



SCENE IN: 2019

Dupaco staff compete in a Minute to Win It challenge during the Dupaco Family Picnic on Aug. 11 at Eagle Point Park in Dubuque, Iowa. More than 500 Dupaco staff and their family members attended. (M. Jungers/Dupaco photo)

Owner's Manual is a publication of Dupaco Community Credit Union. Dupaco, the Dupaco logo, Thank Use, Great Credit Race, Shine Online Banking and Shine Mobile Banking are registered trademarks of Dupaco Community Credit Union. All rights reserved.

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



SAVE ▶ BORROW ▶ INVEST ▶ INSURE ▶ TRUST



Your Dupaco Membership Pays

58,665 Members Thanked With More Than \$3.6 Million

At a financial cooperative like Dupaco, you're not just a member—you're an owner.

And during the credit union's annual Thank Use campaign, you proved there's power in participating in your cooperative. As a member-owner of your credit union, you share in Dupaco's success—not an elite group of stockholders.

This year, 58,665 Dupaco members collected more than \$3.6 million in Thank Use. And over the past four years, Dupaco members have shared more than \$12.3 million in Thank Use.

By using Dupaco's services—loans, savings, digital services and more—eligible members

HOW MUCH YOU COULD EARN

Savings Thank Use.....	up to \$60
Borrow Thank Use.....	up to \$60
Dupaco Insurance Services and/or Dupaco Financial Services Thank Use.....	up to \$25
Dupaco card Thank Use.....	5 cents per transaction
Digital services Thank Use.....	up to \$15
Returning participant Thank Use.....	up to \$15
Group participation Thank Use.....	\$10
Boost Thank Use.....	\$25

boosted their financial well-being and earned Thank Use cash dividends. Eligible members received an additional \$10 for meeting the

initiative's group goal, helping Thank Use participation reach 53,500-plus members.

The payout occurred on a day that celebrates the cooperative difference: International Credit Union Day on Oct. 17.

While the campaign has ended, you're welcome to learn, earn and save at the cooperative any time. The more you use Dupaco, the more all members benefit through enhanced services, favorable rates and more.

Entering its fifth year, Thank Use 2020 will be here before you know it! Look for details to be shared in January.

dupaco.com/ThankUse

Owner's Manual

FALL ▶ 2019



- PAGE | 1 | Your Dupaco Membership Pays
- PAGE | 2 | You Now Have More Fee-Free ATMs to Access Your Money
- PAGE | 3 | How to Stick to a Budget When You Use Credit Cards
- PAGE | 8 | How to Protect Yourself From Data Breaches
- PAGE | 9 | It's Time to Winterize Your Home to Avoid Costly Claims

Thank Use Gives Youngest Savers a BOOST



Dupaco's youngest members earned Thank Use in 2019 through a special category called Boost.

Kids younger than 18 years old could earn \$25 of their own Thank Use cash by regularly boosting their savings.

In its inaugural year, 4,769 young members earned more than \$119,000 in Thank Use cash!

To be eligible, kids needed to have a primary savings account balance of at least \$25 and make five individual deposits of \$5 or more this year by Sept. 30.

By teaching kids to save at a young age, they'll be money ahead long before they leave the nest.

Save on, kids!

dupaco.com/DoPack



SCENE IN: 2019

Dupaco member Carter Brant, age 12 of Dubuque, Iowa, plans to put his Thank Use cash toward his college fund. (M. Blondin/Dupaco photo)



Why Everyone Wins When Members Come First

Dupaco is on a mission to improve its members' financial positions. And the credit union's member-focused efforts are getting noticed with a series of recent honors.

"This recognition reaffirms that our staff consistently delivers on the Dupaco brand promise to improve each member's financial position and uplift the communities we serve," said Dupaco President and CEO Joe Hearn.

TOP Credit Union

In its ranking of in-state financial institutions, **Forbes** named Dupaco one of the top-rated U.S. credit unions.

More than 25,000 U.S. consumers shared their opinions on current and former financial relationships. Banks and credit unions were rated on overall recommendations and satisfaction, trust, services, financial advice and more.

Forbes recognized a mere 331 banks and credit unions, including four in Iowa, in its June 25 report. Dupaco also received the honor last year in **Forbes'** inaugural ranking.

TOP Performing

In another survey, **Raddon Financial Group Inc.** recognized Dupaco as one of the nation's "Top Performing" credit unions.

Credit unions were evaluated on their performance in several areas, including profitability, growth and efficiency.

Dupaco was given the **Crystal Performance Award**, which recognizes the top 3% of the best-performing credit unions among the more than 500 that were evaluated.

