



◀ **SCENE IN: 2026**
Using their Volunteer Time Off (VTO) benefit, Kristine Rellihan (from left), Jennifer Faley and Michelle Becwar volunteer at the Theresa Shelter in July. The volunteer benefit empowers employees to give back to the causes and communities they care about while making a positive impact beyond the workplace. (J.Faley/Dupaco photo)



Find your nearest branch, Live Video Teller, ATM or Shared Branch.



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Owner's Manual

FALL • 2026

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WHAT MAKES



Dupaco

DIFFERENT?

You've probably noticed a few financial institutions changing names lately. Not us. As a credit union, Dupaco is a financial cooperative where you, the member, are an owner.

People come before profit and every member helps strengthen the cooperative.

Your deposits help fund loans for fellow members. And our earnings are reinvested into better rates, lower fees, valuable services and community impact.

Being a member means being part of something bigger than a place to keep your money.

What does it mean to be part of Dupaco?

► Voluntary and Open Membership

Membership is open to people who qualify and choose to share in the benefits and responsibilities of ownership.

► Democratic Member Control

Every member has an equal vote in credit union elections, regardless of account balance (Hint: Learn more about this on page 3).

► Member Economic Participation

As a member-owner, you're helping other members! When you put your money with Dupaco, you're not only earning dividends, you're helping your neighbors fund their needs and dreams through loans. This includes helping entrepreneurs start or expand businesses.

► Autonomy and Independence

Dupaco is locally governed and member owned, allowing decisions to be made with members' best interests at heart.

► Education, Training and Information

From financial education to personalized guidance, we're committed to helping members make confident money decisions.

► Cooperation Among Cooperatives

Credit unions work together to expand access, strengthen communities and better serve members.

► Concern for Community

Building brighter communities is part of our purpose. Through community impact efforts, volunteerism and partnerships, we work to create positive change beyond our branches.

And that's the Dupaco difference. We're glad you're here!

The people behind the Dupaco difference

A letter from President and CEO Joe Hearn

For nearly 80 years, Dupaco has been helping members build brighter futures. And while a lot has changed since that group of 10 meatpackers started the credit union back in 1948, our commitment to being a member-owned cooperative has remained the same.

As a credit union, we're owned by our members and governed by a board of directors elected by you.

And that cooperative model works because of the people who bring it to life every day.

Employees like Carrie Kraus (page 10), who helps create and preserve the culture that makes Dupaco so special.

Amanda Bieber (page 6), who is developing unforgettable connections, helping members build confidence and take meaningful steps toward financial independence.

And Board Chair Randy Skemp (page 11), who has served on Dupaco's board for more than 24 years and continues to share his expertise to guide the credit union forward while remaining deeply involved in his community.

While their stories are different, they share something important: a commitment to helping others succeed.

Every employee and director of the Dupaco Crew has their unique story and purpose. Together, they're why we've again been recognized as a Top Workplace by *The Des Moines Register*. Thank you to every member of our Crew for helping ensure we're here for one another and our members when it matters most.

Our commitment extends into our communities.

We continue to support initiatives focused on affordable housing and homeownership, upskilling and reskilling opportunities and small business development, helping create opportunities for individuals, families and communities to thrive.

At the same time, our team continues to help you navigate everyday financial decisions. Whether it's learning how to access your debit card through a digital wallet, protecting you from fraud, buying a home or vehicle, building savings, preparing for unexpected expenses or helping entrepreneurs get a head start, we're committed to providing resources that help you move forward with confidence.

Thank you for being part of the Dupaco difference. Together, we're building strong financial futures, stronger communities and a stronger cooperative for generations to come.



