



SCENE IN: 2019

Dupaco's Becky Beschoner announces that each student will get a Dupaco piggy bank during a financial literacy lesson Oct. 9 at Tri-County Head Start in Waterloo, Iowa. "It starts with me!" will teach 200 Head Start children about money and help them save—thanks to an endeavor between Dupaco, Tri-County Child and Family Development Council and the CUNA Mutual Group Foundation. (M. Blondin/Dupaco photo)

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Owner's Manual

WINTER • 2020

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2019 HIGHLIGHTS

Forbes ranked Dupaco top-rated credit union in Iowa

Raddon named Dupaco recipient of Crystal Performance Award

Des Moines Register ranked Dupaco Top Workplace in Iowa

Received the Dubuque Area Chamber of Commerce's **Economic Impact Award**

NEW Launched **Savings Goal tool**

Staff vigilance prevented more than **\$2.6 million** in member fraud losses as of Dec. 17

Celebrated **Thank Use** payout of more than **\$3.6 million**

NEW 4,769 kids participated in Thank Use through new category called Boost

Provided credit education to 12 racers during the **Great Credit Race**

Awarded **\$32,000 in student scholarships** through the Dupaco R.W. Hoefer Foundation

NEW Launched **interactive touch-screen experience** at NewBo City Market in Cedar Rapids, Iowa

NEW Revamped **dupaco.com**

dupaco.com/about

Dupaco continues to work in your best interest

Report from the President & CEO - Joe Hearn

Credit unions were created to fulfill a public purpose:

- ▶ Provide a source of credit at a fair and reasonable rate of interest.
- ▶ Encourage habits of thrift among its members.
- ▶ Provide an opportunity for its members to use and control their money on a democratic basis to improve their economic and social conditions.

Dupaco continues to pursue and fulfill this mission to serve and enrich the lives of our members through a variety of tools and services:

Reaching your goals

We recently created a Savings Goal tool within Shine Online and Mobile Banking. This tool, designed to help save for future expenses, provides a customizable plan to help you reach your goals. What are you saving for?

If your goal is homeownership, our Mortgage Tracker tool helps you monitor the progress of your mortgage or refinancing process.

Credit coaching

Dupaco's Great Credit Race showed

members how using the right tools can improve their financial positions.

The six-month competition provided an opportunity for the 12 racers, and their observers, to gain a better understanding of how credit works and how it impacts every stage of life.

While this competition boasted only one lucky winner, everyone came out ahead, learning how to build their credit to gain access to better rates in the future. Learn more at dupaco.com/GreatCreditRace.

Fraud protection

Protect yourself from fraud with tools like Dupaco's free eNotifiers, Bright Track credit monitoring and Card Security, which allows you to quickly disable your Dupaco cards if they're lost, stolen or compromised.

Learn more about Dupaco's fraud-protection tools at dupaco.com/protection.

With better rates, fewer fees and Dupaco-exclusive perks like Thank Use, please know that we continually work hard and advocate in your best interest. Members tell us that's the

reason they joined Dupaco in the first place.

It is our honor and privilege to serve you.

Joseph F. Hearn
Joe Hearn
President and CEO



SCENE IN: 2019

Fountain of Youth Program President Caprice Jones (left) and Dupaco President and CEO Joe Hearn support the credit union's partner organization event Soul Food Sunday on Oct. 20 at the Dubuque County Fairgrounds in Dubuque, Iowa. (M. Becwar/Dupaco photo)

How to participate in 71st Annual Membership Meeting

PEOSTA, Iowa—You're invited to the 71st Annual Dupaco Membership Meeting on Sunday, March 1, at the Peosta Community Centre in Peosta.

The meeting begins at 1 p.m. and will be followed by refreshments, music and a sandwich luncheon. Door prizes will be awarded.

