

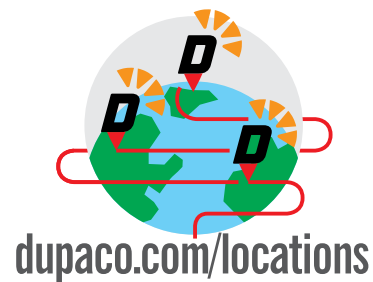


#### SCENE IN: 2021

Dupaco's Jason Skemp heads home June 18 after finishing his workday at the Dupaco Voices Building in Dubuque's Historic Millwork District. (D. Klavitter/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://dupaco.com)

NCUA

EQUAL OPPORTUNITY

AMERICAN CREDIT UNIONS



SAVE ▶ BORROW ▶ INVEST ▶ INSURE ▶ TRUST

# Better TOGETHER.

## \$20.5+ MILLION to members since 2016

At a financial cooperative like Dupaco, you're not just a member—you're an owner. And together you share in Thank Use, a benefit of participating in your credit union.

Active participation not only powers the credit union but promotes personal financial well-being through education, better rates, fewer fees and Thank Use participation dividends.

This year, nearly 64,000 members boosted their financial well-being and shared more than \$3.7 million in Thank Use. The payout occurred on a day that celebrates the cooperative difference: International Credit Union Day on Oct. 21.

And since 2016, more than 91,000 members have shared more than \$20.5 million in Thank Use.

While Thank Use has ended, you're welcome to learn, earn and save at your cooperative any time. The more you use Dupaco, the more all members benefit.

**Watch for details on Thank Use 2022 in January!**

See how you earned  
at [dupaco.com/ThankUse](https://dupaco.com/ThankUse)

Total Thank Use paid to participating members = **\$3.7 million**

Average Thank Use payout = **\$55**

Total Thank Use participation dividends paid to members since 2016 = **\$20.5 million**

Number of states in which participating members reside = **50**  
Plus four other countries: Israel, Japan, Uruguay and Vietnam

# Thank USE

PARTICIPATION DIVIDENDS

Number of members who participated all six years = **30,413**

Average card transactions per member = **314**

Number of kids who participated through the Boost category = **5,760**

Number of adults who were thanked = **Nearly 64,000**



# Owner's Manual

FALL ▶ 2021

PAGE | 1 | Better Together. \$20.5+ MILLION to members since 2016

PAGE | 2 | 3 reasons to ditch those paper statements

PAGE | 5 | Meet your newest volunteer board member

PAGE | 8 | How much money do you need to retire?

PAGE | 9 | Winterize your home to avoid costly claims

## Something special happens when members come first

*What's Dupaco? Hint: It's all about you! And we think you should know you're an owner of something just a little bit special.*



2018 | 2019 | 2020

Forbes again named Dupaco a top-rated credit union in Iowa in 2020 based on consumer satisfaction.

**Top 100 Credit Unions 2020**

S&P Global Market Intelligence

S&P Global Market Intelligence ranked Dupaco a top-performing credit union in the United States in 2020.



BauerFinancial again gave Dupaco a 5-Star Superior rating in 2020 for being one of the country's strongest financial institutions.



The Des Moines Register recognized Dupaco as one of Iowa's Top Workplaces in 2021 based on employee feedback.

Get the details at [dupaco.com/about](https://dupaco.com/about)



# 3 reasons to ditch those paper statements

PROTECTION CONNECTION

STAY IN THE KNOW

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

facebook.com/dupaco twitter.com/dupaco

## Have you gone paperless at Dupaco?

If you're signed up for Shine Online or Mobile Banking, you can stay up to the minute on your finances—securely and conveniently—from your desktop or mobile device.

When you opt to receive Dupaco's eStatements, we'll notify you whenever your

latest Dupaco account or Visa statement is available to view in Shine. {Learn how to sign up for Dupaco's eStatements below!}

Why ditch the paper? Here are three big reasons:

### 1 | More secure

Electronic statements can help protect you from identity theft. Keeping your statements out of the mail prevents thieves from stealing your statements (and personal information).

### 2 | Good for the earth

Receiving your statements electronically means less paper being used—and less air pollution from producing that paper.

### 3 | Less clutter

With Dupaco's eStatements, you'll have a little less mail cluttering your home.

