



SCENE IN: 2022

DreamCatcher Productions films Dupaco members Bill and Caren Spertslage visiting with the credit union's Amanda Bieber during a Dupaco Your Money for Good video shoot Nov. 19 in Marion, Iowa. (DreamCatcher Productions photo)

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

dupaco.com

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EQUAL HOUSING OPPORTUNITY

MEMBER'S CREDIT UNIONS



PAGE | 1 | Taking control of debt in the new year

PAGE | 3 | You're invited to Annual Membership Meeting

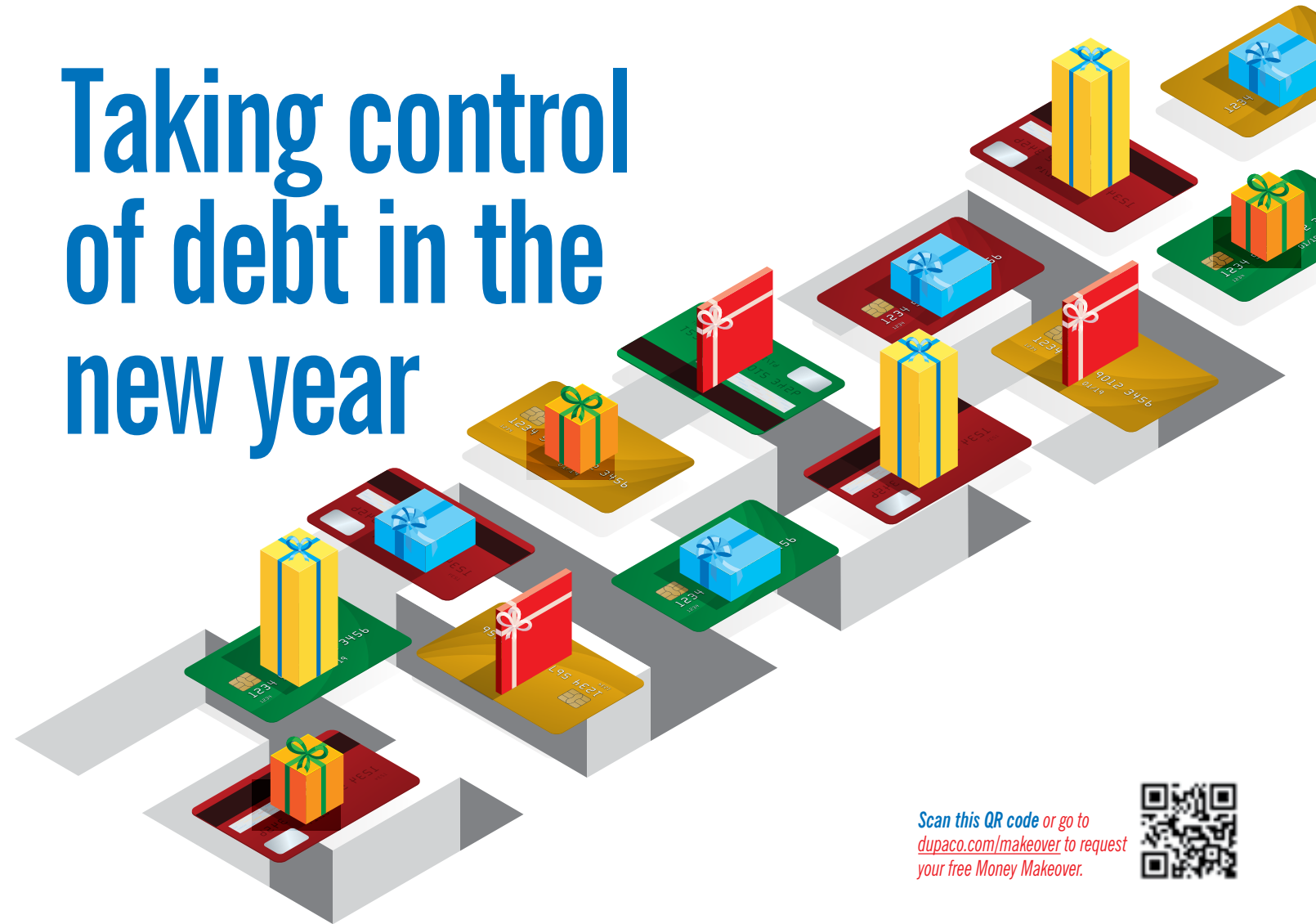
PAGE | 5 | How to start a Savings Goal in Shine Mobile

