

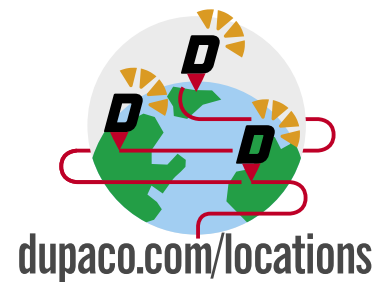


SCENE IN: 2021

DoPACK member Johanna shares how she gives back and helps others next to her artwork display at the National Philanthropy Day luncheon at the Grand River Center in Dubuque, Iowa, on Nov. 16. Johanna was one of three Dupaco-sponsored coloring contest winners recognized. (E. Kress/Dupaco photo)

Owner's Manual is a publication of Dupaco Community Credit Union. Dupaco, the Dupaco logo, Thank Use, Great Credit Race, Your Money For Good, Shine Online Banking and Shine Mobile Banking are registered trademarks of Dupaco Community Credit Union. All rights reserved.

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

NCUA

EQUAL HOUSING OPPORTUNITY

MEMBER'S CREDIT UNIONS



SAVE ▶ BORROW ▶ INVEST ▶ INSURE ▶ TRUST

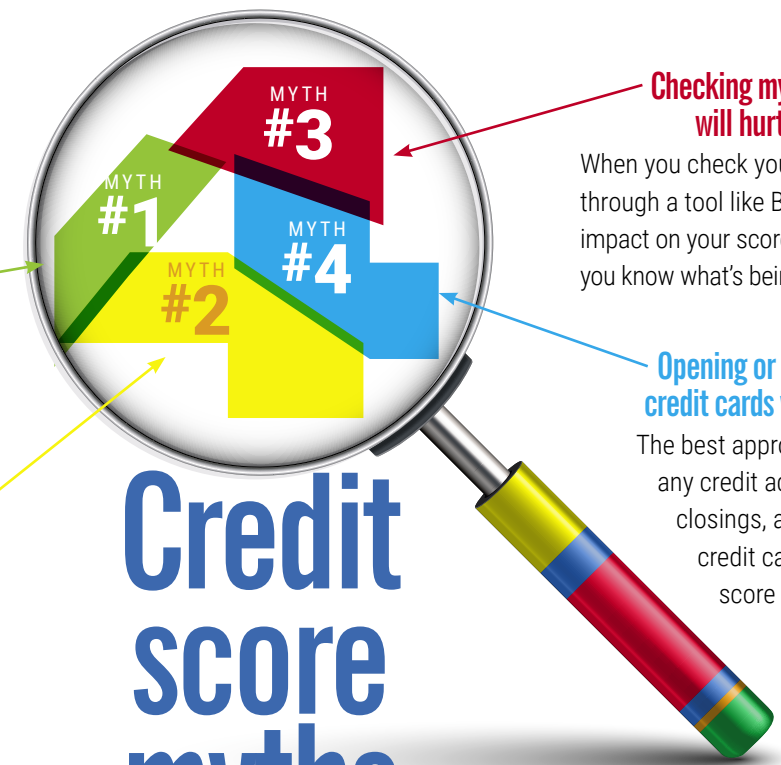
It's easier to qualify for better rates on loans and insurance when you have a good credit score. Learn how to drive up your score by avoiding these common credit myths.

You have no control over your score

Your credit score reflects your borrowing and repayment behaviors. That puts you in the driver's seat of your credit!

There's a quick fix for your credit score

Ads try to tell you otherwise, but boosting your credit doesn't happen overnight. Think of your credit as a track record—consistency is key.



Checking my credit report will hurt my score

When you check your credit report through a tool like Bright Track, there's no impact on your score. Keep checking in so you know what's being reported about you!

Opening or closing several credit cards will help my score

The best approach is to space out any credit account openings or closings, and understand how a credit card is impacting your score before closing it.

Credit score myths

Review your credit at dupaco.com/BrightTrack



WINTER • 2022

PAGE | 2 | Together, Members Share.

