

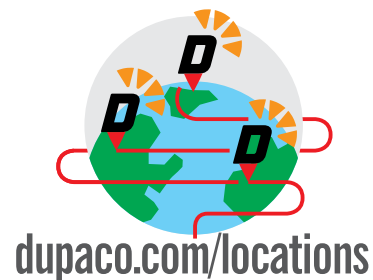


SCENE IN: 2020

LuAnna Gerdemann works in Key City Creative Center's newest office space in Dubuque, Iowa, on Nov. 28. Dupaco and Key City Creative Center expanded their partnership by creating BizHub—an office space for small business owners. (T. Hitzler photo)

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P.O. Box 179, Dubuque, IA 52004-0179
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dupaco.com/locations

Find your nearest branch, Dupaco Connect, ATM or Shared Branch.

dupaco.com

NCUA

EQUAL OPPORTUNITY

MEMBER'S CREDIT UNIONS



2020 HIGHLIGHTS

Forbes ranked Dupaco top-rated credit union in Iowa

Raddon named Dupaco recipient of Crystal Performance Award

Received 5-Star Superior rating from **BauerFinancial**

Iowa Small Business Administration named Dupaco top Paycheck Protection Program credit union lender in Iowa

Distributed nearly **\$30 million** in PPP loans to 654 small businesses

Staff vigilance prevented more than **\$5 million** in member fraud losses as of Dec. 15

NEW Launched upgraded online membership application

Celebrated Thank Use payout of nearly **\$4.5 million**

Awarded **\$40,000** in student scholarships through the Dupaco R.W. Hoefer Foundation

NEW Debuted Shine Text Banking

PROVIDED 367 Dupaco member relief assistance loans related to COVID-19 and the derecho

94 mortgage forbearances

Payment deferrals on 3,609 consumer loans

*As of Nov. 30

Grateful to serve as your financial first responders

A letter from President and CEO Joe Hearn

dupaco.com/about

Throughout 2020, everyday tasks around the world were reviewed and adapted to ensure safety and accessibility. We responded to the ever-changing punches thrown our way—from a global pandemic to natural disasters.

Here at Dupaco, things were no different. The challenges allowed our teams to get creative. We developed new ways to fulfill our mission to improve each member's financial well-being. We ramped up digital connection points to ensure we stayed connected to members through virtual webinars, one-on-one video conversations and online appointment scheduling.

Partnering with the Dubuque-based nonprofit Creative Adventure Lab, we're excited to have launched Rural Innovation Labs. These locations combine programming content and expertise to empower financial education, community innovation and entrepreneurship.

While these aren't full-service Dupaco branches, our community outreach and education team will be onsite regularly to offer financial education opportunities and appointments to meet you where you are. You can request these services by emailing connect@dupaco.com.

Two Innovation Labs have already launched—in Cascade and Independence, Iowa—with three more

scheduled to open in rural communities later this year. With more than 40% of Americans living in rural communities, these labs will provide entrepreneurship support services otherwise not available in these areas.

Dupaco's Live Video Tellers will also be part of many of these Innovation Labs. While live video teller technology is not new at Dupaco, this service has allowed us to stay connected with members no matter where they live.

Your credit union remains strong and continues to support members due to the lasting effects COVID-19 has had on our economy.

We are proud to have recently received the U.S. Small Business Administration's Impact Award for being the top Paycheck Protection Program credit union lender in Iowa. Dupaco lent out nearly \$30 million to 654 small businesses through the PPP. And we continue to work with individual members on loan-deferment options.

Our contact center has received the highest volume of calls in credit union history. And we've supported a record number of members continuing to use our technology channels like Shine Online and Mobile Banking.

As a member-owned cooperative, we're an advocate for your financial well-being. I'm thank-

ful for all of our essential workers in the communities we serve and the entire Dupaco team, who are truly your financial first responders.

We're not out of the woods yet. But I believe brighter days are just ahead. We remain grateful for each of our 135,000 members who have put their trust in us, allowing Dupaco to serve them through these challenging times.

Dupaco is here for you, wherever you are in life.

