

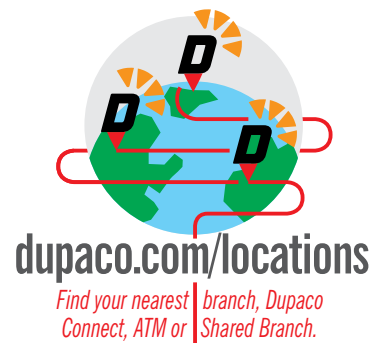


#### SCENE IN: 2022

Dupaco volunteer director Ellen Goodmann Miller shares a few words with the crowd during the ribbon-cutting ceremony at the newest learning lab branch in Cedar Falls, Iowa, on Sept. 7. (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](http://dupaco.com)

NCUA

EQUAL HOUSING OPPORTUNITY

AMERICA'S CREDIT UNIONS



Donating to a local animal shelter.  
**Maryanne**

I would pay off everything I owe, and everything my mother owes as well.  
**Michael**

I hope the money will be used in our community to help those who are in financial hardship—those who are homeless and hungry.  
**Ann**

Donations to the community impact everyone in a positive way.  
**Peggy**

Support arts programs for children.  
**Judy**

To help the living conditions of the elderly.  
**Jerry**

I bought flowers for a good friend.  
**Leslie**

I plan to donate my Thank Use to our church. We are raising funds to build a playground for our kids on our church grounds.  
**Kim**

The money will help local business grow.  
**Mary**

I would love to go directly to those people—real people—just like me, and reach out my hand to help my sisters and brothers up.  
**Dianna**

**Better TOGETHER.**

At a cooperative like Dupaco, you're not just a member—you're an owner. And Dupaco members are better together. Members share Thank Use, a Dupaco-only perk that \*thanks\* them—in cash—for saving, borrowing and planning for their financial futures.

This year, more than 74,000 total members received nearly \$3.7 million in Thank Use, benefiting them and their communities. The payout occurred on a day that celebrates the cooperative difference: International Credit Union Day on Oct. 20.

Even though Thank Use has ended, you're welcome to learn, earn and save at your cooperative any time. Thank Use 2023 will be here before you know it! Watch for details in January.

See how you earned by logging in to Shine



PAGE | 1 | Dupaco + Thank Use = Better Together.

PAGE | 3 | Meet your nomination committee's nominees

PAGE | 5 | You can now apply for a makerspace membership grant

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

PAGE | 9 | We're stronger when we work together

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

Average Thank Use payout = **\$50**

Total Thank Use participation dividends paid to members since 2016 = **Nearly \$24.4 million**

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



Number of members who participated all seven years = **29,113**

Average card transactions per member = **310**

Number of kids who participated through the Boost category = **5,917**

Number of adults who were thanked = **68,493**



# Delivering the credit union difference

A letter from President and CEO Joe Hearn

When I reflect on how 10 employees from the Dubuque Packing Company founded Dupaco back in 1948, I'm honored to be part of today's team that continues to fulfill the credit union's not-for-profit philosophy of cooperation and mutual self-help.

But what does that mean? And what are some of the ways credit unions are different?

## We love to celebrate our members' wins.

### Democratic governance structure

Every year, you're invited to vote for your financial cooperative's board of directors. Unlike some financial institutions, these directors volunteer their time and talents to guide Dupaco in its mission of service.

You can read more about this credit union differentiator and candidates you'll see on Dupaco's 2023 ballot (available in January) on page 3.

### Shared success

Dupaco's Thank Use program

{page 1} also shows how powerful a credit union can be.

Thank Use began in 2016 to share the cooperative's success with the members who most use Dupaco's services. Since then, we have shared nearly \$24.4 million in participation dividends with participating member-owners.

With this year's average participating member receiving \$50 in Thank Use, the payout provides a financial boost as we all feel the pinch of rising costs. What an impact!

