

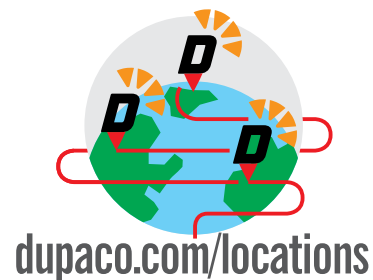


SCENE IN: 2021

Urban Bicycle Food Mission Program Director and Dupaco staff member Melinda Vize (from left), Dupaco's Heather Rogers and volunteers Amanda Reynolds and Emerald Frommelt deliver meals to those in need May 23 during the Dupaco-sponsored Bike Week in Dubuque, Iowa. (M. Vize/Dupaco photo)

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



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

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

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Owner's Manual

SUMMER • 2021

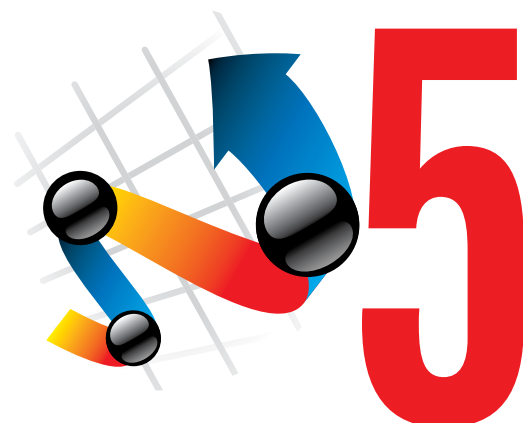
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money moves to boost your credit score

It's easier to qualify for better rates on loans and insurance when you have a good credit score.

Explore your score at dupaco.com/BrightTrack

Here are five things you can do to boost—or maintain—your credit score so your credit can help you when you need it:

1 | Pay your bills on time

The most important factor in your credit score is making your payments on time. Using autopay options can be a huge help.

2 | Pay off your credit card balance

Try to pay off your credit card balance in full each month. Not only can it help you build and maintain a good credit score, but you'll avoid paying interest.

3 | Keep old accounts open

The longer your credit history, the better. That's why it's typically best to keep old credit cards open even if you no longer use them.

4 | Limit opening new accounts

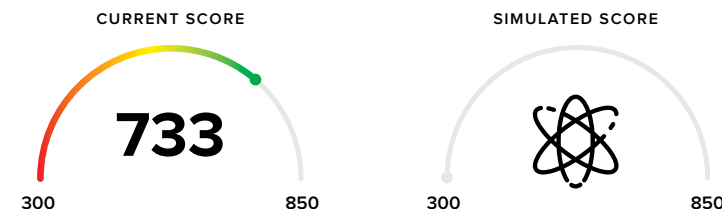
Avoid opening too many accounts in a short time. Limiting new accounts can allow your score to recover between credit inquiries.

5 | Track your credit score

Dupaco's free Bright Track can help you watch for mistakes on your credit report and learn how actions move your score up or down.

Explore your score

Ever wondered what might happen to your credit score if you take out a new loan, miss a payment or pay off your card balances? Now you can explore how different scenarios can move your score up or down—before taking any action. Dupaco's free Bright Track credit monitoring service gives you access to a credit score simulator. Using the free tool won't impact your actual credit.



3 smart ways to use your home equity

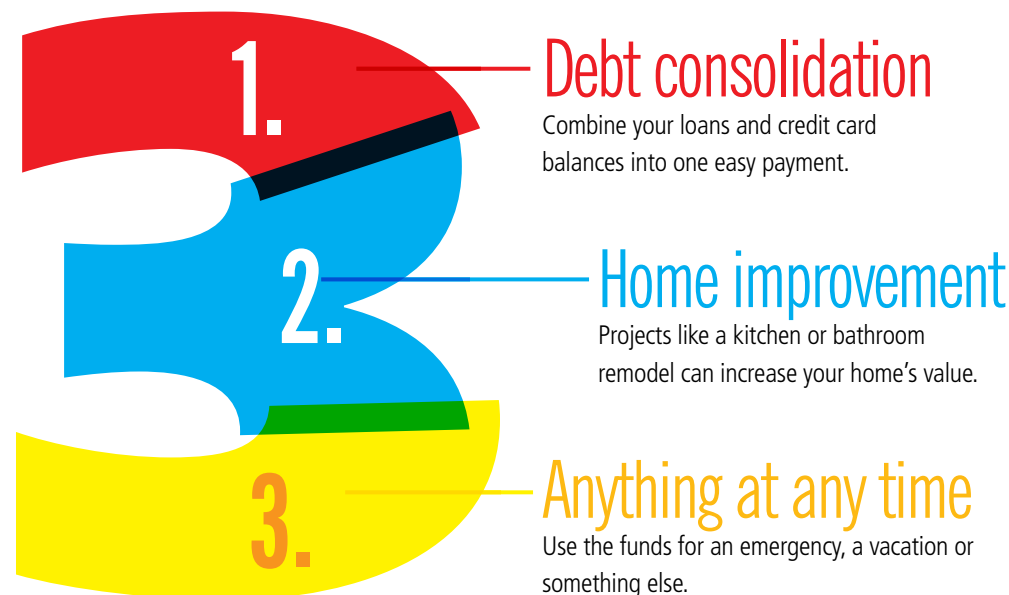
What is home equity?