Joseph F. Hearn

Joe Hearn
President and CEO



SCENE IN: 2020

Dupaco Community Outreach and Education Vice President Deb Schroeder (from left), COE Representative Becky Beschoner and Dupaco President and CEO Joe Hearn attend the virtual open house for the Innovation Lab in Independence, Iowa, on Nov. 18. (D. Klavitter/Dupaco photo)

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



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You're invited: 72nd Annual Membership Meeting

At a financial cooperative like Dupaco, you're not just a member—you're an owner. And the more you participate in your credit union, the more all members benefit.

You're invited to the 72nd Annual Dupaco Membership Meeting at 1 p.m. Sunday, Feb. 21. Due to the COVID-19 pandemic, it will be your credit union's first annual meeting held virtually.

Here's what you need to know to participate in the meeting and vote for your volunteer board of directors this year.

During the membership meeting, you'll hear from your credit union's leadership team and

board of directors and learn how Dupaco is performing.

You can register for the virtual meeting at dupaco.com/MemberMeeting. We'll email you the details on how to attend virtually. If you register by noon CT Feb. 17, you'll also be entered for a chance to win prizes during the meeting.

The annual meeting has typically been the official forum for annual board elections. This year, you'll instead vote at a Dupaco branch in advance of the virtual meeting. You'll be able to vote in-branch or through the drive-up.

Voting is open to all Dupaco members who

are 16 or older. You can stop by any Dupaco branch between Feb. 8–10 to receive a ballot and cast your vote. All Dupaco branches will have ballot boxes.

A call for board candidate applications was published in the Summer 2020 Owner's Manual newsletter and on Dupaco's website.

After a thorough evaluation and interview process, the nominating committee will present these candidates: Jeff Gonner*, Ron Mussehl* and Randy Skemp*.

For more information, visit dupaco.com/MemberMeeting.

*Incumbents.

Thank USE Making more together

By participating in your credit union, you share in its success. The more you use Dupaco, the more you're thanked with patronage dividends. An active checking account indicates your commitment to your cooperative and is the key to unlocking your Thank Use. It all adds up. How much will you earn in 2021?



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



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



Use our financial and insurance services and **earn up to \$30**.



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



Take our fraud quiz, use our protection tools and **earn up to \$20**.



Earn \$10 for participating in Thank Use since 2016.



Together, **earn \$5 more** if Thank Use participation reaches 62,360 members.



Members under 18 can **earn \$25** by making five savings deposits of at least \$5 each.

To participate in Thank Use, you must be eligible for Dupaco membership and meet Thank Use requirements. See details at dupaco.com/ThankUse.

Shine Mobile Banking gets a new look

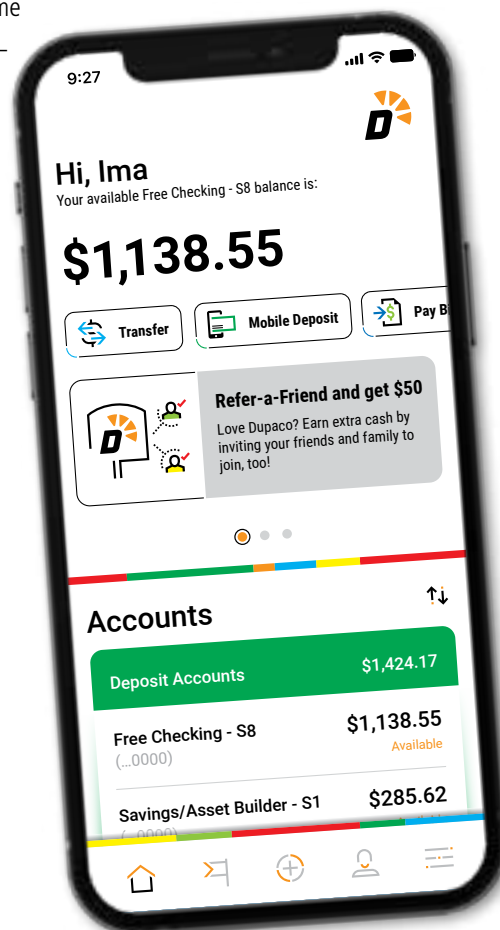
Dupaco's Shine Mobile Banking is getting a fresh look early this year!