Dupaco also received the award in 2009 and 2011–2018.

TOP Workplace

The **Des Moines Register** named Dupaco one of Iowa's "Top Workplaces" in 2019.

The credit union ranked no. 10 in the mid-sized employer category. The **Register** recognized 135 Iowa companies as "Top Workplaces" based solely on feedback provided by employees.

Ratings were based on everything from their work environment to their organization's leadership. Hearn received a special **leadership award** based on employee responses to the statement, "I have confidence in the leader of this company."

"Top Workplaces" are not only better places to work but are more likely to be successful than peer organizations, the **Register** said.

dupaco.com/CUDifference

Latest on THE Dupaco GREAT CREDIT RACE

12 participants

in Dupaco's Great Credit Race are competing to boost their credit scores as high as possible in six months. Their latest scores posted in September.

Dupaco member **Nick** remains in the lead with a score of 819.



Two racers, **Emily** and **Jimmy**, each with a score of 705, are tied for second.



The winner will receive **\$1,000**, with the second-place finisher receiving **\$500**.



Follow the race at

dupaco.com/GreatCreditRace

Dupaco Great Credit Race participant **Jimmy McDermott** interviews with **KCRG's Allison Wong** about how he's doing in the competition July 23 at Dupaco's Pennsylvania Avenue branch in Dubuque, Iowa. McDermott and 11 others began competing May 1 to build their credit scores from 0 to as high as possible within six months. The winner will receive \$1,000. (E. Kress/Dupaco photo)

How to Stick to a Budget When You Use Credit Cards

When used correctly, credit cards can be a powerful credit-building tool.

Great Credit Race coach Mariko Kurobe offers these tips to stay on track with your budget—and your credit—when using your go-to piece of plastic.

1 Set a credit card spending limit.

Your budget will tell you how much you can realistically afford to charge—and pay back—each month. Aim to charge no more than 20% of your credit limit.

2 Use eNotifiers.

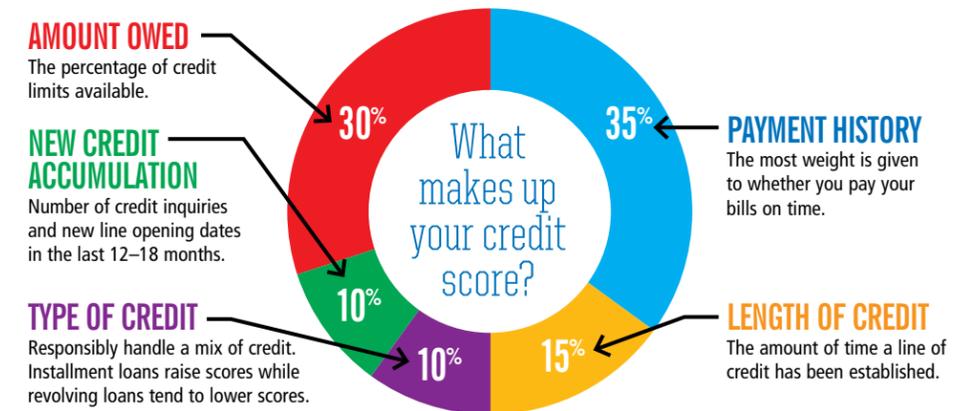
Within Shine Online and Mobile Banking, set up activity alerts to receive real-time notifications when your credit card is used. This can help you track your spending and keep your budget top of mind.

3 Check in on your account.

Log into Shine at least a couple of times each week to review your credit card purchases for the month. Do you see any surprises? Are you overspending?

4 Use the categories and flags.

Within Shine, your purchases are broken into spending categories, such as dining out. You can sort your purchases to get a clear picture of your spending within each budget category.



You Now Have More Fee-Free ATMs to Access Your Money

HOW TO

dupaco.com/locations

Find Fee-Free ATMS

Look for the Privileged Status or CO-OP ATM logo on ATMs to ensure they're part of the network. You also can locate fee-free ATMs with these tools:



- ▶ Find Privileged Status ATMs and Dupaco branches and ATMs in Shine Mobile Banking.
- ▶ Go to dupaco.com/locations to find branches, ATMs, Live Video Tellers and CO-OP Shared Branches near you.
- ▶ Visit CO-OP's website at www.co-opfs.org/Shared-Branches-ATMs to locate surcharge-free ATMs and Shared Branch locations.

Remember, there are never surcharges or transaction charges when using your MoneyCard at Dupaco-owned ATMs. And the first eight transactions each month at non-Dupaco-owned ATMs are free. Each subsequent transaction is subject to a nominal charge.

