



**SCENE IN: 2019**

Dupaco's Erin Engler teaches a personal financial wellness course to fellow staff as part of an employee benefit training opportunity Feb. 26 at the Pennsylvania Avenue branch in Dubuque, Iowa. (M. Blondin/Dupaco photo)

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

# How to Establish AND Grow Your Credit Score

Follow these steps to establish your credit and set yourself up for a brighter financial future:

## Get educated

Schedule a free Credit History Lesson to receive one-on-one credit coaching from a Dupaco expert. You'll find out what's in your credit report and learn how to improve and maintain your score. [dupaco.com/CreditHistory](http://dupaco.com/CreditHistory)

## Establish credit

A Credit Coach loan can help you establish credit—and get you in the habit of making loan payments. Opening your first low-limit credit card will further establish your credit.

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

## Start as soon as possible

The length of your credit history makes up 15% of your score, so it's important to get started when you turn 18.

## Use it for the right reason

Even without making purchases on your card, you'll begin to establish positive credit. In the beginning, consider charging just one small purchase you were already planning to make each month. Pay off your balance in full, on time, every month.



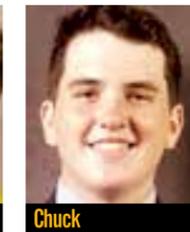
Ben



Bryan



Butch



Chuck



Demond



Emily



Emma



Jimmy



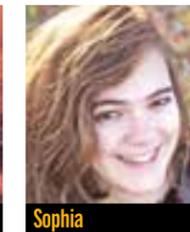
Kamryn



Nick



Ryley



Sophia

# Great Credit Racers on Mission to Build Credit

Did you know your credit score impacts your ability to get a loan or credit card, rent an apartment and even get a job?

But it's really hard to get credit if you have no credit score. Doesn't make sense, does it?

On a mission to help members build their credit for a brighter financial future, Dupaco kicked off its third Great Credit Race® on May 1. Twelve participants are racing to build their credit score from 0 to as high as possible in six months.

The racers' first scores posted June 17. And the initial results delivered a clear front-runner, with Dupaco member Nick establishing an impressive score of 799. His early lead is sizable, with four racers in a tie for second place with scores of 701. But it's still anyone's race.

### In the race, each participant:

- Received a Dupaco Platinum Visa® credit card with a \$1,000 limit.
- Gets one-on-one advice and coaching from Dupaco experts.

The racer with the highest score at the finish line wins \$1,000, with the second-place finisher receiving \$500.

The Great Credit Race is one more way the credit union is fulfilling its mission to improve each member's financial position, said Dupaco's Cindy Hilkin, who is mentoring the four race coaches.

"It's a great educational opportunity not only to build your credit but also to learn how it affects your future decisions," she said.

Follow the race—and learn more credit-building tips—at

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



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# Your Dupaco Membership Pays

At a cooperative like Dupaco, you're not just a member, you're an owner. Active participation powers the credit union—and you share in the success. The more you use Dupaco, the more you're thanked with extra cash dividends. An active checking account indicates your commitment and is the key to unlocking your Thank Use®. How much will you earn in 2019?



Build up your savings and earn up to \$60.



Earn up to \$60 for interest paid on your loans.



Use Dupaco's financial and insurance services to get up to \$25.



Earn 5 cents every time you pay with your Dupaco card.



Opt into Dupaco digital services and get up to \$15.



Earn up to \$15 for being a returning Thank Use participant.



If Thank Use participation reaches 53,500 members or more by Sept. 30, you'll receive an additional \$10.



Members under age 18 can earn \$25 by making five individual savings deposits of \$5 or more between Jan. 1, 2019, and Sept. 30, 2019.

To participate in Thank Use, you must be eligible for Dupaco membership and meet campaign requirements. See details at [dupaco.com/ThankUse](http://dupaco.com/ThankUse).

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

## Home equity defined

The difference between the home's fair market value and the outstanding balance of all liens on the property. It's the part of the house that belongs to you, not your lender.

