DYERSVILLE, Iowa—Tired of feeling let down by her long-time financial institution, Wanda Echard was ready to try something new last fall. At her sister’s suggestion, Echard reached out to Dupaco Community Credit Union, even though the closest branch to the Luana woman’s home is 60 miles away.

"Distance, it turns out, is only a number," Echard said. "Instead of a number, and it meant the world to me.”

Echard received a free Money Makeover during Dupaco’s GreenBack Impact 2.0 campaign. The three-month initiative aimed to save members interest by moving their outstanding loans to Dupaco. The experience gave Echard a lesson in the value of quality service and led her to refinance her home financials.

"I was treated like a person instead of a number, and it meant the world to me.” — Wanda Echard, a new Dupaco member

During the Money Makeover, Willenborg showed Echard how Dupaco could save her $27,000 in interest by refinancing her mortgage into a Mini-Mortgage and rolling her auto loan and credit card debt into a home equity loan. The best part? Echard could have her debt paid off before she retires in the next decade or so, Echard was stunned.

"Until we did the Money Makeover, I never realized how much I was actually paying in interest on all of my credit cards," she said. "Lynne was the best thing since sliced bread for me. She took care of not one problem but a lot of payments. It was like the weight was lifted off my shoulders." Because Echard was referred to another member, and she moved her loans to the credit union during GreenBack Impact, she also received $100. It was a bonus, if you will, for sharing in the success of her credit union’s goal to save its members a collective $3 million in loan interest.

The Dupaco Difference

Dupaco spends 60-plus minutes with each new member, explaining the credit union’s difference, member services and products that fit the member’s needs, and providing financial education and counseling. In 2015, 32,922 new members joined the credit union.

Credit Union or Bank: What’s the Difference?

Dupaco is not a bank. It’s a ‘financial cooperative.’ The more we do for each member, the better all our members do! When we help our members save money—with a savings account, lower loan rates, fewer service fees, lower-cost insurance, the list goes on—we help grow the whole credit union.

<table>
<thead>
<tr>
<th>For profit corporation</th>
<th>Not-for-profit cooperative</th>
</tr>
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<tbody>
<tr>
<td>Owners/stockholders who may or may not be customers or users of services</td>
<td>Stockholders only</td>
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<tr>
<td>Only stockholders vote; one vote per share of stock (more votes mean more voting power)</td>
<td>Dividends issued to stockholders only</td>
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<tr>
<td>Owners/stockholders may have any share in the world, but dupaco isn’t legally required to be a shareholder in the U.S.</td>
<td>Owners/stockholders can have an interest in the community</td>
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<td>Offer only stockholders returns and lower fees due to the nature of the organization and its dividend distribution</td>
<td>Offer other returns and lower fees due to the nature of the organization and its dividend distribution</td>
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<td>Members/owners</td>
<td>Nonmembers or customers</td>
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<tr>
<td>National Credit Union Administration (NCUA)</td>
<td>Government</td>
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</tbody>
</table>

Credit Coach Loan Helps Member Get Money Ahead

Member Ermina Soler is proof positive that Dupaco is delivering on its mission to improve members’ financial positions. In April 2015, Soler, of Dubuque, Iowa, was able to purchase a home with the help of Dupaco’s MoneyMatch, an Individual Development Account program where the savings of a participant are matched dollar-for-dollar with great results. Read Soler’s story on page 9.

"I’ve told many people about Dupaco, and I hope some of them will consider going there too," Echard said.
DUBUQUE, Iowa—Dupaco recognized individuals who maintained leadership roles on its board of directors during 2015. Since their election or appointment at the 66th Annual Meeting in February 2015, these volunteer directors contributed significant time and expertise to the benefit of the credit union and its members:

- **Ron Mussehl**, Chair of the Board
- **Denise Dolan**, Secretary
- **Steve Chapman**, Treasurer, Chair, Salary Savings Plan Oversight Committee
- **Randy Skemp**, Chair, Personnel Committee
- **Andy Schroeder**, Chair, Nomination, Credit/Delinquent Loan Committee
- **Bob Wethal**, Vice Chair of the Board
- **Renee Poppe**, Vice President of Customer Service, MediNet, Dubuque, Iowa

**Have you met your lab partner in Peosta?**

POESTA, Iowa—Designed to test innovative ways of serving members, Dupaco’s newest branch opened in late May 2015. Even though the branch is new, the member-owned credit union’s approach remains the same: delivering personalized financial advice to improve members’ financial positions.

