



◀ **SCENE IN: 2020**  
Kali, a DoPACK Kids Club member and granddaughter of Dupaco's Deb Herbst, colors her birthday PACK-tivity in March. (D. Herbst/Dupaco photo)

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# Owner's Manual

SUMMER • 2020



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# Thank you for standing with us

A letter from President and CEO Joe Hearn

We all know heroes today can be found at your local hospitals, schools, grocery stores and post offices. But did you know you can find more than 500 financial first responders right here at your credit union?

## Your credit union has your back

*Here are some of the ways that members turned to Dupaco when the pandemic started:*

**112** Number of mortgage forbearances provided

**5,208** Number of consumer loan payment deferrals provided

**212** Number of Dupaco's member relief assistance loans provided

**677** Number of new members who have joined through the upgraded online membership application

**560** Number of small businesses accessing more than **\$28.4 million** through the Paycheck Protection Program  
[dupaco.com/YourMoneyForGood](https://dupaco.com/YourMoneyForGood)

What I have witnessed and what Team Dupaco has achieved over the last several months as a result of the rapidly changing COVID-19 situation has been nothing short of heroic.

### Adapt

COVID-19 has affected every one of us in so many ways. We have all had to adapt to changing policies and procedures in some way.

Whether it's grocery shopping

online, signing into a virtual classroom or putting on a face mask to go to work or pick up essential supplies, no one has been exempt. And we are most definitely all in this changing world together.

One thing that has not changed: Dupaco has remained open to serve the needs of our members, even as lobby access was restricted.

When we were forced to limit our face-to-face lobby transactions to help reduce the spread of COVID-19, you stood with us. You adapted, using our alternate forms of transactions. Whether it was through our drive-up, online or mobile services, you stood with us. And for that, I thank you.

Internally, Team Dupaco continues to adapt and serve you in many new ways.

In less than seven days, more than 300 Dupaco employees began working from home. Many staff began supporting other areas of operations where we saw higher than normal volumes, including our online channels, real estate, contact center and business services.

During this time, we effectively and efficiently continued to serve a record number of member requests over the phone, online, through Live Video Tellers and at drive-ups.

It remains all hands on deck, working together as a unified team (while socially distant, of course!) to be a bright spot in our members' lives and the communities we serve.

I thank the entire Dupaco team for their flexibility in adapting during this time of uncertainty. Together, we've achieved so many great things, including:

- ▶ Continued to have meaningful conversations with every member who called in to better understand their situation and how they were impacted by COVID-19. These conversations helped guide members to the best solutions to fit their needs.
- ▶ Provided options—including loan payment deferrals, fee waivers on loan and deposit accounts and insurance payment relief—to help ease members' minds if they were experiencing financial hardships.
- ▶ Funded more than \$28.4 million to 560 small businesses through the Paycheck Protection Program.
- ▶ Partnered with the Creative Adventure Lab to provide Small Business Survival Coaching to nonprofits and small businesses.

▶ Launched a new online membership application within days of restricting lobby access, allowing new members to open and fund their accounts and begin experiencing the Dupaco difference.

### Strength

Rest assured, your cooperative remains a strong financial choice for you, your family and your friends. We remain well capitalized and well positioned for our future.

Dupaco is exceptionally strong from a financial perspective to weather the storm upon us. Please know that we are here for you while you might be facing uncertainty. While we're not sure how long this storm will last, we have your back.

Here's to all Dupaco members having stronger and better days ahead.

*Joseph F. Hearn*  
Joe Hearn  
President and CEO



Dupaco President and CEO Joe Hearn gives a heartfelt thank you to staff for their response during the pandemic via video March 26 from his home office.

## eServices at a glance

*Your membership gives you free access to several eServices to help you know and grow your money, including:*

- ▶ Mobile deposit
- ▶ Shine Online and Mobile Banking
- ▶ Online account opening
- ▶ eNotifiers
- ▶ Bill Pay
- ▶ Credit and debit card security features
- ▶ Online loan applications
- ▶ [dupaco.com/mobile](https://dupaco.com/mobile)
- ▶ Shine Text Banking
- ▶ Apple and Android Pay
- ▶ Virtual Dupaco Money Makeovers
- ▶ On-demand educational content
- ▶ Automatic transfers
- ▶ Bright Track credit monitoring



# Managing your money during the pandemic

Your budget likely looks different than it did at the beginning of the year. You might be spending less on activities and entertainment but more on groceries. Maybe your income has taken a hit. If you're trying to navigate these changes, these financial strategies might help:

- Evaluate your expenses**
- Where and how do you spend your money each month?
- If your income has decreased, you might find some simple ways to cut expenses. Here are some questions you can ask yourself to uncover ways to spend less:
- ▶ Do you pay for cable or satellite services?
  - ▶ How many streaming services are you subscribed to?