### Purpose is member well-being

We love to celebrate our members' wins. Hearing about members like Brittany and Leroy {page 7}, who can now make memories in their recently revamped backyard, is one of the most humbling aspects of what I get to be a part of every day.

As a member-owned cooperative, Dupaco strives to improve each member's financial position. Our passionate and engaged employees work together to carry out our mission to help members build a life worth loving.

And when I recently learned Dupaco received the Employ Humanity Excellence Award, I was incredibly proud of the entire Dupaco crew.

Staff like Jon Nugent {page 10}

joins more than 650 passionate employees—choosing to be a difference maker by helping members like you reach your goals. And I'm honored to work with our crew every day.

As your member-owned credit union, we are here for you. And we are at your service.

Onward and upward,

  
Joe Hearn  
President and CEO

Dupaco	
FINANCIAL STRENGTH	
As of Sept. 30, 2022	
Members:	153,953
Deposits:	\$2.4 billion
Loans:	\$2.1 billion
Assets:	\$2.9 billion
Reserves:	\$271 million
Reserve Ratio:	9.3%

## Our mission, vision and values

Dupaco's mission is to **help members build a life worth loving.**

Our vision is **brighter community for all.**

And our cooperative values are our moral compass:

**Rooted in trust | Empathetic understanding**  
**Strengthening relationships | Advocate for all | Invest in you**



### ▲ SCENE IN: 2022

Fountain of Youth Program President Caprice Jones (left) and Dupaco President and CEO Joe Hearn enjoy a lunch meeting in Dubuque, Iowa, on July 13. The program works in partnership with Dupaco to help young adults break the cycle of generational poverty by providing life skills training—including financial education—to help them get ahead. (J. Hearn/Dupaco photo)

# Meet your nomination committee's nominees

Dupaco's 74th annual membership meeting will be at 1 p.m. CT Sunday, March 5, 2023, at the Grand River Center in Dubuque, Iowa, and will be virtual through [dupaco.com](https://dupaco.com).

At a financial cooperative like Dupaco, the board of directors serves on a voluntary basis—an unpaid body of volunteers voted on by the membership. Each director also

bears personal liability as an officer of the credit union.

After extensive evaluation, the board's nominating committee recommends the following individuals, all with a proven track record of commitment to the organization, expertise and dedication to guide Dupaco in its mission of service:

Andy Schroeder\*



Andy Schroeder is vice president of Digital Services, Prenger Solutions Group in Dubuque, Iowa. He joined the Dupaco board in 2014 and currently serves as treasurer of the board, chair of the Salary Savings Plan Oversight committee and chair of the CUSO board. Schroeder also serves on the Investment/ALM/ALCO committee. His community involvement includes the Association of Fundraising Professionals of the Greater Tri-States, Carnegie-Stout Public Library Foundation Board, Opening Doors Board, Holy Family Catholic Schools, Clarke University Alumni Board, Sisters of Charity, BVM and Holy Spirit Parish. He holds a Bachelor of Arts degree in Communication and a Master of Business Administration from Clarke University.

Denise Dolan\*



Denise Dolan is the retired Dubuque County auditor. She retires as Dubuque County treasurer in November 2022. She joined the Dupaco board in 1993 and is completing her 10th three-year term. Dolan has served on many committees during her years with the board, including four years as board chair. She currently serves as chair of the Personnel committee and vice chair of the Dupaco R.W. Hoefer Foundation. Dolan also serves on the Audit, Business Lending and Political Action Advisory committees. She is volunteer treasurer of the Dubuque County Firefighters Association Capital Fund and a graduate of Clarke University in Dubuque.