PAGE | 6 | College scholarship alert

PAGE | 9 | 6 ways to improve your gas mileage this winter



Taking control of debt in the new year



Scan this QR code or go to dupaco.com/makeover to request your free Money Makeover.



The credit card statements have arrived, itemizing every holiday purchase. And with increased prices, your bills might be higher than usual. With the holidays in the rearview mirror, it might be time to get back on track so you can spend more time on the things that bring you joy in the new year.

Debt consolidation

When used correctly, debt consolidation can help you pay off your balances and free up cash flow. Debt consolidation rolls multiple debts into one loan—often providing a lower interest rate, a lower monthly payment and the convenience of making only one payment each month.

HINT The trick is keeping your old credit cards open—and not using them. If you can do this, you can also improve your credit score!

How it works

Debt consolidation can take the form of a:

- Balance transfer:** You might be able to transfer multiple credit card balances to a low-rate Dupaco Visa credit card.

- Debt consolidation loan:** If you own your vehicle, you might be able to use it as collateral to get a better interest rate.

- Home equity line of credit:** When you have equity in your home, you can consolidate debt with a low-interest home equity line of credit or home equity loan.

HINT A free Money Makeover can help you weigh your options. Dupaco specializes in thrift and wants to help you save money!

When it doesn't work

Avoid this approach if it won't save you money. Make sure you know what you're paying now and what you'll be paying after a consolidation.



DID YOU KNOW?

Now's a great time to open a Dupaco Holiday Club savings account. You'll save year-round for holiday gift purchases and receive your funds in time for holiday spending!

Get started at dupaco.com/save

Helping you take control of your money

A letter from President and CEO Joe Hearn

A 2022 U.S. Federal Reserve study found that as many as one in three adults would struggle to cover a \$400 out-of-pocket emergency.

It can be daunting to navigate your finances and stay ahead on your financial journey—especially as prices and interest rates keep rising.

Our staff continues to work hard to educate members on how they can take control of their money, even in these unique times.

Our entire team of financial experts has kept a pulse on rates, allowing us to be nimble and work together to pivot thoughtfully. We're keeping your best interest in mind to help you build a life worth loving.

When you save with Dupaco, your deposits benefit your fellow members. As a credit union, we take the hard-earned money our members deposit with us and responsibly put it to work locally by providing your friends and neighbors low-cost loans for cars, homes, education, small businesses and more.

Members are taking time to review their budgets and find ways to spend less or even invest more. During a no-cost Money Makeover, employees like Sherokee Sellers {page 10} passionately help members make good money choices that enhance their overall well-being.

With the rising rate environment,

you might be looking for additional options for your money. Dupaco Financial Services' team of advisors can help review your savings goals and explore investment opportunities that best fit your needs.

You are in control of your money.

As we enter our 75th year of serving members as a not-for-profit financial cooperative, it's our mission to help you build a life worth loving. That's why we offer tools and resources to help you navigate wherever you are in your financial journey. Dupaco cares about your well-being. And when our members love life, it makes a brighter community for all.

