



**DCUC**  
DEFENSE CREDIT UNION COUNCIL

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**Jason Stverak**  
Chief Advocacy Officer

**June 2, 2026**

The Honorable Andrew R. Garbarino  
Chairman  
Committee on Homeland Security  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Bennie G. Thompson  
Ranking Member  
Committee on Homeland Security  
U.S. House of Representatives  
Washington, DC 20515

**Re: June 3, 2026 Hearing, “A Review of the Fiscal Year 2027 Budget Request for DHS”**

Dear Chairman Garbarino and Ranking Member Thompson:

On behalf of the Defense Credit Union Council (DCUC), I respectfully submit this letter for the record in connection with the Committee’s June 3, 2026 hearing, “A Review of the Fiscal Year 2027 Budget Request for DHS.” DCUC describes itself as the trusted resource for credit unions on all military and veteran matters, states that its mission is to champion the interests of America’s credit unions serving military and veteran communities, and reports that its member institutions collectively account for over 40 million memberships and more than \$525 billion in assets.

As the Committee evaluates whether DHS has the resources, tools, and personnel necessary to advance its mission, I urge you to make uninterrupted funding for Coast Guard personnel a central priority of your FY2027 oversight. Your own Committee has noted that DHS has endured two major shutdowns over the past year that have impacted operations and personnel. One of those funding lapses began when federal funding expired at midnight on September 30, 2025 and, according to the Coast Guard’s own workforce message, ended on November 13, 2025. A separate 76-day DHS shutdown ended on April 30, 2026. These were not abstract budget events; they imposed real hardship on Coast Guard families and the broader DHS workforce.

DCUC and defense credit unions responded immediately when Washington did not. On October 3, 2025, DCUC reported that it had hosted a weekly press call ahead of the shutdown, issued a Coast Guard-pay letter to Congress, provided routine updates to member credit unions, and convened its Military Advocacy Committee on October 2 so industry CEOs and government-affairs leaders could share best practices. DCUC also maintained a Government Shutdown Resource Center with communication templates, regulatory updates, practical guidance, and tools to connect affected servicemembers and families with nearby credit unions offering relief.

*Serving Those Who Serve Our Country*

On October 10, 2025, DCUC published a national roundup of member-credit-union relief efforts. Those efforts included 0% APR emergency loans of up to \$6,000 for federal employees, contractors, and active-duty Coast Guard members at American Southwest Credit Union; assistance loans of up to \$5,000 with no interest or payments for 90 days, mortgage-help options, and GreenPath counseling at Andrews Federal Credit Union; Keys Federal Credit Union's 0% Government Shutdown Assistance Loan of up to one month's net pay or \$5,000 along with deferments and penalty waivers; Marine Federal Credit Union's no-cost payroll advancement and counseling support; Keesler Federal Credit Union's paycheck-relief advances of direct-deposit pay at no costs or fees; and Sea Air Federal Credit Union's 75% direct-deposit bridge program, fee relief, and payment support. These programs were practical lifelines for families trying to buy groceries, keep current on bills, and avoid long-term credit damage.

Defense credit unions also supported families in ways that went beyond lending. In its October 31 Weekly Watch, DCUC said credit unions were partnering with local food banks while continuing shutdown relief. One concrete example came from REV Federal Credit Union, which ran a November 1–26, 2025 food drive across its branch network and later reported delivering more than 1,300 pounds of food to community partners serving households hurt by the shutdown. That example matters because it illustrates the broader truth: when public pay certainty breaks down, defense credit unions and their communities rush in to absorb the shock.

Those interventions reflect the credit union difference, but they should never be mistaken for a substitute for Congress meeting its basic obligation to those in uniform. DCUC has consistently argued that emergency assistance should not replace permanent pay certainty. The Coast Guard's own testimony points the same way. On April 28, 2026, Adm. Kevin Lunday told Congress that service readiness starts with the readiness of every Coast Guard member and family, and that the FY2027 budget prioritizes military pay, childcare, medical and logistics support, maintenance, and workforce growth because the service remains stretched and must rebuild readiness. GAO has separately found that the Coast Guard was still about 2,600 enlisted members short of target at the end of FY2024 and that compensation, housing, childcare, geographic instability, and workload all weigh on retention. A shutdown adds yet another avoidable stressor to an already stressed force.

The 2026 DHS shutdown underscored that point. After Congress finally restored funding, DCUC said credit unions had stepped in with emergency assistance, affordable financial services, and trusted guidance for Coast Guard members and other DHS personnel. Reporting from the Coast Guard budget hearing described mounting move-related debt, utility shutoffs affecting some family housing, and senior leaders warning that financial uncertainty was fracturing focus and hollowing readiness. No military service should have to ask whether its people can keep the lights on while continuing to stand watch for the nation.

For these reasons, I respectfully urge the Committee to use the FY2027 budget process and its oversight platform to support uninterrupted full-year personnel funding for the Coast Guard, protect the family-readiness functions that underpin housing, childcare, and medical support, and advance permanent statutory pay-continuity protections consistent with the principle DCUC has endorsed in support of Coast Guard parity legislation. Defense credit unions will always stand with Coast Guard families. Congress should ensure those families do not need rescuing from federal pay uncertainty in the first place.

Sincerely,



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DCUC