**Dupaco Plans 20th Branch**

Dupaco plans to open a full-service branch at the corner of San Moran Access Drive and Schukei Road in Waterloo, Iowa. Dupaco’s 20th branch is expected to open during the summer of 2015.

**PEOSTA, Iowa**—Designed to test innovative ways of serving members, Dupaco’s newest branch opened in late May 2015. Even though the branch is new, the member-owned credit union’s approach remains the same: delivering personalized financial advice to improve members’ financial positions.

**Homeostyle Convenience**

The CO-OP Shared BranchSM network keeps members connected to Dupaco Community Credit Union—no matter where they go. Through this expansive network, Dupaco members have fee-free access to their money at more than 5,500 participating credit union branches across the nation. With shared branching, members can make deposits, cash and check withdrawals, loan payments, transfers and more as if they were at their own credit union. That’s the credit union difference.

**Our Mission:**

To be our members’ lifetime financial home.

**Our Vision:**

Delivering personal financial advice, our mission is to improve our members’ financial position and build robust relationships by delivering personalized financial advice, products and services.

**Did you know?**

- **50 states**
- **19 countries**!
- Dupaco members reside in 50 states and 19 countries!
- Dupaco members reside in 50 states and 19 countries!
Money Makeover Helps Family Make the Impossible Possible

KEY WEST, Iowa—Crystal and James Olzewski had resigned themselves to being lifelong renters. "Sometimes, it's hard for me to believe that people can manage their finances and reach their goals," Crystal said. "When Jacki utilized everything Dupaco had to help us, and she opened our eyes to a ton of things we could do to drive up our credit to get ready to buy a house. We had that feeling of hope.

Less than six months later, it happened: their credit scores had increased enough to get approved to buy a home. "It finally hit me too much that we now own a home. I'm awestruck," she said. "It's really been a dream come true."

But homeownership isn't the only thing Clasen helped the family achieve. With Dupaco's help, the Olzewskis are setting their children on a bright financial path too. The oldest child is now building his credit with a Dupaco VISA credit card, and the parents are opening Dupaco savings accounts for their children to teach them the importance of saving.

"Sometimes, it's hard for me to believe that people will go above and beyond to help you," Crystal said. "But that's what Dupaco has done for us."

WHO CAN ACCESS A FREE DUPACO MONEY MAKEOVER

More than 3,000 people have had their low- and no-income homes in Dubuque, Iowa, members' homes and credit history touched to protect them from fraud. Prior to the pandemic, face-to-face workshops and webinars taught clients how to set up their skills and secure their credit scores in person or via the mobile app. (M. Kuhl/Dupaco photo)

Best of the Best

Joe Hearn
President & Chief Executive Officer

Leo Costello
Senior Vice President, Business Development

Jean Digman
Vice President, Mortgage Lending

Matthew Dodds
Chief Operating Officer

Steve Ervolino
Chief Information Officer

Danielle Gratton
Chief Financial Officer

David Klovitter
Chief Marketing Officer

John Koppes
Senior Vice President, Member Business Lending

Todd Link
Senior Vice President, Retail Management & Remodel Delivery

Nancy TeKippe
Senior Vice President, Service Delivery

Report on the Money Makeover

Sure, 2020 was a challenging year, but through hard work they learned how to buy a home in Dubuque, Iowa, members' homes and credit history touched to protect them from fraud. Prior to the pandemic, face-to-face workshops and webinars taught clients how to set up their skills and secure their credit scores in person or via the mobile app. (M. Kuhl/Dupaco photo)

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In Your Best Interest
Report from the President & CEO Joe Hearn

2015 HIGHLIGHTS

DUBUQUE, Iowa—As a member-owned cooperative, Dupaco exists to serve a small group of stockholders to better serve you. Our mission is to improve each member’s financial position. To understand the best way to do this, Dupaco continually seeks your input. We achieve this in several ways—survey, focus group, direct member comments and feedback.