At Dupaco, you're not just a member—you're an owner. So,

I invite you to our 74th Annual Membership Meeting. We're excited to provide two ways to participate: You can join us virtually from the comfort of your home or in person at the Grand River Center 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 2023 board election. The election is officially open! {You can learn more on page 3.}

Onward and upward,


Joseph F. Hearn
Joe Hearn
President and CEO



▲ SCENE IN: 2022

Dupaco President and CEO Joe Hearn snaps a selfie with staff at the East Washington Avenue branch in Madison, Wis., on Nov. 1. (J. Hearn/Dupaco photo)

Learn more at dupaco.com/CUDifference



2022 HIGHLIGHTS

Received 5-Star Superior rating from
BauerFinancial

Named a
2022 Top Workplace USA

Received the **2022 Employ Humanity Excellence Award**

Introduced Dupaco branches to the
Des Moines, Iowa, and Madison, Wis., metros

NEW

Launched a **free Business Resource Center** at dupaco.com/business/resources

Staff vigilance prevented

nearly \$6.7 million

in member fraud losses as of Dec. 15

Celebrated Thank Use payout of

nearly \$3.7 million

Increased all savings and term-share certificate rates to help you save even more

Awarded \$60,000 in student scholarships through the Dupaco R.W. Hoefer Foundation

FINANCIAL STRENGTH

As of Nov. 30, 2022

Members: **155,163**


Deposits: **\$2.3 billion**

Loans: **\$2.2 billion**

Assets: **\$2.9 billion**

Reserves: **\$289 million**

Reserve Ratio: **9.8%**



ESTABLISHED 1948

We're celebrating 75 years!
As more members join and use Dupaco, we continue to create new opportunities to help you build a life worth loving.

You're invited to Annual Membership 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 participate in the credit union's board election and attend Dupaco's 74th Annual Membership Meeting at 1 p.m. CT Sunday, March 5, 2023.

How to attend

You can attend the meeting in person with a luncheon at the Grand River Center in Dubuque, Iowa, or virtually from home at dupaco.com. During the meeting, you'll hear from your credit union's leadership team and board of directors about how Dupaco is performing.

With either option, you'll need to register to attend by Feb. 28, 2023. You can register by scanning the QR code, going to dupaco.com/MemberMeeting or calling Dupaco at 800-373-7600.

Your vote counts

You can also participate in your credit union's board elections. And your vote counts!

Voting is now open to all Dupaco members who are 16 or older and a primary account holder. Dupaco's trusted partner, Credit Union Executives Society (CUES), is helping administer the election. You can vote for up to three

candidates for the three open positions:

- ▶ Andy Schroeder*
- ▶ Denise Dolan*
- ▶ Robert Wethal*

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

How to vote

There are two approved ways you can vote—online or by paper ballot. But you can only vote once. And voting won't take place during the event.

Vote online: You can cast your vote by scanning the QR code or going to dupaco.com/MemberVote. You have until 11:59 p.m. CT Feb. 24, 2023. You'll 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.

Request a paper ballot: You can request a paper ballot by calling CUES at 866-356-0726. You must request your paper ballot by 4:30 p.m. CT Feb. 3, 2023. Voting instructions will be provided with your mail-in ballot. Your ballot must be postmarked by Feb. 24, 2023, and received by CUES no later than the close of business March 2, 2023, to be counted.

Paper ballots won't be accepted at any Dupaco branches.

Scan this QR code or go to dupaco.com/MemberMeeting to register to attend the membership meeting.

HINT You can also cast your vote!

SCENE IN: 2022 ▶

Dupaco board members take the oath of office Feb. 20, 2022, at the Dupaco Voices Building in Dubuque, Iowa, following the 2022 Annual Membership Meeting and election. You're invited to this year's meeting at 1 p.m. CT Sunday, March 5, 2023. (D. Klavitter/Dupaco photo)

Meet your candidates

A call for board nominations by petition from interested, qualified members was published in the Fall 2022 Owner's Manual newsletter and on dupaco.com. The board of directors serves on an unpaid, voluntary basis and is elected by the membership. After a thorough evaluation, the board's nominating committee presents these candidates:

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 Credit Union Service Organization (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 is the retired Dubuque County auditor. She retired 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 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.

2 | WINTER

*Incumbent. WINTER | 3



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 ownership perks. 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 2023?

Start earning at dupaco.com/ThankUse



Build your savings and **earn up to \$40.**



Earn up to \$50 for interest paid 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.



Earn up to \$15 by keeping your finances safe.



Earn up to \$10 for participating three-plus years in Thank Use.