The meeting is the official forum for annual Dupaco board elections. A call for board candidate applications was published in the Summer 2019 Owner's Manual newsletter and on Dupaco's website. After a thorough evaluation and interview process, the nominating committee will present

these candidates: Denise Dolan*, Andy Schroeder* and Bob Wethal*.

State regulations require members to vote by paper ballot for credit union board elections. Registration forms and paper ballots will be available at the meeting.

Tickets for the meal are \$1 per member and must be purchased in advance at any credit union location.

Can't attend? Follow @Dupaco on Twitter for live updates.

*Incumbents.

dupaco.com/about

SCENE IN: 2019

Dupaco board member Andy Schroeder hands out prizes to attendees at the 70th Annual Meeting of the Membership on Feb. 24 at the Peosta (Iowa) Community Centre. (M. Jungers/Dupaco photo)



Thank USE[®] Your Dupaco membership pays

At a cooperative like Dupaco, you're not just a member, you're an owner. Active participation powers your credit union—and you share in the success. The more you use Dupaco, the more you're thanked with participation dividends. An active checking account indicates your commitment and is the key to unlocking your Thank Use. As Thank Use enters its fifth year, how much will you earn in 2020?

SAVE

Build your savings and earn up to \$100.

BORROW

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

PLAN

Use our financial and insurance services and earn up to \$40.

PAY

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

PROTECT

It's all about avoiding fraud. Take the quiz. Use the tools. Earn up to \$20.

PARTICIPATE

Earn up to \$20 as a returning Thank Use participant.

ACCUMULATE

Start a new savings plan and earn up to \$15.

GROUP GOAL

Together, participants can earn \$30 more by saving with purpose.

BOOST

Exclusively for members under 18. Make five savings deposits of at least \$5 each and earn \$25.

Winner shares her credit-building secrets

We have a winner in Dupaco's Great Credit Race! The six-month battle to build credit ended with Emily in first place with a credit score of 725. For her efforts, she won \$1,000. Second-place finishers Chuck and Sophia both raised their scores to 721 and received \$500 each.

All 12 racers received a Dupaco Visa credit card and one-on-one credit and budget coaching.

"Whether you're brand new to credit or have had some bumps in the road, the race shows that you can do it, too, and we're here to help," said Dupaco's Noah Kachelski, who coached the winner.

Emily credits two credit-building strategies for giving her the edge:

- Charge only what you can afford to pay back.
- Pay off your credit card balance as soon as it posts in Shine.

She charged anywhere from \$5 to \$50 each month, using her Visa card to pay for purchases she already planned to make.

"I'm going to keep using my credit card the same way since it's been working for me so far," she said.

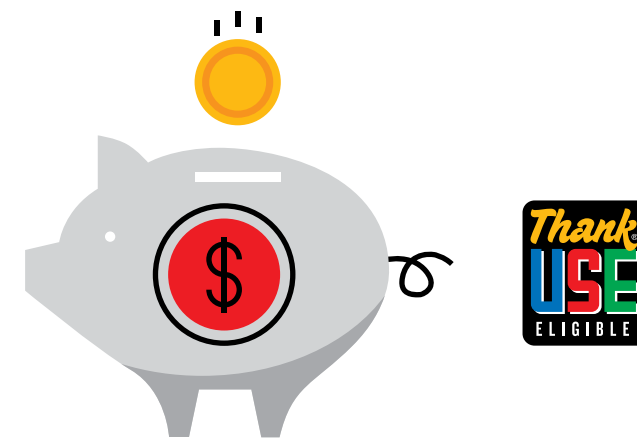


▲ SCENE IN: 2019

Emily, first-place winner of the Dupaco Great Credit Race, visits with her race coach, Noah Kachelski, at the Pennsylvania Avenue branch in Dubuque, Iowa. (M. Blondin/Dupaco photo)

dupaco.com/GreatCreditRace

What are you saving for?



Maybe you'd like to buy a new car. Take a family vacation within the next year. Or purchase a house.

Whatever your hopes and dreams are, naming them—and specifically saving for them—can help you reach your goals.