It's the difference between your home's appraised value and any outstanding mortgage and loan balances. It's the part of the house that belongs to you, not your lender.

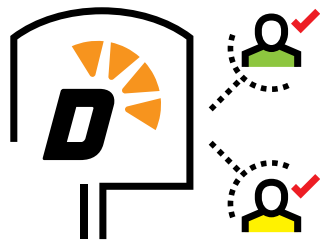
Did you know?

You can borrow against the value of your home with a home equity line of credit or home equity loan. A line of credit works kind of like a credit card—borrow what you need, pay it off and borrow again.

Apply at dupaco.com/HomeEquity



Refer your friends and earn cash



Earn cash by inviting your friends and family to join Dupaco!

You could earn \$50 for every eligible person you refer to your financial cooperative. To sweeten the deal even more, we'll give each of your referrals the chance to earn \$50 too. Ready to get started? Head to your Refer-a-Friend dashboard in Shine Online or Mobile Banking.

Get the details at dupaco.com/Refer-a-Friend



Learn how to earn at dupaco.com/ThankUse

Together, members share

At a cooperative like Dupaco, you're not just a member—you're an owner. Active participation powers the credit union. It also promotes financial well-being through education, better rates, fewer fees and Thank Use participation dividends. Since 2016, Dupaco members have received more than \$16.8 million in Thank Use.

Have you tried the new Shine Mobile?

Dupaco's new Shine Mobile launched April 14, giving you even more ways to customize your mobile banking experience.

Here's how members are using the new app:

52,446

Number of members who've logged in

26,882

Number of members using Face ID/Touch ID for easy and fast log in

34,700

Number of mobile deposits made

39,655

Number of members using Two-Step Verification to protect their accounts

509

Number of accounts opened through the new app

494

Number of referrals made through Refer-a-Friend

38,538

Number of members enrolled in eStatements

Register for Shine at dupaco.com/shine

* As of June 17, 2021



Small businesses weather COVID with PPP loans

During a time of uncertainty, many small businesses have found help from their credit union. Dupaco participated in the Small Business Administration's Paycheck Protection Program. The forgivable loan program has been a lifeline for many businesses during the pandemic.

Here's a look at how small businesses have used Dupaco's PPP loans during 2020–2021:

Nearly **\$53.4 million** loaned through PPP

1,868 PPP loans dispersed

1,487 Small businesses helped by PPP

99% of PPP loans helped businesses with 25 employees or less

More than half of PPP loans were **\$10,000** or less

Nearly **1 in 3** PPP loans were **\$5,000** or less

\$80 Smallest PPP loan

Nearly **30%** PPP loans that have received forgiveness so far

\$23 million+ Amount of PPP loan forgiveness received so far

* As of June 15, 2021 **Learn more** at dupaco.com/PPP

Can free business coaching help you?

Want to start a new business? Grow your existing operation? Your Dupaco membership gives you access to free business coaching.

Dupaco partners with the Rural Ideas Network to help you reach your full business potential—with coaching, education, networking and more.