Your credit union’s triennial member survey
Nick Cannavo, branch in Dubuque.
Carol LeGrand, Pennsylvania branch in Dubuque.
A SCENE IN: 2015
On Feb. 17, 2015, Annual Membership Meeting, President and CEO Joe Hearn thanked the credit union’s shareholders, praised the work of U.S. credit unions and highlighted the challenges faced by policymakers to maintain a competitive financial services landscape.

2015 ANNUAL REPORT
In Your Best Interest
For the fiscal year 2015, Dupaco Federal Credit Union’s net income was $24.0 million, up from $19.1 million in 2014.

Announcements of 2015
Jasleen Aoyep joined Dupaco as insurance representative in the Cedar Falls, Iowa, branch.
Stephanie Crets joined Dupaco as softwarelead education impact architect at the Hillcrest branch in Dubuque.
Becky Borchers accepted the position of marketing communications director. She succeeds Kristine Bettin, who accepted the position of assistant vice president, brand management at the Hillcrest branch in Dubuque.
Kris Brown joined Dupaco as insurance representative in the Cedar Falls, Iowa, branch.
Mike Brewster joined Dupaco as risk management analyst, internal controls.
Joe Bistreme joined as assistant vice president, fraud services supervisor at the Peosta, Iowa branch.
April Casteel joined Dupaco as a member service representative at the Hillcrest branch in Dubuque.
Terrie Smentek joined Dupaco as vice president, controller.
Bob Gruenspecht was promoted to member services representative at the Hillcrest branch in Dubuque.
Kathleen Gunther joined as assistant manager of member services at the Hillcrest branch in Dubuque.
Melissa Hargraves was promoted to member service representative at the Hillcrest branch in Dubuque.
Marcie Winkelman was promoted to assistant vice president, member service representative at the Pennsylvania branch in Dubuque.
Sherry Yonda joined Dupaco as insurance representative in the Cedar Falls, Iowa, branch.

A SCENE IN: 2015

The Accounting Firm
The accounting firm of McGladrey LLP successfully completed its independent Certified Public Accountant audit of the credit union’s financial statements, as well as its compliance with federal regulatory requirements. The members of the State of Iowa Credit Union League and the National Credit Union Administration audited reviews the financial statements, security standards and adherence to regulations, policies and procedures.

The Fifth Most Important Best Interest

Joe Hearn, President and CEO

Audits Again Affirm Financial Health, Practices

Joe Hearn, President and CEO

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Security

1 Security

Dupaco makes relevant and informative technology, digital advice and direct member comments continually seek your input. The member survey also gives back to our depositors. We are very satisfied with your deposit rates, we are very satisfied with the new records, grew to more than $89,000. An increase in deposits, reserves exceed $802 million. Loans total more than $1.11 billion. An increase in reserves, more than $802 million. Another increase in deposits, more than $1.11 billion. The accounting firm of McGladrey LLP successfully completed its independent Certified Public Accountant audit of the credit union’s financial statements, as well as its compliance with federal regulatory requirements. The members of the State of Iowa Credit Union League and the National Credit Union Administration audited reviews the financial statements, security standards and adherence to regulations, policies and procedures. The fifth most important best interest.

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On behalf of my fellow elected board members, I am honored to report that your credit union continues to pursue and fulfill its mission to serve and enrich the lives of more than 90,000 members.

This mission is as true today as it was in 1948, when 10 Dubuque Packing Co. employees founded the credit union on the philosophy of cooperation and mutual benefit. The countless heartfelt stories featured in this year’s report are but a small representation of how your credit union demonstrates our commitment to our members.

SUSTAINABILITY
Your credit union remains exceptionally strong, with reserves exceeding the federal government’s highest capital threshold for credit unions. What’s more, BauerFinancial, Inc., again rated Dupaco “5-Stars,” a designation that recognizes the credit union as one of the strongest financial institutions in the country.

Dupaco also garnered recognition for the sixth time in seven years as one of the “Top Performing U.S. Credit Unions,” according to the independent credit union research firm Raddon Financial Group.

In addition to offering competitive savings and loan rates, your credit union continues to explore ways to drive member value. During our three-and-a-half month GreenBack Impact Learning Lab campaign, members brought outstanding loans to Dupaco and saved more than $3.6 million in interest, exceeding the $3 million goal. On an annualized basis, we believe this is a significant amount of money infused directly into our members’ pockets.