Here's why: When you save without a purpose, it's easier to overspend or dip into your savings for other expenses. But when you set money aside for your goals, you begin to visualize what you're working toward and stay motivated to reach them.

Ready to save for the things that matter most to you? Dupaco offers several tools to help you do just that, automatically and systematically:

You-Name-It Savings accounts: Create as many separate savings accounts as you'd like—for expenses, projects, purchases ... you name it!

Savings Goal: Use Savings Goal, located within Shine Online and Mobile Banking, to create a customized plan to reach your You-Name-It Savings goals. Learn how to get started below.

Holiday Club: Save year-round for holiday gift purchases, and receive your funds in time for holiday spending.

Launchpad: This retirement savings account can help you prepare to open an Individual Retirement Account.

Direct deposit: Send a portion of your paycheck directly to your savings accounts with direct deposit.

Automatic transfers: Set up automatic transfers between your checking account and savings accounts.

dupaco.com/save



HOW TO



Start a Savings Goal

dupaco.com/SaveForGoals

Trying to save for a specific goal? Use Savings Goal within Shine Online and Mobile Banking to create a customized plan to help you reach your goals. Set up the feature in Shine by going to the account summary page and clicking the green plus sign.

1 Name the Savings Goal, set the amount needed to complete your goal and set a completion date.

2 Select a new or existing You-Name-It Savings account to use.

3 Optional: Select an auto-transfer option for your Savings Goal.



dupaco.com/ira

You can still save for retirement and health expenses

Sure, 2019 is over. But there's still time to reach last year's savings goals:

- Eligible individuals* can make contributions to a Traditional or Roth Individual Retirement Account and Health Savings Account for 2019 until **April 15, 2020**.
- IRA contributions for the 2019 tax year are limited to **\$6,000**, or **\$7,000** if you're 50 or older.
- You could receive a deduction for Traditional contributions or a tax credit for Roth contributions.

► With an HSA, you might be eligible to make tax-deductible contributions, earn tax-free dividends and withdraw money tax-free for qualified medical expenses.

To learn more, call Dupaco's IRA experts at 800-373-7600, ext. 218, or email service@dupaco.com.

*Contact your tax advisor to verify eligibility and contribution limits.



Members smash holiday savings record

\$5.2 million

Total saved by members in their Holiday Club accounts

\$280,000

Increase from the previous year's savings total

\$1,003

Average saved by members

5,193

Number of members with a 2019 Holiday Club account

311

Number of additional members with a Holiday Club account over the previous year

Oct. 30

Day the accumulated savings, plus interest, were automatically transferred to participants' checking or share savings accounts

1954

Year Dupaco's Holiday Club started

Start saving now for the next holiday season; open your account at dupaco.com/save.

Avoid college application scams with these tips



If you're the parent of a college-bound student, you've likely started to wade through financial aid options with your child.

As you prepare for their college journey, watch for scams targeting students:

College test prep material "offer"

Scammers might contact you claiming to be from the College Board, which is responsible for PSAT and SAT tests.

"They call or email you, asking for credit card numbers so they can send PSAT prep materials that the student has supposedly requested," according to the Federal Trade Commission.

The FTC and the College Board warn:

- ▶ Know that the College Board never asks you to give credit card, bank account or password information over the phone or via email.
- ▶ Before you give up your money or your

personal information, research the company online. Search for its name plus the word "scam" or "complaint," and read about others' experiences.

Charge fee for FAFSA

Many websites look like the Free Application for Federal Student Aid's website, except you're charged a fee to complete the application. Never pay the fee. The legitimate application is free.

You can visit the FAFSA website at studentaid.ed.gov/sa/fafsa.

Guaranteed scholarship or financial aid

Legitimate companies won't guarantee scholarship money or financial aid.

Charge a fee for scholarships

Avoid applying for scholarships that charge an application fee or a redemption fee.