FINANCIAL STRENGTH

As of: Aug. 31, 2026

Members: **180,679**

Deposits: **\$3.0 billion**

Loans: **\$2.6 billion**

Assets: **\$3.6 billion**

Reserves: **\$412 million**

Regulatory Net Worth Ratio: **13.36%**

Onward and upward,

Joe F. Hearn
Joe Hearn
President and CEO



▲ SCENE IN: 2026

Dupaco President and CEO Joe Hearn (right) snaps a selfie with branch managers and team members. The group gathered in July for their annual branch manager meeting. (J. Hearn/Dupaco photo)

Meet your nominees

As a member-owned, democratically controlled cooperative, all Dupaco members have an equal say in their credit union. Each member has one vote no matter the amount in deposits or loans they have at Dupaco. Each director also bears personal liability as an officer of the credit union.

After extensive evaluation, the board's nominating committee recommends the following individuals. Each has the expertise and dedication to guide Dupaco in its mission of service:

Ellen
Goodmann
Miller*



Ms. Goodmann Miller provides resource development and advocacy services through Hawks Goodmann & Associates. A resident of Dubuque, Iowa, she joined the Dupaco board in 2021 and has served on the Asset/Liability Management, Credit and Delinquent Loan, Marketing and Political Action committees. She also has served as Dupaco board chairperson and currently serves on the Dupaco Foundation board. Her community involvement and professional service includes work with the Four Mounds Foundation, Steeple Square, the Grand Opera House, the Field of Dreams Movie Site, Dubuque Forward and numerous nonprofit and community organizations throughout the region. Ms. Goodmann Miller holds a Bachelor of Arts degree in English and Drama/Speech from Clarke University in Dubuque.

Jeff
Gonner*



Mr. Gonner is the retired chief financial officer at Medical Associates Clinic & Health Plans in Dubuque, Iowa. A resident of Dubuque, he joined the Dupaco board in 2009, has participated in all credit union committees and serves on the Credit Union Service Organization (CUSO) board. He also has served as Dupaco board chairperson. His community involvement includes service on his parish finance committee. Mr. Gonner graduated from Loras College with a bachelor's degree in accounting and is a Certified Public Accountant.

Randy
Skemp*



Mr. Skemp is the retired vice president of sales at Active Network, Inc., based in Dallas, Texas. A resident of Dubuque, Iowa, he was elected to the Dupaco board in 2003 and has participated in all credit union committees during the past 24 years. He currently serves as Dupaco board chairperson. His outside community involvement includes service on the boards of the Dupaco Foundation and Hills & Dales, and as an advisor with Junior Achievement™. His credit union industry involvement includes serving with the Iowa Credit Union League as a Congressional contact. A graduate of Loras College, Mr. Skemp also has earned the Certified Credit Union Board Member (CCUB) and Certified Credit Union Director (CCD) designations.

*Incumbent.

Save the date. We'll see you online for Dupaco's 78th annual membership meeting Tuesday, Feb. 23, 2027. Watch dupaco.com/MemberMeeting for more information.

Interested in being considered?

You may submit your nomination by petition. Here's how it works:

- + Request a board member informational/application packet by calling 800-373-7600, ext. 2396 or emailing Sailu Aryal at saryal@dupaco.com.
- + The nominating committee will only accept completed nominations by petition that are signed by 200 members.

- + All nominations by petition must be received by **4 p.m. CT Tuesday, Dec. 1, 2026**.
- + Nominations will not be accepted from the floor at the credit union's annual meeting. The board's official slate of nominees will be made available to members in January 2027.

7 ways to keep holiday spending in check

The holidays should be memorable for the right reasons, not because of lingering bills. A little planning can help you stay on budget while still enjoying the season. Consider these seven simple strategies to help spend with intention:

- 1| Set a budget. Plan for gifts, food, travel, decorations and other seasonal expenses.
- 2| Try a gift exchange. A name draw or group gift can reduce costs while keeping traditions fun.
- 3| Shop early. More time means more opportunities to compare prices and find deals.
- 4| Use rewards. Redeem available points or cash-back rewards to offset holiday purchases.
- 5| Look for discounts. Coupons, promo codes and special offers can add up to meaningful savings.
- 6| Focus on meaningful gifts. Experiences, homemade items and acts of service can be just as memorable as expensive purchases.
- 7| Plan ahead. Saving a little throughout the year can make the upcoming holiday season less stressful.

