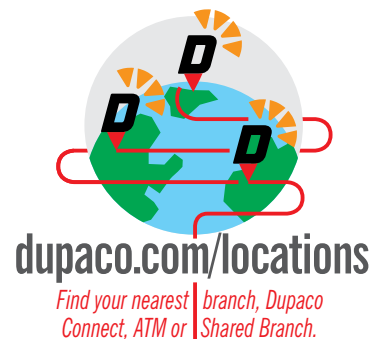




**◀ SCENE IN: 2026**  
 Mortgage Lending Consultant Supervisor Erin Douglass (right) talks with Chris Jensen, KCRG's "Everyday Iowa" reporter, on March 16 at Dupaco's Edgewood Road Learning Lab in Cedar Rapids. Erin shares how Dupaco works with members—offering meaningful financial assistance and personalized guidance—to help them feel confident and supported throughout the homebuying process. ("Everyday Iowa"/Contributed photo)



**dupaco.com/locations**  
 Find your nearest branch, Dupaco Connect, ATM or Shared Branch.



[dupaco.com](http://dupaco.com)

Federally Insured by NCUA



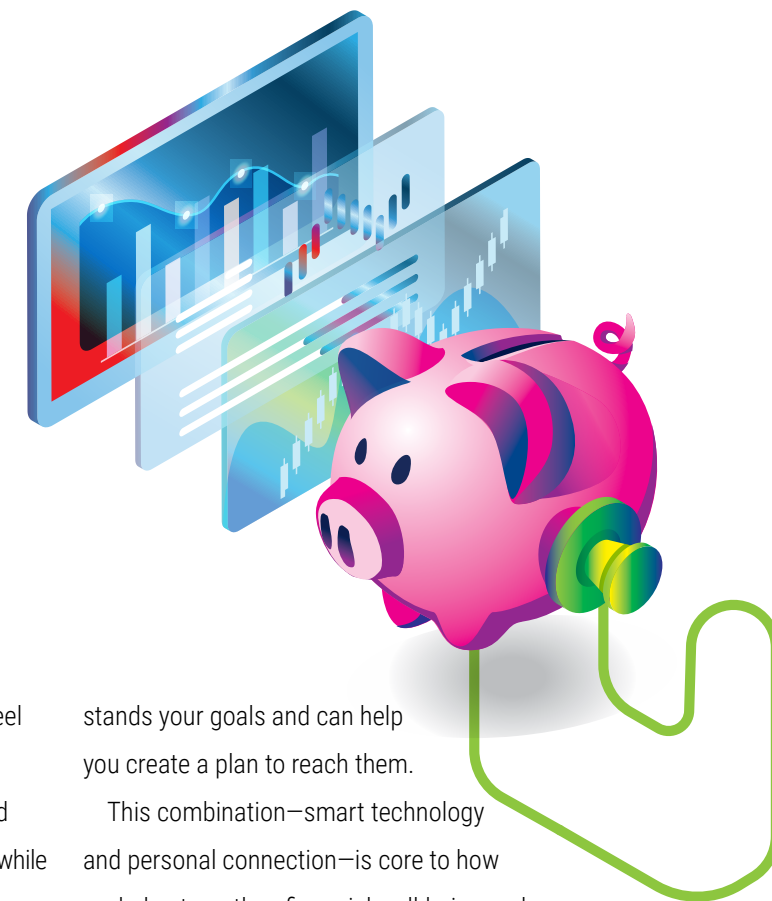
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 (563) 557-7600 / 800-373-7600

S A V E ▶ B O R R O W ▶ I N V E S T ▶ I N S U R E ▶ T R U S T



# Investing in financial health



At Dupaco, we believe every member deserves to feel confident and in control of their money. This is why we pair powerful digital tools with real, personalized support—so you can manage your finances your way while knowing you always have a trusted expert to turn to.

Through Dupaco's Bright Track Financial Wellness Hub, members gain real-time insight into their spending, saving and financial habits. It helps you spot trends, reduce surprises and build healthier financial routines. And, when you want more in-depth guidance, you can connect one-on-one with a Dupaco expert who under-

stands your goals and can help you create a plan to reach them.

This combination—smart technology and personal connection—is core to how we help strengthen financial well-being and empower members to become financially healthier.

Financial health matters.

It creates resilience amid challenges and confidence in times of opportunity.