Protect yourself at [dupaco.com/fraud](https://dupaco.com/fraud)

## Shine Mobile now features dark mode

**Hit the lights!** You can now test out dark mode for money management that's easier on the eyes.

Get started at [dupaco.com/shine](https://dupaco.com/shine)



### DON'T FORGET

Are your contacts still up-to-date?

Making sure you have the right contacts on file helps keep your account protected. And it also helps us make sure we're sending your account communication to the right place!

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

# When's the best time to write a business plan?

*Writing a business plan is an essential part of building a successful business.*

At its core, the plan is a road map for your project. It establishes your purpose, sets goals and expectations, and forecasts the relationship between cost and revenue.

Business plans exist in many forms, some formal and some informal. And the level of detail you include will change depending on what stage of the business journey you're in.

The best time to write a business plan is any time you can benefit from more focus and direction. This might be when:

- ▶ You're in the early stages of exploring a new idea.
- ▶ You're ready to commit to your idea.
- ▶ You've been running your business for years.

There are many ways to structure a business plan. But you're trying to answer the same basic set of questions—either for yourself, your team or an outside investor:

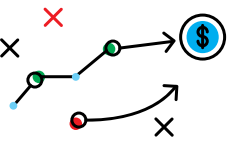
- ▶ What is the business?
- ▶ How does it work?
- ▶ Who is the team?
- ▶ What is the market?
- ▶ Who are your competitors?
- ▶ What is the market strategy?
- ▶ What are the numbers?
- ▶ What do you need?

## Free business coaching

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.

Sign up at [dupaco.com/business-lab](https://dupaco.com/business-lab)



### ▲ SCENE IN: 2021

Dupaco's Dawn Davis (right) helps Daniella Dupont, owner of The White Loft Salon, set up Dupaco Automatic Clearing House for her business July 28 at the Dupaco Learning Lab in Peosta, Iowa. Dupaco ACH is an electronic network that lets businesses directly deposit employee payroll, collect authorized payments from customers and pay bills. (M. Blondin/Dupaco photo)

# You can now apply for a makerspace scholarship



## About the makerspace

Key City Creative Center is a collaborative makerspace in Dubuque, Iowa. Members can access tools, equipment and classes to create, learn, share ideas and even start a business.

Apply at [dupaco.com/KeyCity](https://dupaco.com/KeyCity)



### About the scholarship

Through a partnership between KCCC and Dupaco, two non-renewable scholarships (annual memberships) will be awarded.



### How to apply

Complete a short questionnaire at [dupaco.com/KeyCity](https://dupaco.com/KeyCity).



### When it's due

Applications are due by 5 p.m. (CST) Tuesday, Nov. 30. Winners will be announced by Monday, Dec. 20.



### Don't forget

As a Dupaco member, you get 20% off your KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account!

## HOW TO

# Sign up for eStatements in Shine

**HINT** If you turn on eStatements, we'll automatically stop mailing you paper copies.

Sign up at [dupaco.com/shine](https://dupaco.com/shine)



Go paperless and view your latest Dupaco statements securely in Shine. It's good for our environment—and helps protect you against identity theft. Here's how to get started:

**1** Log in to Shine Online or Mobile Banking.

**2** Visit your Profile to make sure your email and mobile phone number are correct.

**3** Head to your eNotifiers and turn on eStatements under Statements & Communications.



# You have a financial advocate in Dupaco

A letter from President and CEO Joe Hearn

Hearing stories from members like Jon {on page 7} and meeting one-on-one with members like Lauren and her mom Kathy {below} are what truly embody the Dupaco difference.

No matter where you might be in your life's journey, rest assured that the entire Dupaco team is here to work closely together with you as your financial advocate.

At Dupaco, being your advocate doesn't end when you walk out the door with your new membership. It's about being available when you need us most—at every age

and every life stage.

Whether it's through our digital channels, phone or in-person at a branch, our mission is to improve our members' financial positions and build valued relationships.

And this pursuit is strengthening our members' overall well-being.

A recently concluded three-year study from Filene Research Institute found that Dupaco members experience better health and greater financial well-being than nonmembers.

Simply put, Dupaco's services, tools and coaching provide members

a life with less financial stress. And less stress leads to a healthier life.

Dupaco's mission, values and strength led us to a recent decision to purchase the assets and assume the liabilities of Madison, Wis.-based Home Savings Bank (HSB). This partnership will allow Dupaco to serve our Wisconsin members more effectively by expanding our branch footprint into Dane County, adding two branch offices in Madison.

