SCENE IN: 2026

As daylight breaks over Dubuque, Iowa, the glow of the sunrise at Dupaco's Sycamore Street branch reflects the spirit of your financial cooperative—bringing clarity, confidence and a fresh start to each day. (T. Connery / Dupaco photo)

dupaco.com/locations

Find your nearest branch, Dupaco Connect, ATM or Shared Branch.

P.O. Box 179, Dubuque, IA 52004-0179
(563) 557-7600 / 800-373-7600

dupaco.com

SAVE ▸ BORROW ▸ INVEST ▸ INSURE ▸ TRUST

Owner's Manual

SUMMER ▸ 2026

Staying ahead with Bright Track Financial Wellness Hub

Life moves fast. From work, family and everything in between, keeping up with your finances can feel like just one more thing on your list. That's why Dupaco created Bright Track Financial Wellness Hub—a tool designed to work in Shine Online and Mobile Banking to help you stay one step ahead.

When you use Dupaco for your everyday spending—like using your debit card—that's when Bright Track goes to work. It automatically turns your daily transactions into meaningful insights, giving you a clearer picture of where your money goes and how you can make it go further.

Bright Track has already delivered more than 17 million personalized insights to help members reduce financial stress, build savings and feel more confident about their money.

When you sign into Shine, you'll receive helpful alerts about upcoming bills, unusual expenses, subscription changes and more—so there are fewer surprises and more "I've got this" moments.

And the best part? It's built for real life. No complicated spreadsheets. Just a smart, no-cost, simple tool that helps you make informed decisions.

We know financial stress is real—and you're not alone. That's why we're committed to giving you the tools and support to feel more in control. Bright Track combines the power of personalized technology with Dupaco's trusted guidance to help you build a life worth loving.

Get started at dupaco.com/BrightTrack

Here's what members are saying about Dupaco's enhanced Bright Track Financial Wellness Hub:

This gives me assurance that unusual account activity is being seen.

I realized that I have two active accounts and I need to cancel one.

I am new to doing a budget, and this helps me see where my money is going.

I did have two charges the same day, same amount. Thanks for catching it.

The information is amazing. Thanks for watching my back. I like this place.

I knew I was spending a lot on groceries. Wasn't sure how much! Now I know what the difference is when kids are home from college.

I like that it states when payments are due instead of telling me after.

This makes it easier to gain more insight into my spending and how I could save and be more financially responsible.

I'm thankful that you're on top of merchants I don't typically use. If one of them were fraudulent, I would know sooner than later.

People helping people, every day

A letter from President and CEO Joe Hearn

Our mission to help members build a life worth loving extends beyond the walls of our branches—it lives in the people and communities we serve every day.

Your financial cooperative, along with the Dupaco Foundation*, is very intentional about how we invest in our communities, focusing on areas where we can make a lasting impact.

This includes **affordable housing and homeownership—**because stable housing is key to long-term financial well-being. From initiatives like the Foundation's First-Time Homebuyer Grant Program and support of nonprofit organizations working in this space, to the credit union providing innovative financing solutions, we're helping remove barriers and make the path to homeownership more achievable.

The Foundation also invests in **upskilling and reskilling,** supporting programs that give people access to education, training and career opportunities. Whether it's workforce development programs or scholarships, these efforts help individuals grow their earning potential and strengthen our communities.

We continue to support **small business development—**because small businesses are key drivers of our local economies. Through Foundation nonprofit grants and Dupaco partnerships with organizations like Key City Creative Center and the Rural Ideas Network, we're helping local entrepreneurs access the tools, funding and support they need to start and grow their businesses.

The Foundation also sponsors a hardship fund that awards one-time grants to members experiencing an unexpected hardship like a medical crisis, disaster (flood, fire) or death of a family member. Learn more about these initiatives at dupaco.com/community.

Being able to focus and support these initiatives in the communities we call home is important. We're directly impacting the communities where our members live, work and build their futures.

At the same time, we continue to enhance the tools that directly support your financial well-being. Tools like our Bright Track Financial Wellness Hub (page 1) and products like our Bright Savings Account (page 4) were designed with simplicity and accessibility in mind—helping your money work harder while remaining available when you need it most.

Then we have our people. Our employees are how we're able to bring our mission to life in both our branches and communities. Employees like Amanda Clark (featured on page 10) remind us that behind every interaction is an opportunity to make a meaningful difference—to listen, guide and open doors when it matters most.