Whether you're growing your savings, preparing for a major purchase like a home or vehicle, protecting yourself from fraud or managing business accounts, when you're with Dupaco, you're not alone.

You're part of a cooperative that intentionally invests in the success of every member.

When members thrive, our communities thrive.

And that's how we continue working together to build a brighter community for all.

**◀ SCENE IN: 2026**

Darron Smith, teller service associate, volunteers his time teaching financial literacy to local youth through the Dubuque Black Men Coalition. During this session at the Multicultural Family Center in Dubuque, he helped students learn the importance of making smart financial choices. Knowing how valuable financial knowledge is at every age, Darron also volunteers to teach financial literacy to local high school students. (T. McDermott/Dupaco photo)



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# Your voice is what guides us

A letter from President and CEO Joe Hearn

As a member, your experience matters.

It's at the center of every conversation we have and every decision we make.

It's what guides us toward our mission to help you build a life worth loving.

We recently completed a remodel of our Sycamore Street branch in Dubuque. This branch sits steps away from the former Dubuque Packing Company, where your credit union got its start nearly 78 years ago.

It's an important part of our history, and you can see that history woven throughout the newly refreshed space.

Each photo on display inside the branch tells a story—real members and real employees who helped shape our cooperative and strengthen our communities.

The branch was designed with your needs in mind, featuring new spaces that make it easier to meet one-on-one with our experts, explore your options and receive personalized financial guidance. If you're in the area, stop in, enjoy a touch of history and say hello to the Sycamore team.

I also encourage you to explore Dupaco's evolved Bright Track Financial Wellness Hub.

What began as a credit-monitoring tool in 2016 has grown into an all-in-one digital money management tool designed to help you better understand your spending, saving and financial habits.

With real-time alerts, personalized insights and recommendations designed to reduce financial surprises, Bright Track continues to make a meaningful difference. Since its expansion in 2025, it has already

delivered nearly 14 million insights to help members stay informed and in control of their financial lives.

Whether you're visiting us at a branch or managing your money online, our team is ready to serve you—and we're continuing to invest with intention, creating tools, spaces and experiences that support your financial goals.

This includes savings tools like Bright Savings, which helps your money work harder for you, and personalized lending support to help more members achieve their dreams. Our team works one-on-one with you to explore options, understand the process and build a personalized plan so you can move forward with confidence.

Your voice is what guides us.

Thank you for being part of Dupaco and allowing us to be part of your financial journey.



## FINANCIAL STRENGTH

As of: Feb. 28, 2026

Members: **180,475**

Deposits: **\$3.0 billion**

Loans: **\$2.5 billion**

Assets: **\$3.6 billion**

Reserves: **\$411 million**

Regulatory Net Worth Ratio: **12.68%**

Onward and upward,

Joe Hearn  
President and CEO



### ▲ SCENE IN: 2026

President and CEO Joe Hearn (right) visits with Sarah Keubler, branch manager of the 1st Avenue branch in Cedar Rapids, and Chief Operating Officer Matt Dodds during a recent visit. Joe regularly meets with branch teams to stay connected to what employees are hearing from members, ensuring those voices guide decisions and remain at the center of the credit union's work. (M. Dodds/Dupaco photo)

# Meet your board of directors

As a member-owned cooperative, all Dupaco members have an equal say in their credit union. And each member gets one vote.

Earlier this year, members elected Denise Dolan, Andy Schroeder and Robert Wethal to serve three-year terms on the credit union's board of directors.

Meet your directors and learn how they serve your financial cooperative:

**1** | **Randy Skemp**, chair of the board

**2** | **Ellen Goodman Miller**, vice chair, chair of Marketing committee

**3** | **Andy Schroeder**, secretary, chair of Credit Union Service Organization Board of Managers

**4** | **Renee Poppe**, treasurer, chair of Personnel committee

**5** | **Denise Dolan**, chair, Business Lending committee

**6** | **Jeff Gonner**, chair, Asset Liability Management committee

**7** | **Ron Meyers**, chair, Audit committee

**8** | **Antonio Mouzon**, chair, Credit/Delinquent Loan committee

**9** | **Bob Wethal**, chair, Nomination & Governance committee

Meet your board at [dupaco.com/board](https://dupaco.com/board)



### ◀ SCENE IN: 2026

Dupaco's board of directors holds its reorganizational meeting at the Dupaco Voices Building, where directors take their oath of office following the annual membership meeting on February 24. Each director represents all 180,000+ members, ensuring the credit union delivers a cohesive and distinct Dupaco experience. Directors also bear personal liability as officers of the credit union, serve on one or more committees and complete hours of training. (T. McDermott/Dupaco photo)