Dupaco and HSB share similar values and roots. And the combined organization will reinforce the foundation of a credit union that

prioritizes the well-being of the members, employees and communities we serve.

As a financial cooperative, we continue to be led by a dedicated and thoughtful volunteer board of directors—just as we were back in 1948. Our board recently gained a new director. Ellen Goodman Miller fills the unexpired term of the late Ron Mussehl. {You can read Ellen's story on page 5.}

We're grateful to have Ellen onboard as we continue to pursue our mission and find new ways to be there for you—wherever you are in life. Be well.

Cooperatively yours,

  
Joe Hearn  
President and CEO



## ▲ SCENE IN: 2021

Home Savings Bank President Matt Rosenthal (from left), Dupaco Chief People Officer Lisa Bowers, HSB CEO Jim Bradley and Dupaco President and CEO Joe Hearn gather after a Sept. 30 meeting in Madison with HSB employees to talk about the proposed partnership with Dupaco. (J. Hearn/Dupaco photo)



## ▲ SCENE IN: 2021

Dupaco President and CEO Joe Hearn takes a selfie with members Kathy Anderson and daughter Lauren before the July 21 ribbon-cutting ceremony at Dupaco's newly remodeled branch in Platteville, Wis. Lauren, 11, visited the branch to open her first checking account. (J. Hearn/Dupaco photo)

# Growing in service

Dupaco's new Cedar Rapids Edgewood Learning Lab, renovated Platteville branch and restored Dupaco Voices Building are all open. Construction continues on the new Grimes Learning Lab, Cedar Falls Learning Lab and Dupaco Connect locations in Dyersville and Monticello, Iowa. And Dupaco recently announced plans to add branches in Coralville, Iowa, and Madison, Wis. Check out the progress!

Visit us at [dupaco.com/locations](https://dupaco.com/locations)



## ▲ SCENE IN: 2021: CEDAR RAPIDS, IOWA

Dupaco's Torri Freese helps celebrate the opening of the credit union's new Cedar Rapids Edgewood Learning Lab during a ribbon-cutting ceremony Sept. 22. (B. Kaplan photo)



## ▲ SCENE IN: 2021: GRIMES, IOWA

Construction progresses Aug. 13 on Dupaco's branch in Grimes. The learning lab is expected to open in early 2022. (C. Helle/Dupaco photo)



## ▲ SCENE IN: 2021: PLATTEVILLE, WIS.

Platteville Regional Chamber representatives join Dupaco staff, board members and leadership in a ribbon-cutting ceremony July 21 at the newly redesigned branch in Platteville. (ByWendy photo)

# Meet your newest volunteer board member

DUBUQUE, Iowa—Dupaco's board of directors appointed a new volunteer board member to fill the unexpired term of the late Ron Mussehl.

Ellen Goodman Miller took the oath of office during the Aug. 20 board meeting. Her selection must be reaffirmed by a member vote during Dupaco's 73rd Annual Membership Meeting, scheduled for Feb. 20, 2022.

Goodman Miller serves as a community and resource development specialist for Dubuque-based Gronen. She also provides resource development, grant writing, strategic

planning and political consulting services through Hawks Goodman & Associates.

Goodman Miller is a senior advisor to the Ras for Iowa 2022 campaign and was a legislative assistant for Iowa State Rep. Ras Smith in 2021. She also served as the Iowa deputy political director for Biden for President from 2019 to 2020.

Welcome, Ellen!

Meet your board at [dupaco.com/board](https://dupaco.com/board)



Ellen Goodman Miller





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.

HOLIDAY HOURS

Thursday, Nov. 11, 2021  
Veterans Day  
Hy-Vee branch, Dubuque, Iowa,  
open normal hours: 9 a.m.–7 p.m.  
All other branches are closed.

Thursday, Nov. 25, 2021  
Thanksgiving Day  
All branches are closed.

Friday, Dec. 24, 2021  
Christmas Eve  
Hy-Vee branch, Dubuque,  
open 9 a.m.–2:30 p.m.  
All other branches close at 12:30 p.m.

Saturday, Dec. 25, 2021  
Christmas Day  
All branches are closed.

Friday, Dec. 31, 2021  
New Year's Eve  
All branches close at 4 p.m.

Saturday, Jan. 1, 2022  
New Year's Day  
All branches are closed.