## Did you know?

You can borrow against your equity with a home equity line of credit or home equity loan. Here are three money-smart ways to put your equity to work for you:



### 1. Debt consolidation

Transfer and combine your loan and credit card balances into one loan, potentially lowering both your interest and monthly payment.

### 2. Home improvement

Many projects, such as a kitchen or bathroom remodel, can increase the value of your home—in turn boosting your home's equity.

### 3. Anything at any time

Use the funds for an emergency, a vacation or something else.

# Money Smart Ways to Use Your Home Equity

# Dupaco Continues to Grow With Its Members

As more members join and use their credit union, Dupaco continues to grow, too—expanding and finding new ways to serve its members by boosting their financial positions. Earlier this year, construction began at two Dupaco locations, one in Dubuque, Iowa, and the other in Carroll, Iowa. Here's the latest on both projects:

## Dubuque

Construction began this spring on the credit union's new operations center—located in a vacant manufacturing building in Dubuque's Historic Millwork District, the area where Dupaco was founded.

The redevelopment of the 174,670-square-foot, five-story building, previously known as Voices, will help meet the needs of Dupaco's rapidly growing number of members and employees. No Dupaco branches will close as a result of the new operations center.

Dupaco could occupy the building's top three floors by late 2020, with the first and second floors potentially featuring a mix of retail, entertainment and community space. Paying homage to the building's artful and historic past, it will be called the Dupaco Voices Building.

"Beyond giving new life to a tired community treasure, we want the building's use to best align with other community priorities," said

## SCENE IN: 2019

Construction workers remove the iconic Voices sign for safekeeping May 15 during the revitalization of the Dupaco Voices Building in Dubuque, Iowa. (DreamCatcher Productions photo)

Dupaco President and CEO Joe Hearn.

During the past six years, Dupaco has grown from serving 64,000 members to more than 117,000. To successfully serve these members, the number of credit union employees also has increased, though at a much slower pace.

## Carroll

Dupaco's Carroll branch is being remodeled and expanded into a full-service learning lab—designed to help members understand money and improve their financial positions.

The branch will be open normal hours during the project, which is expected to be completed late this year.

The branch will go from 2,590 square feet to a

two-story, 6,211-square-foot Dupaco Learning Lab. Learning lab employees will focus on teaching members how to control their money through hands-on demonstrations of Dupaco desktop, tablet and mobile deposit services, and more.

As with the other learning labs, Dupaco employees located at a central location in Dubuque will remotely operate the Carroll lobby and drive-through live video tellers.

"Live video tellers will give members more access to Dupaco branch employees in order to have deeper conversations about money, products and services," said Dupaco Chief Marketing Officer David Klavitter.

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



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

# How to Decide Whether You Can Afford a Bigger Home

By Krystal Frederick | Mortgage lending consultant supervisor  
Thinking about buying a house with a larger footprint?

As you weigh the pros and cons, remember that more home means more expenses. Take the time to crunch all the numbers. Here's a breakdown of what to consider—in addition to the mortgage and interest—when looking at a larger house:

## Compare property taxes.

If your next house is in a different neighborhood, you might be looking at more expensive property taxes, which will affect your budget. You can go to the county assessor's website and enter addresses to see past property taxes for homes in neighborhoods you're considering.

## Calculate the utilities.

A bigger house means more rooms to heat and cool. If you find a property you're interested in, ask your real estate agent to find out what

the seller's average utility bills are during each season of the year.

## Check into your insurance.

Communicate with your insurance agent to find out how a different home might impact your homeowner's insurance premiums.

## Review your budget.

If you're nervous about a larger monthly payment, come into Dupaco for a free Money Makeover. There might be ways we can help you restructure your debt to free up more money in your budget.

## Try some practice payments.

Say you're currently paying \$1,000 a month for your mortgage, and you're considering a home that would bump your monthly payment to \$1,500. Open a Dupaco You Name It Savings account, and have that extra \$500 automatically transferred into that account each month. Try it for three months and see whether you can

comfortably afford it.

## Get preapproved for your loan.

Getting preapproved for your mortgage loan first will let you know how much you can borrow based on your income and existing debt.