Robert Wethal\*



Robert Wethal is vice president of patient care services and chief nursing officer for MercyOne Medical Center Dubuque. His medical supervisory experience includes work at hospitals in Greeley, Colo., and Davenport, Iowa. He joined the Dupaco board in 2012 and currently serves as chair of the Marketing committee. He also serves on the Investment/ALM/ALCO and Audit committees. In the community, Wethal serves on the board of the Dubuque Museum of Art. He was selected as a 2011 Tri-state Business Times Rising Star. He holds a Bachelor of Science in Nursing degree from Clarke University in Dubuque and a Masters in Health Care Administration from Des Moines University.

\*Incumbent.

## Interested in being considered?

If you'd like to be considered to serve on the board of directors, you can submit your nomination by petition by following these steps:

- + All nominations by petition must be received by **4 p.m. CT Thursday, Dec. 1, 2022.**
- + The nominating committee will accept completed nominations by petition signed by 200 members.
- + Request a board member informational/application packet by calling 800-373-7600,

ext. 2396 or emailing Sailu Aryal at [saryal@dupaco.com](mailto:saryal@dupaco.com).

Due to the nominating committee accepting nominations by petition, nominations will not be accepted from the floor at the credit union's annual meeting.

The board's official slate of nominees will be made available to the membership in January 2023 via the winter edition of the Owner's Manual and other channels.

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

# Taking control of rising prices where you can



It's been a year of painful price hikes. The good news? You can take steps to manage these rising costs.

### Review your spending

Be realistic about what you need to spend money on: Can you cut subscriptions or memberships you rarely use? Can you make more meals at home? Can you refinance or consolidate debt to make payments more manageable?

### Explore bringing in more money

That might mean asking for a raise, picking up more shifts or a second job, or applying for another position.

### Pull from savings first

If you're having trouble covering your expenses, look to your emergency savings first. That's what it's there for.

### Consider borrowing

If your savings isn't enough, you might need

to borrow money. Borrowing isn't one-size-fits-all, though. Talk to your credit union to learn what works best for you.

## Free one-on-one help

A free Dupaco Money Makeover can help you review your entire financial picture—and create a personalized plan to help you take control where you can.

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

# 3 FAFSA fast facts

Heading to college next fall? You can now file your Free Application for Federal Student Aid for the 2023–2024 academic year. Your FAFSA is used to determine student financial aid eligibility.

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

### Never pay a fee to complete it.

The FAFSA is free. Avoid scams by making sure you're applying at [fafsa.gov](https://fafsa.gov).

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



## Federal student loan update

The pause on federal student loan repayment, interest and collections was extended through Dec. 31, 2022. Borrowers should plan to resume payments in January 2023.

# You can now apply for a membership grant



### 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 membership grant

Through a partnership between KCCC and Dupaco, two non-renewable, one-year makerspace membership grants 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. CT Wednesday, Nov. 30. Winners will be announced by Tuesday, 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

# Refer a Friend in Shine Mobile

Refer friends. Get cash. You could earn \$50 for every person you refer to join Dupaco! And to sweeten the deal, we'll give each of your referrals the chance to earn \$50<sup>2</sup> too! Here's how:

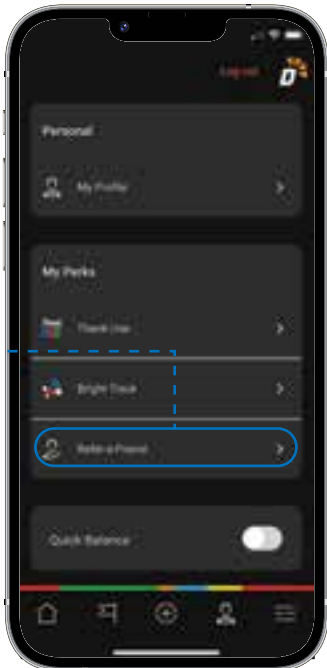
1

Log in to Shine Mobile Banking.