What the program includes

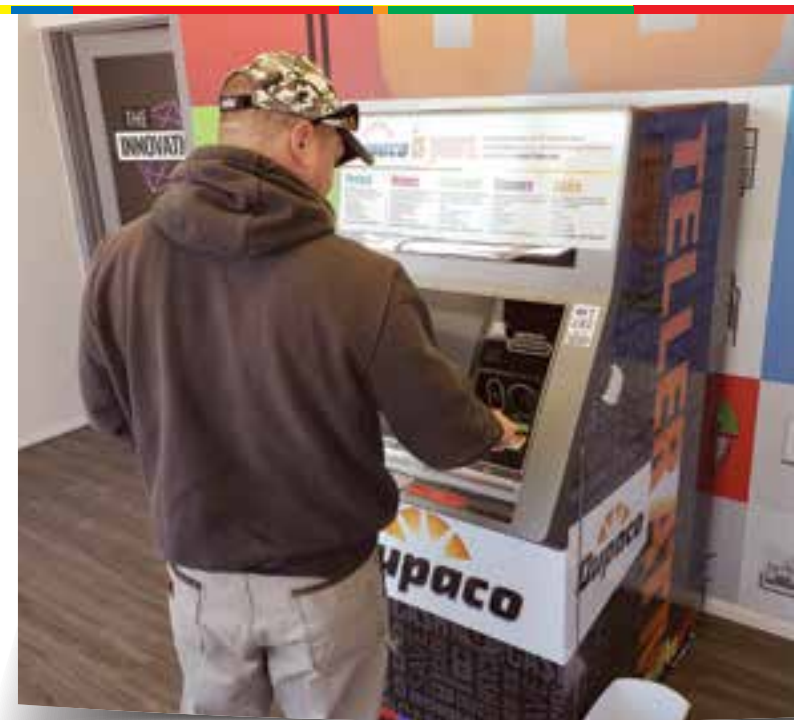
The partnership gives you free access to the Virtual Entrepreneur Lab during 2021. The lab includes programming for both aspiring and current entrepreneurs and small business owners.

The Virtual Entrepreneur Lab offers:

- ▶ One-on-one startup and business management coaching
- ▶ Professional development
- ▶ Networking opportunities with peers nationwide

Technical assistance classes are also available for a fee.

Sign up at dupaco.com/the-virtual-entrepreneur-lab



▲ SCENE IN: 2021

Dupaco member Todd Reed uses the Live Video Teller to make a deposit into his business account, Hot Rod Baitz, on Feb. 5 at the Dupaco Connect location inside the Innovation Lab in Independence, Iowa. (B. Beschorner/Dupaco photo)

HOW TO

Verify your email address in Shine



Verify your email address with Dupaco to **earn \$5 in Thank Use!** Here's how:

1 Head to your Thank Use dashboard in Shine Online or Mobile Banking and tap on the Protect category.

2 Under Email Verification, tap Verify my address.

3 We'll send you a six-digit code. Once you receive it, enter it on screen.

4 Toss around confetti and celebrate your \$5 in Thank Use!

Get started at dupaco.com/shine

Your financial cooperative remains here for you

A letter from President and CEO Joe Hearn

Dupaco’s commitment to help improve your well-being goes beyond simply setting up a savings account. It’s the lifelong coaching and personalized service that come after the account opens that truly are the Dupaco difference.

During the past year, the need for that rainy-day fund has never been so critical. With the Federal Reserve estimating 39% of Americans don’t have at least \$400 in their savings account, Dupaco provides tools to help you systematically save.

Our newly launched Shine Mobile Banking app, developed in-house, provides a mobile experience exclusive to Dupaco members. You can easily set personalized savings goals, manage your Thank Use and keep a close eye on your credit score through Bright Track.

Access to tools like Shine Mobile helps you make sound money decisions while fulfilling Dupaco’s mission to improve each member’s financial position.

Most of our newest tools weren’t even a concept 73 years ago. But the credit union ideal is as true today as it was in 1948, when 10 Dubuque Packing Company employees founded the credit union on the philosophy of cooperation and mutual self-help.

Today, we are still led by a dedicated and thoughtful volunteer board of directors, just like when we were founded. Team Dupaco is fortunate to have an exceedingly talented group of directors. They do a remarkable job of setting the organization’s direction and providing our staff the tools and resources to get the job done.

Dupaco recently lost one of our own. Volunteer director Ron Mussehl passed away peacefully after a valiant battle with cancer.

As owner and operator of a small business in Dubuque, Ron’s experience and insights were beneficial to all areas of the credit union. Through his leadership, Dupaco grew into a leading community

consumer and business lender. Ron was a dedicated, skilled and caring individual. And his passion to serve Dupaco members was felt every time he entered the credit union.