**People helping people**

*138 Dupaco small business and individual members received a combined \$69,000 in grants from the Iowa Credit Union Foundation. Dupaco and other credit unions donated to the fund to help Iowa credit union members who experienced financial hardship due to the pandemic.*

- ▶ Can you find a less expensive phone plan?
  - ▶ Are you eating carryout instead of making meals at home?
  - ▶ Can you cut food expenses even more by buying groceries in bulk and on sale?
  - ▶ How often do you use all of your monthly memberships?
- Boost your savings**
- If your income remains the same, consider paying yourself more. The money you're no longer

spending on activities, gas or travel can instead boost your savings. Depending on your needs and goals, you can direct more money to an emergency savings account, retirement savings or something else.

**Pull from savings first**

If the money coming in isn't enough to cover the money that must go out, look to your emergency savings first. That's what it's there for.

**Lean on your credit union**

And if your savings isn't enough, you might need to borrow money. Borrowing isn't one-size-fits-all, though. Talk to your credit union to learn what works best for you.



**▲ SCENE IN: 2020**

Dupaco's Michelle Wilfer shares tips on how to minimize the impact of the pandemic on your credit score during one of the credit union's Facebook Live videos. Join the conversation at [facebook.com/dupaco](https://facebook.com/dupaco).

**! WE'RE HERE TO HELP**

Need help getting your finances in order? Request a free Dupaco Money Makeover at [dupaco.com/makeover](https://dupaco.com/makeover)

# 6 ways you can access your money

Access or check on your money without going into a branch lobby. Here are six ways you can do just that:

- 1 | Use fee-free ATMs.** Find your closest ATM at [dupaco.com/locations](https://dupaco.com/locations).
- 2 | Use Shine.** Pay bills, make mobile deposits, transfer money and more with Shine Online and Mobile Banking.
- 3 | Call us.** Transfer money, make loan payments and more by calling us at 800-373-7600.
- 4 | Text us.** Learn how to start using Shine Text Banking below.
- 5 | Go to a Dupaco drive-up.** We can help you transfer money, make deposits and withdrawals and more.
- 6 | Use our Telephone Teller.** Check your balances and transfer money by calling 800-373-7600 and pressing 4.

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



**▲ SCENE IN: 2020**

Dupaco's Tiffany Brandt passes out the last of the donated hand sanitizer to members April 9 in the Galena, Ill., drive-up. Blaum Bros. Distilling Co. donated thousands of bottles of hand sanitizer to essential workers and the Galena community. (N. Laufenberg/Dupaco photo)

## Lobbies might have closed, but...

*COVID-19 didn't stop you from finding different ways to access your money in April. Cheers to you for trying something different!*

	2019	2020
Mobile deposits made	7,170	11,676
Calls made to contact center	35,713	51,788
Website/Shine live chat messages	239	1,054

# Uneasy about returning to work? Ask these 9 questions

As businesses reopen their doors, more employees are heading back to the workplace.

It's understandable if you're feeling uneasy about the transition. Communication between you and your employer is key during this time, said Dupaco's

HR representative or your supervisor," she said. "Ask questions that will help you prepare to return, and seek to understand what's needed of you when you return to work."

Sometimes, just knowing the plan can help put your concerns at ease. Here are nine questions you can ask your employer to help you prepare for what's next:

- 1 |** If I'm not able to return, do I qualify for any additional paid-leave benefits?
- 2 |** Is it possible for me to perform my work responsibilities from home?
- 3 |** When do you expect me to return to the workplace?

- 4 |** How will my responsibilities change?
  - 5 |** How will my responsibilities remain the same?
  - 6 |** Will there be a staggered approach or schedule for returning employees?
  - 7 |** Will personal protective equipment, like masks, face shields and gloves, be required?
  - 8 |** If so, who is responsible for providing the protective equipment?
  - 9 |** What initiatives are taking place in the workplace that I need to be aware of?
- You can use these questions as a starting point. What other information would help give you peace of mind? Ask those questions, too.


**! UNEMPLOYMENT HELP**

Get answers to your unemployment questions at [dupaco.com/covid-19](https://dupaco.com/covid-19)


**Loan protection that pays**

*272 members received a combined \$107,268 in involuntary unemployment Payment Protection benefits in May. The coverage can help cover your loan payments when the unexpected happens.*

Katie McClain, human resources manager. "If you haven't heard from your employer about the transition, reach out and talk to your



**HOW TO**



## Get your account balances texted to you

1 Click edit profile.

2 Scroll down to SMS banking, and fill out the fields.

3 Respond to the activation text, and you're all set!

Check on your Dupaco accounts any time with just a few thumb taps or voice commands. With Shine Text Banking, you can quickly get your balance and transaction history for your savings, checking and Visa accounts. Set up the feature on your profile page in Shine Online and Mobile Banking.