You'll have access to the same great features you're used to—mobile deposit, eNotifiers and more.

But the app will offer a new design and intuitive and simplified navigation. You'll also have additional login security options like face and fingerprint ID.

This is just the beginning. We'll continue to refine and improve the app with new features regularly, offering even more ways for you to know and grow your money.

dupaco.com/shine



▲ SCENE IN: 2020

Dupaco's Katie McClain snaps a selfie while filming an interview with Dupaco's Abby Ray. The staff video shared commuting options available to all employees traveling to the Dupaco Voices Building. (K. McClain/Dupaco photo)

dupaco.com/locations

What are you saving for in 2021?



Maybe you'd like to buy a new car. Take an overdue vacation. Or purchase a house.

Naming your hopes and dreams—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 intentionally set aside money for your goals, you begin to visualize what you're working toward and stay motivated to reach them.

Ready to save for your goals in 2021? Dupaco offers several tools to help you do just that, automatically and systematically:

You-Name-It Savings accounts: Create as many savings accounts as you'd like—for

expenses, projects, experiences ... you name it!

Savings Goal: Use Savings Goal, located within Shine Online and Mobile Banking, to create a customized plan to reach your goals.

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 and savings accounts.

dupaco.com/save



▲ SCENE IN: 2020

Dupaco's Tony Viertel (right) and Peter Spinoso kick off the When You Know Better, You Do Better virtual financial education series with the Budgeting & Saving webinar Sept. 17 at the Innovation Lab in Cascade, Iowa. (T. Viertel/Dupaco photo)



3 Ways to help your kids save more too

Kids can learn how to save at an early age. Here are three ways to help them get started:

dupaco.com/dopack

1 Make saving a habit
Each time your child receives money, encourage her to put some in her savings account.

2 Set goals and prioritize
Have your child create a wish list of things he'd like to buy—from most important to least important. Help him decide how much money will go toward his goals when he receives money.

3 Comparison shop
Shopping around can save money too! Teach your child to slow down and wait for the best deal. She'll keep more of her money—and be more confident deciding whether it's a purchase she still wants.

You can still reach last year's savings goals



dupaco.com/ira

Even though 2020 is over, you still have time to reach last year's savings goals for retirement and health expenses:

- Eligible individuals can make contributions to a Traditional or Roth Individual Retirement Account and Health Savings Account for 2020 until **April 15, 2021**.
- IRA contributions for the 2020 tax year are limited to the lesser of earned income or **\$6,000 (\$7,000** if you're 50 or older).
- Individuals of any age can now make Traditional IRA contributions if you (or your spouse, if filing a joint return)

earned income during that tax year, thanks to the SECURE Act.

- You could receive a deduction for Traditional contributions or a saver's tax credit for Traditional or Roth contributions.
- HSA-eligible individuals can make tax-deductible contributions, earn tax-free dividends and withdraw money tax free for qualified medical expenses.
- Contact your tax advisor to verify eligibility and contribution limits.

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



5 ways you can save time with scholarship applications

Successful scholarship applications take time and effort.

There's no shortcut to completing a quality application. But these steps can make your efforts as rewarding as possible:

1 | Schedule recurring scholarship time

Investing regular increments of time over several months will likely serve you better than doing an all-out application fest over a single weekend.

Give your scholarship application time a fixed time slot in your weekly schedule.

2 | Create a master binder

Use a binder to store regularly requested documents:

- + Report cards
- + Transcripts
- + Student ID numbers
- + Awards/certificates
- + Letters of recommendation
- + Parents' tax returns

3 | Archive your essays

When waiting for essay inspiration to strike, you

can thumb through past applications and borrow the pieces that apply to the current opportunity.

4 | Make a "cheat sheet" for online applications

Create a Word document with information that pops up frequently in scholarship applications.

This can include your contact info, academic stats, parents' info and a list of your activities and honors. Keep your cheat sheet in a safe place (password protected is ideal).