Looking for more?

Visit dupaco.com/HolidayShopping for additional savings tips, a holiday spending worksheet and information about Dupaco's Holiday Club account.

SCENE IN: 2025

Dupaco Crew members brought plenty of holiday spirit to a 2025 gathering at the Dupaco Voices Building in Dubuque, Iowa. It's a cheerful reminder that celebrating the season doesn't have to break the budget. (Dupaco photo)



A maker's journey starts here

What would you create if you had the tools, resources and expert guidance to bring your idea to life?

Dupaco and Key City Creative Center (KCCC) in Dubuque, Iowa, are launching Dream to Reality: Maker Mentorship Program, an exciting opportunity to help an aspiring maker transform a creative vision into a completed project. The recipient will work alongside KCCC experts to develop new skills, overcome challenges and bring their dream project to life.

Whether it's a handcrafted woodworking piece, a welded sculpture or another creative endeavor, the program provides access to KCCC's makerspace, materials and mentorship from January through June 2027.

Applications will be accepted Oct. 14–Nov. 11, 2026, and one participant will be chosen to embark on this unique creative journey. Along the way, we'll share updates and photos as their project takes shape from concept to completion.

Learn more and apply at dupaco.com/KCCC

UNLOCK NEW POSSIBILITIES WITH

Dupaco's Gift of Innovation

Every organization faces challenges, opportunities or important questions about what's next. Dupaco's Gift of Innovation program helps nonprofits tackle those moments through facilitated innovation sessions led by The Innovation Lab.

Organizations selected for the program receive service-based support focused on areas such as strategic planning, organizational effectiveness, process improvement, leadership development and financial sustainability. Awards may include a one- or two-day session or a yearlong engagement, depending on the organization's needs.

If your organization is ready to strengthen its impact, align leadership around a shared vision or address a key challenge, consider applying for the next round of Gift of Innovation awards. Applications are due Nov. 12.

Learn more and apply at dupaco.com/GiftOfInnovation



▲ SCENE IN: 2026

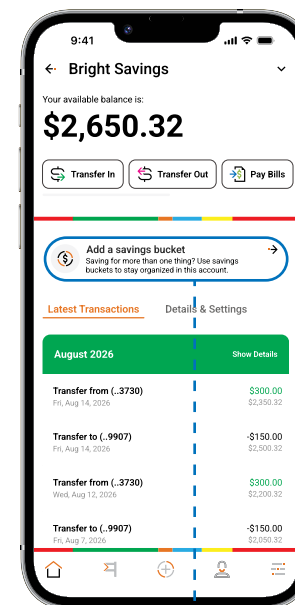
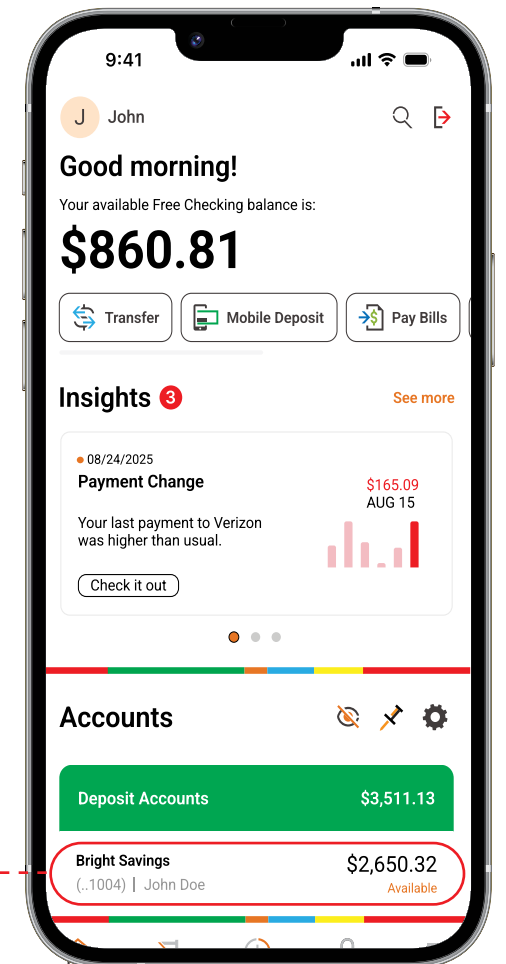
KCCC Board President Eric Ethier demonstrates the use of a band saw, one of the many tools available to members and the winner of the Dream to Reality: Maker Mentorship Program. (Contributed photo)