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



**▲ SCENE IN: 2020**

Due to the pandemic, the Federal Reserve is experiencing coin shortages that impact financial institutions nationwide. Consider turning your coins in for cash or deposit at any Dupaco branch. Your coins will assist us with our supply. (M. Blondin/Dupaco photo)

## Your money remains safe at Dupaco

Some things remain unchanged this year: Your money is still safe at Dupaco, and your financial cooperative is here to help you.

Dupaco remains as financially strong as at any point in its history.

In 2019, the credit union again received a 5-Star Superior rating from BauerFinancial Inc. The rating recognizes Dupaco as one of the strongest—and safest—financial institutions in the country.

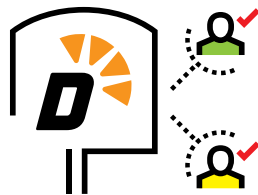
And all of your deposits at Dupaco are insured. Deposits are federally insured up to \$250,000 by the National Credit Union Administration, which is a U.S. government agency. Members of federally insured credit unions have not lost one penny of insured deposits in the entire history of credit unions!

The way you have your accounts structured determines your coverage amount. Curious how much coverage you have at Dupaco? You can use the Share Insurance Estimator at [mycreditunion.gov/share-insurance-estimator-home](https://mycreditunion.gov/share-insurance-estimator-home)





# Refer your friends and earn cash



Did you know you can earn money by inviting your friends and family to join Dupaco?

You could earn \$50 for every person you refer through Dupaco Refer-a-Friend. And to sweeten the deal even more, we'll give each of your referrals the chance to earn \$50, too!

*Participating is easy. Here's how:*

- 1 | Visit your Refer-a-Friend dashboard in Shine Online or Mobile Banking.
- 2 | Share your unique referral link with as many friends and family members as you'd like.

*You'll earn \$50 for each individual who completes these three steps:*

- 1 | Clicks on the unique referral link you share with them.

- 2 | Uses our online application to open a new Dupaco account.

- 3 | Successfully meets Dupaco's active checking definition.

*To be an eligible referrer, you must:*

- ▶ Be a personal member with a primary savings account with a \$25 minimum balance.
- ▶ Have an active Dupaco checking account at the time of referral and referral payout.
- ▶ Not have had a loan delinquent by 60 or more days OR a negative checking account balance for 30 or more days at the time of referral payout.
- ▶ Refer members through Shine Online or Mobile Banking.

Learn more at [dupaco.com/Refer-a-Friend](https://dupaco.com/Refer-a-Friend)

## Dupaco continues to grow with you

As more members join and use Dupaco, the credit union continues to grow in the communities it serves. Here's a look at the latest Dupaco branch updates:

### Carroll Learning Lab

Earlier this year, the credit union finished transitioning the Carroll, Iowa, branch into a full-service learning lab.

Dupaco's learning labs are designed to help you better understand money. You're able to

have more in-depth conversations about your financial goals with branch employees, while live video tellers help you make real-time transactions with staff.

### Edgewood Learning Lab

Dupaco has begun planning a new learning lab on Edgewood Road in Cedar Rapids, Iowa.

Construction and architectural plans have started. And the new branch will resemble its

neighboring Marion Learning Lab.

Construction is expected to be completed in 2021.

### Platteville Branch

The Platteville, Wis., branch is getting a makeover of its own.

The remodel and expansion kicked off this spring. Planned updates include:

- ▶ Enlarged lobby and office spaces.

- ▶ A large interactive, educational touch screen.
  - ▶ Video teller technology to allow for more in-depth money conversations with branch staff.
- Construction is expected to be completed in spring 2021.

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



#### ▲ SCENE IN: 2020

Dupaco staff at the Key West branch in Dubuque, Iowa, practice social distancing in style, thanks to a thoughtful member who made their masks. (A. Chapman/Dupaco photo)



#### ▲ SCENE IN: 2020

Dupaco's Sherry Yonda participates in the American Cancer Society Relay For Life's No-Contact Community Cancer Cruise on June 5 in Dubuque, Iowa. (D. Yonda/Dupaco photo)

# Thank USE

## You're a Dupaco owner.

You share in the profits. And the more you use your credit union, the more you're thanked with bonus dividends. Learn more at

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

## 3 ways to use your home equity

The equity you've built in your home is money you can access now. 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 your interest and monthly payment.