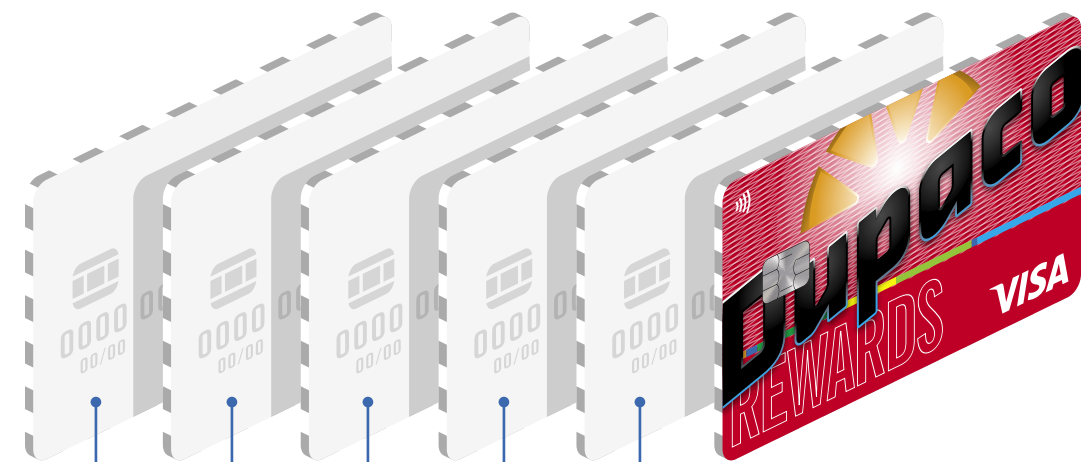
PAGE | 3 | You're invited to member meeting

PAGE | 4 | We're here for you—no matter where you are

PAGE | 6 | College scholarship alert

PAGE | 9 | 4 steps to take after a collision

How to choose the right rewards card for you



When used properly, credit cards can be a great credit-building tool. But not all rewards credit cards are created equally. Here are some features to consider:

Annual percentage rate
Rewards credit cards typically come with a higher APR than a traditional one.

Annual fee
Some rewards credit cards come with annual fees that could cost you hundreds of dollars each year. Dupaco's cards have no annual fees. You shouldn't have to pay to be rewarded!

Usage
Some rewards cards can only be used for certain purchases or at specific stores. If you don't shop at those businesses regularly, that card might not be the right one for you.

Redemption options
Some rewards cards only allow redemptions on certain things. Look for a card that rewards you for the things you use.

Carrying a balance
If you carry a balance on your card, make sure your rewards outweigh what you would pay in interest each year.

Get started at dupaco.com/visa



Together, Members Share.

By participating in your credit union, you share in its success. The more you use Dupaco, the more you're thanked with participation 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 2022?



Build your savings and **earn up to \$45.**



Earn up to \$60 for the interest you pay 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.



Make your financial wellness a priority and **earn up to \$15.**



Earn up to \$10 for participating in Thank Use for three or more years.



Together, **earn \$5 more** if Thank Use participation reaches 69,080 members.



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

Start earning at dupaco.com/ThankUse

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

Meeting you where you are

As more members join and use Dupaco, the financial cooperative continues to grow in service. The Dupaco Connect in Cascade, Iowa, and the Dupaco BizHub in Dyersville, Iowa, are now open. Dupaco's new Grimes Learning Lab will open soon. And construction continues on the Dupaco Connect in Monticello, Iowa, and the new branch in Cedar Falls, Iowa. Check out the progress!



▲ SCENE IN: 2021: CASCADE, IOWA

Dupaco staff and community members celebrate the grand opening and ribbon cutting at The Innovation Lab in Cascade, Iowa. It's a place for financial education, community innovation and entrepreneurship programming. The Dupaco Connect, located within The Innovation Lab, has a live Dupaco video teller that you can use for many of the same transactions done inside a branch. (Creative Adventure Lab photo)



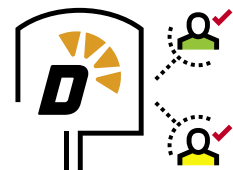
▲ SCENE IN: 2021: GRIMES, IOWA

Construction progresses Dec. 1 on Dupaco's branch in Grimes, Iowa. The learning lab is expected to open in early 2022. (C. Helle/Dupaco photo)



▲ SCENE IN: 2021: DYERSVILLE, IOWA

Dupaco and Dubuque-based Creative Adventure Lab offer combined programming content and expertise at The Innovation Lab in Dyersville, Iowa. The Dupaco-sponsored BizHub supports the entrepreneurial programming and small-business consultations at the Dyersville Innovation Lab. (Creative Adventure Lab photo)



Refer friends. Get cash.