With your financial cooperative and the Foundation working together, we're proud to make these investments—strengthening the connection between your financial well-being and the communities we share.

Dupaco FINANCIAL STRENGTH

As of: May 31, 2026
Members: 182,627
Deposits: $3.0 billion
Loans: $2.5 billion
Assets: $3.6 billion
Reserves: $409 million
Regulatory Net Worth Ratio: 12.94%

Onward and upward,

Joe Hearn
President and CEO

**The Dupaco R.W. Hoefer Foundation is an independent, tax-exempt 501(c)(3) private foundation, governed by a separate board of directors, whose purpose is charitable. The foundation was established in 2011 to honor longtime President and CEO Robert W. "Bob" Hoefer.*

SCENE IN: 2026
Community and Social Impact Manager Michelle Becwar (clockwise from left) joins Judy Knowler, Lee Ann Snyder and Denise Grant of Peosta Community Heart & Soul; Dupaco Branch Manager and Peosta Community Heart & Soul volunteer Spencer Smith; and Dupaco President and CEO Joe Hearn at a recent Community Foundation of Greater Dubuque event. The event was held at the Dupaco Voices Building in support of Community Foundation of Greater Dubuque's Heart & Soul program. (J. Hearn / Dupaco photo)

Homebuying myths debunked

Buying your first home can feel overwhelming—but it doesn't have to be. Let's clear up a few common myths so you can move forward with confidence.

Myth #1: You need 20% down.
Not true. While 20% can help you avoid Private Mortgage Insurance (PMI), many loan options require much less—and some, like VA or USDA loans, may require no down payment at all.

Myth #2: Find the home before getting preapproved.
Starting with a lender helps you understand your budget and avoid falling for a home outside your price range.

Myth #3: A 30-year mortgage is always best.
A 30-year mortgage is just one of many mortgage options available to buyers. Different loan programs and terms may better fit your goals—it's all about what works best for you.

Myth #4: Your credit must be perfect.
Perfection isn't required. Many buyers with low to moderate credit qualify for mortgages, and there may be programs available to help.

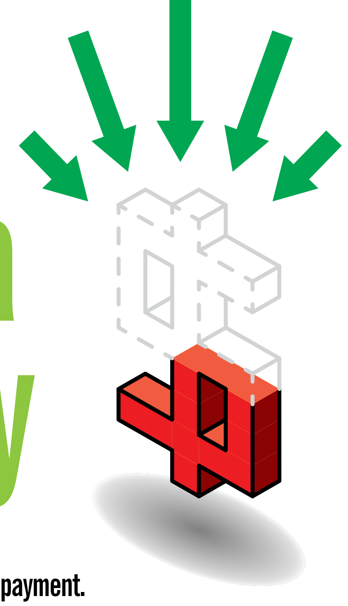
Myth #5: You must be debt free.
You may still qualify for a mortgage with existing debt—what matters most is how it fits into your overall financial picture.

It's always best to start your homebuying process with a trusted lender like Dupaco. We'll help you separate fact from fiction—and guide you every step of the way.

SCENE IN: 2026
When you're ready to make one of life's biggest financial decisions, having the right partner makes all the difference. Dupaco's mortgage experts are here to guide you every step of the way—so you can move forward with confidence. Here's a glimpse of members we've helped guide home this year.

Learn more at dupaco.com/mortgage

5 Strategies to pay off a loan early



If you're like many people, you're managing a loan—whether it's a mortgage, auto loan or credit card. While that's a normal part of life, it also means paying interest over time. The good news? Small changes can make a big difference in how quickly you pay off that loan. Even small steps can help you save on interest and reach your goals faster. Here are five ways you can work towards paying off your loan early.

| 1 | Split your payments.
Talk with your lender to see whether making half payments every two weeks might help you pay off your loan sooner.

| 2 | Round up when you can.
Rounding your payment up—even by a small amount—may shorten your loan term and reduce interest. It's a simple way to make steady progress without straining your budget.

| 3 | Add one extra payment.
If biweekly payments aren't realistic, aim for one extra payment a year. You'll still feel the squeeze just once (like at tax or bonus time), and you'll still shorten the life of the loan.