HOW TO Organize and automate your savings

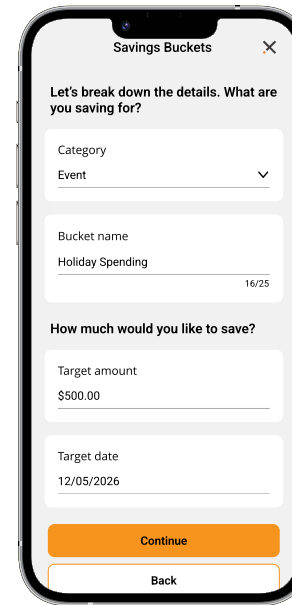
Want a simple way to keep your savings organized and growing in the background? With a Bright Savings account, you can create virtual savings buckets for things like vacations, home projects or holiday celebrations.

Give each bucket a nickname, target amount and date, then choose how much of your savings goes toward each bucket based on your priorities. And because your buckets are organized in your Bright Savings account, your entire balance earns the Bright Savings dividend rate no matter how you divide it up. Once you have a Bright Savings account, setting up buckets is easy! Here's how:

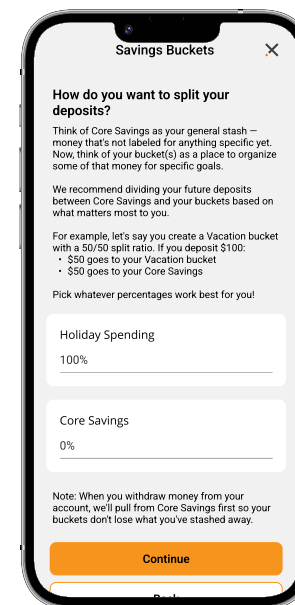
Log in to Shine Online or Mobile Banking and go to your Bright Savings account.



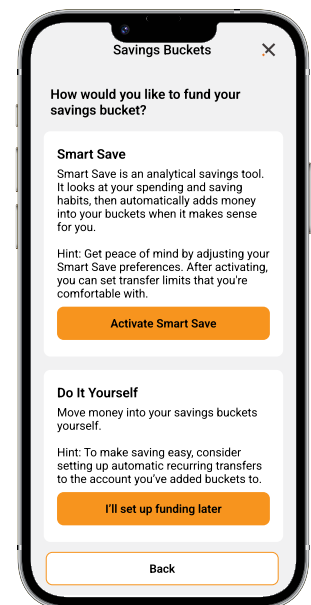
2 Tap the widget **Add a savings bucket.**



3 Tell us what you're saving for, then add a nickname, target amount and date.



4 Choose what percentage of your savings goes to each bucket.



5 Decide how you want to fund your buckets.



Enable Smart Save to help automate your savings. This smart tool looks at your spending habits and moves safe-to-save amounts—often \$10–\$50 a week—into your savings automatically.

You're all set! You can track your progress and make changes anytime in your Bright Savings account.

Building confidence through financial guidance

Through her work with Four Oaks in Cedar Rapids, Iowa, Dupaco Branch Manager Amanda Bieber provides financial education to young people preparing for life beyond the program. One of those connections led her to a young woman beginning her journey toward independence who needed guidance on managing money and navigating adulthood on her own.

The young woman was hardworking and determined to succeed but had limited financial knowledge.

Amanda helped her open accounts and learn the fundamentals of saving, budgeting, credit and how everyday financial choices can affect future opportunities.