Love Dupaco? Earn \$50 by inviting your friends and family to join.

And 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

and share your unique referral link with as many friends and family members as you'd like!

Get started at dupaco.com/Refer-a-Friend

You're invited to member 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 73rd Annual Dupaco Membership Meeting at 1 p.m. CT Sunday, Feb. 20, 2022. You're also invited to cast your vote in Dupaco's 2022 board election.

How to attend

You can attend the member meeting virtually at dupaco.com or in person at the Grand River Center in Dubuque, Iowa.

During the meeting, you'll hear from your credit union's leadership team and board of directors about how Dupaco is performing.

Joining us in-person? Tickets are \$1 and include refreshments, music and a luncheon. Tickets must be purchased in advance at any Dupaco branch.

Joining us virtually? Register to attend at dupaco.com/MemberMeeting.

Your vote counts

Each year, you also have an opportunity to participate in your credit union's board elections.

And your vote counts! This year, Dupaco's trusted partner, Credit Union Executive Society (CUES), is helping administer the election.

Voting is now open to all Dupaco members who are 16 or older and a primary account holder. You can vote for up to four candidates for the four open positions:

- ▶ Steve Chapman*
- ▶ Ron Meyers*
- ▶ Renee Poppe*
- ▶ Ellen Goodman-Miller*

Additional nominations won't be taken from the floor at the member meeting.

How to vote

Dupaco's board has approved two ways you can vote this year. But you can only vote once.

Vote online: You can cast your vote at dupaco.com/MemberMeeting until 11:59 p.m. CT Feb. 11, 2022. You'll need to enter a username and password to vote. Your username is your member number, and your password is the last four digits of your social security number. (Hint: If you have multiple member numbers, use the one that starts with the lowest numerical number.)



▲ SCENE IN: 2021

Andy Schroeder, chair of the board, welcomes attendees of the virtual 72nd Annual Meeting of the Membership on Feb. 21, 2021.

Request a paper ballot: If you'd rather vote by a paper ballot, you can request yours by calling CUES at 866-356-0726. You must request your paper ballot by 4:30 p.m. CT Jan. 21, 2022. Voting instructions will be provided with your mail-in ballot. Your ballot must be postmarked by Feb. 11, 2022, and received by CUES no later than the close of business on Feb. 17, 2022, to be counted.

Ballots won't be accepted at any of Dupaco's branches.

*Incumbents.

Meet your candidates

A call for board candidate applications was published in the Summer 2021 Owner's Manual newsletter and on Dupaco's website. After a thorough evaluation and interview process, the nominating committee presents these candidates:



Steve Chapman*

▲ **Chapman** is vice president and chief operating officer of Auxiant, which has offices in Cedar Rapids, Iowa; Madison, Wis.; and Milwaukee, Wis. He joined the Dupaco board in 1988 and has served on numerous board committees and the Credit Union Service Organization (CUSO) board. He has served as chair of the board three times and as treasurer. He is currently board secretary, chair of the Salary Savings Committee and serves on the Personnel and Investment committees.



Ron Meyers*

▲ **Meyers** is principal of Wahlert High School in Dubuque, Iowa. He was first elected to the Dupaco board in 2016. He is currently vice chair, serves on the Credit/Delinquency and Marketing committees and is chair of CUSO Board of Managers. He previously served on the Nomination Committee.