Meanwhile, your credit union’s long-term plans require prudent investments that will enhance your long-term member experience. Among them: upgrading computer security enhancements, real-time credit scores in Shine Online Banking, Apple Pay, Android Pay, PIN and chip credit cards, and the upcoming interactive teller machines. One example is mobile check deposit, which Dupaco developed and launched a little more than two years ago. In 2015, members—around the corner and around the world—used their cell phones to deposit more than $7.2 million.

INNOVATION
Education and lifelong learning underpin Dupaco’s mission of financial empowerment and wealth creation. This principle applies to both our members and the organization. Our board and staff continually strive to ensure that the best in our business is where we perform the greatest good. This innovation drove the development and launch of Dupaco’s 19th branch in Peosta, Iowa, this past summer.

The Dupaco Peosta Branch Learning Lab is designed to explore and test new ways of helping members understand and manage their money and improve their financial positions. The branch’s success is directly tied to how often members like you use our services. This includes savings, loans, insurance, investments and wealth management. If we’ve made a positive difference for you, please tell your family, friends and neighbors that Dupaco stands ready to serve them.

Thank you for your enthusiastic support of your credit union and the role it plays in the strength of your family and community.

Bob Wethal
President and CEO
First Community Trust Lives Up to Its Name

DUBUQUE, Iowa—Tasked with serving as a trustee for an estate, Gail Miller knew she was going to need some guidance along the way. But she wasn’t sure where to turn.

That’s when her member-owned credit union, Dupaco, put her in touch with Jim Liddle of First Community Trust (FCT). Dupaco partners with FCT to bring members a full line of trust, investment, retirement and wealth-management services.

“I told Jim what my needs were, and he said he could help,” said Miller, of Dubuque.

Over the next several months, FCT helped Miller with her job as trustee. Liddle provided direction when Miller was faced with mounting paperwork and was a reassuring presence when she had questions about the process.

“I could have never done this on my own,” Miller said.

“Life insurance when it’s too late—when they’re older—often leaves their family with a big load off your mind and has certainly helped my stress level to know that I have someone I can talk to,” Liddle said.

The fact that Liddle represents FCT out of Dupaco’s office and was a Dubuque resident certainly helped my stress level to know that I have someone I can talk to, Miller said. “It’s been a big load off my mind and has certainly helped my stress level to know that I have someone I can talk to.”

The employment transition meant that Joyce would need to transfer and consolidate many life insurance policies last year. Dupaco Insurance Services wrote a record number of life insurance policies last year.

“Dupaco Insurance Services has our interests in mind,” Joyce said. “When we meet with Mike, not only do we review our investments, we look at our overall financial picture,” Shane said. “At a recent meeting, we talked to Mike and a Dupaco mortgage expert about a Mini-Mortgage and if that service aligned with our plans to pay off our home ahead of schedule. We see Dupaco Financial Services serving as our financial adviser long into the future.”

For a free, no obligation consultation, contact Financial Services at 800-373-7600, ext. 2305, or visit dupaco.com/invest.

To receive a free, no-obligation insurance quote, call the Dupaco Insurance Services team at 800-373-7600, ext. 218, email insurance@dupaco.com or visit dupaco.com/insure.

For an investment or estate-planning consultation, contact First Community Trust’s Jim Liddle at (563) 696-0623 or email jliddle@fctrust.com.

From left: Mike Miller, CFP®; Dan Smith, CFP®; Suzan Martin-Hallahan, CFP®; Dan Tinsman, CFP®; Chris Rogers; Michael Schroeder; Dan Smith, CFP®; and Jim Liddle.
Credit Coach Loan Helps Member Get Money Ahead

JOEL MUNGONGO, of Waterloo, Iowa, worked with Joel Mungongo, providing him tips and tools on how to manage credit and raise his credit score. (B. Pollock photo)

Getting a Family Out of Their Credit Rut

Dupaco helps members save in a short-term pinch and coaches them to the goal of financial independence. That’s because the credit union is a not-for-profit cooperative, where people are worth more than money.

 Dupaco educates its members about first-time homebuyer assistance programs that might help them make their dreams a reality. Some first-time buyers are eligible for programs through the city, state or military that offer special grant funding, reduced down-payment requirements, discounts on closing costs or a lower interest rate.