5 | Be smart about letters of recommendation

Schedule an appointment with your teachers. Let them know that you're applying for scholarships and could use their support with letters of recommendation.

Be accommodating and flexible. And don't

forget to send your letter writers a thank-you card and share news of any scholarship wins with them.

Scholarship alert

Getting ready to start your college journey? Dupaco will award 20 nonrenewable scholarships totaling \$40,000 for the 2021-22 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](https://www.dupaco.com/scholarships).



How to calm your job interview jitters

You're perfectly prepared for your job interview. But you're still nervous. These three observations might help ease your jitters:

1 | Your nerves are a sign of your excitement

Instead of interpreting your anxiety as a fear of failure, you can choose to interpret it as genuine excitement.

Maybe you're nervous because, deep down, you know how potentially life changing this opportunity is. Perhaps beneath the nerves, you can see all the good things waiting for you on the other side of a successful interview.

One study found that reframing anxiety as excitement improved study participants' performance in high-stress situations.

The next time you feel your heart rate rising and your hands clammy up, see it as a signal that you're excited for what's to come!

2 | Your interviewer is secretly rooting for you

Put yourself in your would-be employer's shoes: Hiring someone new can be an expensive, frustrating and time-consuming process. Your interviewer might have already looked at

hundreds of résumés and conducted dozens of interviews with no end in sight.

Your interviewer wants you to walk in and be the obvious choice. A successful interview for you also counts as a success for your interviewer.

Approach each question as an opportunity to highlight why you're just what the company's been looking for.

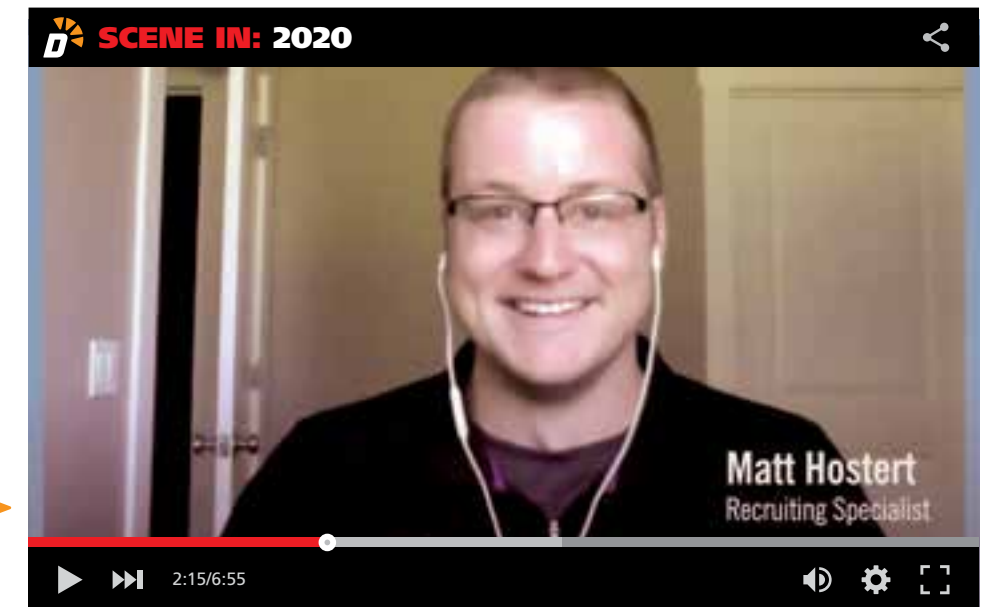
3 | You get to decide whether it's a match

Remind yourself that although uncertainty is a natural part of the job hunt, you have some

control. The interview is a chance for you to evaluate your potential employer while your interviewer evaluates you.

Don't be afraid to flip the script and ask your interviewer some appropriate questions that will help you assess whether the company is a good match for you.

Asking questions serves as a little reminder that there's more to a job interview than simply pleasing others. You're also looking to create a fulfilling opportunity for yourself!



SCENE IN: 2020
In Dupaco's latest video series, Dupaco's Matt Hostert provides tips on how to find your next job in today's virtual world. Watch the video at [dupaco.com/CareerResources](https://www.dupaco.com/CareerResources).