Krystal Frederick

# Member Participation Powers Your Credit Union

During the 2019 Iowa legislative session, you were instrumental in preventing for-profit banking lobbyists from advancing legislation that would hinder credit unions' ability to serve members, especially in rural areas.

Thank you for using your voice to write letters or emails to your local legislators on the impact Dupaco has had on you. Your participation with this legislative session made all the difference.

If you've visited [Dupaco.com](http://Dupaco.com) in recent weeks, you've likely noticed that a major makeover has taken place. Thanks to your feedback, our new website features a custom, bold and modern design, while being ADA compliant and adaptable for PC, smartphone and tablet users.

As you visit the new [Dupaco.com](http://Dupaco.com), you'll also notice we're right in the middle of Thank Use

## SCENE IN: 2019

*Dupaco President and CEO Joe Hearn cheers to staff at a celebration following the Dupaco Voices Operations Center revival kickoff event in Dubuque, Iowa, on April 9. Dupaco board members and staff toured the building and signed a wood pillar to commemorate the moment. (M. Jungers/Dupaco photo)*

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

2019. At a cooperative like Dupaco, you're not just a member, you're an owner. As you participate in your credit union, you share in the success and are thanked with extra cash dividends.

Be sure to log into Shine Online Banking to see how much Thank Use you have already unlocked.

When you participate in your credit union, big things happen.

Joe Hearn  
President and CEO



## SCENE IN: 2019

*Happee Smith Productions films an interview with Dupaco's Noah Kachelski for the Dupaco Great Credit Race at the credit union's Pennsylvania Avenue branch in Dubuque, Iowa. On May 1, Kachelski and three other Dupaco coaches started working with 12 participants as they race to build credit and compete to win \$1,000. (M. Jungers/Dupaco photo)*

Follow the racers at [dupaco.com/GreatCreditRace](http://dupaco.com/GreatCreditRace)



## Notes Bearing Interest

**Sam Bartholomew**, teller service associate II; **Ali Hunzeker**, lead member service representative; **Lexi Newman**, lead member solutions consultant; and **Steven Ramos**, community outreach and education representative, graduated from Dale Carnegie® Training.

Staff recently graduated from the Emerging Leaders Class: **Michelle Becwar**, partnership development supervisor; **Tim Bemis**, insurance services manager; **Keith Chaston**, IT operations supervisor; **Latoya Collins**, mortgage closing supervisor; **Robert Daughters**, help desk supervisor; **Dawn Davis**, deposit operations supervisor; **Megan Francois**, consumer/mortgage lending consultant; **Stacey Hirsch**, teller service associate II; **Chelsey Kephart**, consumer lending processing supervisor; **Melissa King**, assistant vice president, community outreach and education manager; **Sherry Leeser**, vice president, marketing intelligence and strategy; **Katie McClain**, human resources supervisor; **Sarah Paulson**, lead consumer lending underwriter; **Abby Scherrman**, branch manager; **David Schick**, branch manager; **Deb Schroeder**, vice president, community outreach and education; **Ashley Schultz**, accounting supervisor; **Kevin Weber**, assistant vice president, branch manager; and **Tammy Wood**, member engagement supervisor.

**David Klavitter**, chief marketing officer, was named a Principal Key Contact for Congresswoman Abby Finkenauer by the Iowa Credit Union League. Principal Key Contacts build relationships with members of Congress and staff, and travel to Washington, D.C., at least annually to lobby on issues important to the industry.

**RJ Montes**, vice president, regional branch services, attended the international John Maxwell Certification training program to become a certified leadership coach, trainer and speaker. He will share the knowledge he gained by holding workshops for Dupaco employees.

**Tamara Schepler**, vice president, member experience, was featured in a May Dubuque *Telegraph Herald* article about the struggle young adults are having to save money while getting ahead and paying down debt.

**Sarah Scherrman**, training coordinator, was selected to the ICUL's 2019 Iowa Innovation Group. She will join a group of innovators from Iowa to create new ways to improve how credit unions provide financial well-being to their members.