As we honor Ron’s memory and spirit, please know that we’re here for

you as your lifetime financial home—no matter where you are in life.

Cooperatively yours,

Joe Hearn
Joe Hearn
President and CEO



▲ SCENE IN: 2021

Dupaco President and CEO Joe Hearn (right) and director Andy Schroeder talk to U.S. Rep. Ashley Hinson (R-Iowa) during a May 6 tour of the recently completed Dupaco Voices Building in Dubuque, Iowa. Attendees discussed the economic impact that these historical renovation projects have on local communities. They also shared how credit unions are fulfilling their purpose to enhance the economic and social well-being of members every day. (M. Burley photo)

Congrats, scholarship winners!

Dupaco is a proud supporter of education. And we love to help you succeed in yours. That’s why the Dupaco R.W. Hoefer Foundation College Scholarship Program awarded 20 nonrenewable \$2,000 scholarships for the 2021–2022 academic year.

Congrats to the following recipients:

Four-year college/university

- ▶ Nathan Donovan
- ▶ Vanessa Gaul
- ▶ Sophia Hefel
- ▶ Grace Heft

- ▶ Nicole Johnson
- ▶ Lauren Riggie
- ▶ Natalie Schloss
- ▶ Mary Scott
- ▶ Anna Spahn
- ▶ Maya Wachter

Community college/trade school

- ▶ Sydney Benson
- ▶ Emily Failmezger
- ▶ Olivia Fessler
- ▶ Makenna Hoffman
- ▶ Lily Jochum

- ▶ Tyson Morrissey
- ▶ Braelyn Mowry
- ▶ Olivia Reinert
- ▶ Quiana Sabers
- ▶ Jarumi Vazquez

Dupaco member **Olivia Hefel** received a Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation.

Learn more at dupaco.com/scholarships

REMEMBERING

Ron Mussehl

1959–2021



DUPACO BOARD MEMBER ~ 2010 – 2021

The Dupaco family mourns the loss of volunteer board member Ron Mussehl.

Mussehl passed away April 12 following a valiant battle with cancer.

He was first elected to Dupaco’s board of directors in 2010. He served on the board until his death.

Mussehl was a dedicated, skilled and caring leader who loved to serve. And his contributions made a positive difference in the lives of Dupaco’s members and the community.

As owner and operator of Ron’s BP Convenience Stores in Dubuque, Mussehl’s experience and insights benefited the entire credit union.

Over the years, he served on the Business Lending, Credit and Delinquent Loan, Asset/Liability Management, Audit and Personnel committees. He also served as board chairperson.

Through Mussehl’s leadership and industry knowledge, Dupaco grew into a leading community business lender. And his guidance

and support on the board were instrumental in the financial cooperative’s continued prosperity and success.

Mussehl’s community service extended beyond Dupaco. He volunteered with the Church of the Resurrection parish and throughout the Holy Family Catholic Schools system. He also shared his time and expertise with Camp Albrecht Acres and the West Side Business Association.

The Dupaco family remains grateful for Mussehl’s loyal service. He will be missed.

Meet your volunteer board of directors

At Dupaco’s 72nd annual membership meeting Feb. 21, 2021, members reelected Jeff Gonner, Ron Mussehl and Randy Skemp to serve three-year terms on the credit union’s volunteer board of directors. The board will appoint a successor to fill the late Mussehl’s position until Dupaco’s 2022 annual membership meeting. Members will then elect a nominated candidate to serve the remaining two years of the term. Meet your volunteer directors, and learn how they serve your financial cooperative:

- 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 | **Randy Skemp**, chair of Audit and Business Lending committees
- 8 | **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, 2021, 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. 20, 2022, annual membership 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.

Learn more at dupaco.com/board



▲ SCENE IN: 2021

Dupaco's Lisa Bowers and Dupaco Insurance Services' Ken Bowers present the Dupaco Cowbell Cup hockey trophy to the Dubuque Fighting Saints at their Feb. 12 game in Dubuque, Iowa. (Dupaco photo)



Be on the lookout for upcoming 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.