Hey, Dupaco members! You can now access your money at even more fee-free ATMs. Dupaco cooperatively joined the CO-OP ATM network—a partnership that lets you use your Dupaco MoneyCard surcharge free at ATMs of other participating financial institutions. This is in addition to Dupaco's long-standing partnership with the Privileged Status ATM network.

This means you can now avoid surcharges at more than 30,000 ATMs nationwide! That's more than most of the biggest banks. And it's one more way credit unions cooperate to better serve members like you.



▲ SCENE IN: 2019

Dupaco's Vanessa Douglas tests out the expanded fee-free CO-OP ATM network at the credit union's Live Video Teller in Galena, Ill. (A. Houy/Dupaco photo)



Employees Living the Dupaco Mission of People Helping People

As we enter our 71st year of service, I couldn't be prouder of the entire Dupaco team. They are genuine difference-makers—for our members and the communities we serve.

Dupaco's recent recognition as a *Des Moines Register* "Top Workplace" in Iowa and a *Forbes* "Top Credit Union" in America simply reaffirms our employees are living the Dupaco mission to improve each member's financial position. This recognition would not be possible without our team of passionate and engaged employees.

Dupaco is more than local.

It's a not-for-profit cooperative owned by you—our member. There are no outside investors or stockholders calling the shots. That means members control their money and reap the benefits. The more you use the credit union, the more you share in its success.

With Dupaco's 2019 Thank Use campaign complete, I'm thrilled to report we have officially paid out more than \$12.3 million in bonus dividends since 2016.

SCENE IN: 2019 ▶

Dupaco branch managers join Dupaco President and CEO Joe Hearn for a selfie during a team-building event June 25 at Franklin Street Brewery in Manchester, Iowa. (J. Hearn/Dupaco photo)

Because Dupaco is a credit union, your savings—big or small—stays right here. It's recycled back to your friends, neighbors and community. This ideal is as true today as it was in 1948, when 10 Dubuque Packing Company employees founded the credit union on the philosophy of cooperation and mutual self-help.

Thank you for making Dupaco your lifetime financial home.



Joe Hearn
President and CEO



Education Just Got More Fun

Did you know? A Dupaco interactive touch-screen experience launched at NewBo City Market in Cedar Rapids, Iowa, in mid-August.

7-by-4 Size of the giant interactive touch screen, in feet, that's part of Dupaco's live video teller kiosk at NewBo.

Let's play The screen invites visitors to play fun and educational financial games.

4 Number of gamified experiences so far:

- Buy or rent your home
- Credit score myths
- Lower college debt
- Sneaky budget expenses

38 Fastest time, in seconds, that a player completed the budget memory game ... so far. Can you beat that?

750+ Number of visitor interactions with the touch screen as of Sept. 30.

640+ Number of minutes visitors have played the games as of Sept. 30.



SCENE IN: 2019

Dupaco's Brad Schweikert helps young users uncover hidden credit score myths on the interactive touch-screen experience at NewBo City Market in Cedar Rapids, Iowa. (J. Hanniford/Dupaco photo)

dupaco.com/locations

Staff Updates

Mysti Bennett joined as a contact center representative at the Operations Center in Dubuque, Iowa.

Brooke Bergfeld was appointed junior credit analyst at the Hillcrest Road branch in Dubuque.

Leslie Biver relocated as an assistant vice president, branch manager to the Key West branch in Dubuque.

Mallory Blondin was appointed lead content developer at the Asbury, Iowa, branch.

Jason Davis joined as an insurance service agent at the Pennsylvania Avenue branch in Dubuque.

Ed Dorantes-Ortiz was appointed member service representative at the Hy-Vee branch (South Locust Street) in Dubuque.

Tom Draus was appointed relationship development representative at the Operations Center.

Tara Ernst was appointed fraud service representative at the Operations Center.

Liz Francomb joined as a consumer lending consultant at the Hillcrest Road branch.

Jeffery Glass joined as a member service/lending consultant/operations assistant at the Key West branch.

Trish Goodwin was appointed member solutions consultant at the Asbury branch.

Anthony Gutierrez joined as a contact center representative at the Operations Center.

Brandi Henneke joined as a mortgage closing representative at the Pennsylvania Avenue branch.

Bill Hinton joined as an IT systems analyst at the Hillcrest Road branch.

Angie Jones joined as a consumer lending representative at the Hillcrest Road branch.

Jessica LaBee joined as a contact center representative at the Operations Center.

Sean Loberg joined as a digital marketing analyst at the Asbury branch.

Melissa Maas was appointed senior financial services

registered administrative assistant at the Pennsylvania Avenue branch.

Tim Newman was appointed IRA representative at the Hillcrest Road branch.