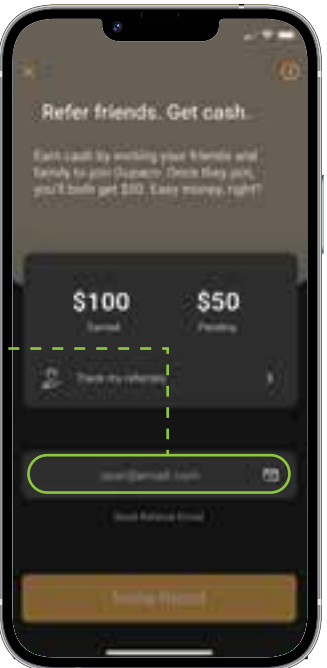
2

Tap from your toolbar. Then tap "Refer-a-Friend" below "My Perks."



3

Enter the email address for the person you want to refer—then we'll send them an email with your unique referral link.



That's it! Once they click your unique referral link and use our online application to open a new Dupaco account<sup>3</sup>, you'll both have a chance to get paid.



Scan this QR code to start referring your friends in Shine!

<sup>1</sup>Referral payments limited to ten (10) per referring member, per calendar year. Referrals are tracked on an individual basis. Bonus paid within 3-5 business days of referred member meeting active checking definition (see below). Referred member must meet active checking definition within 90 days of becoming a member.

<sup>2</sup>\$50 will be deposited to the referred member's Dupaco savings account within 3-5 business days after active checking definition met (see below). Account opening subject to qualification and approval. Existing checking accounts excluded. This offer is limited to a maximum of one Dupaco checking account per referred member, regardless of how many accounts a referred member has, and cannot be combined with other checking account offers. Checking account balance of \$0 or more required at the time of cash payout. Dupaco membership required. Referred member can join if they live or work within our charter area or meet one of our other field of membership requirements. Please contact the credit union to see other ways you may qualify for a Dupaco membership. Initial savings deposit of \$25 required. Other offer restrictions may apply.

<sup>3</sup>In order to receive payment for each referral, each person you refer must click on the unique referral link you share with them through Shine Online Banking, use our online application to open a new Dupaco membership and checking account and meet Dupaco's active checking definition (see below). You must be a personal member with a primary savings account with \$25 minimum balance and have an active Dupaco checking account, as defined below, at time of referral and referral payout. You must not have had a loan delinquent by 60 or more days OR a negative checking account balance for 30 or more days at time of referral payout. Referrals must be made through Shine Online or Mobile Banking. Checking account balance of \$0 or more required at the time of cash payout.

ACTIVE PERSONAL CHECKING DEFINITION: The referred member must meet one (1) of the following criteria during the 90 days prior to the referral payout date: a.) If member had direct deposit into checking account, then five (5) or more check, debit, or automated clearing house (ACH) transactions OR b.) If member did not have direct deposit into checking account, then member must have ten (10) check transactions, or eight (8) debit transactions, or five (5) automated clearing house (ACH) transactions, or three (3) bill pay transactions. For the most up-to-date rates, please visit [Dupaco.com/rates](https://dupaco.com/rates).





**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 member events and discounts, contact Dupaco at 800-373-7600, ext. 0.

### HOLIDAY HOURS

**Friday, Nov. 11, 2022**  
**Veterans Day**  
 Hy-Vee branch, Dubuque, Iowa,  
 open 9 a.m.–7 p.m.  
 All other branches are closed.

**Thursday, Nov. 24, 2022**  
**Thanksgiving Day**  
 All branches are closed.

**Saturday, Dec. 24, 2022**  
**Christmas Eve**  
 Hy-Vee branch, Dubuque,  
 open 9 a.m.–2:30 p.m.  
 All other branches close at 12:30 p.m.

**Sunday, Dec. 25, 2022**  
**Christmas Day**  
 All branches are closed.

**Monday, Dec. 26, 2022**  
**Christmas Day (Observed)**  
 Hy-Vee branch, Dubuque,  
 open 9 a.m.–7 p.m.  
 All other branches are closed.