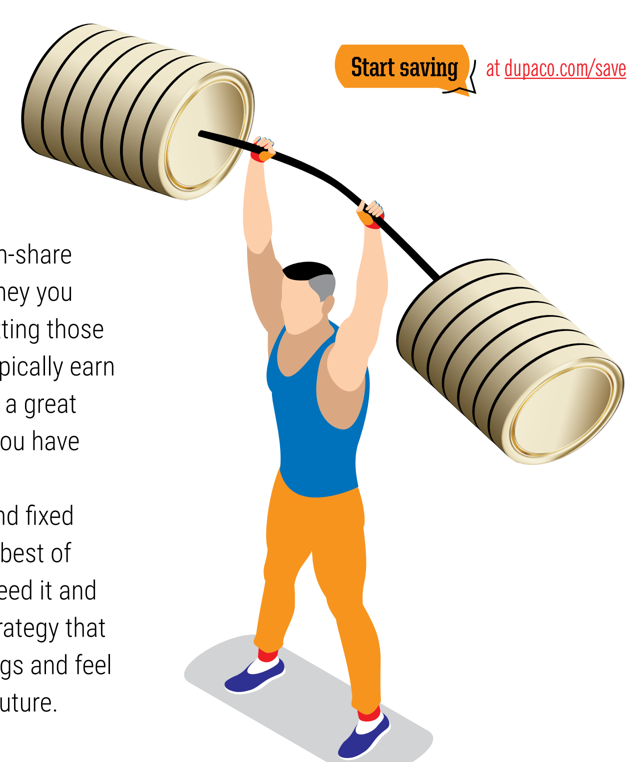
| 4 | Explore refinancing.
If rates have changed or your credit has improved, refinancing could lower your interest rate or help you pay off your loan faster. A Dupaco expert can help you decide what makes sense.

| 5 | Put extra income to work.
Bonuses, side hustles or unexpected cash can go a long way when applied to your loan balance.

Use our calculators to find your savings at dupaco.com/calculators

Savings accounts to make your money work harder

Start saving at dupaco.com/save



Saving money is a great first step—but making sure it's working for you is just as important.

One way to do that is to keep your savings in a mix of liquid and fixed accounts. Doing this may earn higher dividends than a traditional savings account.

Liquid accounts offer flexibility and easy access to your funds. These are options like Dupaco's online-only Bright Savings Account or an Achieve Money Market. These accounts are ideal for your emergency savings and everyday needs—while still offering competitive dividend rates that can help your balance grow faster than a traditional savings account.

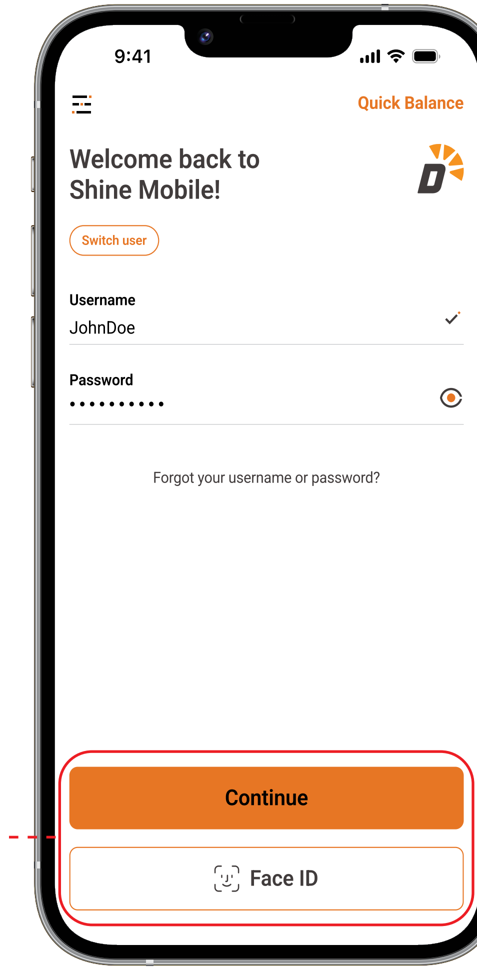
Fixed savings options, like term-share certificates, are designed for money you don't need right away. By committing those funds for a set period, you can typically earn higher dividends. Certificates are a great way to grow your savings when you have a goal and timeline in mind.