Renee Poppe*

▲ **Poppe** is senior vice president, sales service center for Medline Industries in Dubuque. She was first elected to the Dupaco board in 2010 and has served on numerous board committees. She is currently treasurer of the board, chair of the Marketing Committee and serves on the Personnel Committee. She previously served as chair and vice chair and is a past Iowa Credit Union League delegate.



Ellen Goodman-Miller*

▲ **Goodmann-Miller** is community resource development specialist with Gronen in Dubuque. She also provides resource development, grant writing, strategic planning and political consulting services through Hawks Goodman & Associates. Goodman-Miller joined the Dupaco board in August 2021. She was appointed to fill the unexpired term of Ron Mussehl, who passed away in April 2021.

Get the details at dupaco.com/MemberMeeting

We're here for you— no matter where you are

A letter from President and CEO Joe Hearn

I'm always heartened to meet with every new employee during their first week here at Dupaco. I get the privilege of hearing about their journey and how they landed at the financial cooperative.

I hear from staff like Sailu Aryal, who {on page 10} reflects on when she knew she wanted to be a part of the Dupaco crew and make a positive impact on her fellow members.

Thirty-five years ago, when I first put on that hot dog costume as an intern in the marketing department, I never could have imagined my journey leading me to where I am today. Being part of the Dupaco crew—and the impact we have on our members—is a role I don't take for granted.

As a not-for-profit cooperative, Dupaco's mission is to empower you and improve your economic and social well-being.

Small business entrepreneurship is one way we can help people

better their financial positions. And it's just one reason Dupaco supports the Rural Innovation Labs. Rural communities like Cascade, Independence, Dyersville and soon Monticello, Iowa, benefit from the entrepreneurial programming and small-business consultations happening at these Innovation Labs.

Meeting you where you are is at the heart of what we do and how we fulfill our mission. Whether it's in one of the Innovation Labs, a Dupaco Learning Lab, online, over the phone or at an employer visit, we want you to know that we're here for you in your financial journey.

A recent Forbes Advisor survey found that nearly 40% of people with emergency savings prior to March 2020 had to dip into those funds during the pandemic. And 73.3% of those respondents spent half or even more of those funds.

Here at Dupaco, we want to make sure you're ready for an

emergency. Free tools like Bright Track, ChangeUp Savings and Savings Goals—available to all members—can help you stay on top of your financial goals and support your overall well-being.

At Dupaco, you're not just a member, you're an owner. So I invite you to our 73rd Annual Meeting. For the first time, you can choose to join us virtually from the comfort of your home or in person in Dubuque, Iowa.

As a member-owner, you're also invited to participate in one of the key credit union differentiators—casting your vote in our 2022 board election. The election is officially open! {You can learn more on page 3.}

Thank you for your support last year. We look forward to serving you in 2022!

Cheers,

Joe F. Hearn
Joe Hearn
President and CEO



▲ SCENE IN: 2021

Former Dupaco President Bob Hoefer (from left), Chair of the Board Andy Schroeder and President Joe Hearn attend the Opening Doors' Attitude of Gratitude event Nov. 20 at the Grand River Center in Dubuque, Iowa. (J. Hearn/Dupaco photo)

Learn more at dupaco.com/CUDifference



▲ SCENE IN: 2021

Dupaco President Joe Hearn (right) and Dupaco's Kevin Weber enjoy the rooftop of the Dupaco Voices Building in Dubuque, Iowa, on Nov. 8. (J. Hearn/Dupaco photo)



2021 HIGHLIGHTS

S&P Global ranked Dupaco a top-performing U.S. credit union

Ranked top-five large workplace in Iowa by the Des Moines Register

Received \$1.82 million grant for ongoing pandemic-relief efforts

Distributed additional \$23.8 million in Paycheck Protection Program loans to 1,141 small businesses in 2021

Helped 1,262 small businesses receive nearly \$45.3 million in PPP loan forgiveness as of Dec. 15

Received 5-Star Superior rating from BauerFinancial

Staff vigilance prevented more than \$4.7 million in member fraud losses as of Dec. 15

NEW Launched upgraded Shine Mobile Banking app

Celebrated Thank Use payout of more than \$3.7 million

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

Shine puts you in control of your Dupaco cards

You now have even more control over your Dupaco cards.