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

SCENE IN: 2022

Dupaco staff celebrate the credit union's Thank Use payout with members at the Edgewood Road branch in Cedar Rapids, Iowa, on Oct. 20—International Credit Union Day. (B. Kaplan photo)



Resolve to review your credit

Your ability to get a loan, rent an apartment or even get a job might all depend on ... your credit score. The higher your score, the better you look as a potential borrower, customer or job candidate. There are steps you can take to establish solid credit, rebuild your credit or maintain the score you've worked hard to get. It starts with understanding what makes up your unique three-digit score:

Payment History

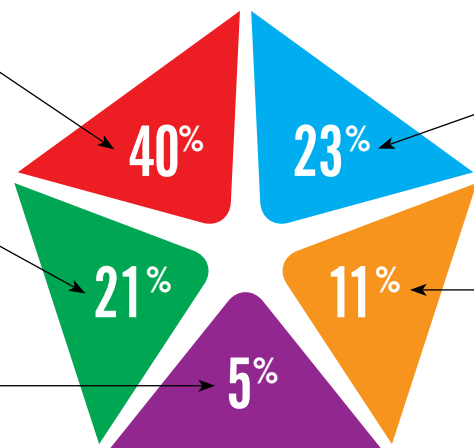
Paying bills on time has the biggest positive impact on your credit score.

Credit Age

The longer your credit history is, the better.

Inquiries

Inquiries stay on your credit report for two years.



Credit Usage

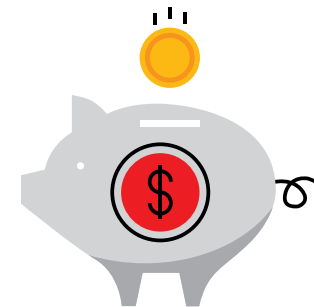
Adding up limits for all credit cards provides your total available credit.

Account Mix

A mix of installment and revolving accounts is better than having only one type of debt.

Review your credit at dupaco.com/BrightTrack

What if your savings could be working harder for you?



With interest rates rising, now's a good time to look for opportunities to earn more as you save. And term-share certificates can be a great way to do that if you don't need immediate access to some of your savings.

With a term-share certificate, you put money in for a locked period in exchange for a higher interest rate than you'd get with a traditional savings or money market account.

These unique accounts blend the higher growth potential of a stock investment with the security of a typical savings account.

You'll need to meet some basic requirements to open a certificate:

- ▶ Maintain a minimum opening balance, which depends on the certificate you choose.
- ▶ Commit to keeping your money in the account for the term of your certificate.

Term-share certificates can be a smart way to save for larger purchases like a vehicle or house down the road.

Before you open a certificate, be sure you won't need to access the funds before the maturity date. You can get funds out early,

but you have to pay a penalty. So it's best to have a separate emergency fund to help you cover an unexpected expense.

Explore our certificates at dupaco.com/certificates



DID YOU KNOW?

As a credit union, we take the hard-earned money you deposit with us and responsibly put it to work locally by providing your friends and neighbors low-cost loans for cars, homes, education, small businesses and more.

HOW TO

Start a Savings Goal in Shine Mobile


If you have a special goal, a Savings Goal can help you reach it! Here's how to get started in Shine Mobile.

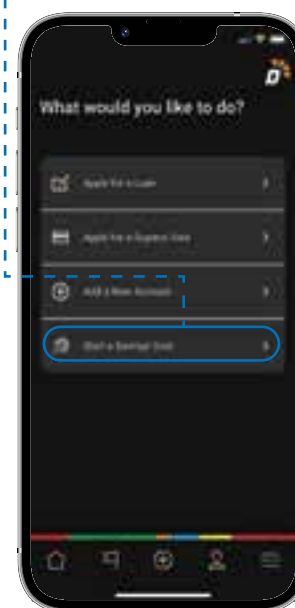
1

Log in to Shine Mobile Banking.



2

Tap  from your toolbar. Then tap "Start a Savings Goal."