**Trudy Vokac**, senior accounting specialist, was chosen to "Crash" the Credit Union National Association CFO Council Conference. **Karan Sieverding**, graphic designer, was chosen to "Crash" the CUNA Marketing & Business Development Council Conference. The program allows young credit union professionals to attend CUNA conferences and participate in separate growth opportunities.

**Dupaco teams** received these CUNA awards:

- Marketing received three Diamond Awards from the CUNA Marketing & Business Development Council Conference. The Diamond Awards recognize creative excellence and outstanding results in credit union marketing. Annually, the competition receives 1,200-plus entries.
- Human resources and training received a CUNA HR & Organizational Development Council Excellence Award for the "Welcome Aboard—Dupaco Onboarding Experience" new employee onboarding program. This award honors credit unions that exemplify excellence in the human resources and training disciplines.

**Dupaco** was presented the Stop the Stigma award as part of Lutheran Services in Iowa's annual Changing Minds Mental Health Resource Fair. The employer award recognizes and honors an area business that takes proactive efforts to support its employees' physical and mental well-being.

During the Dubuque Area Chamber of Commerce annual meeting, **Dupaco** received the Economic Impact award, and former Dupaco president and CEO **Bob Hofer** received the Chairman's Award.

**Dupaco Insurance Services** was recently listed as a Top 50 producing agency in the United States by Auto-Owners® Insurance Group.

**? DID YOU KNOW?**  
For the latest new hires, promotions and transfers throughout the organization, go to [dupaco.com/StaffUpdates](http://dupaco.com/StaffUpdates).

## Have You Met Your Volunteer Board of Directors?

During Dupaco's 70th Annual Membership Meeting on Feb. 24, Steve Chapman, Ron Meyers and Renee Poppe were re-elected to serve three-year terms on the credit union's volunteer board of directors. Following the membership meeting, the board made the following appointments:

- |  |  |
|--|--|
| <b>1] Bob Wethal</b> , chair of the board  | <b>5] Denise Dolan</b> , chair of Nomination and Personnel committees            |
| <b>2] Andy Schroeder</b> , vice chair, chair of Credit Union Service Organization Board of Directors | <b>6] Jeff Gonner</b> , chair of Investment/Asset Liability Management Committee |
| <b>3] Steve Chapman</b> , secretary, chair of Salary Savings Plan Oversight Committee                | <b>7] Ron Meyers</b> , chair of Credit/Delinquent Loan Committee                 |
| <b>4] Renee Poppe</b> , treasurer, chair of Marketing Committee                                      | <b>8] Ron Mussehl</b> , chair of Business Lending Committee                      |
|  | <b>9] Randy Skemp</b> , chair of Audit Committee                                 |



### NOMINATIONS BEING ACCEPTED

*The Dupaco Nominating Committee is accepting applications from qualified members interested in serving on the Dupaco Board of Directors, an unpaid body of volunteers elected by the membership. Candidates are required to submit biographical information by Aug. 31, 2019, and individually review director responsibilities with members of the board and staff. From the applicant pool, the committee will recommend candidates to the membership at the March 1, 2020, Annual Meeting. No nominations will be accepted from the floor. Members must submit their intentions in writing to: Dupaco Community Credit Union, Nominating Committee, P.O. Box 179, Dubuque, IA 52004-0179.*

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



**ADVENTURELAND**

**Discounted Tickets**

**LOCATION:** Adventureland Park, Altoona, Iowa  
Purchase tickets at Dupaco for \$38 each. Ticket quantities are limited.



**Discounted Tickets**

**LOCATION:** Lost Island Waterpark, Waterloo, Iowa  
Purchase tickets at Dupaco for \$24 each. Ticket quantities are limited.



**Thursday–Friday, July 25–26**  
**Member Appreciation Ice Cream Days**

Dupaco is celebrating its cooperative, member-owned roots. For more details, visit [dupaco.com/events](http://dupaco.com/events).



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

Be on the lookout for additional events by checking Dupaco's Member Events and Discounts web page.

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

[twitter.com/dupaco](https://twitter.com/dupaco)

If you have any questions on Community Calendar information, contact Dupaco at 800-373-7600, ext. 0.

