



Member Ernesto Barrios participates in Dupaco's Thank Use payout celebration while visiting the credit union's branch in Marion, Iowa, on Oct. 21. {Learn more about Thank Use on page 3!} (B. Kaplan photo)

ANNUAL REPORT ► 2021 EDITION

DUPACO COMMUNITY CREDIT UNION



THE FINANCIAL HOME YOU OWN | ESTABLISHED 1948 | ACCOUNTS FEDERALLY INSURED BY NCUA

# On the road to greater well-being



WATERLOO, Iowa—It wasn't all that long ago when Breanna Parker and Jordan Abbe lived paycheck to paycheck.

**43%** of people in the U.S. saw their financial health decline in 2021.

—Financial Health Network report

"We always lived in fear and anxiety of something going wrong and not having the money to pay for it," Parker said.

The Waterloo couple's uncertainties grew when Parker was dealt with a pandemic-related layoff as they prepared to welcome their first child.

Something had to give.

**well-being** The state of being comfortable, healthy or happy.

—Oxford Languages

In search of financial stability, they turned to Dupaco Community Credit Union. And today, things are looking up for the young family.

"Any time I've had questions, there's always someone there to answer them," Parker said.

The financial cooperative guided the couple through buying their first home. They adore their house's original woodwork, stained glass windows and all the charm that comes with an older home.

More importantly, it's a place to call their own and raise their son, Jettson.

"It means the world to be able to make our house a home and have the freedom that comes with owning your own home to make it yours," Parker said.

She's since found a new job. And it allows her to be home at night with her little boy.

"My favorite is probably right after bath when we get him in his jammies and he starts winding down for the night," the mother said. "We snuggle up and read a few books before heading off to rock him to sleep."

During the home-buying process, Parker met with Dupaco Insurance Services to talk about their homeowners and auto insurance.

Dupaco members have **higher levels of well-being** than non-members.

—Filene Research Institute study

She had long tried to lower her premiums with her previous agency.

DIS helped her cut her insurance payments in half. {Learn more about DIS on page 10!}

And those savings are now helping Parker and Abbe put more money toward their dreams: A savings fund for Jettson. A vacation fund for their dream trip to Alaska. A rainy-day fund, knowing that the unexpected can happen.

"We're finally in a more stable position. We can breathe a little easier now that we have a little nest egg there to protect us," Parker said. "We'll see where life takes us. But we feel like we'll be OK. And it means everything."

The longer Dupaco members belong to the financial cooperative, the greater their sense of well-being is. Average length of Dupaco membership: **11 years**

—Filene Research Institute study

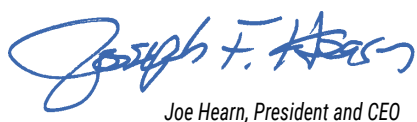
## SCENE IN: 2021

Dupaco members Breanna Parker (left) and Jordan Abbe are setting their sights on future dreams for their Waterloo, Iowa, family, which includes their son, Jettson.

We're here for you at [dupaco.com](https://dupaco.com)

## Welcome to the financial home you own

On behalf of the Dupaco Board of Directors and staff, I'm delighted to present your credit union's 2021 Annual Report. It highlights Dupaco's pursuit to improve the financial well-being of our more than 142,000 member-owners.

  
Joe Hearn, President and CEO



## SCENE IN: 2021

Dupaco President and CEO Joe Hearn (back center) joins fellow credit union staff to celebrate the Sept. 22 opening of the Cedar Rapids Edgewood Learning Lab in Cedar Rapids, Iowa.

# What's a ?



## We're glad you asked...

We're not a bird or a plane ... And we aren't your typical bank. We're a not-for-profit financial cooperative that puts people (that's you!) before profits. Super, right?

Through services, financial education, membership perks and a caring team, we take your financial goals to heart and make them our own.

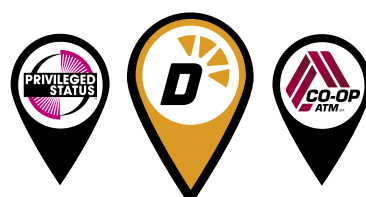
Your financial needs are as unique as your goals and ideas. So whatever you have in mind, we'll help you—every step of the way.

Explore Dupaco at [dupaco.com/super](https://dupaco.com/super)




# Access your money wherever you are

At Dupaco, great service is never far away. Access your money, financial guidance and services wherever you are!




### ATMs

Enjoy surcharge-free access at **30,000+** ATMs nationwide.




### Branches

We have **20** branches (and counting!) ready to serve you. {See all of our locations on page 12!}




### Online

Explore our financial resources and connect with us at dupaco.com. In 2021, **753,552** people checked out our website!




### Phone

We're always just a phone call away at 800-373-7600. Our contact center took **348,568** calls to serve our members in 2021. That's **955** calls per day!



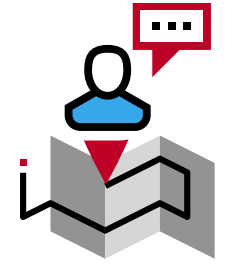
### Shared branches

You can make fee-free deposits, withdrawals and more at **5,600-plus** credit union branches nationwide through the CO-OP Shared Branch network.



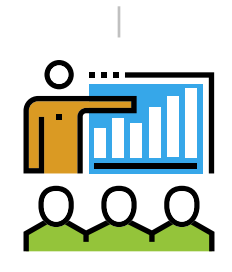
### Digital banking

Dupaco's free Shine Online & Mobile Banking is a secure way to keep tabs on your spending, view transactions, transfer funds, pay bills and more! As of Dec. 31, **80,912** members actively used Shine. {Learn more about the new Shine Mobile below!}



### Inside Innovation Labs

Our Dupaco Connect locations inside the Innovation Labs in Cascade and Independence, Iowa, give you access to our live video tellers/24-hour ATMs and opportunities to talk about your financial goals.



### Workplace visits

We come to your workplace through our free Money Matters program, giving you access to Dupaco's resources and services. In 2021, our Community Outreach and Education team served **1,332** businesses and made **1,434** workplace visits!



**▲ SCENE IN: 2021**  
Dupaco's Michelle Wilfer (left) talks to new member Tracie Hauenstein, of Cedar, Iowa, about how she can save for her goals. The Dec. 6 visit was part of a free, on-site financial education opportunity for employees at Goodwill of Central Iowa in Johnston, Iowa. (E. Kittle/Dupaco photo)