### ▶ SCENE IN: 2026

Dupaco built its branch at 1465 Sycamore Street in 1958—near the Dubuque Packing Company—becoming the first Iowa credit union to construct its own building. After being rebuilt in 1997, the branch unveiled a fully remodeled experience in March that both meets today's member needs and celebrates the historic roots this location holds for Dupaco and its members. (T. McDermott/Dupaco photo)



### Want a look at the updated space?

Scan here to explore Dupaco's Sycamore branch—designed with your needs in mind—in this short video.



# 4 benefits of a credit card balance transfer



Explore your options at [dupaco.com/Visa](https://dupaco.com/Visa)

Paying off a high-interest credit card debt can feel discouraging—especially when rising interest charges make it hard to see progress. A credit card balance transfer may offer relief by moving one or more high-rate balances to a card with a lower interest rate, allowing more of each payment to go toward your principal instead of interest.

A balance transfer typically works by opening a new card—or using an existing one—that offers a lower rate than your current card. You'll need the account information and most recent statement from the card you're moving a balance from. The amount you're transferring cannot exceed your available credit limit. Once completed, you can start paying down your balance at the lower rate.

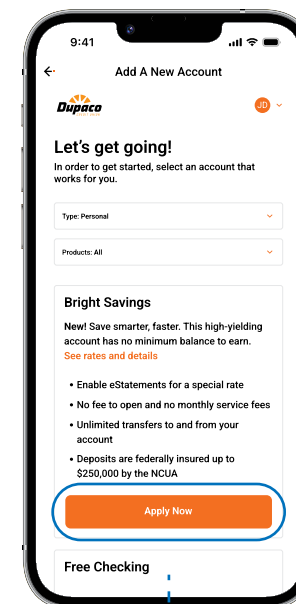
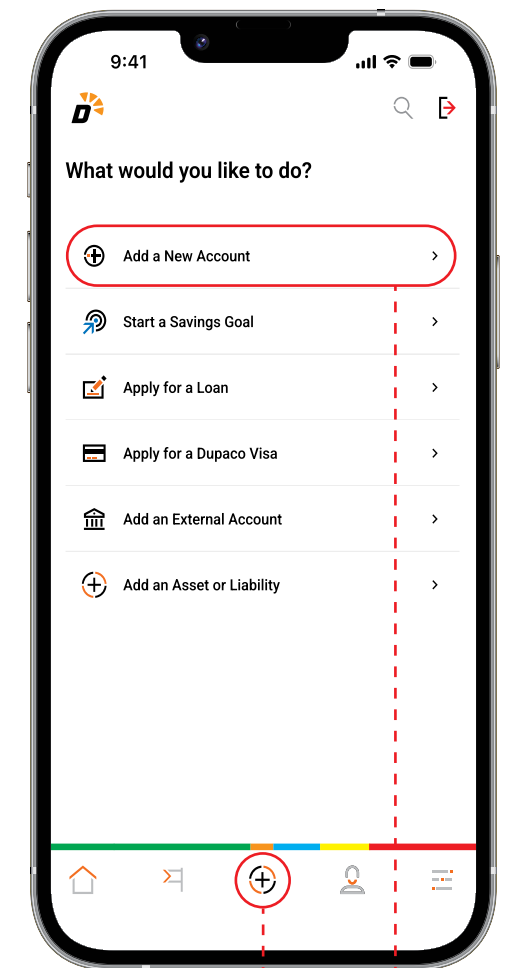
Balance transfers can be a smart financial tool—but only when used wisely. Here are some key benefits of a credit card balance transfer:

- 1 | Lower interest costs:** The biggest advantage is paying less interest on your debt, allowing more of each payment to be applied toward your principal.
- 2 | Simplified payments:** Consolidating multiple balances onto one card turns several monthly payments into a single, easier-to-manage payment.
- 3 | Increased motivation:** Seeing progress faster—and saving on interest—can motivate you to stay on track and look for additional ways to reduce debt.
- 4 | Potentially lower fees:** Look for a credit card that doesn't charge annual or balance transfer fees—this will increase your savings.