Visit us at dupaco.com/locations

LOCATIONS SCENE IN: 2021



▲ Dupaco staff and members from Grow Cedar Valley kick off construction May 12 at the site of Dupaco's new full-service branch in Cedar Falls, Iowa. The Cedar Heights branch will relocate to its new home at 126 Brandilynn Blvd. in spring 2022. (Grow Cedar Valley photo)



▲ Construction progresses May 11 on Dupaco's newest branch in Cedar Rapids, Iowa. The Cedar Rapids Edgewood Learning Lab will be part of a new development in the Edgewood Town Centre near the intersection of Highway 100 and Edgewood Road. The retail space is expected to open this summer. (C. Helle/Dupaco photo)



▲ Construction progresses May 11 on Dupaco's branch in Grimes, Iowa. The full-service branch is part of a new development at the intersection of Highway 141 and East First Street. Construction is expected to finish in late 2021. (C. Helle/Dupaco photo)



▲ Dupaco's branch makeover in Platteville, Wis., nears completion. Updates include an enlarged lobby and office spaces, a large interactive touch screen featuring financial education and video teller technology to allow for deeper conversations about money with branch staff. (C. Helle/Dupaco photo)



'It felt like a dream come true'

Member: **Mckinzi Houselog** | DUBUQUE, IOWA

I was pregnant with my second child, and I knew I couldn't keep working minimum-wage jobs.

I needed to go back to school so I could give my kids the best life.

I went to Northeast Iowa Community College to pursue an associate's degree. Eventually, after having two more babies, I transferred to Clarke University in Dubuque.

I've worked so hard to make ends meet as a single mom while going to school full-time and working part-time.

But Dupaco has never let me down. A couple of years ago, my car broke down. It was around Christmastime. Three of my four kids have birthdays all within two weeks of Christmas, so it's already a crazy time.

My car needed about \$600 worth of work, and I didn't have that at the time. I was in a panic, because I didn't know how I would get my kids and I to and from school and work.

I ended up talking to Cindy Hilkin at Dupaco and explained what was going on. She didn't hesitate to help me get this taken care of with a personal loan.

Ever since, Cindy has helped me in so many ways—managing my money, going over my credit and helping me get loans in December since that month is pretty rough.

One thing I have learned over this long journey is to never give up and to always chase your dreams.

I graduated on May 15 and obtained my Bachelor of Arts degree in Liberal Studies with a concentration in Human Services. All of my kids were there with me. It felt like a dream come true because I've worked so hard to get here.

Now I'm working full-time, and I'm able to see my kids more. I received a lot of government assistance that helped me get through school. If it wasn't for those programs, and the help from Dupaco, I wouldn't be where I am today.

It's nice to get off of those programs now and work a good job and hopefully inspire the next person.

My last goal is to find my kids and I our forever home where they can grow up. After learning these past few years how important credit really is, I've been trying my best to increase my score.

I am confident that I'm on the right path and I will accomplish this last goal with the help of Dupaco.

Read more at dupaco.com/YourMoneyForGood



▲ SCENE IN: 2021

Dupaco member Mckinzi Houselog celebrates her college commencement with her daughter, Ariella, on May 15 at Clarke University in Dubuque, Iowa. (Clarke University photo)

Bottoms up to the less obvious opportunities

By Michael Poppen | Financial consultant

Many snack aficionados despise the broken bits relegated to the lowly abyss of the bag. But I believe these morsels tend to be the most flavorful and should be celebrated!

There are times where jealousy gets the better of me. I'll tilt the bag, letting the particles tumble out—as an avalanche would cover an empty valley.

I find no stronger correlation to this confession than comparing it to market investing.

Typically, the best way to build value in preparation for, or in, retirement is through diversification. Using different investments for appreciation and risk management can

reduce volatility and create a more structurally sound portfolio.

However, in diversification, there are always sectors or asset classes within the market that perform better than others. As these investments continue to grow at greater rates or speeds than others, opportunities start to present themselves.

The adage "buy low, sell high" comes into play. It might be time to rebalance. We start looking for investment opportunities on the gains to apply to other assets at lower valuations.

Just like that snack bag, these assets might not look as appealing at first sight. But the

potential value might exist if given a chance and proper time in the investment cycle.

Of course, any market investment carries risk.

Please work with a professional to ensure your investments meet your objectives and match your risk—and you don't end up with a stale chip.

Start investing at dupaco.com/invest

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



Are you a parent? Here's why a will is so important



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

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

- **Who do I want** to settle my affairs? This person or entity collects and sells your assets, takes care of final debts, files final tax returns and more. Also, 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 else** do I need to consider? You'll need to think about the reasons your children can access money 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 free meeting with a Dupaco trust officer is included with your membership. Contact FCT at (563) 690-0029 or (319) 859-3461.