**Adventures with #FlatDollar**

**Calling all DoPack members!**

Dupaco's youngest members, ages 12 and younger, can participate in Dupaco's #FlatDollar contest for a chance to win four free tickets to Adventureland Park in Altoona, Iowa. Go to [dupaco.com/DoPack](http://dupaco.com/DoPack) to download and cut out Dollar the Dog, then take him on adventures with you this summer. Snap a photo of Flat Dollar as you deposit money in your savings account, go on vacation with your family, have fun at a Dupaco-sponsored event and enjoy other adventures. Then, post it to Dupaco's Facebook page using the hashtag #FlatDollar to enter to win—and for your chance to see your #FlatDollar adventures published online, in DoNotes and in Dupaco branches!

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



**▲ SCENE IN: 2019**

Following the 70th Annual Meeting of the Membership at the Peosta (Iowa) Community Centre on Feb. 24, the Dupaco board of directors take their annual oath of office. (D. Klavitter/Dupaco photo)

**My IMPACT**

FORT LAUDERDALE, Fla.—When Jonathon Law became a Dupaco member several years ago, he was instantly taken with the welcoming atmosphere at the financial cooperative.

He got to know staff at the Dubuque, Iowa, branches he frequented, and they knew him.

“It’s the coolest feeling in the world,” Law said.

Life took him 1,500 miles away to Fort Lauderdale about six years ago, but Law decided to leave his money at Dupaco. He’s been grateful for that decision ever since—especially after the credit union helped him from afar when he became a victim of identity theft.

Law had been living in the Sunshine State for about a year when he was alerted to fraudulent charges on his Dupaco Visa credit card. The credit union helped him verify which charges were legitimate and which ones were fraudulent. He began working one-on-one with Dupaco’s **Deb Ryan**, from the Williams Boulevard branch in Cedar Rapids, Iowa.

“Deb goes above and beyond and goes the extra mile to give me the close-to-home feeling,” Law said. “She has beyond exceeded all expectations I ever had with a credit union.”

Since working through the fraudulent charges, Law has continued to turn to Ryan when he has questions about his Dupaco accounts. She has become his “go-to person,” he said, because of her customer service and ambition.

When Law isn’t reaching out to Ryan, he has found many other ways to access his money—taking advantage of direct deposit, Dupaco’s Shine Online and Mobile Banking and the CO-OP™ Shared Branch network, which gives him fee-free access at more than 5,600 participating credit union branches nationwide.

Since his move to Florida, Law also has turned to Dupaco to help build his credit.

“Even being so far away, they still treat you like you’re a VIP member,” he said. “I love everything about Dupaco.”



Curious whether we can positively impact your financial future? Stop in to any branch, call us at 800-373-7600 or email [service@dupaco.com](mailto:service@dupaco.com).



**▲ SCENE IN: 2019**

Deb Ryan, from Dupaco’s Williams Boulevard branch in Cedar Rapids, Iowa, helped member Jonathon Law—from 1,500 miles away—after he became a victim of identity theft. Law has remained with Dupaco since moving to Ft. Lauderdale, Fla. (B. Kaplan photo)

# Is That Email Legit? Here's How to Tell

## PROTECTION CONNECTION

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



Not everything is what it appears to be—especially online.

Phishing emails often look like real emails but are designed to steal your identity by asking you for personal information.

### Phishing emails can take several forms:

- They appear to come from your financial institution or a company you regularly do business with.
- They direct you to call a customer support number, and a person or an audio response waits to take your personal information.
- They include official-looking logos taken directly from legitimate websites.
- They include links to spoofed websites where you're asked to enter personal information.

### Here's what to watch for:

- DO NOT click any link or open any attachment included in unknown or unexpected emails—especially if the message directs you to click a link to fix a problem. If you want to go to the website, go instead to your browser and type the website address.
- The email contains an attachment and a password in the same message. It doesn't make sense to include both in the same email.
- You didn't initiate the action being requested of you.
- Take a close look at the sender's email address. For example, is it [amazom.com](http://amazom.com) or [amazon.com](http://amazon.com)? Do you spot the difference?