20 scholarships to be awarded

Getting ready to start your college journey? Dupaco will award 20 nonrenewable scholarships totaling \$40,000 for the 2020–21 academic year.

The scholarships, funded by the Dupaco R.W. Hoefer Foundation, will help:

- ▶ 10 first-time, full-time incoming students who will attend an accredited four-year college or university for an undergraduate degree.
- ▶ 10 first-time, incoming students who will attend an accredited community college, trade school or technical college for a degree or certificate program.

For more information, go to

dupaco.com/scholarships.

Staff Updates

Alaina Bigler was appointed insurance services representative at the Pennsylvania Avenue branch in Dubuque, Iowa.

Kari Booth was appointed post closing representative at the Pennsylvania Avenue branch.

Erik Chaston was appointed system analyst at the Hillcrest Road branch in Dubuque.

Peggy Christ was appointed lead contact center representative at the Operations Center in Dubuque.

Ashlee Dirkse joined as a contact center representative at the Operations Center.

Ellie Flores joined as a consumer lending representative at the Hillcrest Road branch.

Matt Hostert joined as a recruiting specialist at the Pennsylvania Avenue branch.

Tanner Jansen was appointed member service representative II at the Platteville, Wis., branch.

Rachel Keeler was appointed training representative III at the Pennsylvania Avenue branch.

Marissa Kluesner was appointed member service processing representative at the Pennsylvania Avenue branch.

Lisa Kruser was appointed member service representative II at the Hillcrest Road branch.

Taylor Lopez was appointed contact center quality assurance representative at the Operations Center.

Shelby Papenthien was appointed training specialist at the Pennsylvania Avenue branch.

Sarah Paulson was appointed consumer underwriting supervisor at the Pennsylvania Avenue branch.

Michelle Runde was appointed post closing specialist at the Pennsylvania Avenue branch.

Hannah Schmitz was appointed training representative I at the Hillcrest Road branch.

Nicolette Slaght joined as a member service processing representative at the Pennsylvania Avenue branch.

Stacey Smith was appointed consumer lending underwriter II at the Pennsylvania Avenue branch.

Zoe Vaassen joined as a member service representative at the Hillcrest Road branch.

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

FINANCIAL STRENGTH	
As of Nov. 30, 2019	
Members:	124,557
Deposits:	\$1.53 billion
Loans:	\$1.27 billion
Assets:	\$1.89 billion
Reserves:	\$294 million
Reserve Ratio:	15.6%

Notes Bearing Interest

Brenda Atkinson, IRA specialist; **Mara Coomes**, member service representative II; **Tara Ernst**, fraud services representative; and **Lisa Mueller**, contact center quality assurance specialist, completed the Dale Carnegie Effective Communications & Human Relations training course. Mueller was awarded the Human Relations Award, and Coomes received the Highest Achievement Award.

Claire Cook, senior deposit operations representative, received her Accredited Automated Clearing House Professional certification.

Michelle Damme, member service representative II, was awarded the Dupaco Donald R. Meyers Advocacy Award and earned a scholarship to participate in the Credit Union National Association Government Affairs Conference Feb. 23–27 in Washington, D.C.

Joe Hearn, president and CEO, was inducted into the Credit Union Executive Society Hall of Fame at the society's CEO/Executive Team Network. The Hall of Fame recognizes a lifetime of achievement and dedication to the credit union movement.

RJ Montes, vice president, regional branch services, and Dupaco board member **Andy Schroeder** were named 2019 Rising Stars by the Dubuque, Iowa, Telegraph Herald. They were among 12 local young professionals honored in the Dubuque community.

Stacy Rissman, mortgage lending consultant, was selected to "crash" the Iowa Mortgage Association Conference. The program allows crashers to network, share ideas and broaden their knowledge of the mortgage industry.