Visit us at dupaco.com/locations



▲ SCENE IN: 2021  
Dupaco's Nancy Laugesen teaches Jo Daviess Carroll CTE Academy students money management during an Aug. 31 visit in Elizabeth, Ill. (N. Koester photo)



▲ SCENE IN: 2021  
Dupaco's Spencer Smith (left) and Andrew Houy visit with Jill Courtney, executive director of the Four Mounds Foundation, during the July 25 Cardboard Boat Races at the Dubuque Yardarm and Marina. The race supports Dupaco's program partner, the Four Mounds Foundation's Housing Education and Rehabilitation Training (HEART) Program. (L. Houy/Dupaco photo)



'It's nice to be where I am now'

Member: Jon Sodawasser | DYERSVILLE, IOWA

I felt like I was trapped. I was living in my parents' house, and I never thought I would get out on my own. My family is close. We help each other, and I had been helping my family pay bills. I knew I eventually wanted to pay for a house, but I didn't know where to go. I started seeing other people switch to Dupaco. So I decided to check it out last year and applied for my first mortgage. I didn't get approved. But Angie Ries at Dupaco was able to point me in the right direction to get my credit score up. I didn't know about credit scores. I just knew I needed to have a decent one. She told me how a credit card would benefit me. I was always afraid to get a credit card or a loan because I was afraid that I

couldn't pay it off. But it wasn't that big scary monster that I thought it would be. If you're conscious about it, you can do it. And it worked. Not even a full year later, I got my credit score up. I cried when I got approved to buy my first house. I found an older house from around 1920. It has good character and needs a little elbow grease that I'm not afraid to do. I'm excited to call it my own. Switching to Dupaco motivated me to get here. Everyone has been so understanding. And I don't feel like I could get that anywhere else. It's nice to be where I am now.

Read more at dupaco.com/YourMoneyForGood

SCENE IN: 2021 ▶  
Dupaco's Angie Ries and member Jon Sodawasser celebrate the purchase of his first home Aug 16 at Dupaco's branch in Dyersville, Iowa. (M. Burley photo)





# Are your retirement funds set up the best way?

By Michael Poppen | Financial consultant

Conversion is the process of changing or causing something to change from one form to another.

Much like a caterpillar to a butterfly, or perhaps a Catholic to a Protestant, retirement funds can also change form and structure.

You can convert funds from a Traditional IRA or another pre-tax account to a Roth IRA, where the funds can grow and be withdrawn tax-free. Otherwise known as a Roth Conversion, this process converts pre-tax funds into a post-tax Roth—where all gains and earnings can

eventually be drawn out tax-free.

The amount that you convert to a Roth IRA is a taxable event. But no penalty is applied.

However, taxes must be accounted for when converting pre-tax plans because the conversion could impact taxable income brackets.

Creating the conversion event might be more practical and beneficial when the market values are down to benefit from tax savings and the potential of a market recovery in a tax-free account.

There are other nuances to a Roth IRA and

subsequent “conversions” to be aware of. And these are best addressed with a CPA or financial adviser.

Have a safe and happy fall season!

**Start investing** at [dupaco.com/invest](https://dupaco.com/invest)

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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

**Dupaco** Financial Services

**Dupaco** Insurance Services

# Winterize your home to avoid costly claims

By Tim Bemis | Insurance services manager

Winterizing your home can provide more than lower energy bills. Preparing your home for colder temps can also help you avoid costly homeowners insurance claims. You can use this checklist to get your home ready:

## ❑ Furnace inspection

Carbon monoxide is colorless and odorless—and everyone is at risk for carbon monoxide poisoning. An annual furnace and chimney tune-up can help identify leaks to prevent this danger.

## ❑ Replace furnace filter

Regularly replace your furnace filter. Once it's clogged, your furnace loses access to fresh

airflow, which can lead to safety issues.

## ❑ Fireplace and chimney inspection

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

## ❑ Replace batteries

Smoke and carbon monoxide detectors can only do their job if they're equipped with working batteries. Replace them twice a year.

## ❑ Clean gutters

Clearing leaves and sticks from your gutters can help prevent ice dams—the most common claim we field during the winter. Ice dams can

wreak havoc on your ceilings, walls, floors and possessions.

## ❑ Store garden hoses

The other common homeowners claim this time of year? Frozen pipes. Turn off outdoor faucets and move garden hoses into storage for the winter.