Throughout their conversations, what stood out most to Amanda was the member's willingness to learn. She took notes, asked questions and put what she learned into practice. Over time, she developed strong financial habits, responsibly built credit, consistently saved money and achieved her goal of moving into her own apartment and managing her expenses.

The member was so focused on reaching her goals that she rarely spent money on herself.

"These kids don't always have a lot of extras," Amanda says.

"So I like to remind her that it's OK to spend a little on herself every once in a while."

When Amanda received a heartfelt thank you, it only confirmed that she was making an impact.

For Amanda, that experience reinforces one of the most important lessons she shares with members: It's okay to ask for help.

"People sometimes feel embarrassed or think they're the only ones struggling financially, but they're not," she says.

Amanda often shares her own financial

experiences with members, believing those honest conversations help build trust and show people they won't be judged.

"Just because I sit on the other side of the desk doesn't mean I'm any different," she says. "I've had my own financial struggles. I've learned from them, and that's what allows me to help others."

Today, the member continues building a strong foundation for her future, demonstrating what can happen when determination is met with education, encouragement and a trusted financial partner. For Amanda, it's a reminder that financial wellness starts with meeting people where they are and helping them take the next step forward.



SCENE IN: 2026 ▶
Dupaco's Amanda Bieber stands outside Four Oaks in Cedar Rapids, Iowa. Through Dupaco's partnership with Four Oaks, Amanda provides financial education and guidance to young people as they prepare for life beyond the program. (A. Bieber/Dupaco photo)

Dupaco Foundation awards \$250,000 to nonprofits

A total of 32 nonprofit organizations across Iowa and Wisconsin will expand opportunities in housing and homeownership, workforce development and small business development through \$250,000 in funding awarded by the Dupaco Foundation.

Congratulations to the 2026 Dupaco Foundation Nonprofit Grant recipients:

- ▶ **6th Avenue Corridor**, Des Moines, Iowa: \$5,000
- ▶ **The Arc of East Central Iowa**, Cedar Rapids, Iowa: \$10,000
- ▶ **Catherine McAuley Center**, Cedar Rapids: \$10,000
- ▶ **Cedar Valley Habitat for Humanity**, Cedar Rapids: \$10,000
- ▶ **Change Course**, Des Moines: \$5,000
- ▶ **Crescent Community Health Center**, Dubuque, Iowa: \$5,000
- ▶ **Dubuque and Jackson County Habitat for Humanity**, Dubuque: \$20,000
- ▶ **Dubuque Area Labor-Management Council**, Dubuque: \$10,000
- ▶ **Dubuque Community YMCA Crisis Services Shelter**, Dubuque: \$5,000
- ▶ **Dubuque Rescue Mission**, Dubuque: \$10,000
- ▶ **Dubuque St. Vincent de Paul**, Dubuque: \$10,000
- ▶ **Exceptional Persons, Inc.**, Waterloo, Iowa: \$10,000
- ▶ **Feed Iowa First**, Cedar Rapids: \$10,000
- ▶ **The Fountain of Youth Program**, Dubuque: \$5,000
- ▶ **Four Mounds Foundation – HEART Partnership**, Dubuque: \$10,000
- ▶ **Friends of St. Mary's (Steeple Square)**, Dubuque: \$5,000
- ▶ **Habitat for Humanity of Dane County**, Madison, Wis.: \$5,000
- ▶ **Homes for Iowa**, Carroll, Iowa: \$10,000
- ▶ **Hope Community Development Association (Hope CDA)**, Cedar Rapids: \$5,000
- ▶ **House of Hope**, Waterloo: \$5,000
- ▶ **Iowa Heartland Habitat for Humanity**, Waterloo: \$10,000
- ▶ **Mindful Minutes**, Dubuque: \$10,000
- ▶ **Moms Connect Dubuque**, Dubuque: \$10,000
- ▶ **The New Bohemian Innovation Collaborative, Inc.**, Cedar Rapids: \$5,000
- ▶ **NewBo City Market**, Cedar Rapids: \$5,000