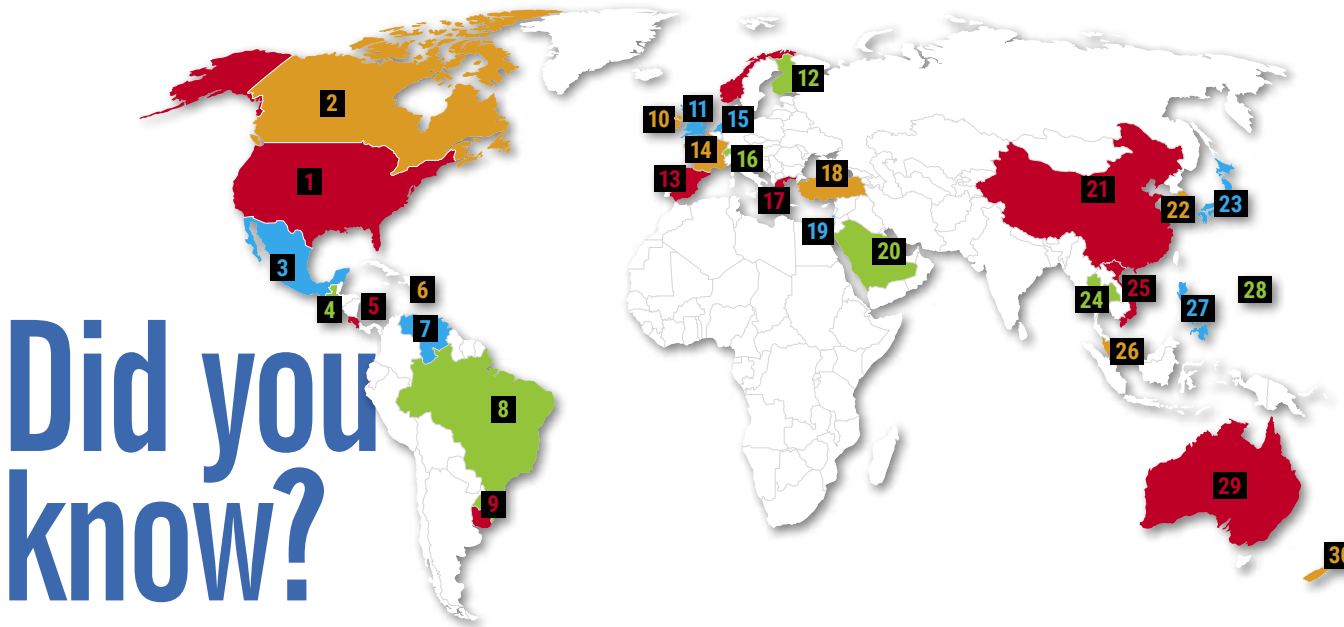
**▲ SCENE IN: 2021**  
Dupaco's Sloan Alberhasky meets with members Andy and Patricia Rock to discuss their financial opportunities Oct. 21 at the Innovation Lab in Independence, Iowa. (S. Alberhasky/Dupaco photo)

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

## Have you tried the new Shine Mobile?

Dupaco's new Shine Mobile launched in April, giving you even more ways to customize your mobile banking experience wherever you're at. *Here's how members used Shine in 2021:*

<b>Advanced security</b>  <b>48,814</b> members used Two-Step Verification. It helps keep the bad guys out, even if they get your password.	<b>Conversations</b>  Members sent <b>40,393</b> secure messages to Dupaco through Shine.	<b>Deposit checks</b>  Members electronically deposited nearly <b>170,000</b> checks, totaling <b>\$201 million+</b> , with mobile deposit.	<b>Easy log in</b>  <b>24,860</b> members used Face ID/Touch ID for easy and fast log in.	<b>Going green</b>  Nearly <b>79,000</b> members got their statements electronically.
<b>Instant alerts</b>  Get real-time email and/or text alerts for balances, account activity and more.	<b>Mobile wallet payments</b>  Make fast mobile payments with your Dupaco cards.	<b>Pay bills</b>  Members paid nearly <b>214,000</b> bills, totaling <b>\$67.6 million+</b> , through Picture Pay in Shine.	<b>Refer friends</b>  <b>664</b> members introduced their friends and family to Dupaco through Refer-A-Friend.	<b>Register</b> at <a href="https://dupaco.com/shine">dupaco.com/shine</a>



## Did you know?

As of Dec. 31, 2021, Dupaco members resided in all 50 states, plus the District of Columbia, the U.S. Virgin Islands and 29 other countries:

1| United States

2| Canada

3| Mexico

4| Guatemala

5| Costa Rica

6| Aruba

7| Venezuela

8| Brazil

9| Uruguay

10| Ireland

11| United Kingdom

12| Finland

13| Spain

14| France

15| Netherlands

16| Switzerland

17| Greece

18| Turkey

19| Israel

20| Saudi Arabia

21| China

22| South Korea

23| Japan

24| Thailand

25| Vietnam

26| Malaysia

27| Philippines

28| Marshall Islands

29| Australia

30| New Zealand



# Growing in service to our members



As more members join and use Dupaco, we continue to grow in service. Dupaco's new Cedar Rapids Edgewood Learning Lab in Cedar Rapids, Iowa, and renovated branch in Platteville, Wis., opened in 2021. Construction continued at the new Grimes Learning Lab, Cedar Falls Learning Lab and Dupaco Connect in Monticello, Iowa. {Learn more about our Dupaco Connect locations on page 2!} And we announced plans to add branches in Coralville, Iowa, and Madison, Wis. All of these changes are creating new opportunities to have deeper conversations with members about their hopes and dreams.



## ▲ 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 on Sept. 22. (B. Kaplan photo)

*"I was so excited when I heard that Dupaco was coming [to Grimes]! I like to know that Dupaco's close."*

**Brianna Umthun,**

*Dupaco member from Norwalk, Iowa*

## ◀ SCENE IN: 2021

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

Visit us

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

# A place to call your own



## ▲ 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)

*"I cried when I got approved to buy my first house. 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."*

**Jon Sodawasser,**

*Dupaco member and new homeowner*

Apply online

at [dupaco.com/homes](https://dupaco.com/homes)

Our housing and living arrangements can affect our financial lives, access to desired amenities and resources, and overall happiness, the Federal Reserve reports. See how members turned to Dupaco in 2021 to help them call a home their own.



### Building equity

**1,157** members used a Dupaco home loan to purchase their home in 2021. {Learn about the power of your home equity on page 11!}



### Refinancing

Members refinanced their home loans to save money or change their repayment terms to better fit their needs. Dupaco guided members through **2,019** home loan refinances in 2021.



### Financial assistance

**59** first-time homebuyers received a \$1,000 grant to help cover their down payment or closing costs and make homeownership a reality through the Dupaco R.W. Hoefer Foundation. And **9** members used a Federal Home Loan Bank grant, totaling \$82,500, to help buy their homes.

# Better TOGETHER.

## Your Dupaco membership pays

Thank Use is a Dupaco-only perk that thanks you—in cash—for saving, borrowing and planning for your financial future at your credit union. That's because at a financial cooperative like Dupaco, you share in your credit union's success. Here's how participating members earned in 2021:

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

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

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

Number of states in which participating members reside = **50**

Plus four other countries: Israel, Japan, Uruguay and Vietnam



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**

Learn how

to earn at [dupaco.com/ThankUse](https://dupaco.com/ThankUse)



# Your money for good

## Did you know?

Dupaco is a not-for-profit credit union owned by its members. That means you control your money and reap the benefits—with your money staying right here, helping your friends, neighbors and community.

## Direct financial value

In 2021, Dupaco provided its membership more than **\$63 million** in value—that's an average of **\$465\*** per member!

## \$3.7 million+

Total Thank Use participation dividends paid to members for using their credit union's services in 2021.

## 15,549

Total free Credit History Lessons and Money Makeovers members received to improve their financial well-being in 2021.

\*These calculations are based on the sum of: a.) account rate and fee comparisons between Dupaco and local banks (for each particular product), and b.) actual promotions and dividends received by members. Business accounts were excluded.

Learn more [at dupaco.com/YourMoneyForGood](https://dupaco.com/YourMoneyForGood)

# Meet your leadership teams

Dupaco remains committed to the vision and ideals upon which our credit union was founded in 1948. Together, we advocate for your financial well-being and actively seek new opportunities to improve your communities. Meet the people whose guidance, ideas and leadership make our efforts and initiatives possible.

## Our Vision

To be our members' lifetime financial home.

## Our Mission

To improve our members' financial position and build valued relationships by delivering personalized financial advice, products and services.