## ❑ Clean up yard

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

**Get a quote** at [dupaco.com/insure](https://dupaco.com/insure)



# How much money do you need to retire?

By Jim Liddle | Senior vice president

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

But retirement planning isn't one size fits all. You can start to get a feel for how much money you'll need to save by asking yourself a few questions:

## What do you want out of retirement?

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

Do you imagine:

- Traveling?
- Pursuing a passion?
- Living the simple life?
- Settling in a new city?

Retirement can also bring unexpected expenses, like health care, new vehicles and home-related costs.

## What income will you have?

Other sources of income will offset what you need from an investment nest egg:

- Pension

- Rental income
- Part-time job
- Social Security

## What's your risk tolerance?

If you're reluctant to own stocks in retirement, you might need to have more saved than someone comfortable with more risk.

**FCT**  
FIRST COMMUNITY TRUST

## Why's it called a 'nest egg'?



“Nest egg” describes savings set aside for later use. The term's at least 300 years old. And it likely came from farmers' practice of putting eggs into hens' nests to induce more egg-laying.



## FAFSA fast facts

**1 Complete it no matter what.**  
Some schools won't consider you for merit scholarships until you submit a FAFSA.

**2 Submit it as soon as possible.**  
Some federal, state and college funding are first come, first served.

**3 You can come back to it.**  
Don't have all of your info? You can start your FAFSA, save it and come back later to finish it.

**Get started** at [fafsa.gov](https://fafsa.gov)

## SCENE IN: 2021 ▶

Dupaco President and CEO Joe Hearn (left) shares with Iowa Gov. Kim Reynolds how Dupaco serves and enriches the lives of its members during an Aug. 26 tour of the Dupaco Voices Building in Dubuque, Iowa. (M. Blondin/Dupaco photo)

## ? DID YOU KNOW?

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





# Staff updates

## Carroll, Iowa

**John Beiter** joined as member service representative at the Carroll branch.

## Cedar Valley, Iowa

**Christy Decker** was appointed community outreach and education specialist at the Cedar Heights branch.

**Travis Morehouse** was appointed member service representative at the Mullan Avenue branch in Waterloo.

**Tabitha Welter** joined as community outreach and education representative at the Cedar Heights branch.

## Cedar Rapids, Iowa

**Leslie Alvarez** was appointed community outreach and education specialist at the Marion Learning Lab.

**Amanda Bieber** was appointed member service representative II at the Marion Learning Lab.

**Zach Davis** was appointed member service representative at the Marion Learning Lab.

**Erin Douglass** was appointed senior mortgage lending consultant at the Williams Boulevard branch in Cedar Rapids.

**Jim Doyle** was appointed assistant vice president, branch manager at the Marion Learning Lab.

**Morgan Guns** was appointed member service/lending consul-

tant/ops assistant at the First Avenue branch in Cedar Rapids.