HOW TO

How to sign up for eNotifiers



Stay up to the minute with your money—securely and conveniently—from your desktop or mobile device. Dupaco's eNotifiers help you keep close tabs on your accounts and protect yourself from fraud.

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

1 Sign in to Shine Online or Mobile Banking.

2 Go to eNotifiers.

3 Choose our standard alerts, or create your own!

Stronger together: The importance of advocacy

POLICY FOR THE PEOPLE

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

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](https://www.dupaco.com/PoliticalAction).

Your voice does make a difference.

DID YOU KNOW?

Look up your elected officials and enroll to receive member advocacy emails and updates at [iowacreditunions.com/StrongerTogether](https://www.iowacreditunions.com/StrongerTogether).



Way to save for the holidays!

\$5.8 million+

Total saved by members in their Holiday Club accounts

\$673,000+

Increase from the previous year's savings total

\$1,042

Average saved by members

5,585

Number of members with a 2020 Holiday Club account

431

Number of additional members with an 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](https://www.dupaco.com/save).



Innovation Lab Coworking Discount

LOCATION: Innovation Lab, Dubuque, Cascade and Independence, Iowa
Dupaco members receive a 20% discount on Innovation Lab coworking subscription fees. The subscription provides access to quality workspaces, meeting spaces, internet and a community of entrepreneurs. For more information, visit creativeadventurelab.org.



Creative Adventure Lab Free Admission

First Sunday of each month, Now–December
Get free admission to the Discovery Lab the first Sunday of every month when you present proof of membership. Registration is required. Admission includes Discover Center activities and one-story bouldering on the rock wall. All other programs/features might be available for an extra charge. For more information, visit creativeadventurelab.org.



Dupaco Days at the River Museum

LOCATION: National Mississippi River Museum & Aquarium, Dubuque
Receive 35% off general admission when you show proof of Dupaco membership (Dupaco debit or credit card or check). The museum offers several daily activities. For more information, visit rivermuseum.com.



Now–May 31 Waterloo Grout Museum Free Admission

LOCATION: Grout Museum District, Waterloo, Iowa
Dupaco members receive free admission 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. 16–18 Ice Fest

LOCATION: National Mississippi River Museum & Aquarium, Dubuque
TIME: 10 a.m.–5 p.m.
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. Receive 35% off general admission all week-

end when you show proof of Dupaco membership (Dupaco debit or credit card or check).



Friday, Feb. 12 Dupaco Night

LOCATION: Mystique Community Ice Center, Dubuque
TIME: 7:05 p.m.; doors open at 6 p.m.
Pay a special Cowbell Cup price of \$5/ticket at dubuquefightingsaints.com. Click on "BUY NOW/ LOGIN" to purchase tickets. At check-out, use the promo code Dupaco5 to receive the discount. Order deadline is Feb. 11. Limit eight tickets. Online orders include a \$2/ 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. See the full Cowbell Cup schedule at dupaco.com/events.



Sunday, Feb. 21 72nd Annual Dupaco Meeting of the Membership

LOCATION: Virtual
TIME: Begins at 1 p.m.
All Dupaco members are invited to participate in your credit union's annual meeting. You can register to attend at dupaco.com/MemberMeeting.



Be on the lookout for upcoming 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.



▲ SCENE IN: 2020
Dupaco's Crystal Trotter delivers Boxes of Sunshine to the credit union's community partners on International Credit Union Day on Oct. 15 in Cedar Rapids, Iowa. (C. Trotter/Dupaco photo)



EPWORTH, Iowa—Silker's Store has been passed down from father to son for four generations. The Epworth general store has seen a lot—serving its community through 23 U.S. presidents, two world wars and the advent of the internet.

Over the years, the store's offerings have changed with the times. Hardware and appliances replaced horse harnesses, and fresh meat was added to the grocery selection.

And the local store on Main Street is adapting yet again—finding new ways to serve its customers during a global pandemic.

Silker's found a financial partner and the assistance it needed in Dupaco, which was recently recognized for helping small businesses weather the coronavirus storm.