### 2 | Home improvement

Many projects, such as a kitchen or

bathroom remodel, can increase the value of your home—and boost your home's equity.

### 3 | Anything at any time

Use the funds for an emergency, vacation or something else!

### Getting creative

*Members completed a combined 313 closings for mortgages, Mini Mortgages and home equity lines of credit in Dupaco's drive-up lanes while branch lobbies were closed.*

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



#### ▲ SCENE IN: 2020

Dupaco's Laura Donner helps member David Blondin sign closing papers on a home equity line of credit and mortgage refinance April 23 at the drive-up in Asbury, Iowa. (M. Blondin/Dupaco photo)

Thank  
USE  
ELIGIBLE

## How to cram the summer before college

By Crystal Trotter | Community Outreach and Education Representative

College-bound? These seven steps can help set you up for financial success during your college years—and beyond.

### Save for fun.

Start a You-Name-It Savings account for the fun stuff you'll do. Start small. Maybe you put \$5–\$10 a paycheck toward this account all summer.

### Save for textbooks.

Start another You-Name-It Savings account for textbooks. You'll thank yourself later for not paying for them with student loan money.

### Shop around for books.

Textbooks can set you back hundreds of dollars each semester. As soon as you have your class schedule, look up your books online at places like Amazon, Chegg and your school bookstore. Compare buying versus renting. And make sure you have the correct book by searching by its ISBN (International Standard Book Number).

### Have the money talk.

If you haven't already, talk with your parents about who's responsible for paying for your college expenses. Be open, so everyone knows what to expect. You don't want any surprises!

### Start a budget.

Remember to pay yourself first and save for

the exciting college semesters ahead. Need help? You can request a free Dupaco Money Makeover by calling us at 800-373-7600.

### Be realistic about a vehicle.

Do you need a vehicle at college? Depending on your campus and off-campus involvement and job, you might be able to save money by hitching a ride with friends.

### Talk about credit.

Have a credit card conversation with us. Learn the do's and don'ts of credit cards and how we can help you boost your credit score for the long haul. This can help you get better loan rates and more down the road.

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

## Congrats, scholarship winners!

The Dupaco R.W. Hoefer Foundation College Scholarship Program awarded 20 non-renewable \$2,000 college scholarships for the 2020–21 academic year.

Congratulations to the following recipients!

*Four-year college scholarship winners*

- ▶ Ava Bradley, Dubuque, Iowa
- ▶ Rylee Capesius, La Motte, Iowa
- ▶ Ashley Costello, Dubuque
- ▶ Sean Kluesner, New Vienna, Iowa
- ▶ Maggie McDermott, Dubuque

- ▶ Anna Pfeiffer, Peosta, Iowa
- ▶ Emily Pitzer, Platteville, Wis.
- ▶ Hannah Schiesl, Dubuque
- ▶ Taylor Simmons, Belmont, Wis.
- ▶ Gracie Weeks, Ryan, Iowa

*Two-year community college/trade school scholarship winners*

- ▶ Hannah Axline, Manchester, Iowa
- ▶ Chance Brammer, Cedar Rapids, Iowa
- ▶ Logan Cole, Cedar Rapids
- ▶ Alyson Cook, Shullsburg, Wis.

- ▶ Laura Fernandes, Dubuque
- ▶ Alura Fieser, Cedar Rapids
- ▶ Malena Grummitt, Earlville, Iowa
- ▶ Danielle Hale, Manning, Iowa
- ▶ Makiesha Jones, Waterloo, Iowa
- ▶ Camber Oldham, North Liberty, Iowa

Dupaco member Abigail Schaber, of Galena, Ill., received a Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation.

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

## Forbes: Dupaco among best credit unions

For the third year in a row, Forbes named Dupaco a top-rated credit union in Iowa based on consumer satisfaction.

In Forbes' third annual look at Best-In-State Banks and Credit Unions, nearly 25,000 U.S. consumers shared their opinions on their current and previous banking relationships.

Financial institutions were rated on overall recommendations and satisfaction, trust, services, financial advice and more.

Of the more than 5,200 credit unions nationwide, just 3.5% were recognized in Forbes' June 25 report.

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

### COMMUNITY CALENDAR

#### ADVENTURELAND

Now through September

#### Discounted Tickets

**LOCATION:** Adventureland Park, Altoona, Iowa  
Purchase tickets at Dupaco for \$41 each. Ticket quantities are limited.

#### LOST ISLAND

#### Discounted Tickets

**LOCATION:** Lost Island Waterpark, Waterloo, Iowa  
Purchase tickets at Dupaco branches for \$28 each. Ticket quantities are limited. Maximum park attendance is limited and on a first-come, first-admitted basis.