**Amy Ketelsen** was appointed training representative I at the Marion Learning Lab.

**Katie Kost** was appointed member service representative II at the Cedar Rapids Edgewood Learning Lab.

**Taylor McArtor** was appointed member service representative at the Edgewood Learning Lab.

**Jennifer Olmsted** was appointed member service representative II at the Edgewood Learning Lab.

**Morgan Phelps** was appointed training supervisor at the Marion Learning Lab.

**Megan Pledge** was appointed contact center representative at the Marion Learning Lab.

**Kaitlin Rose** joined as help desk representative at the Marion Learning Lab.

**Jess Sedain** joined as member service representative II at the First Avenue branch.

**Megan Stocker** joined as member service representative II at the First Avenue branch.

**Haley Stonebarger** joined as community outreach and education representative at the Marion Learning Lab.

**Teal Stueck** was appointed member service representative at the First Avenue branch.

**Sarah Tadych** was appointed member service representative II at the First Avenue branch.

**Crystal Trotter** was appointed community outreach and education specialist at the Marion Learning Lab.

**Sam Weese** was appointed member service/lending consultant/ops assistant at the Marion Learning Lab.

**Rachel Westerhoff** was appointed training representative II at the Marion Learning Lab.

**Destyn Wieland** joined as business services representative at the Williams Boulevard branch.

**Alisea Wilcox** was appointed member service representative at the Williams Boulevard branch.

## Des Moines (Coming early 2022!)

**Dave Abram** joined as vice president, business lending at the Grimes Learning Lab.

**Jake Bemis** was appointed mortgage lending consultant at the Grimes Learning Lab.

**Chris Gierut** was appointed member service/lending consultant/operations assistant at the Grimes Learning Lab.

**Eric Gilmour** was appointed assistant vice president, branch manager at the Grimes Learning Lab.

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

**Sherri Rekic** joined as fraud service representative at the Grimes Learning Lab.

## Remote

**Megan Andermann** was appointed member service processor.

**Lisa Buls** joined as mortgage servicing investor specialist.

**Meghan Hurst** was appointed consumer lending underwriter II.

**Martina McMahon** was appointed senior live video teller.

**Melissa Stevenson** was appointed senior mortgage lending underwriter.

**Luke Wilkerson** was appointed virtual lending consultant.

## Tri-states

**Chayce Alexander** was appointed system administration I at the Operations Center in Dubuque.

**Casey Arensdorf** was appointed member service representative II at the Hillcrest Road branch in Dubuque.

**Sailu Aryal** was appointed corporate governance specialist at the Operations Center.

**Brenda Atkinson** was appointed senior IRA specialist at the Pennsylvania Avenue branch in Dubuque.

**Sam Bruck** was appointed insurance services administrator at the Pennsylvania Avenue branch.

**Bruce Carr** was appointed member service/lending consultant at the Platteville branch.

**Jacob Chacko** was appointed member services representative at the Hillcrest Road branch.

**Max Contreras** joined as member service representative at the Hillcrest Road branch.

**Carrie Culbertson** was appointed card services specialist at the Operations Center.

**Jason Davis** was appointed insurance agent at the Hillcrest Road branch.

**Renee Degree** was appointed member service representative at the Operations Center.

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

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

**Vanessa Douglas** was appointed member service representative II at the Galena branch.

**Em England** joined as mortgage closing representative at the Pennsylvania Avenue branch.

**Ryan Fitch** was appointed member service/lending consultant/operations assistant at the Hillcrest Road branch.

**Ellie Flores** was appointed consumer lending consultant at the Operations Center.

**Kate Francois** was appointed consumer lending processor at the Asbury branch.

**Krystal Frederick** was appointed assistant vice president, mortgage lending at the Pennsylvania Avenue branch.

**Tim Gau** joined as help desk representative at the Operations Center.

**Zachary Greenwald** was appointed consumer lending consultant at the Operations Center.

**Casey Hallahan** was appointed member service representative at the Hillcrest Road branch.

**Meredith Halverson** joined as business analyst at the Operations Center.

**Breon Hawthorne** was appointed member service representative at the Asbury branch.

**Meggan Heacock** was appointed senior vice president, finance at the Operations Center.

**Bailey Hemenway** joined as member service representative at the Hillcrest Road branch.

**Jake Hendricks** was appointed insurance services representative at the Pennsylvania Avenue branch.

**Nicole Hepler** joined as internal audit manager at the Operations Center.

**Amber Holbrook** joined as fraud services specialist at the Operations Center.

**Lisa Howard** was appointed member service representative at the Sycamore Street branch in Dubuque.

**Luke Jacobsen** was appointed support specialist at the Operations Center.

**Kaylee Johnston** was appointed member service representative II at the Platteville branch.

**Quincy Kalkbrenner** was appointed member service/lending consultant at the Hillcrest Road branch.

**Abdul Kashmoola** joined as workflow design specialist at the Operations Center.

**Kelly Klein** was appointed card services specialist at the Operations Center.

**Jill Knepper** was appointed lead consumer lending representative at the Asbury branch.

**Tawny Kruse** joined as insurance services representative supervisor at the Pennsylvania Avenue branch.

**Mariko Kurobe** was appointed branch manager at the Asbury branch.

**Jessica LaBee** was appointed member solutions consultant at the Asbury branch.

**Brad Langan** was appointed senior insurance agent at the Pennsylvania Avenue branch.

**Nicole Laufenberg** was appointed member service representative at the Galena branch.

**Linda Maas** was appointed contact center specialist at the Operations Center.

**Amy Manning** was appointed legal and asset recovery supervisor at the Asbury branch.

**Kelsie Mason** was appointed senior insurance agent at the Pennsylvania Avenue branch.

**Jenna Mausser** was appointed lead mortgage lending underwriter at the Pennsylvania Avenue branch.

**Katie McClain** was appointed assistant vice president, human resources at the Operations Center.

**Cassie McIntyre** was appointed member service representative II at the Peosta Learning Lab.

**Sarah Michels** was appointed senior deposit operations representative at the Operations Center.

**Paige Mueller** was appointed member services representative II

at the Pennsylvania Avenue branch.