Jasko Porcic joined as a relationship development specialist at the Operations Center.

Scott Schuster was appointed member service representative II at the Key West branch.

Yesica Soria was appointed consumer lending representative at the Hillcrest Road branch.

Joy Thompson joined as a contact center representative at the Operations Center.

DID YOU KNOW?

For the latest new hires, promotions and transfers throughout the organization, go to dupaco.com/StaffUpdates.



FINANCIAL STRENGTH

As of Sept. 30, 2019

Members: **122,429**

Deposits: **\$1.49 billion**

Loans: **\$1.24 billion**

Assets: **\$1.83 billion**

Reserves: **\$287 million**

Reserve Ratio: **15.7%**

Notes Bearing Interest

Leslie Alvarez, lead community outreach and education representative, was elected board president of the Cedar Valley Chapter of Credit Unions. Local credit unions in the chapter collaborate to offer their members monthly meetings on education, political advocacy and networking opportunities.

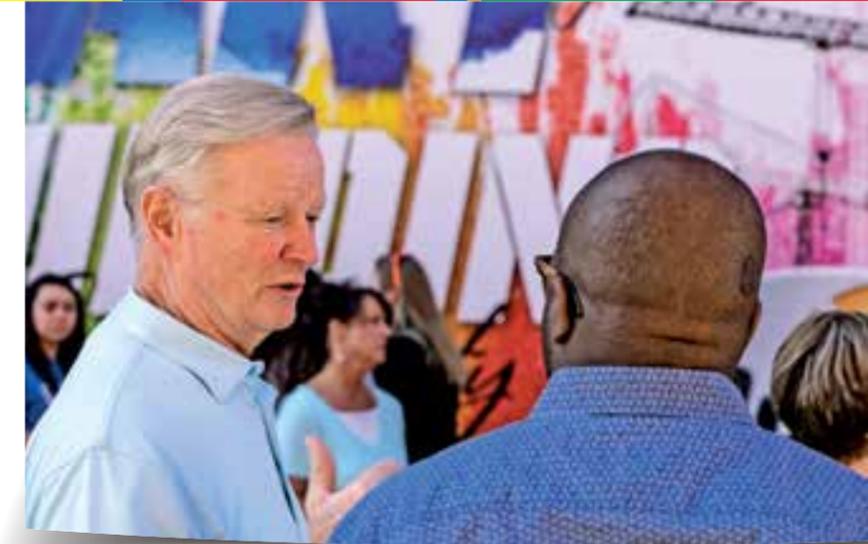
Becky Beschorner, lead community outreach and education representative, graduated from the Cedar Valley Leadership Institute. The eight-month program helps develop leadership and community involvement for emerging leaders.

JoJean Decker, member service inclusion representative, joined the Presentation Lantern Center board of directors. Located in Dubuque, Iowa, the drop-in center offers hospitality, educational opportunities and advocacy to adult immigrants who are striving to better their lives.

Chris Maiers, project portfolio manager, was recognized with the Bronze Leadership Award from Junior Achievement. The award honors his volunteer service in the Dubuque community.

Katie McClain, human resources supervisor, graduated from the Dubuque Area Chamber of Commerce Leadership Dubuque program. She was one of 40 participants to complete the 10-month program to enhance her leadership skills, build relationships and learn more about the impact of economic development in the community.

Dupaco received the Dubuque Area Chamber of Commerce's Economic Impact award for its reinvestment in its downtown Dubuque roots with the revitalization of the historic building previously known as Voices in the Millwork District. The building is located in the area where Dupaco was founded and will become the credit union's new operations center.



SCENE IN: 2019

Dubuque Mayor Roy Buol (left) visits with Fountain of Youth President Caprice Jones during the Dupaco Voices Building Archway Opening event June 13 in Dubuque's Millwork District. (DreamCatcher Productions photo)

DUPACO STAFF CAREER MILESTONES

5-Year Employees

- ▶ Erin Ambrosy
- ▶ Bruce Carr
- ▶ Robert Daughters
- ▶ Ali Hunzeker
- ▶ Melissa Jungers
- ▶ Angie Ries
- ▶ Kellie Schmitt
- ▶ Tony Welsh

10-Year Employees

- ▶ Meghan Hurst
- ▶ Jenna Mausser

15-Year Employee

- ▶ Jill Rothenberger

20-Year Employee

- ▶ Steve Ervolino

25-Year-Plus Employees

- ▶ Laurie Bell (31)
- ▶ Dawn Davis (28)
- ▶ Chris Hearden (26)
- ▶ Joe Hearn (33)
- ▶ Deb Herbst (34)
- ▶ Diane Kieffer (31)
- ▶ Dawn Kress (25)
- ▶ Laurie Leibold (39)
- ▶ Patti Meyer (36)
- ▶ Donna Olberding (26)

Retirement

- ▶ Chris Schlosser, contact center representative: 32 years of service, retired in July.