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

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

## Member finds blessing in disguise

**WATERLOO, Iowa—For Haleigh Human, the pandemic was an opportunity for a new beginning—to learn how to rebuild her credit and save for her future.**

It's why the Waterloo woman was drawn to Dupaco in the first place. She'd heard the financial cooperative helped its members build their credit.

Human requested a free Dupaco Money Makeover. And during the meeting, Dupaco's Tyler Schroeder talked to Human about her budget, credit report and what made up her credit score.



Tyler

**We talked about credit cards and how they can help improve your score when they're used properly.**



As they talked about her credit report, Schroeder noticed Human's high-interest auto loan.

By moving the loan to Dupaco, Human shortened her term by a couple of months with automatic, biweekly payments, saved more than \$1,500 in interest and added payment protection—giving her peace of mind during a time of uncertainty.



Haleigh

**Tyler was very precise and made me feel comfortable with the whole process, and I enjoyed that. It was nice how informative he was about everything.**



The refinancing allowed Human to accomplish another goal. She no longer needs a cosigner on her loan.



Haleigh

**I now have a loan by myself, and it's with my credit union. If I'm in a situation where I need help, I know Dupaco will be there.**



Human temporarily lost her job during the pandemic. But she also discovered a blessing in disguise.

Because she was out of work, Human cut back on her usual expenses like eating out. Slowly, she saw her

unemployment benefits grow in her Dupaco account.



Haleigh

**I kept seeing that money come in, and I didn't want to spend it. It helped me build my savings more than I've ever had in my entire life.**



Human plans to continue saving and paying off her auto loan. And she'll meet with Schroeder again this fall to start repaying her other debts. They'll work together to develop a game plan that helps Human continue building her credit to free herself from financial stress.



Haleigh

**It's a good start. I've struggled so much with my credit and debt. I'm getting on the right track and getting back to a good place.**



## An unexpected gift at the perfect time

**GALENA, Ill.—For the past three years, Kathleen (Kat) Speaker has been fighting for her life.**

The retired Navy veteran has lost plenty along the way—a job she loved, her home, her car. But the long-time Dupaco member's love for her family and support from her village push her to keep going.

Speaker was diagnosed with stage four metastatic colon cancer in August 2017. She was told that she'd likely live one to three years.

After Speaker's diagnosis, the hits kept coming. But she said her credit union continues to have her back, finding ways for her to access money when she's needed it most—including an unexpected financial gift during the pandemic.



Kat

**If there has been anyone who has helped me through this, it has been my community. And Dupaco is a big part of that community that's supported me.**



Speaker's illness forced her to step away from teaching law enforcement courses to high school and college students. Disability benefits replaced her previous income as the medical bills quickly mounted.

She could no longer afford her home's maintenance and mortgage costs. And after failed attempts to sell it, she lost her home to foreclosure.

The limited income and climbing bills impacted her ability to keep her car, too. But when Speaker tried to trade her vehicle, a financing

company turned her away due to her terminal diagnosis.



Kat

**I was a mess, and I called Jacki [Clasen] at Dupaco. Jacki got me the loan. She saved me. How else was I going to get back and forth to my chemo appointments?**



Recently, it was Clasen who called Speaker.

Clasen had quietly nominated Speaker for a grant from the Dupaco R.W. Hoefer Foundation. The need-based grants are available for various reasons—supporting the credit union's mission of improving its members' financial and personal well-being.

The Foundation awarded Speaker \$3,000, and Clasen tearfully delivered the good news.



Jacki

**Kat has been a great inspiration to me for everything she has endured and what she continues to do for others. I have been on this journey with her for some time now, and she is a loving, caring and strong soul.**



The timing couldn't have been better, Speaker said.

While her tumors have shrunk, they're still very much present. And Speaker hopes to travel to Florida soon for additional treatment.



Kat

**The money that was just deposited into my account from the Foundation is certainly going to help. Dupaco once again demonstrated its dedication to being a true community credit union. And to me, Jacki Clasen is my true guardian angel.**



Speaker said her credit union was there for her long before her battle with cancer began. She used a Dupaco savings account to raise money to take her criminal justice students to Alcatraz in California. Her financial cooperative helped her access money for emergency trips to help her ailing father and travel to her son's out-of-state wedding.

As she approaches the third anniversary of her diagnosis, she continues to think of her family. Speaker started making plans for a Navy burial at sea and hopes to set aside enough money to cover the expenses.

In the meantime, she'll keep fighting.