Dupaco recognized for helping small businesses

The Small Business Administration's Iowa District Office recognized Dupaco on Dec. 14 for its economic contributions through the Paycheck Protection Program. Dupaco received the SBA's Impact Award for being the top-ranked PPP lender among Iowa's credit unions. Dupaco lent out nearly \$30 million to 654 small businesses through the federal program, with an average loan size of just \$45,000. Nearly half of Dupaco's PPP loans were for \$10,000 or less. One loan totaled \$80.

When the program received an additional \$321 billion from Congress in April, the Silkers returned to their bank. But they were again told it wasn't worth applying.

"They put the little guy down and had all the big ones ahead of us," Steve said.

The Silkers were encouraged to reach out to Dupaco for a PPP loan. Within days of applying for a \$9,800 loan with Dupaco's Chad Breitsprecker and Melissa King, Silker's Store had been approved.

"Chad put me at ease," Steve said. "He was pretty certain we would get the loan, and we did. I was shocked."

The personalized experience was enough to make the brothers question their store's long-standing banking relationship. This summer, they moved their business account to the financial cooperative that was there for them when they needed help.

The funding allowed Silker's to add two part-time positions to expand services that have been sought during the pandemic. With their recruits, Silker's now employs eight workers.

The general store began offering more to-go foods and noon lunch specials as residents stay close to home. And the store expanded its grocery-delivery service for those choosing to shop from home.

"We probably wouldn't be able to offer as much as we've been able to without the loan," Larry said. "We have had a lot of people thank us for being there for them this year, and we have thanked them for being able to serve them."

It's a service that has come full circle.

"Dupaco was there for us when we needed them too," Larry said.

dupaco.com/YourMoneyForGood



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: 2020

Brothers Steve (from left), Larry and Wayne Silker, owners of Silker's Store in Epworth, Iowa, received a small-dollar Paycheck Protection Program loan from Dupaco after they were turned away from their longtime bank. (M. Blondin/Dupaco photo)

This year, let's take one step forward at a time

By Michael Poppen | Financial consultant

Ah, the year 2020. It strikingly resembled my summer job with a pipeline company—particularly the week I had to weed-whack a 10-acre field.

I was given a handheld gas trimmer with plastic blades the length of a cigarette and about as wide! An unenviable task...

Like 2020, the giant field presented a challenge in itself, let alone given the tools I was provided to complete the task. Nonetheless, I started and waded through a hot, dusty sea of ragweed, tics, stinging nettle, snakes and jeers from the passerby.

As we've wrapped up 2020 and ramp up

2021, there's no question many of our members have experienced much greater trials than I, that summer.

Struggles will no doubt persist, but all we can really do is take one step forward at a time—swinging that trimmer back and forth until a clearing is reached.

Now is certainly a good time to reset.

Make sure your investments are rebalanced and allocated according to risk and objective. Required Minimum Distributions (RMDs) from qualified plans are set to start again for those turning 72 and older. If not already drafted, a will and corresponding powers of attorney should really be completed.

dupaco.com/invest

We have great hope for a better 2021. Dupaco and Dupaco Financial Services have all the financial tools to help our members and community through whatever field they might find themselves in. Please don't hesitate to contact us at 800-373-7600, ext. 2305.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Dupaco Community Credit Union and Dupaco Financial Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Dupaco Financial Services, and may also be employees of Dupaco Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dupaco Community Credit Union or Dupaco Financial Services. Securities and insurance offered through LPL or its affiliates are:

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



5 parts of your estate plan worth another look

By Jim Liddle | Vice president, trust officer

Some experts 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 people 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.

FCT
FIRST COMMUNITY TRUST

dupaco.com/trust



11 ways to stay safe on winter roads

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.

Know 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 so you can turn on your wipers in advance to help keep your windshield clear.

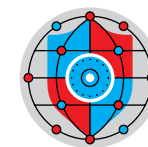
Stay in your happy place. Don't weave in and out of traffic. Only change lanes when it's practical to do so—and well ahead of your exit or turn.