Wednesday, Aug. 18

Free Estate Planning Webinar

TIME: 5:30 p.m.

COST: Free

Get answers to your estate-planning questions at this free webinar, presented by FCT. Register at dupaco.com/fct.

Meet with us at dupaco.com/trust



How to plan a safe road trip this summer

By Tim Bemis | Insurance services manager

Ready for a road trip this summer?

Now more than ever, a little preparation goes a long way. Here's how to plan a safe and fun adventure this summer.

1 | Know your route. GPS is great, but don't rely solely on it. Use Google Street View first to take a virtual road trip and get familiar with your route. And pack some paper maps in case you lose your cell signal.

2 | Know your destinations. Find out whether there are COVID-19 restrictions and protocols where you're visiting. Don't forget about places you might stop along the way. Mandates have eased in some places, but not others. Are you comfortable with the safety measures in place?

3 | Know your vehicle. Check with your dealership or safercar.gov to make sure your car isn't involved in a recall. If it is, get it repaired before you leave, and make sure your vehicle maintenance is up to date. Don't forget

to keep an emergency road kit in your vehicle.

4 | Know your riders. If you have young passengers, line up snacks and entertainment before the trip so you can keep your attention on the road. Most importantly, keep children secure in their seats during the ride.

5 | Know yourself. Plan for rest breaks—and overnights, if needed—along the way. If you're feeling too tired to keep driving, you might need to call it a day sooner than planned. It's better to play it safe. Drowsy driving caused about 100,000 auto accidents, according to a National Safety Council report on the National Highway Traffic Safety Administration's 2020 statistics.

6 | Know your insurance. If you're involved in a crash, does your policy include trip continuation or rental car coverage? If your policy includes roadside assistance and towing, know what emergency number to call. And make sure your current insurance ID cards are in your glove compartment.

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

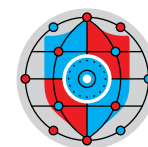


▲ SCENE IN: 2021

Before your next road trip, make sure your vehicle maintenance is up to date. (M. Blondin/Dupaco photo)

Get a quote at dupaco.com/insure

6 steps to help you respond to unemployment fraud



PROTECTION CONNECTION

STAY IN THE KNOW

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

facebook.com/dupaco

twitter.com/dupaco

Unemployment fraud continues to grow since the pandemic started.

Scammers use stolen identities—often taken from data breaches years ago—to file claims for unemployment benefits in other people's names. Fraudsters typically direct the benefits into the account of someone else, whose identity was also previously stolen.

Most people don't know their identity was used until they either hear from their employer or receive communication or a benefits payment from a state unemployment agency.

If you've been impacted by this scam, you'll need to take steps to stop the fraudulent claims and protect your credit:

- **Report it to the unemployment benefits agency.** Contact the state agency that's issuing the payments. Keep any confirmation or case number you get.
- **Contact your employer.** Report the fraud to your employer.

► **Report it to your financial institution.** Call Dupaco at 800-373-7600. We can help you determine whether your identity has been used to access your financial accounts and, if needed, set up new accounts.

► **Review your credit report.** Look for red flags like new accounts that you didn't open or credit inquiries you don't recognize. Don't forget, you have free access to your credit score and report through Bright Track.

- **Consider freezing your credit.** If you don't need to apply for credit right now, you can also freeze your credit with each of the three credit bureaus: Equifax, Experian and TransUnion. This makes it more difficult for fraudsters to open new credit, loans and services in your name.

► **Use your fraud recovery coverage.** If you have Dupaco's Family ID Restoration coverage, you'll get personalized help restoring your identity and up to \$25,000 in expense reimbursement assistance.

Protect yourself at dupaco.com/fraud

Notes bearing interest

Tiffany Brandt, branch manager; **James Eppler**, member service/lending consultant/ops assistant; **Marina Henriksen**, teller service supervisor; **Hailee Kelleher**, lead live video teller; **Melanie Kohlwey**, teller service associate; **Cindy Mai**, training representative I; **Karan Mescher**, graphic designer; **Nick Neyens**, member service/lending consultant/ops assistant; **Shelby Papenthien**, training specialist; **Sarah Scarbrough**, member service representative II; **Jamie Svoboda**, member service representative II; and **Samantha Zillig**, member service representative II, graduated from the Dale Carnegie communications/human relations training. Mescher and Neyens were awarded the human relations award, and Brandt was awarded the highest achievement award.