- If you receive an email from a person or company you know, but it seems suspicious, contact them directly via phone—using a source other than the email to find the phone number.
- The message contains multiple spelling or grammar errors—or just doesn't sound like the "sender" would normally sound.
- The message asks for personal information. Don't respond; delete the email.
- The message appears to come from a government agency and requests you to provide personal information, such as your social security number, date of birth, address or phone number. If you notice suspicious account activity or believe you are the victim of fraud or identity theft, contact Dupaco immediately at 800-373-7600.



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

# The Cooperative Nature of Saving at Your Credit Union

It pays to save, putting you on a path to a brighter financial future. And at a cooperative like Dupaco, the money you save helps others, too.

Here's how: At a credit union, your savings—big and small—are used to help fund other members' loans. Those loans are used to make purchases, recycling the money right back into your community—helping power it, too. Every savings tool leads to the same cooperative cycle.

So, whether you're incrementally saving for specific purchases or experiences through Dupaco's Holiday Club or You Name It Savings accounts, or you're systematically saving through direct deposit, automatic transfers or ChangeUp Savings, your money is being used for good.

Not only are you saving for your goals, but you're helping fund loans for your fellow members, too. It's people helping people. And that's the credit union difference.



**SCENE IN: 2019**  
Bike Safety Rodeo participants take a break with Dupaco's Dollar the Dog during the May 18 event in Dubuque, Iowa. Rainy weather moved activities indoors—but didn't stop the fun! (M. Vize/Dupaco photo)



## POLICY FOR THE PEOPLE

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

## HOW TO

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



## Notify Dupaco When You're Traveling

Tell your card issuers when and where you will be traveling, so your cards continue to work while you are away.

- 1 Log into Shine Online or Mobile Banking.
- 2 Select Account Safety within the Accounts section.
- 3 Select Travel Notice, and enter your trip information.



**SCENE IN: 2019**  
Sen. Chuck Grassley received The Dupaco Times at his family farm in Iowa and brought it to Washington, D.C., to share with CUNA Governmental Affairs Conference attendees, including Dupaco staff and board members, in March. (D. Klavitter/Dupaco photo)

# How to Plan a Safe Summer Road Trip

## Dupaco Insurance Services

*By Tim Bemis | Insurance services manager at Dupaco Insurance Services*  
It's road-trip season! But before you take your next adventure, be prepared. Road-trip safety starts prior to leaving home.

- 1 **Know your route.** GPS is great, but don't rely solely on it. Use Google Street View to first take a virtual road trip and get familiar with your route. Pack some paper maps in case you lose your cell signal.
- 2 **Know your vehicle.** Check with your dealership or [safercar.gov](http://safercar.gov) to make sure your vehicle isn't involved in a recall. If it is, get it repaired before you leave, and make sure your vehicle maintenance is up to date. Don't forget to keep an emergency road kit in your vehicle.
- 3 **Know your riders.** If you'll have young passengers, line up snacks and entertainment before the trip so you can keep your attention on the road. Most importantly, keep children secure in their seats during the ride.
- 4 **Know your insurance.** If you're involved in a crash, does your policy include trip contin-

uation and/or rental car coverage? If your policy includes roadside assistance and towing, know what emergency number to call. And make sure your current insurance ID cards are in your glove compartment.

5 **Know your adventure.** Remember, it's a road trip. It's supposed to be fun! Take your time and enjoy the ride.

Request a no-cost, no-obligation insurance analysis at [dupaco.com/insure](http://dupaco.com/insure), or contact the Dupaco Insurance Services team at 800-373-7600, ext. 210, or email [insurance@dupaco.com](mailto:insurance@dupaco.com).

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



Tim Bemis | Janelle Ayers | Pam Baal | Ken Bowers | Ali Felderman | Mike Felderman | Brad Langan | Brian Lyons | Kelsie Mason | Steve Rennert | Chris Rogers

# Pay Yourself Before ‘The Eagle Flies on Friday’

By Michael Poppen | Financial consultant

These days, most of us receive our wages biweekly, but decades ago employees were paid on a weekly basis.