“The way Dupaco structured the Credit Coach Loan is amazing. There are a lot of things I can do now that I was not able to do before the Credit Coach Loan,” said Mungongo. “What is the point of having a bank that cannot help you when you need it? Dupaco helped me. And if I want to borrow money, I go to Dupaco.”

To learn more about the Credit Coach Loan, contact Dupaco’s Consumer Lending Team at 563-557-7000 or 888-373-7000, ext. 385, or by email at loans@dupaco.com.
19 Branch Locations to Serve You

Dupaco Helps Local Business Continue to Grow

PEOSTA, Iowa—First Gear, Inc. was a tri-state area success story ready to write its next chapter. The company, which makes die-cast replicas, was expanding and needed a new financial home capable of growing with it.

Rich Knight, owner of the Peosta business, was sold on Dupaco.

Community Credit Union’s competitive rates, great service and trustworthy staff. A financial partnership began nearly four years ago. And it’s been happily ever after ever since. “It’s been a good fit and a good marriage ever since we came together,” Knight said. During that first year of the new partnership, Dupaco’s lower fees and favorable lending rates saved First Gear several thousand dollars. “It was such a significant amount of money that I wish we had done this years ago,” Knight said. But it’s about more than dollars and cents for Knight. The savings Dupaco can bring to a business is only part of the reason Knight spreads the word about the credit union to fellow business owners. Knight believes Dupaco is always there for his company. First Gear, which opened in 1992, creates authentic die-cast replicas of everything from horse-drawn wagons to vintage cars to current-model trucks. “Dupaco will be there for us,” Knight said, “and that’s very comforting to know.”

For the fifth year in a row, Dupaco has been recognized as one of the nation’s “Top Performing” credit unions, reaffirming that the cooperative continues to improve its members’ financial positions. The Crystal Performance Award, presented by the Raddon Financial Group, recognizes credit unions for achieving a top ranking based on several factors, including profitability, growth, efficiency, fees and household balances. The prestigious award was based on the credit union’s 2014 performance. Dupaco also received the award in 2009 and 2011–2014.

Asbury
KEY WEST
CARRoll
SYCAMORE
Asbury
MANCHESTER
PEOSTA
HY-VEE BRANCH
WILLIAMS BLVD.
CEDAR FALLS
COVENANT
Cedar Falls
MANCHESTER
GALENA
PLATTEVILLE
CARROLL
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When a cooperative like Dupaco helps its members save money, the whole credit union grows and becomes even stronger to better serve its members in the years to come.

Dupaco Members Benefit from Distinction

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Dupaco Members Benefit from Distinction

For the fifth year in a row, Dupaco has been recognized as one of the nation’s “Top Performing” credit unions, reaffirming that the cooperative continues to improve its members’ financial positions. The Crystal Performance Award, presented by the Raddon Financial Group, recognizes credit unions for achieving a top ranking based on several factors, including profitability, growth, efficiency, fees and household balances. The prestigious award was based on the credit union’s 2014 performance. Dupaco also received the award in 2009 and 2011–2014.

When a cooperative like Dupaco helps its members save money, the whole credit union grows and becomes even stronger to better serve its members in the years to come.
DUBUQUE, Iowa—Ermina Soler grew up in a tenement in the Brooklyn, N.Y. projects, mired in generational poverty. Not only did she do this for herself, but she’s very clear to help others do the same, Montes said. “Emmina empowered herself to break that cycle of poverty. Not only did she do this for herself, but she’s very clear to help others do the same,” Montes said. “This program allows people to understand that these opportunities are possible.”

Now Soler and her three children have more stability and hope for the opportunities yet to come. And that’s what Dupaco’s mission is all about—improving its members’ financial positions.

Soler purchased a three-bedroom ranch in Dubuque, paying for education. In 2015, Soler became a successful participant of MoneyMatch, she realized that not only would her poverty end but she would make a positive impact.

MoneyMatch is a one-on-one financial coaching program that connects volunteers and community leaders to families wanting to make the journey out of poverty. As she learned more about Dupaco’s MoneyMatch, she realized that not only would her clients benefit from the program, but she would too. It started with mentoring a branch coach at Dupaco, helped Soler with her mortgage loan. Her determination to make her goal a reality so quickly was nothing short of impressive, Montes said. “Emmina empowered herself to break that cycle of poverty. Not only did she do this for herself, but she’s very clear to help others do the same,” Montes said. “This program allows people to understand that these opportunities are possible.”