Megan Francois, consumer/mortgage lending consultant; **Zachary Greenwald**, consumer lending consultant; **Morgan Guns**, member service/lending consultant/ops assistant; **Mariko Kurobe**, member service/lending consultant/ops assistant; **Katie McClain**, human resources manager; **Martina McMahon**, live video teller associate; **Sarah Michels**, senior deposit operations

representative; **Nick Neyens**, member service/lending consultant/ops assistant; and **Caitlyn Tekippe**, consumer lending consultant, completed the eight-week John C. Maxwell leadership course “Everyone Communicates, Few Connect.”

Deb Hash, senior project manager, was certified DMAIC Way Green Belt. Define, Measure, Analyze, Improve, Control is a developed methodology to support an organization and become more efficient, effective and productive.

DUPACO STAFF CAREER MILESTONES		
5-year employees	10-year employees	Retirements
► Leslie Alvarez	► Dawn Aubrey	► John Koppes, senior vice president, business lending: 34 years of service
► Brandie Backes	► Nick Baal	► Laurie Leibold, senior member service/lending consultant: 40 years of service
► Sam Bartholomew	► Claire Cook	► Nancy Tekippe, recruiting specialist and former senior vice president, branch services: 42 years of service
► Traci Fagot	15-year employees	► Diane VanNatta, member service/lending consultant: 18 years of service
► Lanae Glasson	► Keith Chaston	
► Marilu Gomez	► Abby Kramer	
► Tina Hamel	► Tami Schepler	
► Michael Lampman	► Julie Thompson	
► Cole Lansing	25-year-plus employees	
► Alex Metcalf	► Jeann Digman (33)	
► Lori Oberhoffer	► Deb Digmann (30)	
► Jillissa Stratton	► Nancy Laugesen (38)	
► Jess Theisen	► Diann Mozena (31)	
► Jeff Tschiggfried	► Georgia Slade (28)	

RJ Montes, vice president, regional branch services, represented Dupaco as a panelist as part of the Future Branches Connect Conference.

S&P Global Market Intelligence ranked **Dupaco** a top-performing credit union in the United States. S&P Global Market Intelligence analyzed 1,727 credit unions and recognized 100 of them. Performance was calculated based on five metrics: Member growth; average loans, net of Paycheck Protection Program loans, per member; net worth as a percentage of total assets; delinquent loans as a percentage of total loans, net of PPP loans; and return on average asset.

Staff updates

Cedar Valley, Iowa

Emily Allspach joined as fraud service representative at the Cedar Heights branch in Cedar Falls.

Jake Bemis was appointed mortgage lending consultant at the San Marnan Learning Lab in Waterloo.

Kahlan Curry was appointed member service representative II at the San Marnan Learning Lab.

Mallory Keninger joined as member service representative at the San Marnan Learning Lab.

Travis Morehouse was appointed member service representative at the San Marnan Learning Lab.

Kelsey Schroeder was appointed consumer/mortgage lending consultant at the San Marnan Learning Lab.

Tyler Schroeder was appointed member service representative II at the San Marnan Learning Lab.

Cedar Rapids, Iowa

Dorothy Back was appointed consumer/mortgage lending consultant at the Marion Learning Lab.

Sherokee Eder joined as member service representative at the Williams Boulevard branch in Cedar Rapids.

Torri Freese was appointed branch manager at the Cedar Rapids Edgewood Learning Lab.

Shay Libe joined as recruiting specialist at the Marion Learning Lab.

Amy Mullinex was appointed mortgage lending processor at the Williams Boulevard branch.

Cydney Porter was appointed branch manager at the First Avenue branch in Cedar Rapids.

Sarah Tadych was appointed member service representative II at the Williams Boulevard branch.

Tri-states

Jordan Benson was appointed member service representative at the Hillcrest Road branch in Dubuque.

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

Ken Bowers was appointed senior insurance agent at the Pennsylvania Avenue branch in Dubuque.

Lisa Bowers was appointed chief people officer at the Operations Center in Dubuque.

Tiffany Brandt was appointed branch manager at the Galena branch.

Olivia Burger was appointed assistant vice president, business lending at the Hillcrest Road branch.

Nacole Carlyle was appointed senior mortgage service specialist at the Pennsylvania Avenue branch.

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

Kylie Close was appointed closing representative at the Pennsylvania Avenue branch.