Card Controls in Shine let you decide how, when and where your Dupaco MoneyCard and Visa credit card are used.

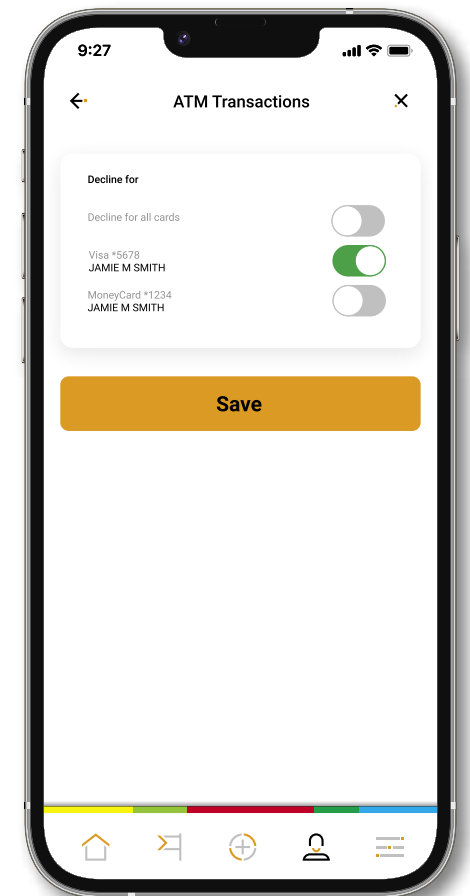
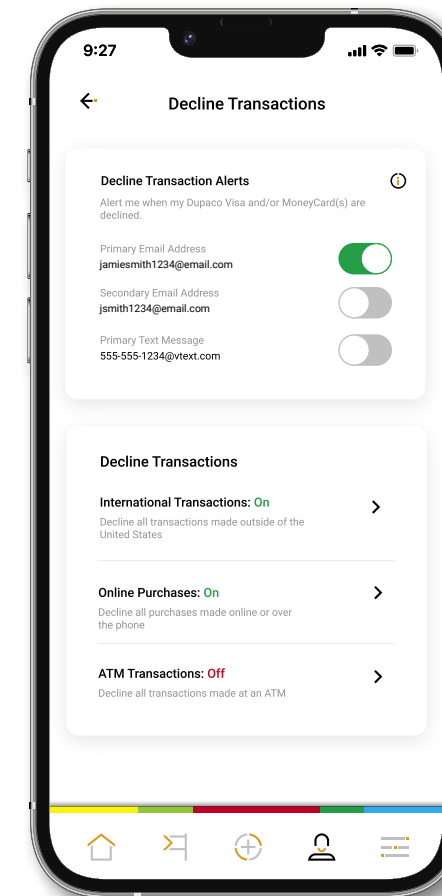
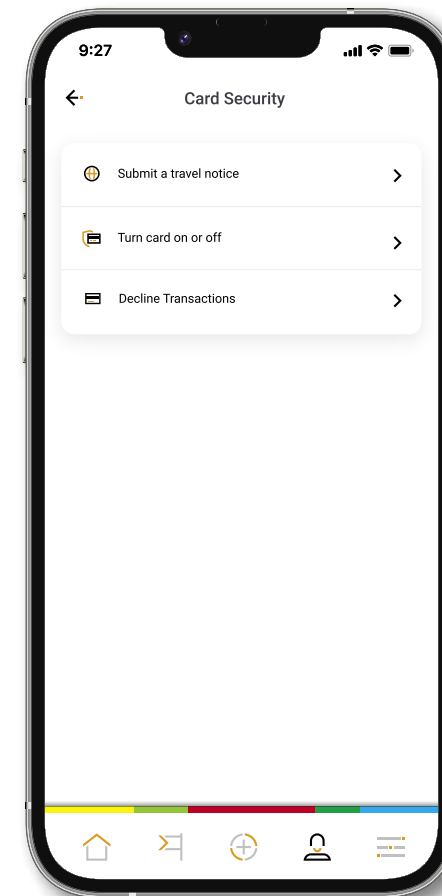
You can choose from these options and more:

- ▶ Set your cards to automatically decline in certain situations.
- ▶ Get alerts when your transactions are declined.
- ▶ Get alerts for specific types of transactions (like in-store, ATM or online purchases).