## Board of directors

Each member of Dupaco's board of directors serves voluntarily and is elected by our members. We thank them for their time, talent and dedication to advancing the Dupaco mission.



### 1| Andy Schroeder

#### Chair of the board

- Vice president of Digital Services, Prenger Solutions Group, Dubuque, Iowa

### 2| Ron Meyers

#### Vice chair

- Principal, Wahlert Catholic High School, Dubuque
- Chair of Credit Union Service Organization Board of Managers

### 3| Steve Chapman

#### Secretary

- Vice president and chief operating officer, Auxiant, with offices in Cedar Rapids, Iowa; Madison, Wis.; and Milwaukee, Wis.
- Chair of Salary Savings Committee

### 4| Renee Poppe

#### Treasurer

- Senior vice president, Medline Industries, LP, Dubuque
- Chair of Marketing Committee

### 5| Denise Dolan, CCUV\*

#### Director

- Retired, Dubuque County Auditor, Dubuque
- Chair of Personnel Committee
- Chair of the Dupaco R.W. Hoefer Foundation

### 6| Jeff Gonner

#### Director

- Chief financial officer, Medical Associates, Dubuque
- Chair of Investment/Asset Liability Management Committee

### 7| Ellen Goodmann Miller

#### Director

- Community resource development specialist, Gronen, Dubuque
- Appointed to the board to fill the unexpired term of the late Ron Mussehl

### 8| Randy Skemp, CCUV\*, CCD\*\*

#### Director

- Vice president, sales, Active Network, LLC, Dallas, Texas
- Chair of Audit and Business Lending committees
- Vice chair of the Dupaco R.W. Hoefer Foundation

### 9| Bob Wethal

#### Director

- Vice president of patient care services and chief nursing officer, MercyOne Medical Center, Dubuque
- Chair of Nomination and Credit/Delinquent Loan committees

\* Certified Credit Union Volunteer  
\*\* Certified Credit Union Director

## Senior leadership team

Using the credit union's mission and the board's vision as guideposts, Dupaco's senior leadership team helps implement initiatives and keeps the day-to-day credit union operations running smoothly.



### 1| Joe Hearn,

president and chief executive officer

### 2| Lisa Bowers,

chief people officer

### 3| Matthew Dodds,

chief operating officer

### 4| Steve Ervolino,

chief information officer

### 5| Danielle Gratton,

chief financial officer

### 6| David Klavitter,

chief marketing officer

### 7| Todd Link,

chief risk officer

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, and he served on the board until his death.

Mussehl loved to serve. And his contributions made a positive difference in the lives of Dupaco's members and the community.

Over the years, he served on several committees. He also served as board chairperson.

As owner and operator of Ron's BP

Convenience Stores in Dubuque, Mussehl's experience and insights benefited the entire credit union. Through his leadership and industry knowledge, Dupaco grew into a leading community business lender.

The Dupaco family remains grateful for Mussehl's loyal service. He is missed.



Dupaco Community Credit Union is a full-service financial cooperative headquartered in Dubuque, Iowa, USA. It serves residents of Iowa, southwest Wisconsin and northwest Illinois. It has nearly \$2.70 billion in assets and more than 142,000 members.

Contact information:  
1000 Jackson St. • P.O. Box 179  
Dubuque, IA 52004-0179  
(563) 557-7600 / 800-373-7600 • [www.dupaco.com](https://www.dupaco.com)

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# We remain committed to your well-being

Report from the Chair of the Board—Andy Schroeder



**▲ SCENE IN: 2021**  
Former Dupaco President Bob Hoefer (from left), Chair of the Board Andy Schroeder and President and CEO Joe Hearn attend the Opening Doors' Attitude of Gratitude event Nov. 20 at the Grand River Center in Dubuque, Iowa. (J. Hearn/Dupaco photo)

*“We remain dedicated to you, our member-owners.”*  
**Andy Schroeder,**  
*Chair of the board*

As we embark on more than two years of constant change and shifting in response to the ongoing pandemic, one thing has not changed: The dedication from the entire Dupaco team.

It's powerful to see firsthand the impact Dupaco's community of members, volunteers and employees have when we all work together for your well-being. And through a partnership with the Filene Research Institute, a three-year study found that when members' engagement with Dupaco increased, so did their overall well-being.

At Dupaco, we celebrate your engagement through Thank Use. The special Dupaco-only program demonstrates the power of our member-owned, cooperative structure—and annually rewards our active members with a bonus dividend. Since 2016, Dupaco has shared in the success of the cooperative by distributing more than \$20.5 million in Thank Use directly to member-owners.

With most of our operations employees returning to the office in 2021, we were proud to welcome them into the newly renovated Dupaco Voices Building, our operations center in the heart of Dubuque's Historic Millwork District.

As the financial industry continues to evolve at a pace like never before, the Dupaco Voices Building provides the entire credit union team creative space to be innovative and easily collaborate.

We remain dedicated to you, our member-owners. And we remain committed to ensuring that our products, services, data and technology stay relevant and helpful in protecting and advancing your well-being.

Dupaco was once again named an Iowa “Top Workplace” for 2021 by the Des Moines Register. (Learn more about this honor on page 8). And Dupaco President and CEO Joe Hearn was recognized with the 2021 Leadership Award. These honors are particularly special because they're based solely on surveys from our 600-plus employees.

Dupaco lost someone special in 2021. Volunteer board member Ron Mussehl passed away following a courageous battle with cancer. Members first elected Ron to the board in 2010. With more than a decade of Dupaco volunteer board service, his contributions made a positive and long-lasting impact on the lives of so many Dupaco members and communities. Ron's personality and contagious smile are already missed.

We welcomed Ellen Goodmann Miller to Dupaco's board to fill Ron's unexpired term. Ellen's professional experience will be a positive addition to our cooperative's vitality and the evolving financial needs of our membership.

Thank you to my fellow volunteer directors. I am honored to be working alongside each of you. And thank you for your continued membership and trust in Dupaco as your financial home.

Cooperatively yours,

**Andy Schroeder**  
*Chair of the Board*

STATEMENTS OF FINANCIAL CONDITION		
DEC. 31, 2021 AND 2020		
ASSETS	2021*	2020
Loans to members, net of allowance for loan losses (2021—\$16,041,000; 2020—\$14,772,000)	\$1,721,444,438	\$1,485,839,434
Cash	10,854,167	11,003,028
Interest-bearing deposits in financial institutions	112,267,779	138,938,102
Investments Securities available for sale	646,097,183	607,705,307
Accrued interest receivable	6,412,637	6,592,216
Property and equipment, at depreciated cost	113,847,909	96,447,923
Other assets Deposit—National Credit Union Share Insurance Fund (NCUSIF) Other	18,334,000 68,410,698	15,417,938 68,787,421
<b>TOTAL ASSETS</b>	<b>\$2,697,668,811</b>	<b>\$2,430,731,369</b>
LIABILITIES AND MEMBERS' EQUITY	2021*	2020
Liabilities Savings accounts Share draft accounts Term share certificates Notes payable Accrued expenses and other liabilities	\$1,353,156,264 379,736,250 491,243,060 100,000,000 15,775,855	\$1,105,359,144 336,718,746 536,457,407 100,000,000 17,298,162
Total liabilities	\$2,339,911,429	\$2,095,833,459
Total members' equity	\$357,757,382	\$334,897,910
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>\$2,697,668,811</b>	<b>\$2,430,731,369</b>