**Tim Newman** was appointed IRA representative at the Pennsylvania Avenue branch.

**Claire Paulson** was appointed member service representative at the Hillcrest Road branch.

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

**Kristine Rellihan** joined as marketing portfolio manager at the Operations Center.

**Katrina Rickard** joined as senior mortgage lending consultant at the Platteville branch.

**Stacy Rissman** was appointed senior mortgage lending consultant at the Pennsylvania Avenue branch.

**Eric Robinson** joined as member service representative at the Hillcrest Road branch.

**Heather Roth** was appointed lead card services specialist at the Operations Center.

**Jill Rothenberger** was appointed senior vice president, consumer and mortgage lending at the Pennsylvania Avenue branch.

**Deb Ryan** was appointed card services specialist at the Operations Center.

**Enoc Sanchez** was appointed relationship development representative at the Operations Center.

**Tungula Sartin** was appointed member service lending consultant at the Sycamore Street branch.

**Lori Schmelzer** joined as consumer lending representative at the Asbury branch.

**Cheyenne Schmitt** was appointed financial services representative at the Pennsylvania Avenue branch.

**Lynn Schmitt** was appointed IRA manager at the Pennsylvania Avenue branch.

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

**Latoya Schwartz** was appointed mortgage closing/post closing manager at the Pennsylvania Avenue branch.

**Rob Schwartz** joined as senior mortgage lending underwriter at the Pennsylvania Avenue branch.

**Shelby Slade** joined as contact center representative at the Operations Center.

**Jillissa Stratton** was appointed indirect lending processor at the Pennsylvania Avenue branch.

**Joy Thompson** was appointed contact center specialist at the Operations Center.


**Jeff Tschiggfrie** was appointed senior BSA compliance specialist at the Operations Center.

**Trent Udelhoven** joined as senior fraud services specialist at the Operations Center.

**Adam Waggoner** was appointed support specialist at the Operations Center.

**Sarah Wallis** was appointed member service representative at the Platteville branch.

**April Weiland** joined as consumer lending consultant at the Operations Center.

 <b>FINANCIAL STRENGTH</b>	
As of September 30, 2021	
Members:	<b>143,790</b>
Deposits:	<b>\$2.16 billion</b>
Loans:	<b>\$1.7 billion</b>
Assets:	<b>\$2.6 billion</b>
Reserves:	<b>\$353 million</b>
Reserve Ratio:	<b>13.5%</b>

**Maureen Weinberg** was appointed lead live video teller at the Operations Center.

**Eric West** joined as member service representative at the Hillcrest Road branch.

**Jenna Wolf** was appointed member service representative at the Operations Center.

**Hannah Woller** joined as consumer lending representative at the Asbury branch.

**Tammy Wood** was appointed live video teller manager at the Operations Center.

**Chelsea Wurster** was appointed business services representative at the Hillcrest Road branch.

**Samantha Zillig** was appointed member service/lending consultant/operations assistant at the Sycamore Street branch.

# Notes bearing interest

**Sailu Aryal**, corporate governance specialist; **Emily Kress**, communication specialist; **Sarah Pink**, human resources specialist; **Abby Scherrman**, assistant vice president, branch manager; and **Katie Schueller**, financial analyst supervisor, were selected as nominees for the Dubuque Women's Leadership

Network Women of Achievement Award. Aryal was awarded the Unsung Champion award.

**Cassie Eilers**, member service representative II; **Katie Kost**, member service representative II; and **Jennifer Olmsted**, member service representative II, graduated from the Dale Carnegie communications/human relations training.

**Shannon Kloft**, senior project manager, was selected to "Crash" the Iowa Credit Union League's Annual Convention. The Crash program allows young credit union professionals to attend conferences and participate in separate growth and development opportunities.

**Dupaco** was recently awarded a historic preservation award for the Dupaco Voices Building at the Dubuque County Historical Society and Dubuque County Historic Preservation Commission's annual award ceremony.

## SCENE IN: 2021 ▶

Dupaco's Katie McClain (left) and Samantha Lessei give a warm welcome to new team members during a June 30 virtual onboarding session from the Dupaco Voices Building in Dubuque, Iowa. (S. Lessei/Dupaco photo)

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