▶ Set a spending limit and get alerted when you exceed it.

{Learn how to set up the controls below!}

See more at dupaco.com/shine



HOW TO



Set up Card Controls in Shine

Security. Transparency. And full control of your cards. With Card Controls, you can control how, when and where your Dupaco Visa and MoneyCard are used. Ready to get started? Here's how:

1 Log in to Shine Online or Mobile Banking.

2 Head to your Card Security. Here you can submit a travel notice, turn a card on or off, and manage your cards to decline in certain situations automatically.

3 To set up alerts for your cards, head to your eNotifiers and find your MoneyCard and Visa Alerts.

Sign up at dupaco.com/shine



dupaco.com/events

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.

College scholarship alert

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 is offering 30 \$2,000 nonrenewable college scholarships for the 2022-23 academic year.

The scholarships will help:

- + 10 first-year, full-time incoming students who will attend a four-year college or university.
- + 10 first-year incoming students who will attend a community college or trade school.
- + 10 current college students who are returning to an undergraduate college or university, community college or trade school.

Apply at dupaco.com/scholarships



▲ SCENE IN: 2021

DreamCatcher Productions interviews Dupaco members Daniel Corbett and Katy Vandyke-Corbett during a Dupaco Your Money for Good video shoot Oct. 15 in Waterloo, Iowa. "Visiting Dupaco Credit Union was the thing that started all this," Corbett said of their food truck, Hungry Charlie's. (DreamCatcher photo)

Start your business
at dupaco.com/business



▲ SCENE IN: 2021

With ambition, a diaper bag and a stack of envelopes, expecting father Hezakiah Buchanan pushed himself to save exponentially during a 30-day saving challenge. Staff showered the Dupaco member with congratulations when he arrived Nov. 20 to deposit his \$465 into savings at the Dupaco branch in Marion, Iowa. Keep up the great work, Hezakiah! (A. Bieber/Dupaco photo)

Start saving
at dupaco.com/save

YOUR **MONEY** FOR
GOOD
One member at a time

Let's make a deal

Members: Brianna and Ben Umthun | NORWALK, IOWA

When Brianna and Ben Umthun got married, they made a deal: If Brianna took Ben's last name, he'd take her credit union.

Eleven years later, the Norwalk, Iowa, couple has stayed true to their word.

"We still joke about that," Brianna said. "I told Ben how much I loved Dupaco, and I wanted to stay. He was a little hesitant. But a few months after we got married, he said, 'Alright, Dupaco is pretty great.'"

Living in the Des Moines area, the college sweethearts have become pros at easily accessing their money and getting answers to their financial questions from afar.

"We never have to worry before shopping for a car, because we know that Dupaco has our back before we walk into the dealership," Ben said.

Convenience is even more important these days as they support their children and their growing interests. Both parents volunteer as coaches for Carson and Cami's sports teams—and are running around more than ever before.

"Professionally, Bri and I have achieved more than we ever hoped. We want to ensure our kids are set up for success too," Ben said. "Part of what's going to ensure success for our kids is a solid foundation financially, and Dupaco has a lot of features that facilitate saving."

The Umthuns will soon have another way to connect with their credit union—the Grimes Learning Lab.

"I was so excited! I like to know that Dupaco's close," Brianna said. "Our kids are excited about Dupaco coming here too. For years, our kids have heard strangers at restaurants tell us that they like our Dupaco cards and ask us about Dupaco."

Read more at dupaco.com/YourMoneyForGood

SCENE IN: 2021 ▶

Dupaco members Ben and Brianna Umthun, of Norwalk, Iowa, have long connected with their credit union from a distance. Soon the family, which includes children Carson and Cami, can also visit Dupaco in person at the Grimes Learning Lab.