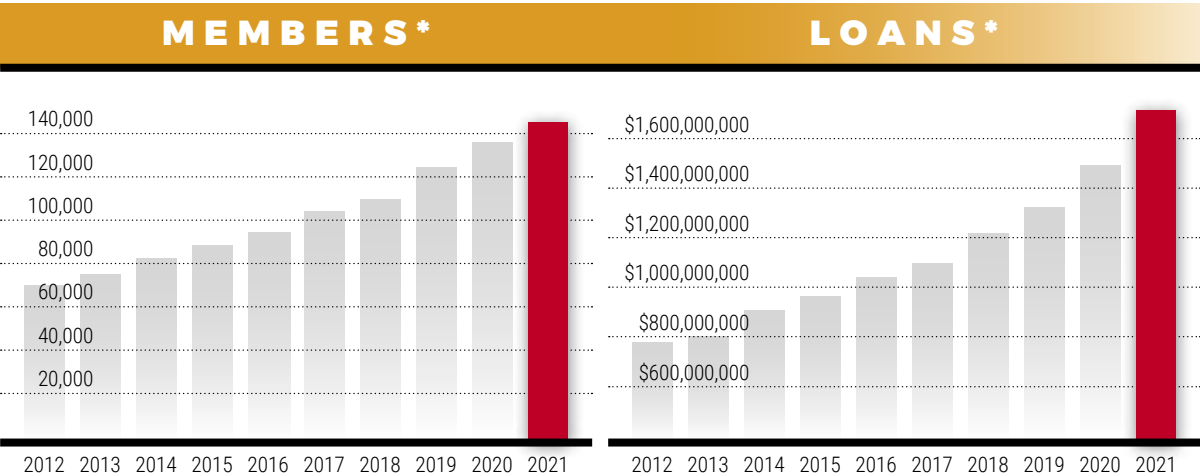
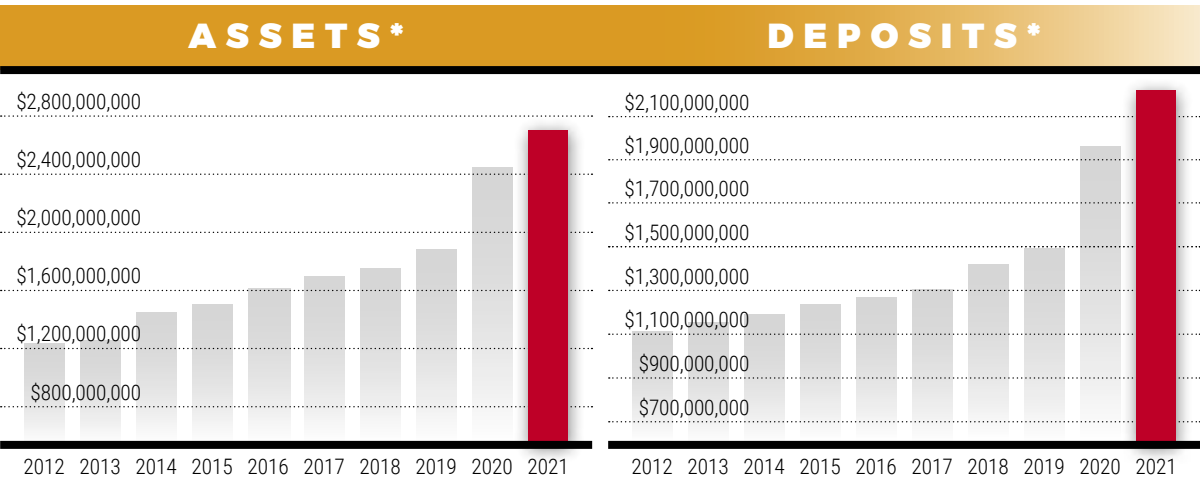
STATEMENTS OF INCOME		
FOR THE YEARS ENDED DEC. 31, 2021 AND 2020		
	2021*	2020
Interest income Loans Investments	\$73,573,564 15,873,389	\$69,445,700 10,735,675
Total interest income	89,446,953	80,181,375
Interest and dividend expense	15,932,698	20,538,584
Net interest income	73,514,255	59,642,791
Provision for loan losses	4,804,716	6,042,469
Net interest income after provision for loan losses	68,709,539	53,600,322
Other income	52,220,952	44,841,754
Operating expenses	84,889,961	74,405,139
<b>NET INCOME</b>	<b>\$36,040,530</b>	<b>\$24,036,937</b>

\*Unaudited.

HOW INCOME DOLLARS ARE SPENT		
	MEMBER BENEFITS*	EXPENSES
<b>A</b> Dividends paid to members	<b>10.8%</b>	<b>E</b> Loan losses <b>3.4%</b>
<b>B</b> Member giveback	<b>3.1%</b>	<b>F</b> Operating expenses <b>20.4%</b>
<b>C</b> Community growth/enrichment	<b>0.9%</b>	<b>G</b> Salaries and benefits <b>31.1%</b>
<b>D</b> Reserves	<b>25.4%</b>	<b>H</b> Occupancy <b>4.9%</b>

\*40 cents of every \$1.00 earned went toward member benefits.

OTHER STATISTICS			
Equity/Asset Ratio: <b>13.26%</b>		Membership: <b>142,614</b>	
	% Increase	\$ Increase	
<b>Assets</b>	10.98%	\$266,937,442	<b>Loans</b> 15.79% \$236,874,004
<b>Deposits</b>	12.41%	\$245,600,277	<b>Membership</b> 4.96% —



\*Through December 2021. Your savings federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency, and backed by the full faith and credit of the United States Government.





# On a mission to help you feel at home with your money

Report from the President and CEO - Joe Hearn

Credit unions were created to encourage habits of thrift among its members, create a source of credit at fair and reasonable interest rates, and let members use and control their money on a democratic basis so they can

improve their economic and social condition. The Dupaco team continues to work hard to pursue and fulfill our social mission while enriching the lives of our now more than 142,000 credit union members.

While our membership has grown, we continue to lead with the same cooperative mission envisioned in 1948, when 10 Dubuque Packing Company employees founded the credit union.

And the impact is powerful when we work together to improve our members' social and economic well-being. Through a partnership with the Filene Research Institute, we found that Dupaco members have a higher level of overall well-being than non-members.

Whether it's saving for a well-deserved family vacation, buying a home or starting a business, we're here to help members put their dreams in motion. But we know money worries can negatively impact physical health and personal relationships. These are just some of the reasons why we continue to provide free tools and services like:

- Bright Track credit monitoring
  - One-on-one coaching through Money Makeovers and Credit History Lessons
  - Educational resources like on-demand webinars
  - On-site financial education to more than 1,000 employers through our Money Matters employee benefits package
- No matter where you are in life's financial journey, Dupaco has tools to reduce financial stressors, help meet your goals and reach greater well-being.
- And as more members join



#### ▲ 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)

Dupaco, your financial cooperative continues to grow in service, helping even more people. With new learning lab branches coming to Grimes and Coralville, Iowa, and Madison, Wis., members in these communities will be able to experience firsthand the Dupaco difference.

Team Dupaco is passionate about investing in the products, technologies and delivery channels necessary for us to meet your needs. Through these enhancements, we see a brighter world where more people can feel at home with their money.

Behind the scenes, your volunteer board members continue to do a remarkable job of setting the direction of Dupaco and providing our staff with the tools

and resources to get the job done.