Kat

**I know they told me I'm terminal, but I'm not going to give up until it's over. I'm not ready to go because I have too many kids and grandkids to worry about.**



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





# History supports staying calm and invested

By Michael Poppen | Financial consultant

Teddy Roosevelt once said, "The more you know about the past, the better prepared you are for the future."

This statement is just as true now as it was then.

This is a distinctive time in our lives, and the impacting result of COVID-19 has been far-reaching—changing life as we know it.

But if we look at this from a historical context, we can expect that the economy will eventually improve, people will be back to work and markets will stabilize to grow again.

It's important to continue to invest in respective

retirement plans, budget and be patient.

We will stop the virus through concerted personal efforts, along with collaborations between medical institutions and governments across the globe. And most importantly—until those times come—we can count on those we trust and love to help us through.

In the past, unique hardships and sacrifices led to many triumphs and progress. It is within these trials that we also see the purest expressions of gratitude, humanity and strength.

History repeats itself, as do our emotions. Stay calm and stay invested.

And please continue to stay safe and let us know how we can help guide you.

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

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Not insured by NCUA or any other Government Agency | Not Credit Union Guaranteed  
Not Credit Union Deposits or Obligations | May Lose Value



# Life has changed. Have your insurance needs?

By Jason Davis | Dupaco Insurance Services agent

Has the pandemic impacted your income or lifestyle? If so, it might be a good time to review your insurance. Checking your coverage

**3,992**

DIS policies were refunded a combined \$130,935 in premium payments during the pandemic

You'll want to provide your agent with your current declaration, or dec, page. This document offers an important snapshot of your coverage, including your limits, deductibles, endorsements, premiums and discounts.

Not sure whether this year's events warrant an insurance review? Here are five changes that could affect your insurance needs:

annually or any time you experience a life event helps ensure you're adequately insured. And it might save you money.

## Decreased income

If your budget has taken a hit, are your premiums still affordable? We want to help you protect your assets—at a price you can afford.

## Driving less

Maybe this is the year you became a work-from-home employee. Or your college-bound student plans to leave the car at home. Driving significantly less might mean big savings for your premiums. It's worth asking.

## Home entertainment

Many of us have found new ways to have fun at home this year. If you've purchased a trampoline, pool or other significant investment, check in with your agent. Some homeowner's policies come with restrictions, while others simply want to document your new asset.

## Home renovation

Spending more time at home might mean you're tackling long-awaited projects. The bigger ones, like finishing your basement, can increase the value of your home. The problem? Your original homeowner's policy doesn't reflect the additional square footage, so it might not cover your full replacement cost.

## Other life events

Life continues to happen. So if you've celebrated the birth of a child, marriage, new teen or permit driver or another monumental family milestone, reach out to us. Let's make sure your insurance still reflects your needs.

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).



# 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.

But if you don't make those decisions, someone else will. If you die without a will or trust, most states

Not sure where to begin? These questions can help you start thinking about an estate plan:

- **Who do I want to settle my affairs?** This person collects and sells your assets, takes care of final debts, files 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 called 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 my trust to look like?** Determine why your children can access assets from the trust, the ages they must be to do so and other special conditions that are important to you.

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.

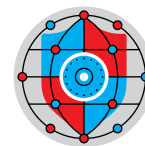


## If you die without a will or trust,

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

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

# How to spot the pandemic scams



## PROTECTION CONNECTION

Fraudsters like a good opportunity. And the pandemic has provided just that. But scammers also repeat themselves—using old tricks with a new twist. Here are three scams to watch for this summer:

## Impersonating government agencies

Fraudsters might pretend to be from the Internal Revenue Service, "helping" you get access to your economic impact payment if you haven't already received it. Remember that the IRS will NOT:

- Contact you to ask you to pay a fee or confirm personal information.
- Send you an overpayment and make you send money back.
- Call, text or email you.

Scammers also might pretend to be a contact tracer.

Legit contact tracers work to identify people who encountered someone who tested positive for COVID-19. A text message from a legit health department's tracer tells you to expect a call.

But scammers' messages include a link that will download software onto your device to try to steal your personal and financial information.

## Pretending to be family or friends

If you get a call from a loved one asking for money connected to the pandemic, pause first. The Federal Trade Commission urges you to sleuth for a scam:

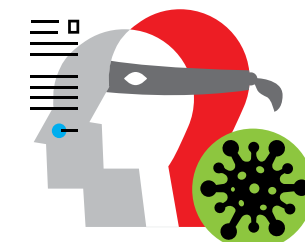
- Ask the caller questions a stranger couldn't possibly answer.
- Call a known phone number belonging to that person.
- Check the story out with someone else in your circle.