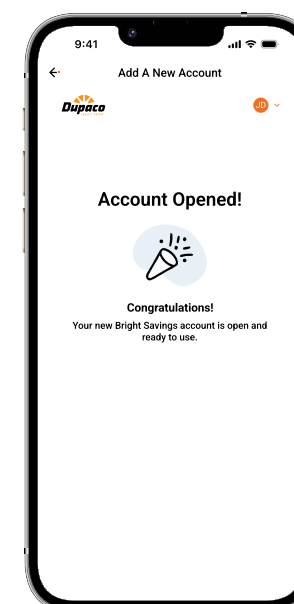
## HOW TO Open a Bright Savings account

Ready for a brighter way to save (and earn)? With no monthly service fees or minimums to hold you back, it's easier to grow your money with Dupaco's Bright Savings account. Just turn on eStatements\* to unlock the special dividend and start using smart tools to watch your balance level up. Here's how:

Log in to Shine. Tap and "Add a New Account."



**2** Select "Bright Savings" from the account list.



**3** Make your opening deposit, review your information, and open your account in only a few taps.

### PRO TIP

Link an external account in Shine to easily move extra money into your Bright Savings. It's a convenient way to keep your savings growing whenever funds come your way—like a tax refund, bonus or gifted cash.



Scan here to open a Bright Savings account today.

\*Dividends are earned depending upon meeting certain conditions as of the end of each month. To earn dividends on this account in any month, you must be enrolled in eStatements as of the end of that month.

**POLICY FOR THE PEOPLE**

### Amplify your voice

At Dupaco, we believe in the power of advocacy. Together, we work hard to create awareness and ensure that your voice is heard. We don't endorse any particular political party. Instead, we focus on making a positive impact. Recently, a group of Dupaco employees participated in a Hike the Hill event to advocate for our members' interests. We amplify your voice and work toward brighter community for all.

**SCENE IN: 2026**

Team Dupaco gathers following a Hike the Hill event at the Iowa State Capitol in Des Moines, Iowa, in February. Employees from several Dupaco markets met with legislators to advocate for Iowa credit union members. (J. Hearn/Dupaco photo)



# Connecting legislators to credit union impact

Dubuque, IA—At a March 1 meeting on Capitol Hill in Washington, D.C., Dupaco’s AVP Consumer Lending, Jamin Foust shared a powerful member testimonial with U.S. Senators Chuck Grassley and Joni Ernst. The moment unfolded during the Governmental Affairs Conference (GAC), where credit unions from across the country gather to advocate on behalf of their members.

For Jamin, sharing a real member story offered something far more compelling than policy points alone.

“Stories help legislators connect with the true value credit unions provide,” he said. The letter he chose—written by a long-time member—captured the essence of Dupaco’s mission: people helping people.

The member’s relationship with Dupaco

began many years ago when, as a 20-year-old struggling with poor credit, she received a small loan that became a turning point in her life.

“I’ve always wanted to share with the team how grateful I have been throughout the years, but it felt a little silly to be thanking a credit union for giving me a loan; I mean, that’s what credit unions do, right? I can’t remember how small the loan was, I don’t even think it was \$1,000. But that ‘yes’ was the start of a new direction for me. It literally changed my life,” she wrote.

With support from Dupaco staff, including Jamin, she gradually rebuilt her financial footing. Years later, when she and her husband were experiencing financial stress that overwhelmed the family, she once again turned to Dupaco—this time speaking with

staff member Lindsay Houttaker, whose compassion and guidance helped them through an especially difficult season.

As Jamin read the letter aloud in Washington, the room responded with applause. Senator Ernst was visibly moved. Many attendees later shared how deeply the story resonated with them.

The moment served as a powerful reminder of why the work credit unions do matters—and how meaningful real member experiences can be when shared on the national stage.

This meeting was one of several that Iowa credit union advocates held with federal lawmakers from the state to ensure credit unions can better serve and protect their members.

See more stories at [dupaco.com/YourMoneyForGood](https://dupaco.com/YourMoneyForGood)



## ▲ SCENE IN: 2026

Dupaco’s Jamin Foust (left), AVP, Consumer Lending, reads a Dupaco member letter to U.S. Sens. Chuck Grassley and Joni Ernst. This meeting was one of several Iowa credit union advocates held with federal lawmakers from the state to ensure credit unions can better serve and protect their members (D. Klavitter/Dupaco photo)

# NONPROFIT GRANT PROGRAM

## Investing in housing, workforce and small business

Strong communities don’t happen by chance—they’re built when people have access to stable housing, meaningful work and the opportunity to pursue their goals. Through its annual Nonprofit Grant Program, the Dupaco Foundation is investing in the organizations helping make that possible.