This dedication was exemplified by the late board member Ron Mussehl, whom we said goodbye to after a valiant battle with cancer. The board appointed Ellen Goodmann Miller to fill Ron's term. Please join me in welcoming her.

Thank you to our valued staff for your continued dedication to our credit union mission and service to our members. And thank YOU for participating in your financial cooperative.

Onward and upward!

Joe Hearn, President and CEO

Dupaco	
HERE ARE SOME OF OUR FAVORITE HIGHLIGHTS FROM 2021:	
Dupaco's 626 employees volunteered on 201 nonprofit boards and committees	Homebuyer-assistance programs totaled <b>\$141,500</b>
NEW Launched upgraded Shine Mobile Banking app	Distributed additional <b>\$23.8 million+</b> in Paycheck Protection Program loans to 1,141 small businesses
Received <b>\$1.82 million</b> grant for ongoing pandemic-relief efforts	Helped 1,229 small businesses receive nearly <b>\$41.7 million</b> in PPP loan forgiveness
Staff vigilance prevented nearly <b>\$5 million</b> in member fraud losses	Deposits exceed \$2.22 billion <b>An increase of more than 12%</b>
Celebrated Thank Use payout of more than <b>\$3.7 million</b>	Assets total nearly \$2.70 billion <b>An increase of more than 11%</b>
Financially supported <b>189</b> nonprofit and community organizations	Loans total nearly \$1.74 billion <b>An increase of more than 15%</b>
Awarded <b>\$40,000</b> in student scholarships through the Dupaco R.W. Hoefer Foundation	Dupaco capital reserves remain extremely strong <b>Nearly 13.3% of assets</b>

## 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.



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

Become a member at [dupaco.com/join](https://dupaco.com/join)

**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.



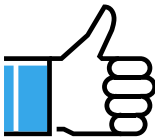
BauerFinancial again gave Dupaco a 5-Star Superior rating in 2021 for being one of the country's strongest financial institutions.

**Raddon**  
Crystal Performance Award

Raddon Financial Group Inc. again recognized Dupaco with the Crystal Performance Award in 2021 for being one of the nation's best-performing credit unions.



The Des Moines Register recognized Dupaco as one of Iowa's Top Workplaces in 2021 based on employee feedback. (Read more on page 8!)



Dupaco received clean bills of financial health from independent auditor RSM US LLP, the Iowa Division of Credit Unions and the National Credit Union Administration.

## Stronger together: Raise your voice

State and federal legislation can affect the benefits you receive as a member-owner of Dupaco. We'll always let you know about issues that could impact how you save, borrow and manage your money.

And in 2021, we successfully advocated for you and defeated proposed legislation that would have increased reporting requirements on your personal accounts. Your privacy and confidentiality are important to us. We continue to work with our legislators to advocate for affordable healthcare, housing and childcare.



#### ▲ 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)

Take action at [dupaco.com/PoliticalAction](https://dupaco.com/PoliticalAction)



# Dupaco in 2021: A chronology



Dupaco staff and members from the Grimes Chamber & Economic Development kick off construction of the learning lab in Grimes, Iowa—Dupaco's first in the Des Moines area.

JANUARY

KICKED OFF



FEBRUARY

Partnered with the Rural Ideas Network to offer Dupaco members free business coaching.



Partnered with First Community Trust to sponsor a free webinar on estate planning.

Staff participated virtually in the Credit Union National Association Governmental Affairs Conference.

MARCH



Debuted upgraded Shine Mobile.

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

APRIL



Dupaco staff and members from Grow Cedar Valley kick off construction at Dupaco's new learning lab in Cedar Falls, Iowa. (Grow Cedar Valley photo)

Partnered with Credit Union Student Choice to provide a free webinar on paying for college.

MAY

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

Partnered with First Community Trust to sponsor a free webinar on retirement planning.



JUNE



AWARDED **\$1.82 MILLION** grant for ongoing pandemic-relief efforts.

Ellen Goodmann Miller was appointed to Dupaco's volunteer board of directors to fill the unexpired term of the late Ron Mussehl.



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

JULY



Dupaco unveils the Cedar Rapids Edgewood Learning Lab in Cedar Rapids, Iowa, during a ribbon-cutting celebration. (B. Kaplan photo)

Members saved year-round for holiday purchases, saving an average of **\$1,071** through Dupaco's Holiday Club.



Announced plans to bring a learning lab to Coralville, Iowa.

AUGUST

Partnered with First Community Trust to sponsor a free webinar on estate planning.



Received a 5-Star Superior Rating from BauerFinancial.



The Des Moines Register named Dupaco a top-five workplace in Iowa.

**TOP WORK PLACES 2021**

Des Moines Register

SEPTEMBER



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 meeting in Madison, Wis. Dupaco plans to acquire HSB, which will bring two Dupaco branches to Madison. (J. Hearn/Dupaco photo)

OCTOBER



Member Janice Schepler visits Dupaco's Aleah Plunkett during Dupaco's Thank U Use payout celebration at the Pennsylvania Avenue branch in Dubuque, Iowa. (M. Blondin/Dupaco photo)

The Dupaco R.W. Hoefer Foundation approved a total of **\$75,000** for future first-time homebuyer grants for members.



Awarded two complimentary annual memberships to Key City Creative Center in Dubuque and announced a member discount for KCCC memberships.

NOVEMBER

Partnered with First Community Trust to sponsor a free webinar on retirement planning.



The Dupaco-sponsored BizHub opened inside The Innovation Lab in Dyersville, Iowa, to support entrepreneurial programming and small-business consultations. (Creative Adventure Lab photo)

Employees sponsored **54** area families experiencing hardships by donating gift cards to purchase Christmas gifts.

DECEMBER

**Raddon**

Crystal Performance Award

Raddon Financial Group Inc. recognized Dupaco as one of the 10 "Top Performing" credit unions in the United States with the Crystal Performance Award.



Dupaco's Jason Skemp heads home after finishing his workday at the Dupaco Voices Building. The renovation project received a Main Street Iowa award. (D. Klavitter/Dupaco photo)







# Couple using food truck to pay it forward



## ▲ SCENE IN: 2021

Dupaco members Daniel Corbett and Katy Vandyke-Corbett opened a food truck, Hungry Charlie's, to serve the Cedar Valley. "Visiting Dupaco Credit Union was the thing that started all this," Corbett said. (DreamCatcher photo)

WATERLOO, Iowa—Daniel Corbett and Katy Vandyke-Corbett like to joke that if you ever want to test your marriage, work in a 130-degree closet with your spouse.

It's how they spend many of their working hours. And the Waterloo couple wouldn't have it any other way.

Making good on a longtime dream, they opened a food truck, Hungry Charlie's, over a year ago. Both have spent many years in food services. They even met while working at a restaurant. And the opportunity finally felt right for them to start a business of their own.

"We've learned how to work really well together. We're so much more efficient than we were even a year ago," Corbett said. "I really do love it and enjoy having the freedom to

choose the events I do and the food I serve. It's been rewarding."

There was a time when the couple didn't think they could reach dreams like this.

Corbett first came to Dupaco after hearing stories of other members who had bettered their financial well-being. He wondered whether the financial cooperative could also help his blended family of seven.

Dupaco's Jake Bemis walked Corbett through small steps the couple could take to begin building their credit. They stuck to the plan and kept building on each small win.

"It's really been life-changing for us to be members," Corbett said. "We're in a great spot because people took time out of their day to help us."

In time, they became first-time homeowners. They purchased an investment home. And they realized their business dreams just might be within reach too.

"I felt like I had joined a club that I was never going to belong to," Vandyke-Corbett said.