## Posing as legitimate charities

In times of crisis, it's natural to want to help. But be choosy when you give.

Opt for a reputable charity with a long track record and go directly to the organization's website when you give. Organizations like [CharityWatch.org](http://CharityWatch.org) can help you research the charity.

If you notice suspicious account activity or believe you are the victim of fraud or identity theft, contact Dupaco immediately at 800-373-7600.





# Staff updates

**Carroll, Iowa**  
**Kerri Trecker** was appointed member service representative II at the Carroll (Iowa) Learning Lab.

**Cedar Valley, Iowa**  
**Amanda Clark** joined as member service representative II at the Cedar Falls, Iowa, branch.

**Rick Jensen** was appointed member service representative at the Cedar Falls branch.

**Cynthia Kuykendall** joined as member service representative at the San Marnan Learning Lab in Waterloo, Iowa.

**Scott Mangin** was appointed assistant vice president, branch manager at the Mullan Avenue branch in Waterloo.

**Kate Wyatt** joined as insurance agent at the Mullan Avenue branch.

**Kyle Clemen** joined as software developer II at the Asbury, Iowa, branch.

**Danelle Conner** joined as mortgage closing representative at the Pennsylvania Avenue branch.

**Lynn Demmer** was appointed deposit operations representative at the Operations Center in Dubuque.

**BJ Duehr** was appointed consumer lending underwriter, remote from the Pennsylvania Avenue branch.

**Jennifer Ehlinger** was appointed member service representative at the Hillcrest Road branch.

**Kate Francois** was appointed consumer lending representative at the Hillcrest Road branch.

**Jamin Foust** was appointed lead virtual lending consultant, remote from the Hillcrest Road branch.

**Brittany Fowler** was appointed relationship development specialist, remote from the Operations Center.

**Zachary Greenwald** joined as consumer lending consultant at the Hillcrest Road branch.

**Cam Hall** was appointed outreach service representative at the Asbury branch.

**Deb Hash** joined as senior project manager at the Operations Center.

**Breon Hawthorne** joined as member service representative at the Hillcrest Road branch.

**Catlin Heiar** was appointed mortgage servicing representative at the Pennsylvania Avenue branch.

**Sophie Heim** joined as contact center representative at the Operations Center.

**Angie Jones** was appointed consumer lending representative supervisor at the Hillcrest Road branch.

**Mark Kaydo** joined as senior vice president, business lending at the Hillcrest Road branch.

**Hailee Kelleher** was appointed lead live video teller at the Operations Center.

**Chelsey Kephart** was appointed senior consumer lending processor at the Hillcrest Road branch.

**Melissa King** was appointed vice president, business development, remote from the Hillcrest Road branch.

**Jill Knepper** was appointed consumer lending processor at the Hillcrest Road branch.

**Kathryn Kolck** joined as data quality engineer at the Pennsylvania Avenue branch.

**Mariko Kurobe** was appointed member service/lending consultant/operations assistant at the Pennsylvania Avenue branch.

**Miles Launspach** joined as contact center representative at the Operations Center.

**Justine Leslein** was appointed help desk specialist at the Operations Center.

**Mike Libbey** joined as treasury financial manager at the Operations Center.

**Blake Neebel** joined as reporting specialist at the Pennsylvania Avenue branch.

**Dennis Price** was appointed virtual lending consultant, remote from the Hillcrest Road branch.

**Enoc Sanchez** joined as member service representative at the Hillcrest Road branch.

**Ashley Schultz** was appointed accounting manager at the Pennsylvania Avenue branch.

**Jamie Schuster** joined as data engineer II at the Pennsylvania Avenue branch.

**Jason Skemp** rejoined as vice president, enterprise compliance at the Asbury branch.

**Britini Slaght** was appointed deposit operations representative at the Operations Center.

**Jennifer Travis** joined as financial analyst at the Pennsylvania Avenue branch.  
**Katie Vander Velden** was appointed teller service supervisor at the Platteville, Wis., branch.