▲ SCENE IN: 2019
Dupaco member Brion Bowman, of Dubuque, Iowa, plans to put his Thank Use participation dividend toward his small business. (M. Blondin/Dupaco photo)

DUPACO STAFF CAREER MILESTONES

5-Year Employees

- ▶ Nacole Carlyle
- ▶ JoJean Decker
- ▶ Nikole Eudaley
- ▶ Sara Meyer
- ▶ Cole Schmelzer
- ▶ Jason Sheehy

15-Year Employee

- ▶ Carrie Kraus

25-Year-Plus Employees

- ▶ Donna Digman (29)
- ▶ Jeann Digman (32)
- ▶ Angela Heim (29)
- ▶ Nancy Laugesen (37)
- ▶ Diann Mozena (30)
- ▶ Pat Slattery (39)

Retirement

- ▶ Patti Meyer, training and efficiency specialist: 36 years of service, retired in September

SCENE IN: 2019 ▶

Key City Creative Center owner Tim Hitzler (left) gives Matthew Kane, of Dyersville, Iowa, and Samantha Schultz, of Dubuque, Iowa, a tour of the Dubuque facility. Kane and Schultz were awarded memberships to the center to develop skills and training, thanks to a partnership between the Dupaco R.W. Hoefer Foundation, Dupaco and the makerspace. (E.Kress/Dupaco photo)





Key City Creative Center Membership Discount

LOCATION: Key City Creative Center, Dubuque, Iowa
Get 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.



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 extra charge.

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).



Third weekend of each month, now through April
Dupaco Days at the River Museum
LOCATION: National Mississippi River Museum & Aquarium, Dubuque
Receive 35% off general admission 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.



Now through May 31 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.



Saturday–Monday, Jan. 18–20 Ice Fest

LOCATION: National Mississippi River Museum & Aquarium, Dubuque
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.



Jan. 25–Feb. 9

PERFORMANCES:

Pinocchio

10 a.m. and 2 p.m. Saturday, Jan. 25
2 p.m. Sunday, Feb. 9

LOCATION: University of Dubuque Heritage Center, Dubuque
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.



Sundays, Jan. 26 & Feb. 23

Chestnut Mountain Ski Days

LOCATION: Chestnut Mountain Resort, Galena, Ill.
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, Wis.



Sunday, March 1

71st Annual Dupaco Meeting of the Membership

LOCATION: Peosta Community Centre, Peosta
TIME: Begins at 1 p.m.

You're invited to your credit union's annual meeting. Tickets for the meal must be purchased for \$1 in advance and are available at all Dupaco branches beginning Jan. 20. Business meeting begins at 1 p.m., with sandwich luncheon to follow.

Saturday, March 7 DoPACK Skate Party

LOCATION: Skate Country, Asbury, Iowa
TIME: 4:30–6:30 p.m.
A private event open to DoPack Kids' Club members and their families. With coupon available at Dupaco, members receive admission, quad-skate rental (in-line skate rental is extra) and unlimited soda for \$3. Coupons are required and are available at all Dubuque Dupaco locations. Quantities are limited.



Thursday, March 26

BestFest

LOCATION: Grand River Center, Dubuque
TIME: 5–7:30 p.m.
Support Hospice of Dubuque by attending BestFest! Enjoy samples provided by those voted the area's best product and service providers. Tickets go on sale Feb. 10 at Hospice of Dubuque and at Dupaco's Hillcrest Road branch in Dubuque.



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

facebook.com/dupaco

twitter.com/dupaco

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

DUPACO NIGHTS



Friday,
MAR. 20

RoughRiders @ Fighting Saints

LOCATION: Mystique Community Ice Center, Dubuque | **TIME:** 7:05 p.m.

Pay a special Cowbell Cup price of \$8/ticket at dubuquefightingsaints.com/GroupTickets with the password: Cowbell. Deadline is March 16. Limit eight tickets. Online orders include a \$1/ticket processing fee. Ages 3 and younger who don't need a seat don't need a ticket. Call Casey Weitz at (563) 587-2213 with questions.