Dupaco is federally designated a low-income credit union by the National Credit Union Administration (NCUA). This designation means that more than half of the credit union’s members reside in defined low-income zip codes, based on U.S. Census Bureau’s median household income statistics. At the time of its low-income designation, 56.6% of Dupaco’s total membership resided in low-income zip codes.

DUBUQUE, Iowa—Fraud is a big business. Safeguarding its members’ financial information remains a priority at Dupaco Community Credit Union. And the credit union’s vigilance pays off. Dupaco staff prevented nearly $1.2 million in member fraud losses in 2015.

“Fraud shifts, adapts and moves at a very rapid pace. But our team is committed to meeting these challenges head-on,” said Todd Link, senior vice president, risk management & remote delivery at Dupaco. "Our member-owners can be assured that fraud prevention and data security are always our top priorities.”

There are some of the many ways Dupaco continued to prevent member problems in 2015:

• Deployed additional layers of fraud-monitoring technology to detect suspicious activity.
• Continued to offer members several tools to monitor their financial accounts.
• Helped members see explosive growth in mobile-transaction alerts and other means to monitor financial balances and transactions in real time.”

Link said.

DUPACO, Iowa—Lisa Blunk, associate vice president, enterprise risk management, was selected as having established a standard of educational excellence.

In 2015, Soler became a successful participant of Dupaco MoneyMatch—the account that matches your efforts.

With every dollar contributed, added to the savings account, it started to become more and more real that I was actually doing this,” Soler said.

She first learned about Dupaco MoneyMatch through her position as Circles Coach for the city of Dubuque. She serves as a resource of encouragement to those involved with the Circles Initiative, a national movement that connects volunteers and community leaders to families wanting to make the journey out of poverty. As she learned more about Dupaco’s MoneyMatch, she realized that not only would her clients benefit from the program, but she would too. It started with mentoring a branch coach at Dupaco, helped Soler with her mortgage loan. Her determination to make her goal a reality so quickly was nothing short of impressive, Montes said. “Emmina empowered herself to break that cycle of poverty. Not only did she do this for herself, but she’s very clear to help others do the same,” Montes said. “This program allows people to understand that these opportunities are possible.”

DUPACO, Iowa—Dupaco has launched a partnership with the Circles Initiative, which connects volunteers and community leaders to families wanting to make the journey out of poverty. The partnership aims to provide individuals with Dupaco MoneyMatch—the account that matches your efforts. The savings goals of participants are matched by a grant to provide a personal wealth-building asset, such as a car or a house, or to pay for education or to start a small business.

HEART Bridge: The HEART Bridge program recognized Dupaco for its partnership between the Housing Education and Rehabilitation Training (HERT) Program, Dupaco and the Dupaco R.W. Hoefer Foundation. The alliance aims to help potentially at-risk high school students create sustainable careers through hands-on involvement with housing and community-reinvestment projects, financial education and savings goals, certificate programs and advanced degrees. Learn more at dupaco.com/heart.
January
- Dupaco became part of a new alliance to help potential at-risk Dubuque-area high school students succeed in college.
- The partnership brings together the Housing Education and Rehabilitation Education (HEREd) Program, Dupaco Community Credit Union and the Dubuque R.W. Herrel Foundation.
- The effort includes hands-on learning, financial education, saving goals, career pathways, and advanced degrees. The program also is intended to address the local economy’s growing shortage of skilled workers.
- Randy Skemp, a volunteer on the Dubuque Board of Directors, was supported by the Iowa Credit Union League as a Principal Key Contact for Consumer Report Red Belly. Skemp will advocate for credit unions’ federal legislative agenda to the Iowa congressional delegation.
- Daniels Furlong was elected to the Iowa Credit Union Foundation Board of Directors. The Foundation is the philanthropic arm of the Iowa Credit Union League (ICUL) and seeks to help boost Iowa’s well-being, responsibly and independence through its various programs, grants and scholarships.
- David Klaudt was selected to serve as Iowa’s representative on the Credit Union League Action Council (CULAC) of the National Credit Union System (NCUS). The CULAC promotes the future of the credit union movement through support in credit union advocacy at Congress.
- Dog the Porcupine participated in the annual maraca soccer game on ice at the 2015 MPEC. The event helped generate interest in the Credit Union National Association (CUNA) Garage Sale and encouraged a sense of community.