And now they're using their food truck to pay it forward and help others. They served free lunches to kids learning at home during the pandemic. They provided Thanksgiving meals to women and children living in a shelter. And they've mentored others along the way.

"We really believe in the community," Vandyke-Corbett said. "And I think we're only as strong as our weakest member."

## Let's get down to business!

At Dupaco, it's our business to help you succeed in yours. Here's how we served small business owners and entrepreneurs in 2021:

8,021 business members

\$40,000: Median business loan amount

Distributed additional \$23.8 million+ in Paycheck Protection Program loans to help 1,141 small businesses during the pandemic

Helped 1,229 small businesses receive nearly \$41.7 million in PPP loan forgiveness

More than half of Dupaco's PPP loans were for \$10,000 or less

1 in 3 of Dupaco's PPP loans were for \$5,000 or less

\$156: Dupaco's smallest PPP loan

"It's really been life-changing for us to be members."

Daniel Corbett,

Dupaco member from Waterloo, Iowa



## ▲ 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. (DreamCatcher photo)

Start your business

at [dupaco.com/business](https://dupaco.com/business)

# Let's fight fraud. Together.

Fraud happens. But we don't want it to happen to you!

Dupaco staff prevented 1,244 fraudulent attempts—

totaling nearly \$5 million in member fraud losses—

in 2021. As a Dupaco member, you have several tools

to help keep your accounts and identity safe.



## ► Safer log ins

Two-Step Verification helps keep the bad guys out of your Shine Online and Mobile Banking account, even if they get your password.



## ► Instant alerts

Get real-time eNotifier alerts so you always know

what's happening in your Shine account.



## ► Card Security

Quickly disable your lost or stolen Dupaco cards with Card Security in Shine.



## ► Credit monitoring

Watch for inquiries from lenders you don't recognize

and new accounts you didn't open with Dupaco's free Bright Track credit monitoring service.



## ► Identity theft coverage

Family ID Restoration helps you and your family recover from identity theft.



## ► Educational resources

Explore [dupaco.com/fraud](https://dupaco.com/fraud) for articles, videos and printable resources with more fraud-fighting tips.

Protect yourself

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

# Saving toward greater financial well-being

Our level of financial well-being is higher when we have the savings in place to cover an unexpected expense, according to the Consumer Financial Protection Bureau. It helps us feel financially secure. Unfortunately, a 2021 Federal Reserve study found that 36% of U.S. adults don't have the savings to cover an unexpected \$400 expense. At Dupaco, more than 41% of members have at least \$400 tucked away in Dupaco savings accounts. And we're on a mission to keep growing that number, one member at a time.



## ▲ SCENE IN: 2021

With ambition, a diaper bag and a stack of envelopes, expectant father Hezakiah Buckhanan 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)



## Automatic saving

Members made saving look easy by using 13,113 accounts to automatically transfer money to savings accounts.



## Health expenses

Members had nearly \$4.2 million in their Health Savings Accounts as of Dec. 31 to cover health expenses.



## Holiday savings

5,790 members saved a record \$6.2 million+ for holiday spending through the Holiday Club.



## Loose change

15,734 members saved \$2,696,681.95 through ChangeUp Savings in 2021—proving that every penny adds up. The tool automatically rounds up your debit card purchases to the next dollar and deposits the difference in savings.



## Name your goals

Create a customized plan to reach your goals with Savings Goal in Shine Online and Mobile Banking. And with You-Name-It Savings accounts, you can name your accounts whatever you'd like!



## Term-share certificates

Choose from fixed- and variable-rate certificates to save your money for a set period.

Start saving

at [dupaco.com/save](https://dupaco.com/save)



# Protect the people and possessions in your life

Insuring yourself, your family and your belongings helps you feel confident that you'll be OK no matter what life throws at you. And Dupaco Insurance Services\* is here to help you every step of the way.



### Insurance discounts

Membership has its perks. Dupaco members saved an average of **\$376** in annual insurance premiums in 2021 when they switched to DIS. {Read one member's story on page 1!}



### Easy quotes

Explore rates on your time at [dupaco.com/insure](https://dupaco.com/insure). In 2021, **952** people accessed **2,715** free insurance quotes! You can even adjust coverage options to see what would happen to your payments.



### Coverage for every need

You have access to coverage for your vehicles, home, business, life and more!

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

## 'It took a lot of weight off my shoulders'

HAZEL GREEN, Wis.—You can hear the smile in Jenna Bartell's voice when she talks about her mom.

"Mom loved camping. She loved being with friends and family. And she never wanted to be home," said Bartell, of Hazel Green. "Every Sunday, she'd say, 'Let's go do something.'"

And Jolene Stienstra would find something to "go do."

But last year, Bartell lost her mom after a courageous battle with lung cancer.

"She was always willing to help other people, no matter what was going on in her life," Bartell said. "She stopped everything for everybody."

After her mom's passing, Bartell was the one who needed help. And a reassuring hand.

Bartell reached out to her financial cooperative, which had been there for her and her mom in the past. Dupaco's Tiffany Brandt helped her set up appointments, sort through paperwork and connect with First Community Trust's Jim Liddle. As a team, Brandt and Liddle helped the grieving daughter navigate all the financial responsibilities that come with losing a loved one.

"I didn't know what I wanted to do, and I didn't know how to do it," Bartell said. "I'm an only child, and there was a lot of stuff to work through. But it took a lot of weight off my shoulders because I knew I could trust them to help me with it."

Through the process, Liddle helped Bartell start looking toward the future. They created a plan to start saving for retirement, helping her feel more secure about her future.

They've also shared in some of life's sweeter moments. Since her mom's passing, Bartell married her fiancé, Jesse Bartell, started planning to build a house and, most recently, learned that their family's growing by one.

"I was finally able to tell Jim about the baby at our last meeting," she said. "He's so smart but so personable with everything that he does. It makes you feel a lot more comfortable with your money and everything in life in general."



### SCENE IN: 2016 ▶

Dupaco member Jenna Bartell and her mom, Jolene Stienstra.

"I'm an only child, and there was a lot of stuff to work through. But it took a lot of weight off my shoulders because I knew I could trust them to help me with it."

Jenna Bartell,  
Dupaco member from Hazel Green, Wis.

## Saving for retirement



### First Community Trust

Dupaco partners with FCT to provide you estate-, retirement- and investment-planning services.

Meet with us at [dupaco.com/trust](https://dupaco.com/trust)



### Individual Retirement Accounts

Members saved for retirement through **5,003** Dupaco IRA plans as of Dec. 31.

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



### Financial Services

From helping you with your first investment to retirement planning, DFS is here for you.

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



### Launchpad

Establish and grow retirement savings at your pace. Once you've saved \$1,000, you can move your savings to an IRA. Open your account by calling 800-373-7600.

## Kids can save money too



Members ages 12 and younger are automatically in the club that rewards kids for saving. In 2021, **8,728** DoPACK members had an average savings balance of **\$1,154**. We make it fun for kids to learn smart money habits—whether it's through DoPACK, participating in Thank Use (**5,760** kids earned **\$144,000** in Thank Use in 2021!) or getting one-on-one guidance just for your child.



### SCENE IN: 2021

DoPACK member Sidda brings her piggy bank to Dupaco's Hillcrest Road branch in Dubuque, Iowa, to deposit money into her savings account. And this little saver has already made plans to fill her piggy bank again!