Creating a mix of both liquid and fixed savings accounts, you'll gain the best of both worlds—access when you need it and growth over time. It's a simple strategy that can help you build stronger savings and feel more confident in your financial future.

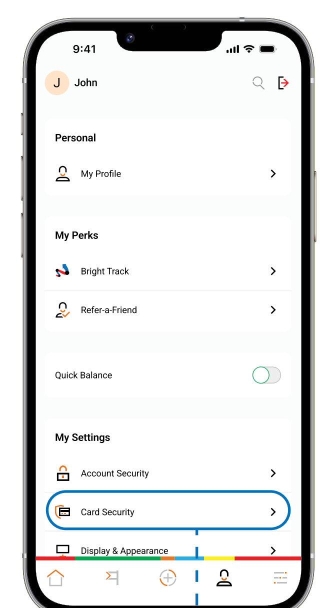
HOW TO Notify Dupaco before you travel

Have upcoming travel plans? Whether you're visiting family or checking destinations off your bucket list, travel with confidence knowing your Dupaco cards are ready to go wherever your adventures take you.

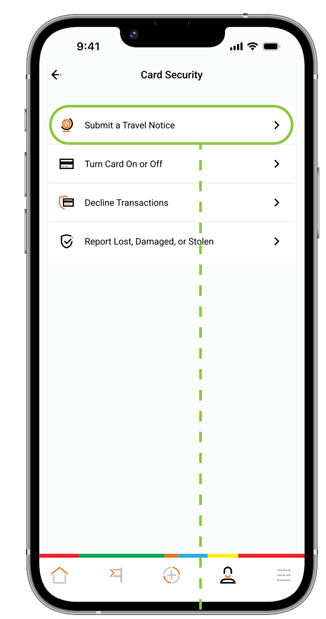
Before you leave on your next trip, tell your card issuers about your plans to help avoid payment snags. For Dupaco cards, you can notify us right in Shine! Just tell us when and where you'll be traveling and enjoy one less thing to worry about on your trip. Here's how:



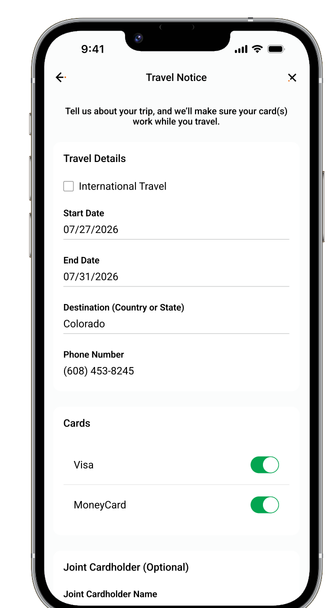
1 *Log in to Shine Mobile Banking.*



2 *Go to My Settings, then Card Security.*



3 *Select Submit a Travel Notice.*



4 *Tell us when and where you're traveling, select the card(s) you'll be using and submit.*

PRO TIP

If you're traveling internationally, make sure your cards are enabled for international use. It's also a good idea to bring a backup payment option, just in case.

YOUR MONEY FOR GOOD
One member at a time

A lasting Dupaco legacy

DUBUQUE, Iowa—When Kenneth Arthofer visited Dupaco's Sycamore Street branch, he noticed a familiar name displayed among the credit union's past leaders. It was his grandmother, Gladys Arthofer.

Kenneth knew Gladys had worked at the Dubuque Packing Company, just like his father. But seeing her name on the wall at Dupaco—and learning she had served on the Dupaco board of directors—gave him a newfound appreciation for her legacy. "I had her photo, but didn't fully understand her impact until I saw her name there," he said.

Gladys' story is rooted in the early days of Dupaco, when the credit union was founded to serve Dubuque Packing Company employees and their families. At that time, leadership roles for women were rare, and her contributions helped shape the financial cooperative's future. "It was a tough environment for women in business in the 1940s," Kenneth says. "What she accomplished is truly incredible."

Years later, when Kenneth moved back to Dubuque, joining Dupaco felt like a natural step. "It was part of my family tradition," he says. "Even though the Packing Company, and my grandmother, are gone, they live on through Dupaco."

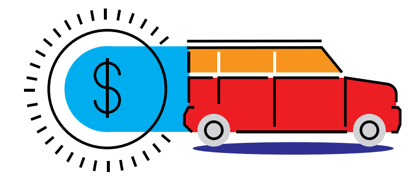
As a member, Kenneth opened checking and savings accounts and later turned to Dupaco for a VA home loan. Using Dupaco's digital tools made the process simple and flexible—especially important as he travels frequently. "It was easier than buying a car," he says. "Dupaco was great to work with every step of the way."