3 reasons to review your beneficiaries

You typically need to name a beneficiary for your financial accounts. This is the person who receives your account's assets after your death. Here are three big reasons to review your beneficiary designations:

1 | Your designation can override your will and trust. You might need to check in with your attorney to make sure your

designations match your estate plan.

2 | Major life events—like marriage, divorce or the birth of a child—might require updates to your designations.

3 | Reviewing (and updating) your designations takes you a matter of minutes—and can save your loved ones significant time, frustration and money.



Wednesday, Feb. 16

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/trust



You still have time to grow your IRA



There's still time to make good on your 2021 retirement savings goals!

When

You have until April 15, 2022, to contribute to a Traditional or Roth Individual Retirement Account for 2021.

How much

You can contribute up to \$6,000 (\$7,000 if you're 50 or older) or your earned income for the year (whichever is less).

Added benefit

You could receive a deduction for Traditional contributions or a saver's tax credit for Traditional or Roth contributions.

Save for retirement at dupaco.com/IRA



▲ SCENE IN: 2021

Dupaco's Sloan Alberhasky meets with members Andy and Patricia Rock to discuss their financial opportunities the evening of Oct. 21 at the Innovation Lab in Independence, Iowa. (S. Alberhasky/Dupaco photo)

4 Steps to take after a collision

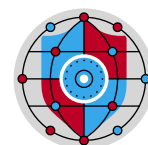
Sometimes, no matter how careful we are, accidents happen. If you're involved in a collision this winter, try to stay calm and follow these four steps:

- 1 | Pick up the phone.** Call the police, especially if there appear to be injuries. And notify your insurance agent.
- 2 | Write it down.** Get the names and contact information of every driver, passenger and witness. Also get the other driver's insurance company name and policy number.
- 3 | Don't talk about the collision.** Only discuss the car accident with your insurance agent and the police.
- 4 | Document the scene.** Use your phone to photograph the accident scene. Get the make, model and license plate number of all vehicles involved.

Get a quote at dupaco.com/insure



Online orders: Learn your protections as a consumer



PROTECTION CONNECTION STAY IN THE KNOW

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

facebook.com/dupaco twitter.com/dupaco

Ever ordered something online and never got it? Or maybe you're still waiting for a refund after you returned an online order?

The Federal Trade Commission says a federal law applies to most things you order by phone, mail and online:

Refund rules

The seller's return policy should tell you if you can return the item for a refund and how to do that. For most payment types, the seller must refund you within seven

business days of accepting the return.

If you qualify for a return but the seller won't issue a refund, you can:

- ▶ Write a complaint letter.
- ▶ Consider getting help from a consumer organization like the Better Business Bureau.
- ▶ Share your experience on social media.

The company might reply (and try to help you).

Shipping rules

If you bought something online and never got it, you should notify the seller as soon

as possible.

You can cancel your order if the seller hasn't shipped the item within the time frame they promised. If the charges still end up on your credit card statement, dispute it as a billing error with your credit card company. You must dispute the error within 60 days of the statement that first showed the error.

Protect yourself at dupaco.com/fraud



POLICY FOR THE PEOPLE

SCENE IN: 2021

Dupaco's David Klavitter (from left), Sen. Carrie Koelker, Dupaco President and CEO Joe Hearn and PolicyWorks CEO Justin Hupfer discuss the credit union difference and the upcoming legislative session Nov. 23 at The Innovation Lab in Dyersville, Iowa.

Raise your voice

at dupaco.com/PoliticalAction



DID YOU KNOW?

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





Meet your #DupacoCrew: Staff stories

'I am blessed with the best'

Staff: **Sailu Aryal** | Corporate governance specialist

Join our team
at dupaco.com/careers

I came to the United States 17 years ago with two suitcases of clothes, college partially paid for and \$2,000 to spend.

I grew up in Kathmandu, the capital and the largest city of Nepal, with millions of people and all the privileges that come with living in a big city.

I cherish the memory of my mother's warm hug the most. It was just another morning, and we all became aware I had completed high school in the highest performing category (Division). Her happiness had no boundary. I distinctly remember her running to me and hugging me so tight, saying how proud she was.

I can still feel the warmth of that hug when I close my eyes and think about that moment.