Monday, Nov. 11, 2019
Veterans Day
 Hy-Vee branch, Dubuque, Iowa, open normal hours: 9 a.m.–7 p.m.
 All other branches are closed.

Thursday, Nov. 28, 2019
Thanksgiving Day
 All branches are closed.

Tuesday, Dec. 24, 2019
Christmas Eve
 Hy-Vee branch, Dubuque, open 9 a.m.–2:30 p.m.
 All other branches close at 12:30 p.m.

Wednesday, Dec. 25, 2019
Christmas Day
 All branches are closed.

Tuesday, Dec. 31, 2019
New Year's Eve
 All branches close at 4 p.m.

Wednesday, Jan. 1, 2020
New Year's Day
 All branches are closed.

dupaco.com/locations



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

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



Key City Creative Center Membership Discount

LOCATION: Key City Creative Center, Dubuque, Iowa
DISCOUNT: 20% off your KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account
 Key City Creative Center is a collaborative workspace where members can access a variety of tools, equipment and classes, including wood-working, welding and ceramics/pottery. For more information, visit keycitycreativecenter.org.



DUBUQUE museum OF art

First Friday of each month

First Fridays

LOCATION: Dubuque Museum of Art, Dubuque
TIME: 5–8 p.m.

Experience the creative spirit of your community, along with friends, appetizers, a cash bar and art. Receive 50% off when you purchase admission to First Fridays. Must show proof of membership with a Dupaco debit or credit card or check.

Midwest Bus Trips Member Discount

Receive a \$15 discount when booking any Midwest Bus Trips excursion valued at more than \$100 online and using the discount code DUPACO (case sensitive).



The Cowbell Cup Rivalry Is Back!

The Dubuque Fighting Saints, Waterloo Black Hawks and Cedar Rapids RoughRiders are again battling for the most fiercely contested hockey trophy in Iowa—the Dupaco Cowbell Cup.

Each team will play eight home games that contribute to the standings. Points for the Cowbell Cup will be awarded based on head-to-head results from these matchups: two for a win and one for an overtime or shootout loss.

During the 2018–19 season, the Black Hawks claimed the Cowbell Cup, edging the RoughRiders by two points. Don't miss your chance to watch the battle! Visit dupaco.com/events for more information.

First Sunday of each month

Creative Adventure Lab Free Admission

LOCATION: Creative Adventure Lab, Dubuque

Get free admission to the Discovery Lab the first Sunday of every month when you present proof of membership. Admission includes one-story bouldering on the rock wall; all other programs/features are available for an additional charge.

COATS for KIDS

Coats for Kids: Platteville, Wis.

LOCATION: Collection at Dupaco's Platteville, Wis., branch; distribution at Platteville United Methodist Church, Platteville

TIME: Collection: Oct. 1–31; distribution: 4:30–6 p.m. Thursday, Nov. 7
 Drop off gently used items at Dupaco's Platteville branch during collection dates. Coats will be cleaned by Platteville Cleaners and distributed to area families in need at United Methodist Church in Platteville. Leftover coats will be donated to the Platteville Thrift Shop.

Saturday, Oct. 26

Galena Kids Halloween Fest

LOCATION: Galena Art & Recreation Center, Galena, Ill.

TIME: 1–4 p.m.
 Enjoy free and fun activities for kids before the Galena Halloween Parade begins!



GROUT MUSEUM DISTRICT

Nov. 1, 2019–May 31, 2020

Waterloo Grout Museum Free Admission

LOCATION: Grout Museum District, Waterloo, Iowa

Receive free admission for two adults and all dependent children to all of the museums in the Grout Museum District. Must show proof of membership by presenting your Dupaco debit or credit card or check.

Third weekend of each month, November–April
Dupaco Days at the River Museum

LOCATION: National Mississippi River Museum & Aquarium, Dubuque
TIME: 10 a.m.–5 p.m.

Receive a special price on general admission to the museum of \$10.50 for adults and \$8 for children when you show proof of membership (Dupaco debit or credit card or check). The museum offers several daily activities, including touch tanks, live animal encounters and feedings. For more information, visit rivermuseum.com.