- ▶ **Opening Doors**, Dubuque: \$10,000
- ▶ **Presentation Lantern Center**, Dubuque: \$5,000
- ▶ **REAP Food Group**, Madison: \$5,000
- ▶ **Riverview Center**, Dubuque: \$5,000
- ▶ **United Way of Dane County**, Madison: \$5,000
- ▶ **Willis Dady Homeless Services**, Cedar Rapids: \$10,000
- ▶ **Wisconsin Partnership for Housing Development, Inc.**, Madison: \$5,000

Since 2012,
the Dupaco Foundation has awarded **more than \$3.4 million** in grant funding.

High school seniors:
The Dupaco Foundation Scholarship application will be available January 2027 at dupaco.com/scholarships.

Learn about the ways we give
at dupaco.com/community

SCENE IN: 2026 ▶
Mindful Minutes received \$10,000 to support its Emerging Wellness Entrepreneur Scholarship Initiative, helping aspiring wellness professionals access the training, mentorship and business-development support needed to transform wellness expertise into sustainable community-based businesses. (Contributed photo)



Financial checkups matter

By Michael Poppen | Senior financial advisor

I don't know about the general population, but going to the dentist for my six-month checkup is not my favorite activity.

My gums are poked and prodded with a great degree of speculation as to what beverage stain is now requiring more elbow grease on my incisor polishing.

Obviously, the time spent in the chair is an opportunity to talk about—sometimes in the midst of a rinse—the health of my teeth.

As in all arenas of life management and the proverbial “adulthood” phase one enters after the age of 21, the standards of annual reviews become commonplace.

Now, I'm not saying the bearing of one's soul—oral, financial, mechanical or otherwise—are good times by any measure!

However, the main goal for every review or checkup is the understanding of areas we've done well, where we can improve and the opportunities to project.

By setting aside time to review financial planning like budgeting and subsequent goals and objectives each year, a financial advisor has an opportunity to help identify some sensitive areas or financial cavities. And, in the same context, explore where things have been going very well ... you know, because you've been applying such an extraordinary flossing routine.

The main point of all these analogies and parallels is to express that reviews are important. It's challenging to be sincere and honest about health and financial matters. But, the more open we are and willing to review our existing plans, the better equipped we are to make changes and move forward.

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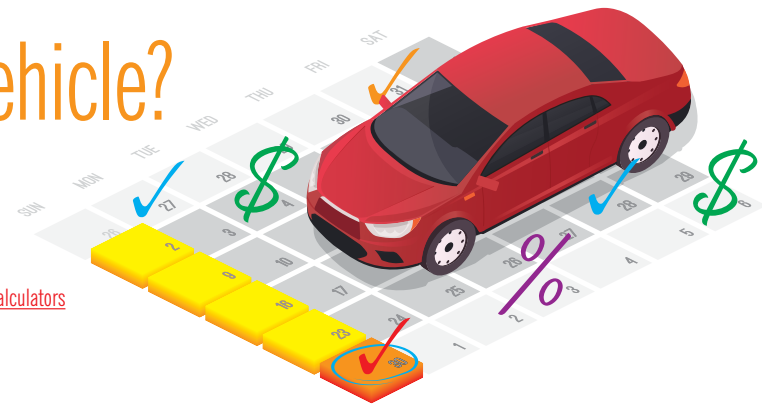
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Learn more at dupaco.com/invest

What's a good deal on a vehicle? It's more than the price tag

See what fits your budget at dupaco.com/calculators



A good deal on a vehicle isn't just about negotiating a lower price. It's about finding a vehicle and financing package that fit your budget today and remain affordable tomorrow.

Before you shop, consider the total cost of ownership, including insurance, fuel, maintenance, registration fees and financing costs. A lower monthly payment might seem attractive, but a longer loan term could mean paying more overall.



Shopping for your next vehicle?