**Saturday, Dec. 31, 2022**  
**New Year's Eve**  
 All branches are open normal hours.

**Sunday, Jan. 1, 2023**  
**New Year's Day**  
 All branches are closed.

**Monday, Jan. 2, 2023**  
**New Year's Day (Observed)**  
 All branches are closed.

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

## Dupaco Community Credit Union

The winners of our Adventures with #FlatDollar contest are Erica Reiss and Jill Bennett!

Even though the contest has ended, the fun doesn't have to. Keep sharing your adventures with Flat Dollar as your kids learn about money and explore the world around them!



### ▲ SCENE IN: 2022

Dupaco staff raise nearly \$500 in tips for the Dupaco R.W. Hoefer Foundation at the beverage tent during the Cedar Rapids (Iowa) Market After Dark on Aug. 24. The foundation provides personal financial assistance and coaching to help hardworking and financially prudent people recover from unforeseen life events and increase their opportunities for financial stability. (S. Libe/Dupaco photo)

## YOUR MONEY FOR GOOD®

One member at a time

WATERLOO, Iowa—Brittany Sisk was the babysitter of the family. And she knew early on that she wanted to make a career out of working with kids.

"I prefer little people over big people," she said, laughing.

After working in a few day care centers and schools, Brittany opened an in-home day care. And she's loved getting to know the kiddos over the years.

"There's never a dull moment. No day is ever the same," she said. "You have to go with the flow and roll with the punches. And I love it."

Brittany runs her day care out of her Waterloo home, where her family has lived for the past decade.

It's where Brittany and her husband, Leroy, welcomed their youngest son and became a family of four. They brought home Bentley, their 5-year-old miniature poodle. And Brittany brought her day care vision to life.

As their family has grown and their dreams have evolved, the Sisks wanted their home to better reflect their lives today.

The Sisks talked about adding a privacy fence to their backyard. They also dreamed of making updates inside their home to support the day care and their family business, Fit Foods.

Not only were their dreams within reach, but they could save money too.

### SCENE IN: 2022 ▶

Leroy and Brittany Sisk and their sons Jaiden (second row) and Dru enjoy spending time in their newly enclosed backyard. (DreamCatcher photo)

# 'They want to see their members succeed'

Members: **Brittany and Leroy Sisk** | **WATERLOO, IOWA**

Dupaco's Amanda Clark showed the Sisks how refinancing their home loan would save them thousands in interest and cut five years off their payments.

And because they'd built equity in their home over the years, they could borrow against it to make the updates around their house.

"We were overjoyed that we could take advantage of it," Sisk said. "And that there is another example that Dupaco Credit Union has had our back."

The Sisks had their fence installed this summer. And they've enjoyed spending time in their revamped outdoor space.

"It's all about safety for me," Leroy said. "The privacy fence provides safety for our kids and the day care kids. And it makes me feel more comfortable."

For Brittany, their yard feels more

spacious. And it comes with some newfound freedom.

"It's a nice feeling just letting my day care just get out and run free—same with the kids, same with the dog," she said. "They're just able to run free. And it's nice."

The Sisks joined Dupaco about four years ago.

Brittany said they were ready for a change and had heard a lot about the perks of a Dupaco membership.

"I knew instantly when moving to Dupaco that they were a lot more helpful and had more benefits," she said. "They want to see their members succeed. They want to give them financial freedom. And they're doing that with their members."

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





# What a puppy can teach us about financial planning

By Michael Poppen | Financial consultant

After our family dog passed away last year, I was hesitant to bring another dog into the family.



*With inflation and rising Fed rates, we might see more volatility within portfolios. But this doesn't mean you should stray from your financial plan.*

But Santa's more receptive to the emotional needs of my family. And he delivered a puppy last Christmas.

Since then, Mabel has chewed through wooden blinds, flip-flops, her leash and even the carpet! But despite all my reprimands (and everything my wife does to discount them), we're happy to have her.

Just like bringing a puppy into the family, there are times in financial planning when we might question if the means are justified.