UNIVERSITY OF DUBUQUE

Nov. 17, 2019–Feb. 9, 2020

PERFORMANCES:

The Jungle Book
 2 p.m. Sunday, Nov. 17

A Christmas Carol
 2 p.m. Sunday, Dec. 8

Pinocchio
 10 a.m. and 2 p.m. Saturday, Jan. 25

The Princess and the Pea
 2 p.m. Sunday, Feb. 9

LOCATION: University of Dubuque Heritage Center, Dubuque
COST: \$10 adult/\$5 child

Dupaco members receive a discount of \$5 off adult and \$4 off child ticket prices by using the code dopack. Discount is not available for the lap-seat option. To order tickets, visit the Farber Box Office at the Heritage Center, call (563) 585-SHOW (7469) or go to dbq.edu/HeritageCenter. Online and phone orders are subject to convenience fees.



Saturday–Monday, Jan. 18–20
Ice Fest

LOCATION: National Mississippi River Museum & Aquarium, Dubuque
TIME: 10 a.m.–5 p.m. daily
 Sponsored by Dupaco, the National Mississippi River Museum & Aquarium's annual Ice Fest includes IPTV Kids Club's Dan Wardell and a featured character, snow and ice sculptures, ice harvesting and crafts. Entry to Ice Fest is included with general admission. Receive a special price on general admission of \$10.50 for adults and \$8 for children when you show proof of membership (Dupaco debit or credit card or check). Tickets can be purchased at the door.



Sundays, Jan. 26 & Feb. 23

Chestnut Mountain Ski Days

LOCATION: Chestnut Mountain Resort, Galena
TIME: Noon–9 p.m.

With coupon available at Dupaco, members can get a lift ticket for \$25 (\$35 savings) or a lift ticket, lesson and rental for only \$35 (\$80 savings). Coupon is required and can be printed at dupaco.com/events. A limited number of printed tickets are available at Dupaco's branches in Dubuque, Peosta and Dyersville, Iowa; Galena; and Platteville.

EDUCATIONAL OPPORTUNITIES

Wednesday, Nov. 6

Retirement Planning Seminar

LOCATION: Pennsylvania Avenue branch in Dubuque, Iowa

TIME: 5:45–6:45 p.m.

COST: Free

This seminar, presented by First Community Trust, will cover making your retirement savings last throughout retirement, distribution rules and options and what to do with your 401(k). Register by contacting Jim Liddle at (563) 690-0029 or jliddle@fctrust.com.



SCENE IN: 2019

Dupaco members Jason and Cara Benn, with sons Griffin (right) and Landin, settle into their new home in Peosta, Iowa. (M. Blondin/Dupaco photo)



PEOSTA, Iowa—When the Benn family moved away from the tri-state area a couple of years ago, they weren't sure how long they'd be in Arizona.

But longtime Dupaco members Cara and Jason Benn knew their financial home could remain the same wherever they went.

"The credit union is friendly, communicates with you and is easygoing," Cara said. "When we moved to Arizona, we left our banking accounts with Dupaco, because we knew there was shared branching and online banking."

The CO-OP Shared Branch network gives Dupaco members fee-free access to their money at more than 5,600 participating branches nationwide—including locations in Arizona.

After living in the Grand Canyon State for several months, the family decided to buy a home with the help of their credit union. They were put in touch with Dupaco's Tressa Pergande, who guided them through the homebuying journey from afar. "The whole experience was great all around," Cara said.

Earlier this year, though, life brought Cara, Jason and their two sons back to the tri-

state area. Cara reached out to Pergande to share the news. And they began working together again so the family could buy a home—back home—in Iowa.

"Tressa knew what I was looking for and what I needed. And she was always quick to answer every question I had along the way," Cara said.

The Benns purchased their house in Peosta this summer.

"I had only spoken with Tressa on the phone before then," Cara said. "It was very nice to get to meet her in person."

Now the family has another way to stay connected with their credit union as well.

Dupaco regularly visits Cara's workplace, Kloeckner Metals in Dubuque, to bring the credit union experience to members where they are. Cara said she appreciates Dupaco's workplace visits, because it allows her to ask quick money- and account-related questions during her workday.

"I know Dupaco will be there for us whenever we need them," she said.



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.



How to Protect Yourself From Data Breaches

PROTECTION CONNECTION dupaco.com/fraud

Unfortunately, data breaches are commonplace these days.

While you have little control over when they occur, you can take steps year-round to help keep your accounts and identity safe. And Dupaco is here to help.

1 | Monitor your credit.

With Dupaco's free Bright Track service, you can keep tabs on your full credit report and score.

2 | Use safer online log-ins.

