

## Fort Dix Federal Credit Union, Standing with Our Nation's Military for Over 50 Years

FT. DIX, N.J. - The philosophy that credit unions were built on is "people helping people." Credit unions were formed by those who had a common bond—workers, friends, neighbors, family members, for example—who sought to fill a need for financial support. The story of how Fort Dix Federal Credit Union came to be is one of family: both the brotherhood of men in the service and the daughter of one its founders, who runs the credit union to this day.

First called Camp 13 (and then Camp Dix), Fort Dix was built in 1917 as a training and staging area for troops headed to Europe to fight in World War I. The name was changed when the facility was significantly expanded in 1939, to serve the same purpose for troops headed to fight in World War II.

The mission continued after each of those wars, helping de-mobilize returning troops and eventually transitioning to mobilizing, training, deploying, and demobilizing Army Reserve and National Guard units. One of the largest sites in the country, some weekends see as many as 15,000 reservists on the base.

Fort Dix FCU was founded by men in the military to serve the unique needs of active and retired military members, along with civil service members and their families, which sets it apart from other financial institutions who have a one-size-fits-all approach to banking products and services.

Under the direction of Chief Warrant Officer Clarence P. Lines, Fort Dix FCU was founded on May 1, 1963 by Sergeant Major Max D. Martin and Post Sergeant Major John E. Kerner, whose daughter Janet Sperling runs the credit union today.



*Pictured are the commanding generals, sergeant majors, and other officers of Fort Dix in front of the credit union in the 1960s.*

In the early 1960s, Kerner was assigned to Fort Dix as Post Sergeant Major and, at the time, there was no credit union that served the Army assigned to Fort Dix. This was especially problematic for the younger soldiers, many of whom did not have cars, and had a difficult time cashing checks and applying for loans without having to go off-base.

Kerner was tasked alongside Sergeant Major Max Martin by Chief Warrant Officer Clarence Lines to do the research and establish a Fort Dix credit union to help these soldiers in need. The credit union opened the doors of its first location, a trailer, on May 1, 1963 with the first deposit of about six dollars. At that time, the maximum loan amount was set at \$150.00. The original group of members was made up of 12 soldiers. After just eight months of service, the institution had welcomed more than 700 members.

During the summers of 1977 and 1978, the operations of the credit union became a family affair as the daughter of John and Bertha Kerner, Janet Sperling, began working part-time at the credit union. During that time, Sergeant Major Martin, at that point retired from the military, was the designated manager and also held a seat on the board. Bertha Kerner was the assistant manager and treasurer on the board, and John Kerner was the chairman of the board. Shortly after



*John and Bertha Kerner*

graduating from high school, Sperling became a full-time employee due to the unexpected passing of Sergeant Major Martin. Since then, Sperling has climbed the ranks, to become the CEO of Fort Dix FCU.

Sperling has seen the base and the credit union's members change over the course of her 40 years with the credit union, especially after the merging of McGuire Air Force Base, United States Army Fort Dix, and Navy's Naval Air Engineering Station Lakehurst in 2009. "With each war and each conflict, something has been different," she explains. "There is no draft anymore, so you have less of the constant flux of younger people. We have more retired people, who have settled in this area, now than there were before because you had your boom of soldiers after World War II and after Vietnam who had to make a decision when they got out. What were they going to do? Where were they going to go?"

Despite the changes, the members of the Fort Dix FCU are here to stay because of the consistent, personalized service they receive. Sperling shares one of her favorite memories of her mother helping a member, which exemplifies the values Fort Dix FCU continues to provide to their community. Bertha Kerner received a call from a member, an older gentleman that had just gotten out of the military, who had gotten into some trouble with the law and was going to face jail time if he didn't post bail. After his arrest, he asked for a phonebook, looked up Bertha Kerner, called her, and explained the situation. Bertha Kerner drove down and posted bail for him, on the grounds that he would come into the credit union the next day to make arrangements to pay her back. He agreed. And after she posted bail for him and drove him home, the very next day, he went into the credit union and applied for a loan to pay off his debt. Since then, the gentleman has passed on, but his son is still a member of the credit union. "Even though we're all the same, we're all so very different," says Sperling, "We all have that member focus that makes a difference."



*Pictured from left to right: Debbie Regi, Lisa Tuliano, and CEO Janet Sperling.*

Sperling and her staff carry on the legacy of her parents, who have since passed, by carrying on their dedication to the "people helping people" philosophy. "We're all a nice little family," says Sperling of her staff and members. "We know sometimes more things about the members than we need to know. We like our people." And their people like them. Sperling says their members like speaking with their main teller, Lisa Tuliano, so much that when she's on vacation, they'll wait for her to come back before getting what they need. "Everybody loves Lisa," says Sperling. "Because we're so small, we can have that intimate relationship with people. It's the people connection."

Though the environment is ever-changing with the times on the Fort Dix base, its credit union still provides the same personalized service and care to their members—and is right there whenever they need it. Their primary focus is not on the numbers, but on the people that walk through their doors. Sperling continues the legacy that her parents left behind and remains focused on their mission to serve and stand with the United States military forces.

For more information, visit [www.ftdixfcu.com](http://www.ftdixfcu.com).