The Foundation will award \$250,000 in grants to nonprofit organizations whose work supports one or more of these focus areas:

- ▶ Affordable housing and homeownership
- ▶ Upskilling and reskilling
- ▶ Small business development

Across our communities, too many individuals and families face barriers to stability and opportunity. A shortage of affordable housing leaves households stretched thin and puts homeownership out of reach. Rapid economic and technological changes are widening skills gaps, limiting access to stable, good-paying jobs—especially for underserved populations. And while small businesses are critical drivers of growth, many entrepreneurs lack access to the capital, mentorship and networks they need to succeed.

“The Dupaco Foundation is focused on

addressing these challenges head-on,” said Joe Hearn, Dupaco Foundation Secretary and President and CEO of Dupaco Community Credit Union. “By supporting nonprofits doing this work, we’re helping

create pathways to stability, opportunity and long-term community resilience.”

Grants of up to \$20,000 are available to 501(c)(3) public charities. Applications are open now through May 31, 2026.



## ▲ SCENE IN: 2026

Joe Hearn, Dupaco Foundation Secretary and President and CEO of Dupaco Community Credit Union, Chief Operating Officer Matt Dodds and SVP, Consumer & Mortgage Lending Jill Schweikert attend the Dubuque/Jackson Counties Habitat for Humanity open house in January for the newly constructed homes at Rosalynn Carter Place in Dubuque. As part of the 2024 grant program, the Dupaco Foundation awarded a \$20,000 charitable grant to help launch the development. Dupaco is also supporting the effort through project financing—helping make affordable homes possible for 14 families. (J. Hearn/Dupaco photo)

Learn more at [dupaco.com/community](https://dupaco.com/community)



Connect with us on social media!

Stay updated with upcoming events, handy financial tips and stories featuring our members and employees.

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[pinterest.com/dupaco](https://pinterest.com/dupaco) [linkedin.com](https://linkedin.com)

# Start smart: 5 mistakes to avoid when buying a home

Buying a home is a huge milestone, full of big decisions. Before you dive in, take a moment to pause and be sure you avoid making one of these five homebuyer mistakes:

- 1 | **Not understanding your credit score.** Check your credit early using a tool like Dupaco’s Bright Track. If your score is not where you want it, ask about ways to improve it.
- 2 | **Not saving enough for your down payment.** A larger down payment can reduce costs like Private Mortgage Insurance (PMI). Open—and name—a dedicated savings account to stay motivated.

3 | **Making big job or money changes.** Pre-approvals reflect your current financial picture. Keep your finances steady to avoid delays or risking loan approval.

4 | **Not sticking to your budget.** Your mortgage is just one cost. Be sure to factor in costs like taxes, insurance and future repairs.

5 | **Don’t rush.** Work with a Dupaco mortgage lender early in the process to apply for pre-approval and get solid, trusted advice.

Learn your options at [dupaco.com/HomeLoans](https://dupaco.com/HomeLoans)

# Form & Function

By Michael Poppen | Senior financial advisor

When I was a lad in 4th grade, clad in jeans during an unseasonably warm spring day, I had asked my dad if I could wear shorts to school.

His reply to what seemed a reasonable request was, "What do you want to be, a fashion guy?"

What?! My friends would be getting full extension on the kickball diamond, with unencumbered bare leggedness, while I was made to chafe and kick dribbling groundouts in my Huskies!

As it relates, there is much discussion on what function artificial intelligence (AI) will play regarding our lives, let alone financial planning. In running several queries myself, I was fascinated by how many planning and data inputs could be made and then summarized. However, the answers these

models produce are seemingly based on repetitions in the data and at times skewed on accuracy.

AI will be an ever-evolving function to advance medical, technological and even financial breakthroughs. It will provide the functional capacity to streamline and better manage many tasks.

As dynamic as AI modeling will become, humanity and personal interaction will remain just as vital, if not more so. There are many complex issues which AI might be able to solve with a few lines of code. But empathy, understanding, trust and ability to collaborate on a common goal remain an important part of the human condition.

Needless to say, the appeal to my dad struck a chord—he relented and I enjoyed a day of form and function in comfort!