Scan this code to watch a video on how to buy a vehicle without budget surprises.

Financing matters, too. Even a small difference in interest rate can save hundreds or thousands of dollars over the life of a loan. That's why it's important to get pre-approved and compare financing options before visiting a dealership.

The best car deal is one that supports your financial goals, not just your desire to drive off the lot. Do your homework, know your budget and focus on total cost, not just the monthly payment.

8 surprisingly easy ways to save more money



Saving money doesn't always require major sacrifices. Often small changes to everyday habits can add up over time. Consider these eight simple ways to keep more money in your pocket:

- 1 | Cancel unused subscriptions.** Review recurring charges and eliminate services you no longer use.
- 2 | Automate your savings.** Set up automatic transfers to a savings account like Bright Savings on payday. Don't wait to save what's left over at the end of the month.
- 3 | Try the 24-hour rule.** Before making a nonessential purchase, wait 24 hours to avoid impulse spending.
- 4 | Save your spare change.** Round-up programs like Dupaco's ChangeUp Savings can turn everyday purchases into effortless savings.
- 5 | Review your spending.** Looking over last month's transactions can reveal opportunities to cut back.

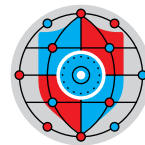
- 6 | Plan meals before shopping.** Meal planning doesn't have to be complicated. Heading into the grocery store with a list can help reduce impulse purchases, food waste and takeout expenses.
- 7 | Avoid unnecessary fees.** Check for service charges, ATM fees and late-payment penalties that may be draining your budget. Every dollar spent on fees is a dollar that isn't helping you reach your goals.
- 8 | Reevaluate major monthly expenses.** Periodically review costs like internet, phone, insurance and streaming services to see if better options are available. Don't forget to look at your loans, too. Interest rates, credit scores and financial situations can change, creating money-saving opportunities.

The key is to start small. Even one or two changes can help build momentum and create more room in your budget for the things that matter most.

Start saving at dupaco.com/save

Is it really Dupaco? How to spot a scam

Protect yourself at dupaco.com/fraud



PROTECTION CONNECTION STAY IN THE KNOW

Fraudsters are getting better at making calls, texts, emails and even mailings look legitimate.

Fortunately, a few simple precautions can help you protect your personal information.

If you receive a message claiming to be from Dupaco, pause before you respond. Scammers often create a sense of urgency, claiming your account is compromised, a payment is overdue or immediate action is required. Their goal is to get you to act before you have time to think.

Watch for these common red flags:

- ▶ Pressure to act immediately.
- ▶ Requests to click a link, download a file or app, share your screen or call an unfamiliar number.

- ▶ Requests for sensitive information, such as passwords, PINs or verification codes.
- ▶ Emails or texts with unusual wording, poor grammar or generic greetings. Remember, caller ID can be spoofed, and official-looking logos can be copied. A message that appears legitimate isn't always trustworthy.

When in doubt, don't click, reply or use the contact information provided in the message. Instead, contact Dupaco directly using a trusted phone number or by visiting Dupaco.com. Taking a few extra moments to verify whether communication is legitimate can help prevent fraud and protect your financial well-being.



Connect with us on social media!

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

facebook.com/dupaco instagram.com/dupaco
pinterest.com/dupaco linkedin.com



Meet your #DupacoCrew: Staff stories

It's been a journey bigger than I ever imagined

Staff: **Carrie Kraus** | Culture Engagement Specialist

DUBUQUE, Iowa—I love making new connections, meeting new people, building relationships and helping people feel welcomed. That's one of the reasons I enjoyed being a teller.

But not long after I started with the credit union 22 years ago, an unexpected opportunity came my way.

Dupaco's former CEO Bob Hoefer saw something in me that I didn't yet see in myself. He encouraged me to join the training team. I was hesitant because I worried I'd miss out on making connections and relationships, and that was something I valued.

Little did I know that opportunity changed the course of my career.