Join the DoPACK at [dupaco.com/kids](https://dupaco.com/kids)

## Making your education dreams a reality

Education can lead to greater levels of financial well-being, according to a 2021 Federal Reserve study. Dupaco is a proud supporter of education. And we love to help you succeed in yours!

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

### College resources

Education-related costs add up fast! Get help figuring out how to pay for your education at [dupaco.com/ExploreYourOptions](https://dupaco.com/ExploreYourOptions).

### Scholarships

**20** students were each awarded a **\$2,000** scholarship through the Dupaco R.W. Hoefer Foundation in 2021 to help pay for their education.

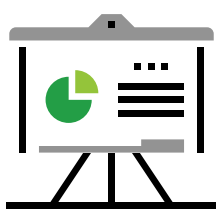
### Student loans

Whether you're looking for help to cover the costs of college or refinance your existing student loans, Dupaco is here for you. Learn more at [dupaco.com/StudentLoan](https://dupaco.com/StudentLoan).

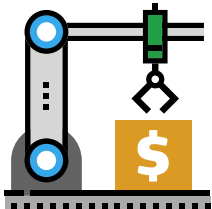


# Be the boss of your credit score

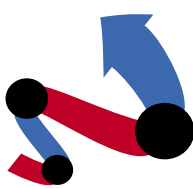
Your credit score is an important part of your financial well-being. It's easier to reach your goals (own a home, buy a car and even get a job) when you have good credit. The higher your score, the better. But many people aren't sure how to improve their scores, according to the Consumer Financial Protection Bureau. That's why Dupaco gives you the tools to learn what makes up your score, build solid credit and keep tabs on it along the way so you can focus on what matters most to you.



**On-1 guidance**  
9,138 members learned how to improve their credit, consolidate debt and pay less with a free Credit History Lesson in 2021.



**Credit-building loan**  
921 members opened a Credit Coach loan in 2021 to help establish or repair their credit.



**Credit monitoring**  
45,424 members enjoyed free access to their credit score and report through Dupaco's Bright Track credit monitoring in 2021. And 82% of our yearlong Bright Track users improved or maintained their credit-score range!

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

# 3 ways to take full advantage of homeownership

Your home can be a powerful asset. As a homeowner, you build equity in your house over time. (Equity is the part of the house that belongs to you, not your lender.) And that equity might be money you can use now to reach your goals! A Dupaco home equity line of credit or loan\* can help you:

1

Become debt-free sooner by consolidating your debt.

2

Create your dream home by funding home improvements.

3

Pay for any other expenses to reach your goals.

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

\*Your home doesn't have to be mortgaged through Dupaco to qualify.

# For the love of learning: Free financial tools and resources

**On-1 guidance**  
Our staff spends an average of 45 minutes with each new Dupaco member, providing free financial coaching to help them reach their goals.

**Calculators**  
Calculate your budget, determine how much you need to save to reach a goal and more. Kudos to all the planners out there: Our free calculators were used 60,000+ times in 2021—nearly 60% more than the previous year!

**Guided content experience**  
Explore content on Dupaco's home page by answering questions about your goals. Visitors explored one of Dupaco's 16 guided content experiences 13,600+ times in 2021.

**Interactive touch screen**  
Dupaco features a giant interactive touch-screen experience at 4 locations. The screens invite you to play fun and educational financial games. People played the games 14,985 times in 2021.

**Read up**  
Dupaco experts offer advice to help you tackle every stage of your financial life in our blog posts. Readers turned to our blog content 75,230 times in 2021.

**Explore our resources** at [dupaco.com/learn](https://dupaco.com/learn)

# We're here to put your goals and dreams within reach

At Dupaco, you're not just a credit score. You're a person with a real story. And your character is worth more than collateral. So, in addition to offering a variety of personalized loan solutions—for auto, home, education and more—Dupaco also offers lower loan

**1 in 4** Number of Dupaco consumer loans for \$2,500 or less

rates, fewer service fees and low-cost insurance on your purchases. Our competitive rates and flexible terms make it easy to stay within your budget.

**Apply today** at [dupaco.com/loans](https://dupaco.com/loans)

Dupaco is certified by the U.S. Department of the Treasury as a **Community Development Financial Institution**. The

certification provides additional tools to enhance the credit union's long-standing efforts in low-income and underserved communities.



SMALL DOLLAR LOAN SNAPSHOT		
	LOANS \$2,500 AND LESS	LOANS \$500 AND LESS
Number of loans made	5,976	1,471
Average loan balance	\$1,181	\$438
Loan fees charged	\$0	\$0
Repayment terms	Flexible	Flexible

LOAN ACTIVITY		
	2021	2020
Total outstanding loans	\$1,737,485,438	\$1,500,611,434
Outstanding loans as % of member savings	78%	76%
Total loans disbursed	\$1,330,901,000	\$1,144,330,000
Real estate loans disbursed	Exceeded \$528.2 Million	Exceeded \$488.1 Million
Consumer loans/lines of credit disbursed	Exceeded \$538.2 Million	Exceeded \$439.6 Million
Business loans disbursed	Exceeded \$264.6 Million	Exceeded \$216.6 Million
Total number of loans disbursed	73,108	68,583
Number of real estate loans disbursed	7,395	7,829
Number of consumer loans/lines of credit disbursed	58,740	55,180
Number of business loans disbursed	6,973	5,574
Loan delinquencies as % of loans outstanding	0.48%	0.93%
Net loss from charge-offs and member bankruptcies	\$2,880,450	\$3,282,833
Delinquencies and losses (compared to national averages)	In line with national averages	In line with national averages



# ‘Dupaco has been there for us every step of the way’

MARION, Iowa—Danielle Fortmann walked away from a multi-vehicle crash with broken ribs—and the sinking realization that her family’s only vehicle was totaled.

Narrowly missing the collision was Dupaco’s Jennifer Olmsted. As the women talked at the accident scene, they realized they knew each other. The Dupaco employee had once helped the Marion woman join the financial cooperative.

“It was a sigh of relief that she was there,” Fortmann said.

**6,400+** *Number of free Dupaco Money Makeovers provided in 2021*

“I had never been in an accident before, so to have a familiar face in that time was comforting.”

Before parting ways, the women hugged. And Olmsted told Fortmann to reach out if she needed anything.

A few days later, they reconnected at Dupaco’s Marion Learning Lab. Fortmann and her husband, Doug, needed a car for their family of five.

They worked together to create a plan to get the Fortmanns into a vehicle that week. But Olmsted also coached the mom on building her credit so she could eventually get into a lower-rate auto loan.

“Jennifer went out of her way to see what Dupaco could do to help us,” Fortmann said. “Dupaco has been there for us during the last year every step of the way.”

Today, Fortmann’s credit score is on the rise. It’s allowed the family to buy a new, more reliable vehicle to get them where they need to go—and create new memories along the way.

The family recently returned from a weeklong road trip, exploring places they had never experienced together: Tennessee, Alabama and Louisiana. The parents surprised their children with the trip as a Christmas present.



## ▲ SCENE IN: 2021

Doug and Danielle Fortmann, of Marion, Iowa, explore Sun Studios in Memphis, Tenn., with their sons Declan (from left), Draven and Finn during a recent family road trip.

“That car got us through the trip,” Fortmann said. “There wasn’t a moment where I wished I could go home now. We made a lot of memories. And now we’re planning to make

yearly trips like that. We want to go to different places every time.”