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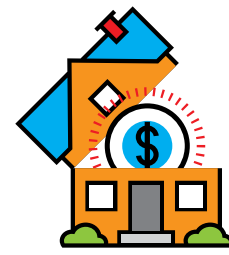
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Meet with us at [dupaco.com/invest](https://dupaco.com/invest)



# What is home equity?

Your home can be a powerful asset long before you sell it. You can actually borrow against the equity you've built in your house with either a home equity loan or home equity line of credit (HELOC).

But what is home equity, and how do you build it?

Home equity is the difference between your home's current fair market value and what you still owe on it. In other words, it's the part of the house that belongs to you—not the lender.

Your equity should grow over time as you

pay down your mortgage balance. Your equity may also increase if property values in your neighborhood rise.

Once you have a home equity loan or HELOC, you can use the funds for what you need. Here are a few ways homeowners can benefit:

► **Debt consolidation:** Transfer and combine your loan and credit card balances into one loan, potentially lowering your interest and monthly payment.

► **Home improvements:** Some projects, like a kitchen or bathroom remodel, may add

comfort and increase the value of your home—in turn boosting your equity.

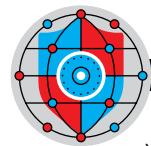
► **Covering another big expense:** Use the funds for an emergency, medical bills or even as a safety net for the unexpected.



Scan here to use our home equity calculator and estimate how much equity you may have available.

Learn more at [dupaco.com/HomeEquity](https://dupaco.com/HomeEquity)

# How to spot a deepfake



PROTECTION CONNECTION

STAY IN THE KNOW

Follow us on social media to learn about the latest scams:

[facebook.com/dupaco](https://facebook.com/dupaco) [linkedin.com](https://linkedin.com)

You may be hearing the term "deepfake AI" more often these days. But what does it really mean—and how can you tell when something isn't what it seems?

A deepfake is a video, image or audio clip created with artificial intelligence (AI) to imitate a real person. Some deepfakes are harmless, but others are used to mislead or scam people. And as AI tools become more advanced, these fakes are getting harder to spot—making awareness your best protection.

Here are some signs to watch for.

## In videos:

- Irregular blinking or stiff, frozen facial expressions
- Lips that don't sync with speech
- Shadows, backgrounds or lighting that seem off

## In audio or phone calls:

- A voice that sounds robotic, overly perfect or emotionally "off"
- Odd pauses or unnatural pacing
- A caller who won't let you hang up or call back on a known number

At Dupaco, we encourage you to slow down and trust your instincts. A quick pause to verify information can prevent a costly mistake.

If something seems off—or if you think you may have been targeted—reach out right away. Call Dupaco at 800-373-7600 so we can help protect your accounts and guide you through what to do next.

Protect yourself at [dupaco.com/fraud](https://dupaco.com/fraud)

# 5 steps to manage your business' seasonal demands

Seasonal demand is one of the biggest challenges businesses face. Sales and cash flow can swing from busy peaks to slow valleys, making it important to plan ahead and protect your income during both.

Here are five steps to help manage those cycles:

- 1 | Flatten your seasonal curve:** Use sales and marketing tactics to spread demand throughout the year. Encourage customers to buy earlier or later, adjust pricing based on demand or offer pre-purchase discounts or subscription options.
- 2 | Diversify what you offer:** Use slower periods to introduce new products or services, partner with complementary

businesses or move sales online to reach markets with different seasonal patterns.

**3 | Watch for unique opportunities:** Stay alert to events—like local festivals or sports tournaments—that may temporarily boost demand. Consider pop-up locations or extended hours when it makes sense.

**4 | Manage the off-season:** Use quiet times wisely. Scale operations down, close unused areas or prepare for the next busy period.

**5 | Be ready for the busy season:** Plan ahead for spikes in demand. Line up backup suppliers, manage inventory carefully and ensure you can scale staffing to maintain service levels.

With Dupaco as a resource and thoughtful planning, you can smooth out seasonal swings and keep your business strong year-round.

Explore our Business Resource Center

at [dupaco.com/business/resources](https://dupaco.com/business/resources)

## SCENE IN: 2026

Brock Renbarger, Dupaco VP of Business Lending, connects with Dubuque Glass Recycling—one of the inspiring entrepreneurs participating in The Innovation Lab's Dubuque County Business Competition. As the title sponsor, Dupaco was proud to help fuel big ideas and support local innovators with funding to launch or grow their businesses. Congratulations to all the participants—and to this year's winners:

- 1st Place (\$10,000): Dubuque Glass Recycling
- 2nd Place (\$5,000): Snap Manufacturing
- 3rd Place (\$2,750): Elevated Images (J. Faley/Dupaco photo)





Meet your #DupacoCrew: Staff stories

# “I’m happy I can lend a helping hand.”

Staff: **Mike Frommelt** | Maintenance technician

I spent 23 years as a mechanic in a small shop, repairing cars and installing truck accessories.