Today, I help welcome new employees, lead cultural training programs and help bring the Dupaco experience to life for our Dupaco Crew. One of the most rewarding parts of my role is helping employees understand who Dupaco is before they ever learn the technical aspects of their job.

Culture is what makes a workplace so special. When employees feel connected to a purpose and are in roles where they can succeed, great things can happen. I've seen firsthand how investing in our people creates a positive experience for our members, too.

Even as Dupaco has grown, we've worked hard to maintain the relationships and sense of community that make us unique.

I'm proud to be a part of a Crew with such big hearts. Whether serving members, volunteering in our communities or supporting one another, our people consistently show up to make a difference.

I'm grateful for every opportunity, every relationship and every lesson along the way. It's been a journey bigger than I ever imagined and one I'm proud to still be part of today.

Join our team at dupaco.com/careers

SCENE IN: 2026

Connecting with each other is at the heart of each Crew Time, monthly activities led by employees to build connection and relationships beyond their everyday roles. From left, Dupaco's Jennifer Breitbach, Carrie Kraus and Kimberly Timmer gather during a recent Crew Time activity at the Dupaco Voices Building in Dubuque, Iowa. (T. McDermott/Dupaco photo)



Dupaco recognized



Dupaco has once again been named a Top Workplace by *The Des Moines Register*, based entirely on feedback from employees. Their honest input helps us grow, improve and stay true to our mission.

We're proud of this recognition because it reflects the culture our employees create every day, one built on caring, collaboration and a shared commitment to helping members build brighter financial futures. It's the dedication of the Dupaco Crew that helps make a difference for our members, our communities and our cooperative.



▲ SCENE IN: 2026

Dupaco employees accept the Top Workplaces award at a Sept. 23 ceremony in Altoona, Iowa. The recognition is part of The Des Moines Register's annual survey of company employees that captures their authentic feedback and evaluates key aspects of workplace culture including alignment, execution and leadership. (contributed photo)



▲ SCENE IN: 2025

Dupaco's Board Chair Randy Skemp throws out the first pitch during Dupaco Days at the iconic Field of Dreams in Dyersville, Iowa. Dupaco Crew, including Dollar Dog, joined the Ghost Players, celebrating a beloved Iowa tradition and a memorable day at the ballpark. (T. McDermott/Dupaco photos)



DUPACO STAFF CAREER MILESTONES

Five-year employees

- ▶ Carman Bakey
- ▶ Natalie Bigelow
- ▶ Tabitha Brown
- ▶ Tim Gau
- ▶ Meredith Halverson
- ▶ Stephanie Hoosman
- ▶ Olivia Howard
- ▶ Abdul Kashmoola
- ▶ Maddie Knapp
- ▶ Sarah Krapfl
- ▶ Tawny Kruse
- ▶ Michelle Lambert

- ▶ Isabel Lange
- ▶ Laura Miller
- ▶ Valeria Perez
- ▶ Kristine Rellihan
- ▶ Sherri Saric
- ▶ Shelby Slade
- ▶ Aleah Strang
- ▶ Michaela Wainwright

10-year employees

- ▶ Jim Bemboom
- ▶ Hillary Gottschalk
- ▶ Tyler Loucks
- ▶ Cindy Mai

- ▶ Sheena Smith
- ▶ Luke Wilkerson

15-year employee

- ▶ Adam Dodds

20-year employee

- ▶ Morgan Phelps

25-year-plus employees

- ▶ Justin Tauke (25)
- ▶ Angie Schultz (26)
- ▶ Lynne Willenborg (26)
- ▶ Jane Sweetman (28)
- ▶ Jennifer Breitbach (29)

- ▶ Matt Loesche (30)
- ▶ Jim Klostermann (31)
- ▶ Chris Hearnden (33)
- ▶ Dawn Davis (35)
- ▶ Joe Hearn (40)

Retirements

- ▶ Les Baumbach (2 years, VP, business lending)
- ▶ Linda Maas (35 years, mail representative)
- ▶ Tammy Merkes (14 years, senior deposit ops specialist)