February
- Sponsored a slate party for Dupaco members and their families at St. Luke’s County in Dubuque, Iowa.
- Sponsored a discount ski day for Dupaco members at Cricket Mountain Resort in Galena, Ill.
- Offered members discounted tickets to the championship-level bike-riding event at the Five Flags Arena in Dubuque.
- Offered members reduced ticket prices for Dupaco Night during the United States Hockey League (USHL) game between the Dubuque Fighting Saints and the Cedar Rapids RoughRiders at the Cedar Rapids Ice Arena in Cedar Rapids, Iowa.
- During Dupaco’s 60th Annual Membership Meeting, Jeff Gorry, Ron Mussell and Randy Skemp were selected to serve three-year terms on the credit union’s volunteer board of directors. Andy Schroeder was elected to fill the unexpired term of Keith Lueken, who retired from the board on July 1, 2014.
- Offered members reduced ticket prices for Dupaco Night during the USA game between the Cedar Rapids RoughRiders and the Dubuque Fighting Saints at the Mysőska Community Ice Center in Dubuque.

March
- Dupaco staff visited the Iowa State Capitol in Des Moines to meet with legislators on credit union issues.
- Received a Diamond Award from the Credit Union National Association (CUNA) for exemplary entry in the category of CommunityPR for its partnership with the
- Community-Wide Garage Sale is about and why it’s a hit.
- That’s also what the Community-Wide Garage Sale is about and why it’s a perfect fit for Dupaco.
- Sponsored the Roxy Community Center’s Annual Mother’s Day Pancake Breakfast in Dubuque, serving as an official ticket outlet.
- Offered members reduced ticket prices to Lost Island Water Park in Waterloo, Iowa.
- Hosted a member pool party at the Aquatic Center in Dyersville, Iowa.

April
- Released a new video featuring a free seminar to help individuals save and trade bicycle parts for little to no cost.
- Also hosted a free seminar on estate planning for Dupaco members in Dubuque, Iowa.
- Offered members free gas on any purchase at the Cedar Rapids RoughRiders hockey game in Cedar Rapids, Iowa.
- Partnered with First Community Credit Union to host a mandatory gas mob to encourage a new estate planning for Dupaco members in Dubuque, Iowa.
- Sponsored BestFest 2015 in Dubuque by serving as a collection point for official voting ballots and as a ticket outlet. BestFest recognizes
- The Dupaco gas mob surprised Dick Ball with a full tank of gas for his tractor during Kwik Stop’s grand opening.
- The gas mob surprised some local residents that pulled up to the gas pump with a fill-up and window wash courtesy of Dupaco.
- Hosted a member pool party at the Aquatic Center in Dyersville, Iowa.

May
- Offered members discounted tickets at all branch locations.
- Sponsored the community-Wide Garage Sale in Dubuque and Manchester, Iowa. Participants could enter and search garage sale listings at no charge. As a credit union, Dupaco is dedicated to small and community. That’s also what the Community-Wide Garage Sale is about and why it’s a perfect fit for Dupaco.
- Offered members discounted tickets to Lost Island Water Park in Waterloo, Iowa.
- Supported the arts as a sponsor of Music in the Gardens, a free event held on Sundays at the Dubuque Arboretum & Botanical Gardens.
- Hosted a member pool party at the Aquatic Center in Dyersville, Iowa.

June
- Sponsored the Jackson County Roots Run Festival in Bellevue, Iowa, offering members discounted tickets at all branch locations.
- Partnered with the Northwest Iowa School of Music to present the Chamberfest Dubuque Music Festival.
- Sponsored the Freedom Festival in Cedar Rapids, Iowa.
A Chronology

**SCENE IN: 2015**

- **MARCH**
  - First Annual Dupaco Cool Cup, a classic snowflake race held on the Mystic Lake Golf Course near Des Moines, Iowa.

- **APRIL**
  - Offered “Outside the Box” seminars to consistently improve the lives of rural members by focusing on various topics such as technology, wellness, and financial literacy.

- **MAY**
  - Partnered with Iowa Credit Union League to host a Credit Union Awareness Day event in Des Moines to promote credit unions.