At that time, there was no Friday direct deposit. Before credit and debit cards, one would grab whatever cash was needed for a weekend of fun.

In fact, a popular turn of phrase in the 1940s and '50s was, “The eagle flies on Friday!” This meant when things started hopping at the local joint, those coins and dollar bills (with minted eagles) would be trading hands quickly.

Some things never change.

Today, like years ago, after a productive week, we’re ready for a night on the town! Although credit and debit cards have become the chosen means of payment, ordering some cocktails and perhaps a romantic dinner is still going to cost some coin.

Just remember, before you let those “eagles fly” on the weekend, pay yourself first. Typically, it’s a good practice to salt some money away for personal savings, retirement, debt or any other financial objective.

An individual’s or family’s savings should equal that of three to six months of income to accommodate any emergency or contingency.

A good rule of thumb for retirement is to set aside a minimum of 10% of your income. And of course, it ideally makes the most sense to reduce or eliminate the debt that carries the highest interest.

Please check out the song “Stormy Monday” by T-Bone Walker for a bluesy reference, and have a great summer!

For a no-obligation consultation, contact Dupaco Financial Services at 800-373-7600, ext. 2305.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured Dupaco Community Credit Union deposits and are not NCUA insured. These products are not obligations of Dupaco Community Credit Union and are not endorsed, recommended or guaranteed by Dupaco Community Credit Union or any government agency. The value of investment may fluctuate, the return on the investment is not guaranteed and loss of principal is possible. Dupaco Community Credit Union and Dupaco Financial Services are not registered broker/dealers and are not affiliated with LPL Financial.

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



Dan Smith, CFP® | Michael Schroeder | Suzan Martin-Hallahan, CFP® | Michael Poppen | David Andrew | Cole Schmelzer

# Why a Will Is so Important for Parents



If you have children, you know how difficult it can be to find spare time. And when you do have a free moment, end-of-life planning is about the last way you’d like to spend it.

## If you die without a will or trust,

most states have laws that determine what happens—including guardianship of your children.

or trust, most states have laws that determine what happens—including guardianship of your children, according to Jim Liddle, vice president, trust officer at First Community Trust.

But if you don’t make those decisions, someone else will. If you die without a will

Not sure where to begin? Consider these questions as you prepare to create an estate plan:

- **Who do I want** to settle my affairs? That includes collecting and selling your assets, taking care of final debts, filing final tax returns and more. This person or entity is named the executor in your will.
- **Who do I want** to take care of my children? This person is named the guardian in your will.
- **Who do I want** to take care of any money I leave my children? This person or entity is named the trustee in your will.
- **What do I want** the trust for the benefit of my kids to look like? Consider for what reasons

your children can access assets from the trust, what ages they must be to do so and other special provisions you deem appropriate.

For a no-obligation consultation, contact First Community Trust at (563) 690-0029 or (319) 859-3461.

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



Jim Liddle | Diane Derfield

# Did You Know These 3 Things About the New Website?

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



Known for its Money Makeovers, Dupaco got a makeover of its own in May—when [Dupaco.com](http://Dupaco.com) rolled out a fresh and simplified design, enhanced navigation and new features to offer even more ways to know and grow your money. Here are three things you might not have discovered yet while exploring the new website:

## 1 You can take a guided content experience.

Dupaco’s home page gives you an opportunity to explore content by answering questions about your end goal. You start by finishing the statement, “I want to:”

- Boost my financial well-being
- Save or invest money
- Make great borrowing decisions

## 2 You can learn how to master your money.

Wherever you are in life—whether you’re preparing for college or marriage, or buying a vehicle or home—you can learn more about how to get there. You’ll find educational tools and resources in a variety of formats, including videos, blog posts, calculators, printable worksheets and more. The content is accessible from any Dupaco web page by selecting Learn, then Master Your Money.



## 3 You can find your closest branch more easily.

You can now use location services to find your nearest Dupaco branch, Live Video Teller, CO-OP™ Shared Branch and ATM. Simply click “Find a branch/ATM” at the top of any Dupaco web page.