Today, Kenneth keeps a photo of his grandmother in his home office—a reminder that his financial journey is part of something bigger: a family legacy that continues to grow with Dupaco.

SCENE IN: 2026

Kenneth Arthofer shares pieces of his family's history, a photo of his grandmother, Gladys Arthofer, whose involvement on Dupaco's Board of Directors helped shape the credit union's early years. His appreciation for family connection and history brought him to Dupaco, where he secured a VA loan to finance his home. (K. Arthofer photo)

When refinancing an auto loan makes sense



Did you know you can refinance your auto loan—just like a mortgage? Refinancing simply means replacing your current loan with a new one that has different terms, such as a lower interest rate, a new monthly payment or a different loan duration.

For many people, refinancing is a smart way to make their loan work better for their current financial situation.

Why consider refinancing?

Refinancing may offer several benefits, including:

- Lowering your interest rate, which can save money over the life of your loan
- Reducing your monthly payment to free up room in your budget
- Shortening your loan term to pay off your vehicle sooner
- Switching lenders if you want better service or guidance

When does refinancing make sense?

It may be worth exploring if your credit score has improved, interest rates have dropped or your original loan wasn't the best fit. Life changes, too—so refinancing can help adjust your loan to better match where you are today.

The key is making sure the new loan truly benefits you—whether that's saving money, simplifying your budget or helping you reach your financial goals faster.

If you're wondering whether refinancing is right for you, a Dupaco financial expert can help you explore options and build a plan that fits your budget, goals and timeline.

Learn about your auto financing options at dupaco.com/auto

What is account takeover?

Protect yourself at dupaco.com/fraud

PROTECTION CONNECTION | STAY IN THE KNOW

Follow us on social media to learn about the latest scams:
facebook.com/dupaco linkedin.com

Imagine trying to log in to your account—whether it's online banking, your favorite store or confirming reservations for an upcoming family vacation—only to find you're locked out. This is called account takeover (ATO), a scam that is on the rise and can happen quickly.

An ATO occurs when a scammer gains access to your online accounts. Once inside, they may make purchases, steal personal information or even pose as you to scam others.

These scams often follow a pattern: Scammers gather your information through phishing or data breaches, use it to access your account, change your login details and then act fast to steal money or data.

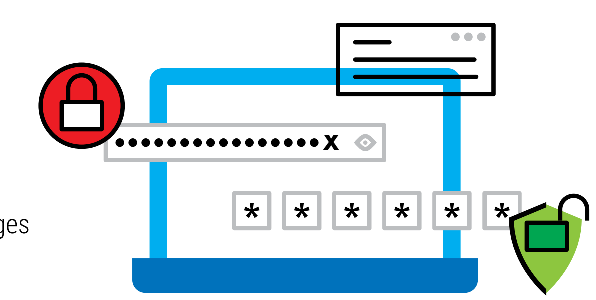
Watch for warning signs, like unexpected password-reset emails, login alerts from unfamiliar devices, locked accounts or charges you don't recognize. Friends receiving unusual messages from you can also be a red flag.

Protect yourself by:

- Using strong, unique passwords
- Enabling multifactor authentication
- Avoiding suspicious links or messages
- Monitoring accounts regularly

If you're targeted, act quickly. Try to regain access, change your passwords and contact your financial institution.

Staying alert and taking simple precautions can go a long way in keeping your accounts—and your financial future—secure.



Plan with purpose

By Michael Poppen | *Senior financial advisor*

Always be prepared.

It's been a simple idea or philosophy—since the beginning of time.

Some organizations have even adopted it as their motto.

Yet putting those words into motion, creating an environment where we might be secure or better able to withstand changes, can ultimately be challenging.

I remember one winter during high school, a friend invited me out to trap on his property. We laid the traps that night and woke up the next day to check them.

This friend, better prepared and knowledge-able, slipped into his waders while I donned a pair of calf-high rubber boots. (I was offered a pair of waders as well but scoffed at the suggestion my physical prowess and footwork would not win out over nature.)

We drove out to the creek and started checking traps.