Danelle Conner was appointed deposit operations representative at the Operations Center.

Claire Cook was appointed deposit operations specialist at the Operations Center.

Kellie Cook was appointed marketing analyst supervisor at the Operations Center.

Dan Dimitroff was appointed member service representative II at the Sycamore Street branch in Dubuque.

Chansey Dix joined as contact center representative at the Operations Center.

Kadie Donovan was appointed deposit operations representative at the Operations Center.

Libby Donovan was appointed mortgage loan risk specialist at the Pennsylvania Avenue branch.

Amanda Durham was appointed senior consumer lending underwriter at the Pennsylvania Avenue branch.

Jennifer Ehlinger was appointed consumer lending consultant at the Operations Center.

Desi English was appointed member service/lending consultant at the Hillcrest Road branch.

Paula Ervolino was appointed senior member service representative at the Operations Center.

Nikole Eudaley was appointed relationship development specialist at the Operations Center.

Judy Folken was appointed deposit operations supervisor at the Operations Center.

Jamin Foust was appointed virtual lending consultant supervisor, remote, at the Hillcrest Road branch.

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

Taylor Holder was appointed member service representative at the Galena branch.

Kelly Houtakker was appointed deposit operations business services support representative at the Operations Center.

Andrew Houy was appointed assistant vice president, branch manager at the Hillcrest Road branch.

Hailey Johnson joined as software developer I at the Operations Center.

Quincy Kalkbrenner was appointed member service representative II at the Hillcrest Road branch.

Brittany Krapfl was appointed senior marketing analyst at the Operations Center.

Gwen Lammer joined as contact center representative at the Operations Center.

Miles Launsbach was appointed relationship development representative at the Operations Center.

Todd Link was appointed chief risk officer at the Operations Center.

Sean Loberg was appointed senior marketing analyst at the Operations Center.

Tyler Loucks was appointed lead support specialist at the Operations Center.

Letha Mihalakis joined as mortgage lending processor at the Pennsylvania Avenue branch.

Kayla Myers was appointed closing/post closing specialist at the Pennsylvania Avenue branch.

Nick Neyens was appointed member service/lending consultant/operations assistant at the Galena branch.

Ashley Oldaker was appointed senior consumer lending processor at the Asbury branch.

Blake Oyen joined as relationship development representative at the Operations Center.

Claire Paulson was appointed lending representative at the Hillcrest Road branch.

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

Leigh Ann Reisner was appointed project management specialist at the Operations Center.

Camilo Ruiz was appointed network security supervisor at the Operations Center.

Mary Runde joined as contact center representative at the Operations Center.

Brandy Schmitt was appointed post closing representative at the Pennsylvania Avenue branch.


Hannah Schmitz was appointed training representative II at the Operations Center.

Scott Schuster was appointed member service/lending consultant at the Key West branch in Dubuque.

Britini Slaght was appointed deposit operations business services support representative at the Operations Center.

Kim Spice joined as closing/post closing representative at the Pennsylvania Avenue branch.

Peter Spinoso was appointed assistant vice president, community outreach and education at the Operations Center.



FINANCIAL STRENGTH

As of May 31, 2021

Members: **140,759**

Deposits: **\$2.15 billion**

Loans: **\$1.6 billion**

Assets: **\$2.6 billion**

Reserves: **\$342 million**

Reserve Ratio: **13.2%**

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

Jess Theisen was appointed lead consumer lending consultant at the Operations Center.

Jarod Thornton was appointed consumer lending consultant at the Operations Center.

Lynn Tomkins was appointed senior lending mortgage processor at the Pennsylvania Avenue branch.

Zoe Vaassen was appointed member service representative II at the Pennsylvania Avenue branch.

Tony Viertel was appointed assistant vice president, community outreach and education at the Operations Center.

Jennifer Vinson joined as financial services representative at the Pennsylvania Avenue branch.

Justin Widmyer was appointed mortgage servicing specialist at the Pennsylvania Avenue branch.

Mandy Zelle was appointed member service representative II at the Operations Center.

Samantha Zillig was appointed member service representative II at the Sycamore Street branch.

SCENE IN: 2021
Dupaco's Matt Hostert chats with attendees of the University of Wisconsin-Platteville virtual Career Fair on Feb. 25 from the Dupaco Voices Building in Dubuque, Iowa. (S. Sieglaff/Dupaco photo)

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