When the shop’s owner began planning for retirement, it made me think about my own future and what I really wanted to do next. I enjoyed working with people, and I liked hands-on projects.

At that time, I was hired by the construction company that led the restoration of the Dupaco Voices Building. I repaired equipment, restored old elevator-shaft doors and power-washed construction areas, all while learning a lot about on-the-job safety.

It got me out of my comfort zone. But I really enjoyed it.

With over 174,000 square feet, I knew the Voices Building was going to need someone who knew the ins and outs of the building to keep things running smoothly day to day. When the restoration project wrapped up, I officially joined Dupaco.

Today, whether I’m helping with general building maintenance, cleaning windows, maintaining flower beds, installing outdoor handrails or putting the finishing touches on a new branch or branch remodel, I get to work with every Dupaco employee—supporting each member who walks through our doors.

That’s something I’m proud of.

It’s hard work, but I learned my work ethic from watching my parents, who worked at the Dubuque Pack, doing whatever it took to support our family.

It makes me happy when I’m able to help my coworkers. Even the littlest gestures like holding the door or grabbing a cart for them takes a big lift off their plate.

People appreciate the small gestures, and I’m happy I can lend a helping hand.

**SCENE IN: 2026**  
Mike Frommelt lends a helping hand with a service upgrade to the Interactive Teller Machine (ITM) at Dupaco’s Learning Lab in Carroll, Iowa. Mike regularly assists with dismantling the ITM to prepare it for routine maintenance and system updates, ensuring the machine continues to operate smoothly for members and staff. (M. Frommelt/Dupaco photo)



**SCENE IN: 2026**  
Dupaco’s very own Dollar Dog joins Olivia Howard, Josey Jacobsen and Taylor Ruoho for a fun night at Buccaneer Arena cheering on the Des Moines Buccaneers as they take on the Cedar Rapids RoughRiders in the Dupaco Cowbell Cup. (C. Gierut/Dupaco photo)



**SCENE IN: 2026**  
Dupaco’s Jill Gogel, VP, Fraud Services (left) and Krystal Frederick, AVP Mortgage Lending, share how Dupaco’s expert fraud monitoring, member education and advanced technology work together to help prevent fraud during an Eastern Central Iowa Association of Realtors meeting in March at the Dupaco Voices Building in Dubuque.

## DUPACO STAFF CAREER MILESTONES

- Five-year employees**
  - ▶ Casey Arensdorf
  - ▶ Joey Bellows
  - ▶ Renee DeGree
  - ▶ Brittanie Dingbaum
  - ▶ Mike Frommelt
  - ▶ Nick Goedert
  - ▶ Justin Noel
  - ▶ Liz Rahlf
  - ▶ Sherokee Sellers
  - ▶ Logan Serum
  - ▶ Kim Spice
  - ▶ Hailey Weinberg
- 10-year employees**
  - ▶ Ken Bowers
  - ▶ Devon Douvikas
  - ▶ Traci Fagot
  - ▶ Mallorie Hermsen
  - ▶ Kim Kraus
  - ▶ Michael Lampman
  - ▶ Amy Manning
  - ▶ Amelia Meyer
  - ▶ Jessica Miller
  - ▶ Jeff Tschiggfrie
- 15-year employees**
  - ▶ Dawn Aubrey
  - ▶ Nick Baal
  - ▶ Claire Cook
  - ▶ Elizabeth Donovan
  - ▶ John Heavens
  - ▶ Michelle Steffes
- 20-year-plus employees**
  - ▶ Tami Brandenburg
  - ▶ Abby Kramer
  - ▶ Carrie Minor
  - ▶ Stacia Shore Vaassen
- 25-year-plus employees**
  - ▶ Julie Thompson
  - ▶ Ben Wagner
  - ▶ Jeann Digman
  - ▶ Erin Engler
  - ▶ Steve Ervolino
  - ▶ Dawn Kress
  - ▶ Sarah Paulson
- Retirement**
  - ▶ Georgia Slade (32 years, AVP lending process analyst)