Well, about three muskrats and an otter deep, I lost my footing and slid waist high into the creek—that water was cold!

While my friend cleared the remaining traps, I sat in the truck, trying to thaw out in front of broken vents dribbling "heat" out at what may have been 53°F.

Just like my trapping story, most things in life are easier to navigate if you try and prepare for all outcomes.

So, whether it's debt reduction, retirement strategy, portfolio rebalancing or making sure those wild mushrooms ARE morels, always consider: The more research, experienced people and tools we equip ourselves with, the greater the probability of a favorable return.

Dupaco Financial Services

Your Dupaco Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Dupaco Credit Union for these referrals. This creates an incentive for Dupaco Credit Union to make these referrals, resulting in a conflict of interest. Dupaco Credit Union is not a current client of LPL for brokerage or advisory services. Please read the LPL Financial Relationship Disclosure for more detailed information.

Dupaco Financial Services is a division of Dupaco Community Credit Union — the financial home you own — so you can rest assured that you're working with an organization that will act with your personal interest in mind. Dupaco Financial Services works with a national, full-service securities brokerage firm, LPL Financial, to make available top-of-the-line investment and insurance information and opportunities.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL Financial or its licensed affiliates. Dupaco Community Credit Union and Dupaco Financial Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Dupaco Financial Services, and may also be employees of Dupaco Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dupaco Community Credit Union or Dupaco Financial Services. Securities and insurance offered through LPL or its affiliates are:

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Not Credit Union Deposits or Obligations | May Lose Value

The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following states: Iowa, Wisconsin and Illinois.

Meet with us at dupaco.com/invest

Congrats, scholarship winners!

This fall, 20 high school seniors will take the next step in their educational journeys—supported by the Dupaco Foundation's renewable college scholarship program.

The Foundation awarded a total of $60,000 in scholarships to help students pursue their goals at community colleges, trade schools and four-year colleges and universities. Ten students will each receive a $2,000 scholarship to attend community colleges or trade schools, and another 10 students will each receive a $4,000 scholarship to pursue degrees at four-year institutions. Congratulations to the recipients:

Community College/Trade School Scholarship Program

Zahir Bermudez Trejos, Iowa City, Iowa
Anna Cota, Bellevue, Iowa
Zyiah Dixon, Marion, Iowa
Elizabeth Hefel, Epworth, Iowa
Jacob Jesenovec, Worthington, Iowa
Ryleigh Meier, Glen Haven, Wis.
Kate Mobley, Paton, Iowa
Henry Schuster, Cedar Rapids, Iowa
Justin Severson, Zwingle, Iowa
Jayden Tigges, East Dubuque, Ill.

Four-Year College/University Scholarship Program

Kimaecia Edward, Maquoketa, Iowa
Alex Gevock, Dubuque, Iowa
Jamari Kruse, Waterloo, Iowa
Fabiola Maldonado, Carroll, Iowa
Sophie Matlock, Waterloo
Shoney Murillo, Ely, Iowa
Alex Plagman, Dubuque
Braedyn Raney, Waterloo
Breese Thole, La Motte, Iowa
Kamryn Wolkenhauer, Danville, Iowa

And congratulations to Dupaco members **Olivia Hanniford** and **Nick Berumez!** The Iowa Credit Union Foundation awarded Olivia with a $2,000 Warren A. Morrow Scholarship and awarded Nick with a $1,000 scholarship.

Get the details at dupaco.com/scholarships

SCENE IN: 2026
Christy Decker, senior community outreach & education consultant at the credit union, presents a renewable Dupaco Foundation Scholarship to Sophie Matlock from Waterloo East High School. (K. Shemak / Dupaco photo)

Know the health of your business

Whether you're just getting started or planning your next phase of growth, understanding your business's financial health is key to making confident decisions.

Just like you schedule annual physicals for yourself, your business's finances need regular checkups to ensure everything is running smoothly. Dupaco's Business Financial Health Check helps you do exactly that.

By running your numbers through the tool, you'll get a clear snapshot of where your business stands today. Your customized report will highlight strengths, uncover potential risks and provide practical, action-able steps to improve cash flow, strengthen reserves and plan ahead.

More importantly, you don't have to navigate it alone. Partnering with Dupaco means you'll get expert guidance to help interpret your results, answer questions and build a strategy that fits your goals.