Saturday,
MAR. 21

Fighting Saints @ RoughRiders

LOCATION: The Stable, Cedar Rapids, Iowa | **TIME:** 7:05 p.m.

Receive a special Cowbell Cup discount of \$3.76 off/ticket when purchasing in person at the gate by presenting your Dupaco credit or debit card or check as proof of membership, or by calling (319) 261-GOAL (4625) and asking for the Dupaco discount.

EDUCATIONAL OPPORTUNITIES

Thursday, Feb. 27

Estate Planning Seminar

LOCATION: Pennsylvania Avenue branch training room, Dubuque, Iowa
TIME: 5:45–6:45 p.m.

This free seminar, presented by First Community Trust, will cover estate planning, with an overview of wills, trusts and more. Pre-registration is requested by contacting Jim Liddle at (563) 690-0029 or jliddle@fctrust.com.



LAKEWOOD, Ohio—For the past four years, longtime Dupaco member Sara Davis has lived more than 500 miles from the closest Dupaco branch.

Fellow Lakewood residents have asked why the former Epworth, Iowa, woman stays with the credit union. Perhaps she should consider banking closer to home, they've suggested.

But to Davis, Dupaco is home.

"There's literally nothing I haven't been able to do from here," she said of her financial cooperative. "I don't have a reason to leave Dupaco."

Davis keeps tabs on her money through Shine Online and Mobile Banking. Shine lets her know how much Thank Use dividend she's earned. When she needs to deposit cash, she goes to her closest CO-OP Shared Branch, which gives her fee-free access to her Dupaco accounts at participating branches nationwide.

And when Davis wants to talk to a Dupaco expert, she picks up her phone. She said she's always greeted by a friendly voice on the other end, regardless of why she's calling.

"Anytime I call, it's always really easy to get in touch with a real person, which is nice," she said.

About a year ago, Davis started her own business as a personal trainer. And she's turned to Dupaco for guidance along the way.

As her business grows, Davis has been able to chip away even more at some lingering credit card debt. When she recently increased her credit card payments, Dupaco staff took notice.

"They called because I had upped my payments. They said, 'Business must be picking up!'" Davis recalled. "Whose

credit union calls them and remembers you started your own business six months earlier and thinks it must be doing well since you're making bigger payments?"

The phone conversation meant a lot to Davis, who hopes to soon connect with credit union staff again.

She'd like to eventually open a Dupaco business account to help her move into her own training space. She wants to empower even more women in the personal training community that she's grown.

Davis' first step is building her credit. And she knows Dupaco will be there for that, too.

"I want to get my credit to a really good place," she said. "For me, that would mean financial freedom."



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.



▲ SCENE IN: 2019

Dupaco member Sara Davis, of Lakewood, Ohio, visits the local art district in Cleveland, Ohio. (K. Hammonds photo)

Is the IRS really calling you?



PROTECTION CONNECTION

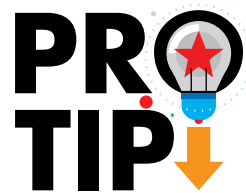
dupaco.com/fraud

Have you received a phone call from a forceful, intimidating "IRS agent"? Fraudsters often impersonate Internal Revenue Service agents to try to collect your financial details—and money.

It's the No. 1 scam being reported to the Federal Trade Commission. During the first half of 2019 alone, people filed nearly 73,000 reports about Social Security impostors, according to the FTC.

The IRS says it will never:

- ▶ Ask for credit, debit or prepaid card information over the phone.



If you get a phone call from someone claiming to be from the IRS, and you think you might owe taxes, hang up and call the IRS at 800-829-1040. If you suspect you're a victim of fraud, contact Dupaco immediately at 800-373-7600.

- ▶ Insist you use a specific payment method for tax obligations.
- ▶ Request immediate payment over the phone.
- ▶ Take enforcement action immediately following a conversation.