I chose Loras College in Dubuque simply because of its smaller size, but I missed the city for many years. I had every intention of moving out as soon as I graduated from Loras, closer to my family in Chicago, L.A. or Dallas.

The universe had different plans for me, though.

In 2008, our nation was faced with recession, the stock and real estate markets crashed, and there were no jobs—especially for international students with the burdensome process of securing jobs.

My husband was honored to be offered a job and jumped at the opportunity. We stayed. Over the years, the Dubuquers stole my heart. I love Dubuque for the big life it offers in this small city. I visit Nepal every two years or so, and my mom comes over too.

I have always been a Dupaco member, and every interaction I've had over the years has been great. I had an opportunity to perform an audit for Dupaco in 2015, and I distinctly remember wanting to work there because every person I interacted with seemed happy and had a positive attitude.

A few years later, the opportunity came. I applied for an internal audit position, and here I am working with the most caring individuals I've met in my entire time in Dubuque. My work serves a bigger purpose, and it connects me with people in such a way that I feel happy.

The moment I became a citizen of this great country last year, tears of joy rolled down my cheeks. It was a time of deep emotional bond between me and my country.

Everything I am blessed with today is the gift of this great nation. I am blessed with a wonderful family, my home, my son, amazing neighbors and this beautiful journey at Dupaco.

5 tips to help you find your dream job

If you're feeling stuck in a career-decision-making rut, pick out a few of these practices to spark some interest and build momentum in your search for your dream job:

📖 Quiz yourself

Personality quizzes and aptitude tests can help you start your career search. These tests are more about self-assessment than they are about career matchmaking.

📖 Shop the course catalog

Use an online college catalog as an opportunity to see what you naturally gravitate toward. Generate some potential job titles from the areas of study you highlighted.

📖 Fill your calendar

Attend info sessions, conferences, Q&As, meetups, job fairs and even free lectures in the fields you're interested in. Learning from others' experiences can be a valuable way to inform your path.

📖 Browse those blogs

Industry forums and discussion boards can highlight current trends and issues the field is facing. Personal blogs can also shed some light on what a lifestyle in that career can look like.

📖 Be generous with your time

Keep your eye out for volunteer, internship or job-shadowing opportunities to learn more about careers you're interested in. You'll get to observe some of the more nuanced aspects of a career and rack up some résumé boosters along the way.



▲ SCENE IN: 2021

Dupaco's Crystal Trotter receives flowers from a grateful member in November. Over the last two years, Trotter coached the member from living paycheck to paycheck to building her credit and saving for her future. Through Dupaco's Community Outreach and Education program, Trotter provides free, on-site financial education and credit union benefits to employees at local businesses. "The impact is contagious," Trotter said.

Get more career tips
at dupaco.com/CareerResources

DUPACO STAFF CAREER MILESTONES

Five-year employees

- ▶ Kadie Donovan
- ▶ Sally Ficken
- ▶ Brittany Koppes
- ▶ Jill Kunde
- ▶ Denise Luksetich
- ▶ Daniel Reinert
- ▶ Michelle Runde
- ▶ Adam Waggoner

10-year employees

- ▶ Tammy Merkes
- ▶ Ashley Oldaker

15-year employees

- ▶ Danielle Gratton
- ▶ Jaclyn Knopp
- ▶ Mike Schroeder

20-year employees

- ▶ Rachel Erschen

▶ Justin Tauke

25-year-plus employees

- ▶ Donna Digman (31)
- ▶ Chris Hearnden (28)
- ▶ Joe Hearn (35)
- ▶ Jim Klostermann (26)
- ▶ Dawn Kress (27)
- ▶ Matt Loesche (25)
- ▶ Pat Slattery (41)

Retirements

- ▶ Cathy Simmons, teller service associate II: 14 years of service



FINANCIAL STRENGTH

As of: Nov. 30, 2021

Members: **144,597**

Deposits: **\$2.22 billion**

Loans: **\$1.7 billion**

Assets: **\$2.7 billion**

Reserves: **\$350 million**

Reserve Ratio: **13.1%**