When you truly understand your financial picture, you're better prepared to manage challenges, seize opportunities and keep your business moving forward.

Scan to check your business health
Run your Financial Health Check to understand where your business stands and get insight to help your business grow with confidence. It's quick and easy to complete.

Looking for some summer fun?

ADVENTURELAND
LOST ISLAND
Dubuque Museum of Art in the Millwork District

Because you're a Dupaco member, you're in for some serious savings to area attrac-tions this summer. Happy adventures!

Discount tickets are available for:

- Adventureland in Altoona, Iowa. Tickets are $37.99, plus tax.
- Lost Island Theme Park & Water Park in Waterloo, Iowa. Separate tickets are available to each park.
- Dupaco members also receive compli-mentary admission to the Dubuque Museum of Art through 2028.

Learn how to get your tickets under Events at dupaco.com/community

SCENE IN: 2026
Renee DeGree, Dupaco community outreach & education consultant, meets with a University of Dubuque student during a recent Game of Life event on the college campus. During the event, students made hypothetical career, housing, transportation and other expense decisions, then met with Renee to review how their decisions impacted their financial situations. Renee is part of Dupaco's Community Outreach & Education team, partnering with employers and schools to provide financial wellness programs and 1:1 coaching at no cost to the business, employee or student. (T. McDermott / Dupaco photo)

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

DUPACO CREW

Meet your #DupacoCrew: Staff stories

We're helping make real opportunities happen

Staff: **Amanda Clark** | Branch services consultant

WATERLOO, Iowa—A few years before I started working at Dupaco, I walked into another financial institution hoping to get an auto loan—and left with a "no."

As a single mom of two, that was hard news to hear.

I knew I was working hard and doing everything I could to get ahead.

Friends encouraged me to try Dupaco. They shared how the credit union had helped them, so I decided to stop in. I still remember sitting at that desk going through paperwork—then hearing that "yes."

That "yes" meant everything.

They believed in me.

Dupaco was giving me a chance.

I was already working in the financial industry, but it was at that moment I knew I wanted to work at Dupaco.

I wanted to be that person for someone else. Someone to offer encouragement, opportunity and hope. To help someone get ahead because that feeling of getting an opportunity was the best feeling in the world.

Today, I help members at our Mullan Avenue branch in Waterloo. This is the community I've always called home.

I feel like I can relate to every member who walks in.

They inspire me to come to work each day.

When a member comes in with their head hung low, thinking they may not get approved, I share my story.

I let them know I've been in their shoes and remind them that bad times don't last forever. Sometimes all it takes is just one "yes."

Then, to be able to give that "yes" to someone else—it's the best!

I've shared a lot of happy tears and hugs in my office.

Whether we're working together in the branch or volunteering in our community, I'm so proud to work with such a great group of people who support each other.

I truly believe Dupaco is more than just your average financial institution.

We're helping make real opportunities happen.

SCENE IN: 2026

Dupaco's Amanda Clark and Sarah Mangrich share a little love for Waterloo while volunteering for the My Waterloo Days Parade. (A. Clark / Dupaco photo)

SCENE IN: 2026

The Dupaco crew recently volunteered their time, hitting the road to deliver nourishing meals to residents in Cedar Rapids, Marion and Hiawatha, Iowa, through Meals on Wheels. It was a busy day of connecting with neighbors and giving back. Through the credit union's volunteer time-off benefit, Dupaco employees are encouraged to support the causes they're passionate about—living out the financial cooperative's values and "people helping people" philosophy.

DUPACO STAFF CAREER MILESTONES

Five-year employees
- Mallory Akers
- Sophie Harris
- Nicole Hepler
- Sarah Keubler
- Gwen Lammer
- Justin Lord
- Eli Malmquist
- Mary Runde
- Megan Sass
- Rob Schwartz
- Emily Sovich
- Alex Vaassen
- Hannah Woller

10-year employees
- Matt Bell
- Majda Karajic
- Cole Lansing
- Alex Metcalf
- Shelby Papenthien
- Camilo Ruiz

20-year-plus employees
- Jennifer Hanniford
- Michelle Kolfenbach

25-year-plus employees
- Tim Bockenstedt (28)
- Kelly Klein (33)
- Linda Maas (35)
- Kathy Steffes (28)
- Kurt Wuertzer (33)

Retirement
- Rhonda Selensky (5 years, Accounting Supervisor)