Your caller ID might even show the real Social Security Administration's phone number. Don't be tricked—scammers can fake their phone numbers, too.

If you get one of these calls, you can report it to the FTC at ftc.gov/complaint.

DON'T FORGET

Have you moved?
Changed phone numbers?

Don't forget to update your contact information on file at Dupaco.

If the contact information we have for you is out of date, we might not be able to relay important account-related information to you, and it could affect your ability to activate your Dupaco credit and/or debit card.

To update your contact information, stop by any Dupaco branch or call 800-373-7600.

Are you driving safely this winter?

By Tim Bemis | Insurance services manager

We're partway through another winter.

It's easy to become complacent about snow and slush. But it's important to always respect the weather conditions and drive responsibly.

Not only can this help save lives, but it can save you money. Responsible driving reduces traffic collisions, in turn reducing auto insurance claims. The fewer claims, the less everyone pays for coverage.

Are you following these winter-safe driving habits?

- ▶ **Check the local weather forecast.** Know what temperatures and weather conditions to expect before you drive so you can decide whether you should leave earlier or possibly delay your trip.
- ▶ **Slow down.** You'll get there when you get there. The faster you drive, the more energy it takes

to slow down—especially when roads are slick.

- ▶ **Avoid tailgating.** When it's slippery, stay at least eight to 10 seconds behind the vehicle in front of you.

- ▶ **Be cautious on bridges.** Bridges and overpasses freeze first.

- ▶ **Know the limits of four-wheel drive.** Four-wheel drive will help you start moving at an intersection. But it's four-wheel drive, not four-wheel stop—it won't help you slow down on ice.

- ▶ **Skip cruise control.** Turn off cruise control when it's slippery to help you stay in control of your vehicle.

- ▶ **Pause first.** If you're traveling too fast for weather conditions, first remove your foot from both pedals. You can lose control of your vehicle by braking immediately or braking too hard.

- ▶ **Understand your brakes.** Do you have regular or antilock brakes? With regular brakes, you need to pump them to avoid losing control of your vehicle. With antilock brakes, you need to push down the pedal and hold it (even if it makes an unsettling sound).

- ▶ **Watch for tire spray.** Watch for vehicles preparing to pass you so you can turn on your wipers in advance to help keep your windshield clear.

- ▶ **Stay in your happy place.** Don't weave in and out of traffic. Only change lanes when it's practical to do so—and well ahead of your exit or turn.

- ▶ **Stay safe during a collision.** If you're involved in a collision, stay in your vehicle. If you must exit, do so on the curb or shoulder side. Depending on your situation, you'll need to call family, police, your insurance agent and/or a tow truck.

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.

Stronger together: The importance of advocacy

POLICY FOR THE PEOPLE

As part of the credit union movement, we're stronger together when we make our collective voice heard.

That's because state and federal legislation often affect the benefits you receive as a member-owner of Dupaco—impacting the way you save, borrow and manage your money.

"Being part of a financial cooperative means you have a vested interest in your credit union," said Dupaco's Tammy Wood. "Whatever happens to your credit union happens to you."

Learn how you can stay engaged during this year's legislative session and lend your voice to the credit union movement at dupaco.com/PoliticalAction.

Your voice does make a difference. dupaco.com/PoliticalAction



▲ SCENE IN: 2019

Dupaco President and CEO Joe Hearn dances with Sen. Pam Jochum during a fundraiser aboard the American Lady on the Mississippi River in Dubuque, Iowa. Sen. Liz Mathis and other legislator attendees spoke about the credit union difference.



HOW TO

Create a successful budget for a new year

2020

With the holidays in the rearview mirror and a new year in front of you, you might be ready for a fresh financial start. A budget can help you make sure you have enough money for your needs today and your goals for the future.

Here are four tips to help you create—and stick to—a budget in the new year:

dupaco.com/budgeting

1

Keep it simple.
Don't make your budget so complicated that you don't use it. Download Dupaco's budgeting worksheet at dupaco.com/budgeting to help you get started.

