Wainwright, AK), Navy FCU (Worldwide-over 170 branches), Pacific Marine CU (MCB Camp Pendleton, MCRD San Diego, MCAGCC Twentynine Palms, MCLB Barstow, CA), Pen Air FCU (NAS Pensacola (which includes Corry Station, Saufley Field) & NAS Whiting Field, FL), Randolph-Brooks FCU (Randolph AFB, TX), Scott CU (Scott AFB, IL), Security Service FCU (Air Force Intelligence, Surveillance and Reconnaissance Agency, Lackland AFB, TX; Fort Carson Army Post, CO), Security Service FCU (Pease ANG, NH; Spangdahlem, Ramstein, Baumholder, Vogelweh, Heidelberg, Mannheim, Stuttgart, Hohenfels, Ansbach, Bamberg, Vilseck, Garmisch, Grafenwoehr, Germany), State Department FCU (Ft. L. J. McNair Army Installation, Washington, DC), Travis FCU (Travis AFB, CA), USA FCU (Naval Base San Diego, Naval Mine ASW Command Center, CA; Teirrasanta Military Housing, Yokota AFB, NAS Atsugi, Camp Zama, and Misawa AFB, Japan; Several bases in the Republic of Korea), VyStar FCU (NAS Jacksonville, FL), and Windward Community FCU (Marine Corps Base Hawaii).

Navy Federal Credit Union (Navy FCU)

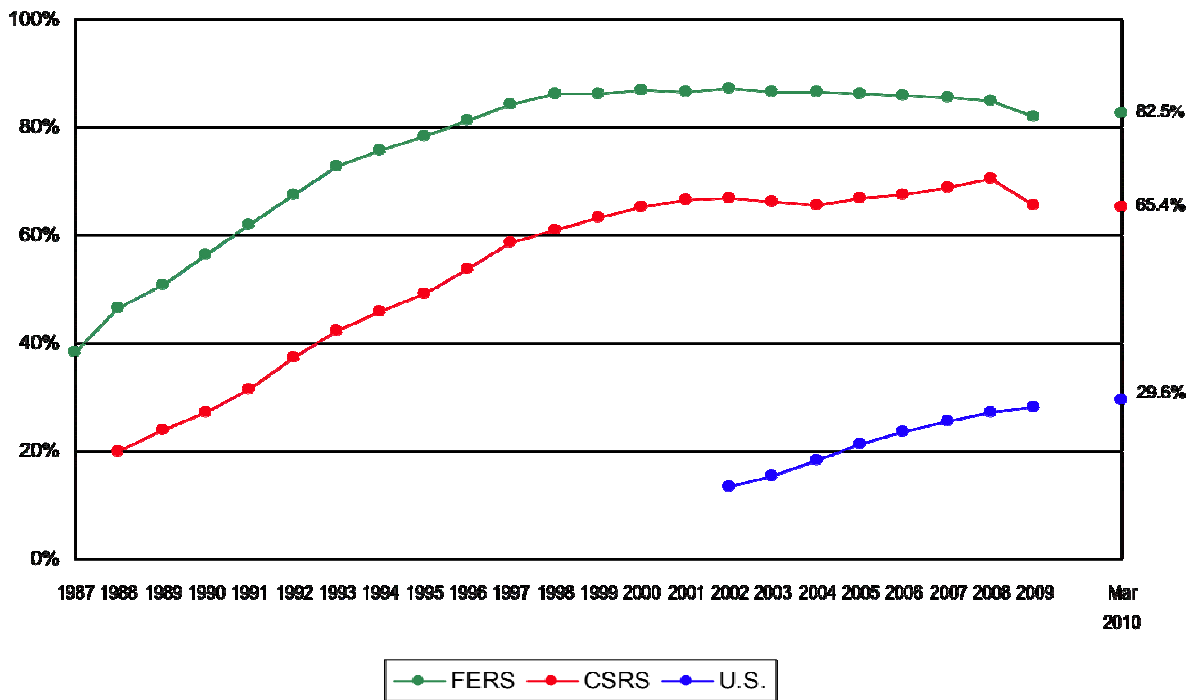
Navy FCU's Easy Start Certificate Special is a great example of the incentivized savings products offered by financial institutions during Military Saves Week. This certificate had a one-year term, only requires \$50 to open and because the certificate maximum is \$3,000, it was offered at a very attractive rate of 2.90%. The certificate was marketed through the use of posters, take-one flyers, electronic signs/slides in branch offices, and cross servicing offers. As a measure of its commitment to encourage members, especially those of modest means, to start a systematic savings program, Navy FCU extended its marketing of the Easy Start Special Certificate through April 30, 2010. At the end of the promotion, it was determined that 2,699 new certificates with a combined balance of \$1,916,099 were opened.

In addition, Military Saves Week was heavily promoted all branch offices this year. Eight of the on-base branches worked with the base community to set up tables, pass out promotional bags, and promote Military Saves Week at various events.

4. Thrift Savings Plan (TSP) Participation in Military Saves Week

Preliminary research into the impact of Military Saves Week upon Thrift Savings Plan participation by military members indicates a possible positive correlation between Military Saves Week and the increase in military member participation. As the chart below indicates, military member participation in and contribution to the Thrift Savings Plan continues to rise (even as civilian participation has shown a slight decline). Moreover, TSP data indicates that, from February 2010 (which included Military Saves Week) to March 2010, there was an increase of over **22,000** persons from the active duty and reserve military who made TSP contributions. While this may not be directly attributed to Military Saves, it is an indication that Military Saves Week and its various activities and programs may have a positive impact on TSP contributions made by members of the military.

Thrift Savings Plan Participation Rates



Annual data as of September of the respective year.