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, contact the Dupaco Insurance Services team at 800-373-7600, ext. 210, or email insurance@dupaco.com.

dupaco.com/insure

How to avoid tax-related scams



PROTECTION CONNECTION

STAY IN THE KNOW

Follow us on social media to learn about the latest scams:

facebook.com/dupaco

twitter.com/dupaco

Taxpayers aren't the only ones hoping for a tax refund during the upcoming tax-filing season.

"Fraudsters are constantly trying to steal identities," said Dupaco's Jill Gogel. "And during tax season, they're also going to try to steal tax refunds."

Here are some steps you can take to reduce your risk of tax-related identity theft:

Make sure you have everything. If you haven't received certain tax documents, reach out to the senders to find out when you will.

Monitor your return. Once your tax return has been accepted, know when your refund should arrive and monitor your accounts to make sure it does. The best way to track your refund status is to use the IRS'

And remember ...

During the pandemic, fraudsters continue to impersonate government agencies. Remember that these agencies 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.

Where's My Refund? tool at irs.gov/refunds.

Use eNotifier Alerts. Dupaco's eNotifier Alerts can help you know when your refund arrives—and whether it's for the correct amount.

Use caution with email links. Never click or tap links or download attachments from unusual emails.

Keep your security software up to date.

Make sure your computer and virus software are up to date and use strong passwords.

Keep tabs on your credit. With Dupaco's free Bright Track credit monitoring, you can watch for suspicious activity on your credit report.

Be prepared to fight fraud. Dupaco's Family ID Restoration fraud-recovery coverage gives you additional resources to help you respond to identity theft and fraud.

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

dupaco.com/fraud

Notes bearing interest

Traci Nichols, IRA specialist, completed courses to become a certified IRA professional. Nichols' certification and ongoing education will keep Dupaco up to date on complex IRA tax laws and regulation changes.

Riley Rausch, financial analyst, was chosen to "crash" the Iowa Credit Union League's 2020 Annual Convention. The crasher program allows young credit union professionals to attend the convention while participating in separate growth and development opportunities.

Tonya Vogt, senior payroll/benefits representative, completed courses to become a certified payroll professional through the American Payroll Association. Vogt's

certification and ongoing education will keep Dupaco at the forefront of payroll tax laws and regulation changes.

DUPACO STAFF CAREER MILESTONES

5-Year Employees

- ▶ Ken Bowers
- ▶ Mallorie Hermesen
- ▶ Kim Kraus
- ▶ Amy Manning
- ▶ Amy Meyer
- ▶ Lindsey Monigold

10-Year Employees

- ▶ Libby Donovan
- ▶ John Heavens
- ▶ Michelle Steffes

15-Year Employees

- ▶ Lisa Blunk
- ▶ Stacia Vaassen
- ▶ Tonya Vogt
- ▶ Ben Wagner

25-Year-Plus Employees

- ▶ Donna Digman (30)
- ▶ Pat Slattery (40)

Retirements

Steve Goedken, software developer I: three years of service, retired in October.

DID YOU KNOW?

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

Staff updates

Carroll, Iowa
Michelle Steffes was appointed member service/lending consultant at the Carroll Learning Lab.

Cedar Valley, Iowa
Sloan Alberhasky joined as community outreach and education representative at the Cedar Falls branch.

Holly Munger joined as member service representative II at the Mullan Avenue branch in Waterloo.

Cedar Rapids, Iowa
Janelle Ayers was appointed insurance agent at the Williams Boulevard branch in Cedar Rapids.

Joe Drahozal joined as senior insurance agent at the Marion Learning Lab.

Ryan Flaherty was appointed member service representative II at the Williams Boulevard branch.

Jillane Gilmour was appointed consumer lending underwriter II at the Marion Learning Lab.

Morgan Guns was appointed member service representative II at the First Avenue branch in Cedar Rapids.

Amy Ketelsen was appointed contact center representative at the Marion Learning Lab.

Diana Millage was appointed mortgage lending underwriter at the Williams Boulevard branch.

Traci Nichols was appointed IRA specialist at the Williams Boulevard branch.
Deb Ryan was appointed senior card services representative at the Williams Boulevard branch.