- **JUNE**
  - Hosted a “Fraud & Identity Theft” webinar for members across the country.

- **JULY**
  - Completed installation of new eye-catching and energy-efficient lighting at Dupaco's headquarters.

- **AUGUST**
  - Launched a new mobile app to enhance members' access to their accounts.

**SCENE IN: 2015**

- **SEPTEMBER**
  - Launched a new website featuring member testimonials and success stories.

- **OCTOBER**
  - Participated in the annual “Fight Against Hunger” event to raise awareness for food insecurity.

**SCENE IN: 2015**

- **NOVEMBER**
  - Presented a special educational seminar on credit unions' role in the economy for local students and business leaders.

- **DECEMBER**
  - Announced a partnership with a local non-profit organization to help fund community programs.

**SCENE IN: 2015**

- **JANUARY**
  - Launched a new mobile app for members to access their accounts on the go.

- **FEBRUARY**
  - Sponsored the 18th annual Music in the Park festival in Asbury, Iowa, a family-friendly event featuring a variety of music, dance, and food.

- **MARCH**
  - Partnered with the Five Flags Center in Dubuque to sponsor a free seminar on retirement planning for Dupaco members.

- **APRIL**
  - Hosted a “Snow White” at the Bell Tower Theatre in Davenport, Iowa, with proceeds benefiting the local children's hospital.

- **MAY**
  - Partnered with Townsquare Media's Dubuque-area radio station to share its cooperative message.

- **JUNE**
  - Offered a free family fun area at the Hometown Festival in Dubuque, providing fun for the whole family.

- **JULY**
  - Participated in the annual “Fight Against Hunger” event to raise awareness for food insecurity.

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  - Announced a partnership with a local non-profit organization to help fund community programs.
LEVERAGE
To buy a home once they're ready. Within three years, they'll be debt free, having saved $13,900 in the money they needed to purchase a car for their daughter, plus, card debt—saving them more than $200 a month in payments—exceeding $30,000.

They're looking at credit card debt putting purchases on credit, paying

THE OUTCOME
Budget Betty was a new member of Dupaco, so I focused to what she wanted to what was happening in her budget. She made good money but wasn't available to account for where it was going. She wasn't keeping track of her available account balance, and her checking account was drowning in overdraft fees and returned-check charges.

She needed budgeting help, so I just taught her what I wanted.

I wanted Budget Betty to stay in her home for 15 years. She had been used to a loan to give her the cash needed to get current on her mortgage, then, through several face-to-face meetings with her, set up to make saving and budgeting priorities.

I coached her on keeping her spending, paying herself to build savings and making automatic on time payments. We set up her with Shine Online Banking account and low-balance account alerts as a safety net. No more throwing money away on unnecessary fees.

In June, Budget Betty was on the verge of foreclosure. Six months later, she insured a balanced overhead, has 13 years of payments left. Seventy-eight percent of his payoff schedule on his federal debt. I mean, it’s plausible that my firstborn will be nearing a decade before I’m out from underneath my student loan dream. I dream is to take my wife on a vacation. Can you help me chart the course?

Mary Moore

I've got Mary's lifetime financial side. But Dupaco is committed to making groundbreaking progress, all with the help of my Dog Gone's paycheck to go directly to making my loan payments only. We set a portion of my paycheck to go directly to making my loan payments only. We set a portion of my paycheck to go directly to making my loan payments only. We set a portion of my paycheck to go directly to making my loan payments only. We set a portion of my paycheck to go directly to making my loan payments only. We set a portion of my paycheck to go directly to making my loan payments only.

Seymour Cash

This couple saw a saving sale to purchase a car for their young children. As they drove away, they were looking at credit card debt expect.

A Dupaco loan for these members would pay off all of the credit card debt—saving them more than $300 a month in payments—every monthly payment instead of seven. These members got the money they needed to purchase a car for their daughter, plus, the next three years, they’d feel less, having saved $1,950 in total interest! Just six months after their consolidation loan with Dupaco, their credit score improved by 100 points—giving them leverage to buy a home once they're ready.

These stories and money matters couldn't take just a person's credit story is. What this story will be—is that nothing was more wonderful than we expected.

I'm happy to say how much I love Mary's story.

*Based on actual member experiences. Outcomes will vary for individual circumstances.