2

Find a way that works for you.
The easier your budget is for you to use, the more successful you'll be.

3

Be honest and accurate.
Be realistic about what you spend each month. Otherwise, it will be difficult to manage your spending.

4

Track your budget.
If you're spending money and not including it on your budget, your budget won't work.

DID YOU KNOW?

Look up your elected officials and enroll to receive member advocacy emails and updates at iowacreditunions.com/StrongerTogether.



Did you know these money fun facts?

By Michael Poppen | Financial consultant

Rather than inundate you with more rhetoric on budgeting, retirement planning, life insurance and the like, we at DFS thought it might be nice to start the year with some fun facts about money.

Here are a few of our favorites:

- The flu virus can live on a bill for up to 17 days!
- Parker Brothers prints about \$30 billion in bills for its popular board game Monopoly every year.
- Today, 92% of the world currency is digital.
- All 50 states are listed on top of the Lincoln Memorial on the back of a \$5 bill.

- After World War I, Germans experienced a period of hyperinflation where the value of their currency plummeted. As a result, they used their bills as wallpaper.

- A penny costs more to manufacture than it's worth—costing the government about 2 cents to make one penny.

- It supposedly takes about 4,000 double-folds (back and forth) before a bill will tear. Which makes sense, as worn-out bills are shredded and recycled into shingles and fireplace logs!

With that, I'll leave you with a quote from Mark Twain: "The secret of getting ahead is

getting started."

Whether your goal is financial or otherwise, the simple solution is to just get moving in that direction. The rest of it will come. Wishing you a healthy, happy and prosperous 2020!

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

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Make a New Year's resolution to review your estate plan

By Jim Liddle | Vice president

Some suggest reviewing your estate plan every four or five years and upon major life events, such as the birth of a child or grandchild, death of a loved one, marriage or divorce.

Estate planning is all about communicating your wishes, maximizing what goes to your heirs and minimizing taxes and fees.

Resolve to review your plan this year to ensure your wishes are carried out:

1. Beneficiary designations: For your retirement accounts (IRA, 401(k), 403(b), annuities and life insurance contracts), ensure the designations match your intentions. Beneficiary designations dictate how those assets are distributed—no matter what your will or trust states.

2. Charitable planning: If you intend to leave any assets to a charity upon your passing,

there might be tax-efficient ways to do so.

3. Roth conversion planning: Depending on many factors, you might elect to do some Roth IRA planning to maximize what goes to the next generation and minimize the total tax burden.

4. Investment planning: Do your investments reflect your legacy goals? Some invest with a goal to maximize what will be there for their heirs, while others are more concerned with principal preservation. Are your goals reflected in your investments?

5. Estate-planning document: Determine whether a will or trust is the appropriate estate-planning vehicle for you to minimize fees upon your passing. Understanding the pros and cons of each will allow you to make an informed decision.

Dupaco partners with First Community Trust to provide members estate, retirement and investment planning services. A meeting with a Dupaco trust officer is included with your membership—at no cost to you. For a no-obligation consultation, contact First Community Trust at (563) 690-0029 or (319) 859-3461.

dupaco.com/trust



Living on your own for the first time?

Follow these money-smart moves for a bright financial future

Live within your means.

Pay your bills on time, and work on paying down your debt.

Establish good credit.

Your credit can affect so many things in the future, like your ability to get a loan. Check your credit score regularly with Dupaco's Bright Track.

Get into the habit of saving.

It's a good idea to set up three types of savings: an emergency fund, a large-purchase fund and a retirement fund.

Consider life insurance.

Buying now while you're young and healthy will save you money down the road. Have questions? Contact Dupaco Insurance Services at 800-373-7600, ext. 210.

Set goals.

Where do you see yourself in five, 10, even 15 years? Keep your goals realistic and work to establish sustainable money habits to move you in the right direction.

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