Protect your Shine Online and Mobile Banking account with two-step verification. The security feature helps prevent fraudsters from accessing your account—even if they

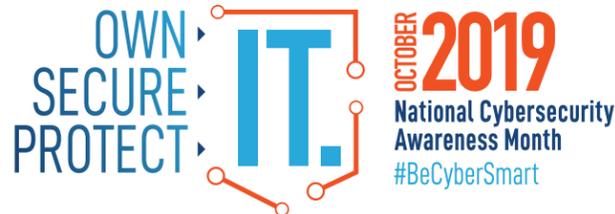
have your password. Learn how to set up two-step verification below.

3 | Set up activity alerts.

Within Shine, you can set up eNotifiers to receive instant notifications for Dupaco card transactions, Shine sign-ins and more. If there's fraudulent activity on your accounts, you'll be the first to know.

4 | Use the Card Security feature.

If your Dupaco debit or credit card has been lost, stolen or compromised, you can easily disable your card within Shine. Go



to Account Safety, then Card Security to disable—and enable—your Dupaco cards.

5 | Use identity theft restoration coverage.

Family ID Restoration provides special coverage to help you and your family recover from identity theft. The service costs \$1.95 per month.

If you notice suspicious account activity, contact Dupaco immediately at 800-373-7600.



POLICY FOR THE PEOPLE dupaco.com/PoliticalAction

HOW TO dupaco.com/shine



How to Use Two-Step Verification

This extra security feature helps prevent fraudsters from accessing your accounts in Shine—even if they manage to get your password. Set up the feature in Shine Online and Mobile Banking by going to Accounts > Account Safety.

1 Choose to receive the security code by either text message or email.

2 Enter your mobile phone number or email address.

3 Each time you sign in, you'll receive a unique four-digit security code that you'll enter to verify it's you.



▲ SCENE IN: 2019

U.S. Rep. Abby Finkenauer (D-Iowa) and former U.S. Rep. and current Credit Union National Association President and CEO Jim Nussle (R-Iowa) tour the Dupaco Voices Building in the Historic Millwork District in Dubuque, Iowa, on Aug. 29. During the tour, attendees discussed the economic impact historic renovation projects like the Dupaco Voices Building have on the local community. (M. Burley photo)

It's Time to Winterize Your Home to Avoid Costly Claims

dupaco.com/insure

By Tim Bemis | Insurance services manager

Winterizing your home can lead to more than lower energy bills. Preparing your home for colder temps also can help you avoid costly homeowner's insurance claims.

You can use this checklist to get your home winter ready:

☑ Schedule a furnace inspection.

Carbon monoxide is colorless and odorless—and is the leading cause of accidental poisoning death in the U.S., according to the *Journal of the American Medical Association*. An annual furnace and chimney tune-up can help identify leaks to prevent this danger.

☑ Regularly replace your furnace filter.

Once that filter is clogged, your furnace loses access to fresh airflow, which can lead to safety issues.

☑ Schedule a fireplace and chimney inspection.

Not only can this help protect you from carbon monoxide poisoning, it can help prevent a devastating fire. House fires that start here are among the most dangerous due to how quickly they spread.

☑ Replace batteries in your smoke and carbon monoxide detectors.

These vital pieces of equipment can only do their job if they're equipped with working batteries. Replace them twice a year.

☑ Clean your gutters.

Clearing leaves, sticks and other debris from your gutters can help prevent ice dams—the most common claim we field during the winter. Ice dams can wreak havoc on your ceilings,

walls, flooring and belongings.

☑ Store garden hoses.

The other common homeowner's claim this time of year? Frozen pipes. Avoid this headache by turning off those outdoor faucets and moving garden hoses into storage for the winter.

☑ Clean up your yard.

Properly store gas-powered tools, patio furniture and other outdoor items. Help prevent falls on your property by regularly clearing debris such as leaves, snow and ice from your walkways.

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



Apply for a Makerspace Scholarship

Have you been wanting to learn how to make something? Create projects with others? Maybe even start your own business?

Key City Creative Center is a unique collaborative makerspace in Dubuque, Iowa, where members create, learn and share ideas. Members can access a variety of tools, equipment and classes, including woodworking, welding and pottery.

And now, through a partnership between KCCC and Dupaco, two nonrenewable



scholarships will be awarded. Each winner will receive an annual membership to the makerspace.

To apply, go to dupaco.com/KeyCity and complete the short questionnaire.

Applications are due by 5 p.m. (CT) Friday,

Nov. 1. Two applicants will then be chosen to receive a membership. The winners will be announced by Saturday, Nov. 30.

The credit union also partners with the makerspace to provide Dupaco members 20% off your KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account.

dupaco.com/KeyCity

You Can Benefit From a Chorus of Retirement Income Options

By Michael Poppen | Financial consultant

Music speaks to each of us in a way that can prompt the most primal responses of emotion. And it's obvious how our music tends to reflect our mood or personality, and vice versa.