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



## Your Dupaco branch guide

**[1] Andrew Houy @ Hillcrest Rd.**  
3299 Hillcrest Rd. | Dubuque, IA | (563) 557-7600

**[2] Abby Scherrman @ Pennsylvania Ave.**  
3999 Pennsylvania Ave. | Dubuque | (563) 557-7600

**[3] Mariko Kurobe @ Asbury**  
5865 Saratoga Rd. | Asbury, IA | (563) 557-7600

**[4] Kevin Weber @ Sycamore St.**  
1465 Sycamore St. | Dubuque | (563) 557-7600

**[5] Leslie Biver @ Key West**  
2245 Flint Hill Dr. | Dubuque | (563) 557-7600

**[6] David Schick @ Inside Hy-Vee**  
400 S. Locust St. | Dubuque | (563) 557-7600

**[7] Jim Doyle @ Marion Learning Lab**  
5970 Carlson Way | Marion, IA | (319) 366-8231

**[8] Cydney Porter @ First Ave.**  
110 35th St. Dr. SE | Cedar Rapids, IA | (319) 366-8231

**[9] John Heavens @ Williams Blvd. SW**  
3131 Williams Blvd. SW | Cedar Rapids | (319) 366-8231

**[10] Torri Freese @ Edgewood Learning Lab**  
4615 Cross Pointe Blvd. NE | Cedar Rapids | (319) 366-8231

**[11] Collin Olson @ San Marnan Learning Lab**  
1946 Schukei Rd. | Waterloo, IA | (319) 234-0381

**[12] Majda Karajic @ W. Mullan Ave.**  
218 W. Mullan Ave. | Waterloo | (319) 235-0381

**[13] Megan Redmond @ Cedar Falls**  
3301 Cedar Heights Dr. | Cedar Falls, IA | (319) 277-3940

**[14] Kathy Steffes @ Carroll Learning Lab**  
503 W. Hwy. 30 | Carroll, IA | (712) 792-1735

**[15] Eric Gilmour @ Grimes Learning Lab**  
1701 E. First St. | Grimes, IA | (515) 320-7108

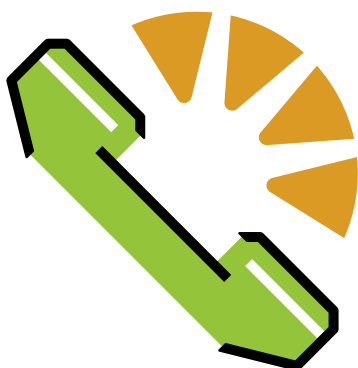
**[16] Jim Klostermann @ Dyersville**  
807 9th St. SE | Dyersville, IA | (563) 875-2795

**[17] Tiffany Brandt @ Galena**  
11375 Oldenburg Ln. | Galena, IL | (815) 777-1800

**[18] Kelly Ruegnitz @ Manchester**  
1200 W. Main St. | Manchester, IA | (563) 927-6187

**[19] Jo Roling @ Platteville**  
1100 E. Business Hwy. 151 | Platteville, WI | (608) 348-4499

**[20] Spencer Smith @ Peosta Learning Lab**  
185 Peosta St. | Peosta, IA | (563) 582-2805



**Let’s talk!**  
Call us toll free:  
**800-373-7600**

Join: **Ext. 206**

Credit cards and home equity, auto, personal and student loans: **Ext. 202**

Business loans and services: **Ext. 203**

Home loans: **Ext. 204**

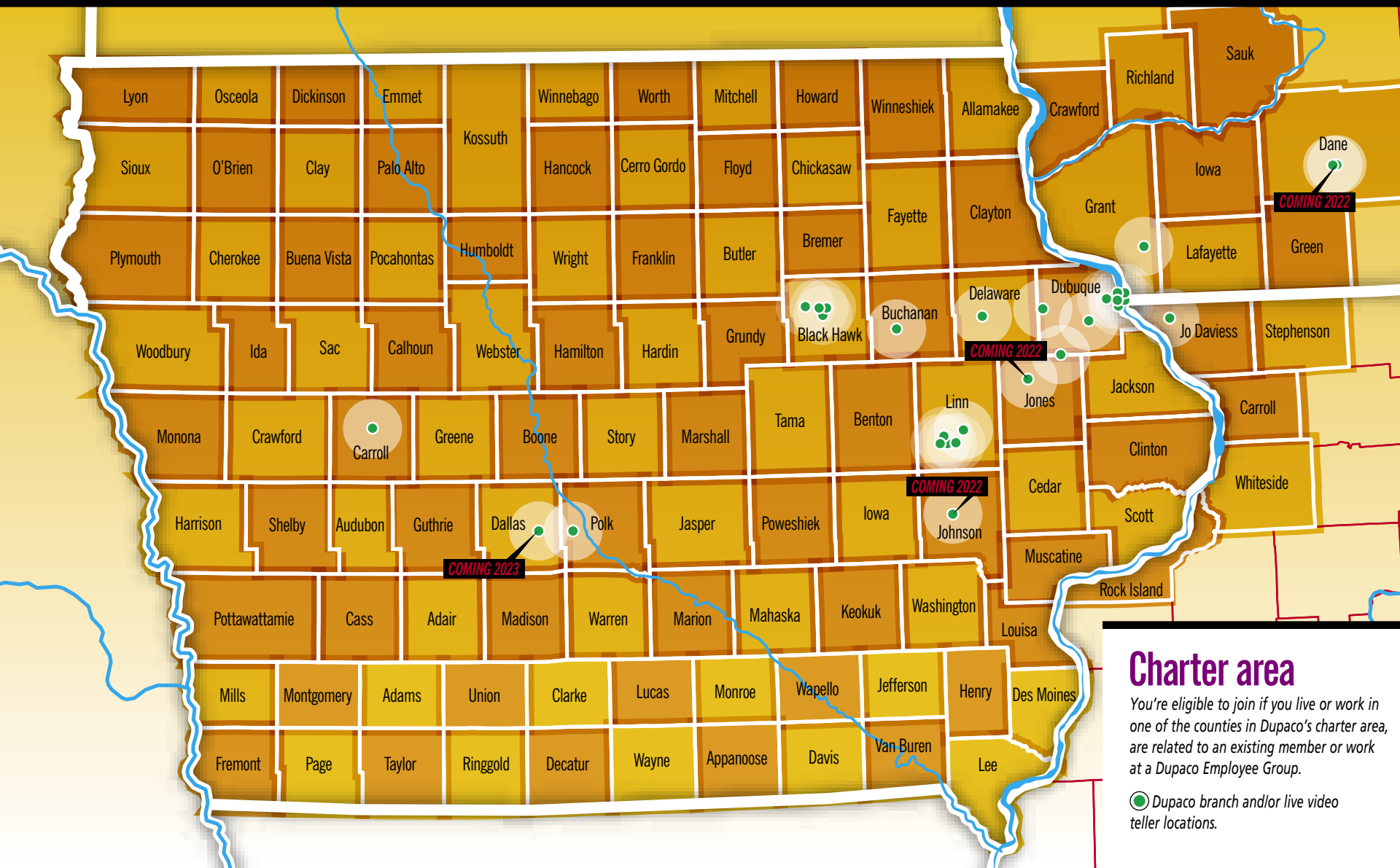
Insurance: **Ext. 210**

Investments and retirement planning: **Ext. 211**

Savings, checking, money market and certificates: **Ext. 206**

Individual Retirement Accounts and Health Savings Accounts: **Ext. 218**

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



## Charter area

You’re eligible to join if you live or work in one of the counties in Dupaco’s charter area, are related to an existing member or work at a Dupaco Employee Group.

● Dupaco branch and/or live video teller locations.