Logan Serum joined as indirect lending specialist at the Marion Learning Lab.

Sam Weese was appointed member service representative II at the First Avenue branch.

Tri-states
Cameron Banigan was appointed member service representative at the Hillcrest Road branch in Dubuque, Iowa.

Hannah Brehm was appointed member service specialist at the Pennsylvania Avenue branch in Dubuque.

Sam Bruck joined as insurance services representative at the Pennsylvania Avenue branch.

Ann Chapman was appointed closing/post closing representative at the Pennsylvania Avenue branch.

Alyssa Cook joined as digital experience specialist at the Asbury, Iowa, branch.

Robert Daughters was appointed help desk manager at the Pennsylvania Avenue branch.

Jason Davis was appointed insurance agent at the Pennsylvania Avenue branch.

Laura Donner was appointed member service/lending consultant at the Asbury branch.

Ed Dorantes-Ortiz was appointed member service representative at the Hillcrest Road branch.

BJ Duehr was appointed consumer lending underwriter II, remote, at the Hillcrest Road branch.

Steph Engler was appointed member service specialist at the Pennsylvania Avenue branch.

Cassie Flaucher was appointed deposit operations representative at the Operations Center in Dubuque.

Liz Francomb was appointed consumer/mortgage lending consultant at the Galena, Ill., branch.

Lena Haan was appointed consumer lending representative at the Hillcrest Road branch.

Tom Harbaugh was appointed relationship development supervisor at the Operations Center.

Sophie Heim was appointed mortgage servicing representative at the Pennsylvania Avenue branch.

Kelly Heinrichs joined as senior project manager at the Operations Center.

Breanna Herring joined as contact center representative at the Operations Center.

Ali Hunzeker was appointed member experience development supervisor at the Hillcrest Road branch.

Justin Jones was appointed credit analyst at the Hillcrest Road branch.

Noah Kachelski was appointed mortgage lending representative at the Pennsylvania Avenue branch.

Crystal Kirk was appointed senior member solutions asset recovery specialist at the Asbury branch.

Laura Klein joined as consumer lending representative at the Hillcrest Road branch.

Kelsey Klitzman was appointed member service representative at the Hillcrest Road branch.

Shannon Kloft joined as senior project manager at the Operations Center.

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

Michelle Kluesner joined as agile specialist at the Asbury branch.

Brittany Koppes was appointed member solutions asset recovery consultant at the Asbury branch.

Cole Lansing was appointed member service representative II at the Hy-Vee branch in Dubuque.

Tyler Loucks was appointed lead support specialist at the Hillcrest Road branch.

Lexi Newman was appointed senior member solutions consultant, remote, at the Asbury branch.

Justin Noel joined as quality assurance specialist at the Asbury branch.

Bryan Oldaker was appointed senior credit analyst at the Hillcrest Road branch.



FINANCIAL STRENGTH

Nov. 30, 2020

Members: **135,226**

Deposits: **\$1.93 billion**

Loans: **\$1.49 billion**

Assets: **\$2.4 billion**

Reserves: **\$328 million**

Reserve Ratio: **13.9%**

Alex Pluemer was appointed member service representative II at the Hillcrest Road branch.

Jasko Porcic was appointed mortgage closing representative at the Pennsylvania Avenue branch.

Nick Ramos was appointed business services representative at the Hillcrest Road branch.

Tami Schepler was appointed vice president, member service at the Pennsylvania Avenue branch.

Angie Schultz was appointed consumer and business loan processing manager at the Hillcrest Road branch.

Laurie Sullivan was appointed mortgage lending representative at the Pennsylvania Avenue branch.

Julie Thompson was appointed mortgage closing specialist at the Pennsylvania Avenue branch.

Jeff Vaassen joined as vice president, business lending at the Hillcrest Road branch.

Bailey Watkins joined as software developer I at the Asbury branch.

SCENE IN: 2020

Dupaco's Vanessa Douglas (left) and Amber Feldermann celebrate International Credit Union Day on Oct. 15 at the credit union's branch in Galena, Ill. (N. Laufenberg/Dupaco photo)

dupaco.com/careers