Recent inflation has eroded purchasing power, and balances within retirement plans might be lower. With inflation and rising Fed rates, we might see more volatility within portfolios. But this doesn't mean you should stray from your financial plan.

Despite all the market talk of volatility and

uncertainty within the economy, a fair amount of historical data shows that if we persevere, things will improve.

I won't be taking my dog back to the breeder. And I ask that you also be patient, review your financial plan and stay the course.

Have a safe and happy fall!

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

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

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

# How much money do you need to retire?

By Trent Steines | Trust officer

Many financial planners say you'll need to replace about 70–80% of your pre-retirement income—or 12 times your pre-retirement salary.

But retirement planning isn't one size fits

**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.

all. You can start to get a feel for how much money you'll need to save by answering a few questions:

**How do you want to spend your time?**

Knowing what you want to do in retirement—and the costs that come with it—will help shape your budget. Do you imagine:

- Traveling?
- Pursuing a passion?
- Moving to a new city?

Think about other expenses, like health care 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 save more than someone comfortable with more risk.

Dupaco partners with First Community Trust to provide you estate, retirement and investment planning. A free meeting with a trust officer is included with your membership. Contact FCT at (563) 690-0029.

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



Trent Steines

# Insurance rates are rising. Here's what you can do about it

By Kelsie Mason | Senior insurance agent

Inflation and other factors are impacting the insurance rates you pay in a real way today. While many of these factors are out of your control, you can take steps to reduce the impact on your wallet.

**Why insurance rates are on the rise**

A global shortage of chips for new vehicles, rising costs of other materials and worker shortages have contributed to fewer homes and cars available to buy.

Less inventory leads to higher prices.

And as the value of homes and vehicles increases, insurance companies must pay

more to repair or replace them when an accident happens. Anything that raises these costs will likely raise your insurance rates.

**6 ways to curb rising rates**

But you can take steps to lessen the impact on the insurance rates you pay:

**1** | Keep your insurance coverage in place. Otherwise, you'll likely pay for it through higher rates in the future.

**2** | Review your coverage and know what your policy covers. A Dupaco Insurance Services agent can help you make sure you have the best coverage for your lifestyle,

budget and needs.

**3** | Pay your premiums on time.

**4** | Package your policies together to take advantage of discounts.

**5** | Ask about other discounts. Maybe you qualify for a good student discount or drive significantly less than you used to.

**6** | Avoid speeding tickets, other traffic violations and accidents, which can lead to higher insurance rates.

**Review your insurance** at [dupaco.com/insure](https://dupaco.com/insure)



**POLICY FOR THE PEOPLE**

## We're stronger when we work together

The credit union movement is driven to solve issues within our communities. And we're stronger when we work together on issues like:

- Financial well-being for all
- Inclusion
- Disaster response
- Affordable housing and childcare

That's why credit union professionals across Iowa, including Dupaco staff, joined the Iowa Credit Union League's 2022 Iowa Credit Union Convention in late August.

Attendees learned and shared together—and got reinspired to serve their collective 1.5 million members through financial coaching, advocacy initiatives and more.

**Raise your voice** at [dupaco.com/PoliticalAction](https://dupaco.com/PoliticalAction)



**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).



**▲ SCENE IN: 2022**

Dupaco's Robert Daughters shares what he's learned from the Iowa Credit Union League CRASH Iowa program during the ICUL Convention on Aug. 30 in Des Moines. (M. Burley/ICUL photo)





Meet your #DupacoCrew: **Staff stories**

# ‘Dupaco always had a spot in my heart’

Staff: **Jon Nugent** | Branch manager

Join our team  
at [dupaco.com/careers](https://dupaco.com/careers)

I think I’ve been a golfer my entire life.

It’s a sport that offers so much.

It teaches you integrity. You don’t have somebody watching if you cheat, so you have to hold yourself accountable. Most of my stories are intertwined with golf or have been impacted by it one way or another.