The same can be said of investment and retirement or income planning.

In some cases, relying too heavily on emotions or a favorite investment tool hinders or restricts plans. Objectives are certainly personal. But in order to achieve them, we sometimes have to step away from where we feel the most secure.

If the objective is to provide income based on your needs, let's look at several potential retirement income opportunities. All of them can be held as IRA, Roth IRA and non-retirement vehicles:

- **CDs:** Certificates of deposit are commonly used as a foundation for short- to mid-term safety of principal with a higher yield than typical savings accounts.
- **Fixed annuities:** Guaranteed interest and principal investments issued by insurance companies usually carry a higher yield than traditional CDs.
- **Single premium income annuities:** These provide a guarantee of specified income for identified financial objectives. Be sure to review all aspects of these instruments.
- **Stocks, bonds and mutual funds portfolio:** A properly diversified portfolio historically provides the potential ability to draw around 4% of the principal without depleting the account.
- **Variable annuities with income rider:** Adding a rider to an annuity might provide a guaranteed income draw. But watch for potential fees associated with it. In some cases, the best potential for success might be a matter of blending different approaches. Every plan or retirement objective is unique. 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.



How Much Money Do You Need to Retire?



Whether retirement is fast approaching or eons away, you've likely wondered how much money you'll need to retire.

Many financial planners say you'll need to replace about 70–80% of your preretirement income, saving at least \$1 million.

But retirement planning isn't one size fits all. Start by asking yourself a few key questions, said Jim Liddle, vice president, trust officer at First Community Trust.

What do you want out of retirement?

Knowing how you want to spend your time—and understanding the costs associated with that lifestyle—will help shape your budget.

While you might have a handle on your spending today, retirement can bring unexpected expenses, including health care, new vehicles,

home-related costs, travel and more.

What income will you have?

- Will you have a pension?
 - Do you anticipate rental income?
 - Will you work a part-time job?
 - How much will Social Security cover?
- "These sources of income will offset what's needed from an investment nest egg," Liddle said.

What's your risk tolerance?

How do you handle swings in the value of your investments? "Some people are reluctant to own stocks in retirement," Liddle said. "If that's the case, you may need to have more saved than someone who is comfortable with more risk during retirement."

A final thought

"There is no magic number to determine

what will be needed to retire comfortably," Liddle said. "But if you spend some time and effort, and work with a trusted financial professional, you can determine a plan that will allow you to retire the way you want."

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

dupaco.com/trust



Jim Liddle

Diane Derfield

How to Prepare for Financial Hard Times

Pay yourself first to build your emergency savings. Direct deposit or recurring transfers can help you make it automatic. Here are three easy ways to get started:

ChangeUp Savings: Have your "loose change" from debited purchases automatically deposited into your savings account. Activate the feature on your Shine Online and Mobile Banking checking account detail page.

You-Name-It Savings accounts: Make a separate You-Name-It Savings

account for emergencies within Shine. Click the green plus sign on your account summary page to get started.

Savings Goal: Keep your emergency account on your radar by creating a Savings Goal for it within Shine. Click the same green plus sign to get started, then name your goal, decide the amount you'd like to save and set your completion date.



Your emergency fund should eventually total at least three to six months' worth of expenses.

dupaco.com/save

How to Know If a Money Market Account Is Right for You

By Meggan Heacock | Vice president, controller at Dupaco

If you've been paying yourself first and growing your savings, congratulations!

Eventually, you might reach a point where a traditional savings account isn't enough, because other avenues can help you save even more.

One saving strategy—a money market account. Knowing how Dupaco's money market accounts work can help you decide whether it's a good fit for you:

Earn even more: The more you save, the more interest you earn compared to a traditional savings account. You typically start reaping the benefits once you've saved at least \$2,500.

Keep saving: Just like a regular savings account, you can make deposits any time in person, through payroll deduction or by account transfer.

Easy access: Unlike a term-share certificate, you don't have to commit to saving for a set period. If you

have a certificate that's about to end and don't want to keep your funds locked up, this can be a great option.

You can withdraw money (a minimum of \$250) any time, and your first six online withdrawals are fee free.

Not penalized: You aren't hit with fees if your balance decreases.

Available to all: Our money market accounts are a member benefit—for both new and existing members. You don't have to bring new money to the credit union to take advantage of our competitive, consistent rates.

Protected: Your funds are federally insured by the National Credit Union Administration.

For more information, call Dupaco at 800-373-7600.

dupaco.com/save



Meggan Heacock

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 TELLERS

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