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 make 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.
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.
FACEBOOK:
163,007
(February 2013 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
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 Military Community and Family Policy
- 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 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
Service Branch/Installation Participation

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.

Keesler Air Force Base, Mississippi

- 400 individuals took the Military Saves pledge
- Increased classes and reached out to 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
Pentagon, Virginia
Annual Financial Fair

- 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

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
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. 40 Savers also began new automatic transfers to ensure their commitment to save.

Community Bank reported a total of 4,681 pledges from 18 February to 2 March. 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.

“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.”

“The 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.”

Click here to view the video PSA
http://americasavesweek.org/for-organizations/videos-asw-endorsements?videoid=gQRsgmLTH64
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

**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. (AFBCA) (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
- Eglin Federal Credit Union (5 locations)
- Ent Federal Credit Union (3 locations)
- First Arkansas Bank & Trust
- First Citizens Bank & Trust
- First Command Financial Planning
- FNB 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)
- Primerica
- Quest Credit Union
- RIA Federal Credit Union (2 locations)
- Robins Federal Credit Union
- SAC Federal Credit Union
- Schofield 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
- VyStar Credit Union
- Windward Community Federal 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, 219 EIS, 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
- 33d 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
- Armed Forces Reserve Center Scranton, PA
- Aviano Air Base, Italy
- Barksdale Air Force Base, LA
- Barksdale Air Force Base, 2 MUNS/ ARMAMENT FLIGHT, LA
- Beale Air Force Base, CA
- Buckley Air Force Base, CO
- Camp Casey, South Korea
- Camp Humphreys, South Korea
- Camp Lincoln, JFSPA Illinois
- Camp Parks RFTA, Dublin, CA
- Camp Pendleton Marine Corps Base, CA
- 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
- Lewis Site Norfolk, VA
- CNE Maritime Ashore Support, NAS Sigonella, Italy
- Coast Guard Headquarters
- Coast Guard Station Gloucester, MA
- Combined Joint Task Force, Paladin, Bagram Air Field, Afghanistan
- Command Fleet Activities Chinhae, South Korea (youth & child programs)
- Commander Fleet Activities Sasebo, Japan
- Commander Fleet Activity, Yokosuka, Japan
- COMOMAG, 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, 41st Fires BDE/ 1st CAV, TX
- Fort Hood, 589TH BSB, TX
- Fort Hood, TX
- Fort Huachuca, AZ
- Fort Jackson, SC
- Fort Knox, KY
Partenkirchen, Germany
USAG Humphreys, South Korea
USAG Kaiserslautern, Germany
USAG Schweinfurt, Germany
USAG Vicenza, Italy
USAG Vicenza, Darby Military Community, Italy
USCG Base Los Angeles/Long Beach, CA
USCG MSU Port Arthur, TX
USCG Sector Los Angeles/Long Beach, CA
USCG Sector San Diego, CA
USCG Station Chatham, MA
USS Anchorage LPD-23, San Diego, CA
USS BUNKER HILL
USS CORONADO (LCS-4) Gold Crew
USS Milius DDG 69, San Diego, CA
V.F.W. #6248 Decatur, MI
Vance Air Force Base, OK
Vandenberg Air Force Base, CA
VRC-30, Navy Region Southwest, Naval Base Coronado, CA
West Point, NY
White Sands Missile Range, NM
Whiteman Air Force Base Youth Center, MO
Wright Patterson Air Force Base, OH
Yokota Air Base, Japan
Yongsan, South Korea

Nonprofit Organizations/Associations

Air Force Aid Society
Arlington Boys & Girls Club
Army Emergency Relief
Association of Military Banks of America (AMBA)
Association for Financial Counseling, Planning and Education
Better Business Bureau Education Foundation
Better Business Bureau, Alaska, Oregon and Western Washington
Better Business Bureau, Central Virginia
Better Business Bureau, Central, Coastal, SW Texas & Permian Basin
Better Business Bureau, Central, Northern and Western Arizona
Better Business Bureau, Coastal Carolina
Better Business Bureau, Dayton/Miami Valley
Better Business Bureau, East AL, West & Southwest GA
Better Business Bureau, Greater Cleveland
Better Business Bureau, Greater Maryland
Better Business Bureau, Greater WV
Better Business Bureau, Hawaii
Better Business Bureau, Lincoln Trail Area, KY
Better Business Bureau, Middle Tennessee
Better Business Bureau, Mid-South
Better Business Bureau, Minnesota and North Dakota
Better Business Bureau, Northern Colorado & Wyoming
Better Business Bureau, Northwest Florida
Better Business Bureau, San Antonio Texas
Better Business Bureau, San Diego
Better Business Bureau, Snake River Region (southern Idaho)
Better Business Bureau, Southern Colorado
Better Business Bureau, Upstate New York
Better Business Bureau, West Florida
Better Business Bureau, Western PA
Better Business Bureau, Yuma, AZ
Blue Star Families, Inc.
Bob & Joy Darling Frisco Boys & Girls Club of Collin County
Boys & Girls Club of Elk River
Boys & Girls Clubs of America
Boys & Girls Clubs of Annapolis & Anne Arundel County
Boys & Girls Clubs of Central Texas
Boys & Girls Clubs of Greater Westfield
Boys & Girls Clubs of Metro Atlanta
Consumer Credit Counseling Service of Nebraska, Inc.
Council of Better Business Bureaus-BBB Military Line
Debt Reduction Services, Billings, MT and surrounding area
Defense Credit Union Council (DCUC)
Financial Empowerment Movement Inc.
FINRA Investor Education Foundation and SaveAndInvest.org
First Command Educational Foundation
Fort Riley Middle School Teen Center
GI Money
Girl Scout Troop #7530
Increasing H.O.P.E Financial Training Center
Institute of Consumer Financial Education (ICFE)
K-State Research and Extension-Fort Riley-KS
Montana Chamber of Commerce
National Association of Federal Credit Unions
National Military Family Association
Navy Marine Corps Relief Society, NS Annapolis
Navy-Marine Corps Relief Society Headquarters
Navy-Marine Corps Relief Society Naval Base Guam
Navy-Marine Corps Relief Society Twentynine Palms, CA
Novadebt
NSA Mid-South Navy Teen Center
Operation Homefront
Operation HOPE
RDI-Rural Dynamics, Inc.
Save Our Benefit
SNAP, Inc.
Southern WV Community & Technical College
Springboard Nonprofit Consumer Credit Management, Inc.
The Boys & Girls Club of the Northern Neck.
The USAA Educational Foundation
University of Nebraska - Lincoln (ROTC)
Valdosta Veterans 1st VeteransPlus
Women Veterans Business Center

Government Agencies

Department of Defense, Office of Community and Family Policy
DC Department of Insurance, Securities & Banking
Illinois State Treasurer
National Credit Union Administration
US Securities and Exchange Commission