That’s actually how I started at Dupaco too.

I was getting ready to graduate from college and didn’t know what I wanted to do. One of my good friends asked if I wanted to join a golf league with him. And one of the guys in the league happened to work at Dupaco.

I didn’t know what a credit union was, and he told me what it was all about. Dupaco had a lot of values that aligned with mine.

I started as a teller and eventually became a member service representative.

There wasn’t a better organization to show me what a credit union is all about—and how you can impact each member’s life. Dupaco trains you to do what’s best for the member.

I had worked there for about a year and a half.

Then my dad got sick.

Family is No. 1. And I had to leave Dupaco and go back to Illinois to take care of him.

But after working there, I wanted to work in the credit union industry forever. And I would compare every job to Dupaco after that.

It drove home my need to work for an organization that goes above and beyond for a greater cause. You want to go home at the end of the night being proud of what you do.

I continued working in the credit union industry and ended up in Madison, Wis. When I saw that Dupaco was coming to Madison, I couldn’t pass up the opportunity to come back and share Dupaco with the community.

Dupaco was there to welcome me back with open arms.

Now I’m a branch manager at one of our new Madison branches. Every time a member walks through the door, we have an opportunity to help them and change their life.

Dupaco offers something special that’s just not everywhere else. And getting to help create that experience up here in Madison is so exciting.



## CONNECT Conference

At Dupaco, our training philosophy is *Know. Show. Grow.* That’s why our #DupacoCrew came together June 20 to learn and grow at our first Dupaco Connect Conference in Dubuque, Iowa. It was a day of inspiration, education and fun—reigniting our passion for who we are and what we do to serve members like you!



▲ Dupaco’s senior leadership team snaps a selfie with the Dupaco crew. (J. Hearn/Dupaco photo)



▲ Dupaco staff enjoy a break together during the Dupaco Connect Conference. (K. Curry/Dupaco photo)



▲ Dupaco’s Marissa Kluesner shares tips and tricks during a session at the conference. (T. McDermott/Dupaco photo)

### DUPACO STAFF CAREER MILESTONES

#### Five-year employees

- ▶ Kahlán Curry
- ▶ Tom Draus III
- ▶ Chris Gierut
- ▶ Kaylee Johnston
- ▶ Martina McMahon
- ▶ Tina Medley
- ▶ Lisa Mueller
- ▶ Pete Murphy
- ▶ Kayla Myers
- ▶ Lexi Newman
- ▶ Tungula Sartin
- ▶ Kelsey Schroeder
- ▶ Jarod Thornton
- ▶ Makenna Timmerman
- ▶ Tracy Weiler
- ▶ Rachel Westerhoff

#### 10-year employees

- ▶ BJ Duehr
- ▶ Tressa Pergande

- ▶ Megan Redmond
- ▶ Pete Weber

#### 15-year employees

- ▶ Jill Knepper
- ▶ Leigh Ann Reisner

#### 20-year employee

- ▶ Stacey Weber

#### 25-year-plus employees

- ▶ Kathy Anderson (28)
- ▶ Laurie Bell (34)
- ▶ Jennifer Breitbach (25)
- ▶ Dawn Davis (31)
- ▶ Deb Herbst (37)
- ▶ Diane Kieffer (34)
- ▶ Kelly Klein (29)
- ▶ Linda Maas (31)
- ▶ Donna Olberding (29)
- ▶ Diane Sloman (30)



#### ▲ SCENE IN: 2022

Dupaco receives the 2022 Employ Humanity Excellence Award on Aug. 26 at the financial cooperative’s headquarters in Dubuque, Iowa. From left: Katie McClain, Dupaco vice president, human resources; Lisa Bowers, chief people officer; Bill Marklein, Employ Humanity founder; and Joe Hearn, Dupaco president and CEO. (C. Rodewald/Dupaco photo)