**Joshua Vinson** joined as reporting specialist at the Pennsylvania Avenue branch.

**Tonya Vogt** was appointed senior payroll/benefits representative at the Pennsylvania Avenue branch.

**Justin Widmyer** joined as mortgage servicing representative at the Pennsylvania Avenue branch.

**Mandy Zelle** was appointed member service representative II at the Hillcrest Road branch.



## ▲ SCENE IN: 2020

Dupaco's Sarah Pink greets the newest staff members for virtual onboarding April 10. More than 300 staff members worked remotely at the beginning of the pandemic. Even while social distancing, the credit union strives to grow and sustain a culture that cares. (S. Pink/Dupaco photo)

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



FINANCIAL STRENGTH	
As of May 31, 2020	
Members:	129,323
Deposits:	\$1.76 billion
Loans:	\$1.37 billion
Assets:	\$2.12 billion
Reserves:	\$310 million
Reserve Ratio:	14.6%

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

# Notes bearing interest

**Sam Bartholomew**, teller service supervisor; **Mallory Blondin**, lead content developer; **Tiffany Brandt**, member service/lending consultant/operations assistant; **Nacole Carlyle**, mortgage service specialist; **Paula Ervolino**, member service manager; **Cindy Hilkin**, consumer lending consultant supervisor manager; **Lisa Howard**, teller service associate; **Kelly Ruegnitz**, assistant vice president, branch manager; **Crystal Trotter**, community outreach and education representative; and **Brad Schweikert**, senior digital experience architect, completed the eight-week John Maxwell leadership course, Everyone Communicates, Few Connect.

**Amanda Brade**, member service/lending consultant/operations assistant; **Ryan Flaherty**, member service

representative; **Morgan Guns**, member service representative; **Amy Ketelsen**, teller service associate; **Alex Pluemer**, member service representative II; **Camilo Ruiz**, network security administrator; **Ashley Schultz**, account manager; **Spencer Smith**, branch manager; **Andrea Vogel**, member service representative II; and **Sam Weese**, member service representative, graduated from the Dale Carnegie communications/human relations training. **Schultz** was awarded the Outstanding Performance Award, and **Smith** was awarded the Breakthrough Award. **Guns** was also an instructor.

**Ryan Fitch**, member service/lending consultant/operations assistant; **Martina McMahon**, live video teller associate; **RJ Montes**, vice president, regional branch services; **Brandon Pohlman**,

live video teller associate; **Kimberly Timmer**, training specialist; **Karan Sieverding**, graphic designer; and **Bob Wethal**, Dupaco board member, met with Iowa Governor Kim Reynolds to hear about some of the impactful work being done in Iowa communities.

**Mariko Kurobe**, member service/lending consultant/operations assistant, was selected to the Iowa Credit Union League's 2020 Iowa Innovation Group. She will join a group of Iowa innovators tasked with coming up with new ways to improve how credit unions provide financial well-being to their members. Due to COVID-19, the program is on hold until 2021, when it will restart and **Kurobe** will join the group.

**Dupaco's training team** held 34 virtual-training sessions, including Credit History Lesson and home equity training and Emerging Leaders, so Dupaco employees could continue learning how to better serve our members.

## DUPACO STAFF CAREER MILESTONES

### 5-year employees

- ▶ Maddie Boettner
- ▶ Lisa Bowers
- ▶ Heather Johnson
- ▶ Amber Lee
- ▶ Scott Mangin
- ▶ Diana Millage
- ▶ Shannon Oliver
- ▶ David Schick
- ▶ Ashley Schultz

- ▶ Katie Shemak
- ▶ Sarah Sieglaff
- ▶ Kimberly Timmer
- ▶ Amanda Webster
- ▶ Ann Willenbring

### 10-year employees

- ▶ Brenda Atkinson
- ▶ Kevin Cray
- ▶ Jamin Foust
- ▶ Laurie Gau-Sullivan

- ▶ Meggan Heacock
- ▶ Julie Hoffmann
- ▶ Gloria Mahannah

### 15-year employees

- ▶ James Brade
- ▶ Kay Hancock
- ▶ Lisa Kruser
- ▶ Sara Nefzger

### 25-year-plus employees

- ▶ Deb Digman (29)

- ▶ Kelly Klein (27)
- ▶ John Koppes (34)
- ▶ Linda Maas (29)
- ▶ Deb Schroeder (28)
- ▶ Georgia Slade (27)
- ▶ Diane Sloman (28)
- ▶ Nancy Tekippe (42)
- ▶ Kurt Wuertzer (27)

### Retirement

- ▶ Angie Heim, lead contact center representative: 29 years of service, retired in February

# Have you met your volunteer board of directors?

During Dupaco's 71st Annual Membership Meeting on March 1, members reelected Denise Dolan, Andy Schroeder and Bob Wethal to serve three-year terms on the credit union's volunteer board of directors. Following the membership meeting, the board made the following appointments:

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



## 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, 2020, 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 Feb. 21, 2021, Annual Meeting. No nominations will be accepted from the floor. You must submit your intentions in writing to: Dupaco Community Credit Union, Nominating Committee, P.O. Box 179, Dubuque, IA 52004-0179.

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

**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 Marnan 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 Learning Lab**  
 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](https://www.dupaco.com/locations)