# Members Awarded College Scholarships

The Dupaco R.W. Hofer Foundation College Scholarship Program awarded 15 non-renewable \$2,000 college scholarships in 2019. And thanks to Credit Union Student Choice, Dupaco’s education finance partner, a 16th scholarship was made available. Congratulations to the following recipients:

- ▶ **Karysa Carson**, Maquoketa High School, Maquoketa, Iowa
- ▶ **Grace Christensen**, Audubon High School, Audubon, Iowa
- ▶ **Carolyn Conlon**, Wahlert Catholic High School, Dubuque, Iowa
- ▶ **Chelsea Davis**, Hempstead High School, Dubuque, Iowa
- ▶ **Benjamin Desollar**, Western Dubuque High School, Epworth, Iowa
- ▶ **Jaylen Duster**, East Dubuque High School, East Dubuque, Ill.
- ▶ **Bella Hanniford**, Southeast Polk High School, Pleasant Hill, Iowa
- ▶ **Bryn Hartman**, Northeast High School, Goose Lake, Iowa
- ▶ **Alex Hefel**, Western Dubuque High School, Epworth
- ▶ **Darby Herridge**, Kennedy High School, Cedar Rapids, Iowa
- ▶ **Robin Leibold**, Wahlert Catholic High School, Dubuque
- ▶ **William Polansky**, Benton Community High School, Van Horn, Iowa
- ▶ **Marissa Recker**, Monticello High School, Monticello, Iowa
- ▶ **Clinton Sabers**, Wahlert Catholic High School, Dubuque
- ▶ **Carley Steffen**, Western Dubuque High School, Epworth
- ▶ **Amber White**, Potosi High School, Potosi, Wis.

Dupaco members **Alex Hefel** and **Abigail Saylor** received the Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation.

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

**Hillcrest Rd.**  
3299 Hillcrest Rd. | Dubuque, IA  
PHONE: (563) 557-7600

**Pennsylvania Ave.**  
3999 Pennsylvania Ave. | Dubuque, IA  
PHONE: (563) 557-7600

**Asbury**  
5865 Saratoga Rd. | Asbury, IA  
PHONE: (563) 557-7600

**Sycamore St.**  
1465 Sycamore St. | Dubuque, IA  
PHONE: (563) 557-7600

**Key West**  
2245 Flint Hill Dr. | Dubuque, IA  
PHONE: (563) 557-7600

**Inside Hy-Vee**  
400 S. Locust St. | Dubuque, IA  
PHONE: (563) 557-7600

**Marion Learning Lab**  
5970 Carlson Way | Marion, IA  
PHONE: (319) 366-8231

**First Ave.**  
110 35th Street Dr. SE | Cedar Rapids, IA  
PHONE: (319) 366-8231

**Williams Blvd. SW**  
3131 Williams Blvd. SW | Cedar Rapids, IA  
PHONE: (319) 366-8231

**San Marn Learning Lab**  
1946 Schukei Rd. | Waterloo, IA  
PHONE: (319) 234-0381

**W. Mullan Ave.**  
218 W. Mullan Ave. | Waterloo, IA  
PHONE: (319) 235-0381

**Cedar Falls**  
3301 Cedar Heights Dr. | Cedar Falls, IA  
PHONE: (319) 277-3940

**Carroll**  
503 W. Hwy. 30 | Carroll, IA  
PHONE: (712) 792-1735

**Dyersville**  
807 9th St. SE | Dyersville, IA  
PHONE: (563) 875-2795

**Galena**  
11375 Oldenburg Ln. | Galena, IL  
PHONE: (815) 777-1800

**Manchester**  
1200 W. Main St. | Manchester, IA  
PHONE: (563) 927-6187

**Platteville**  
1100 E. Business Hwy. 151 | Platteville, WI  
PHONE: (608) 348-4499

**Peosta Learning Lab**  
185 Peosta St. | Peosta, IA  
PHONE: (563) 582-2805

### LIVE VIDEO TELLER OUTLETS

**Inside NewBo City Market**  
1100 3rd St. SE | Cedar Rapids, IA

**Inside MercyOne Waterloo Medical Center**  
3421 W. 9th St. | Waterloo, IA

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