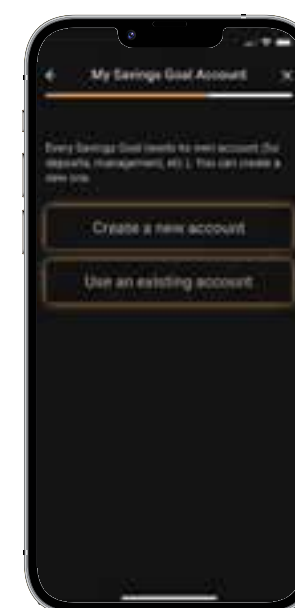
3

Tell us what you're saving for, the amount you'd like to save and when you'd like to reach your goal.



4

Create a new savings account, or use an existing one, to activate your goal. And start saving!



Scan this QR code to start your Savings Goal today!

HINT Setting up automatic deposits is the simplest way to keep your goal on track!



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.

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 2023-24 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: 2022

Philanthropy Day coloring contest winner Karlee shares how she gives back and helps others next to her artwork display at the Grand River Center in Dubuque, Iowa, on Nov. 15. Karlee was one of three Dupaco-sponsored coloring contest winners recognized at the National Philanthropy Day luncheon. (C. Rodewald/Dupaco photo)

Congrats, membership winners!



Two individuals were recently awarded memberships to the Key City Creative Center to develop their skills and training, thanks to a partnership between Dupaco and KCCC.

Congrats to Gail Chavenelle and Kenneth Bichell, who were selected among applicants to receive the nonrenewable, one-year makerspace membership grants.

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

Don't forget: As a Dupaco member you get \$10 off your monthly KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account!



'For me, it's like the circle of life'

Members: **Kim and Shawn Wiederin** | **MANNING, IOWA**

MANNING, Iowa—Kim Wiederin's mom has faced a series of health complications, with costly bills at every turn.

For Kim and her husband, Shawn, the decision was clear.

It was time to help.

"She never wanted to be a burden, but she's not a burden," Kim said. "For me, it's like the circle of life. She took care of me as a kid. And now she needs me."

The Wiederins wanted to invite Mom to live with them. But their Manning home wasn't accessible for her.

So they got to work. They updated the flooring throughout their home, making it easier for Kim's mom to get around. They remodeled their main-floor bathroom, adding a walk-in tub and updated fixtures. And they added a ramp to make their home more accessible.

Kim's mom left an assisted living facility last spring and moved in with her family. The Wiederins' adult daughters live just blocks away, so she's surrounded by love and family.

"It's been good to have her around. She's not alone," Kim said. "And she can be part of the great-grandkids' lives."

As a bonus, the family's updates have made it easier for their grandson, who uses a wheelchair, to visit.

But all of the updates came with a price. The Wiederins paid for the expenses,

along with some medical bills, with higher-rate credit cards and a personal loan. And they were feeling the pinch.

That's when they turned to their financial cooperative.

Dupaco's Michelle Steffes helped them consolidate their debt into one payment. The renovations increased the value of their home, so they could borrow against the equity in it and cut their payments in half.

"It gave us some financial relief so we can make sure Mom is taken care of," Kim said. "We're working to pay that down now. By having a line of credit, we can borrow against it when we need it. It's good to have it as a backup."

It's not the first time the credit union has helped her family, Kim said.

A few years ago, the Wiederins turned to Dupaco as a last-ditch effort to buy their home after being turned away elsewhere.

Dupaco helped the first-time credit union members with their home purchase. But they also learned more about budgeting, credit building and saving automatically.

Later, Dupaco helped them buy their teenage son's truck and build his credit too.

"All of my kids have joined Dupaco now," Kim said. "We're all thankful for how Dupaco has helped us."

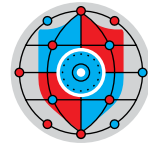
Read more at dupaco.com/YourMoneyForGood

SCENE IN: 2022 ►

Dupaco's Michelle Steffes (right) helped members Kim and Shawn Wiederin consolidate their debt into one payment. "It gave us some financial relief so we can make sure Mom is taken care of," Kim said. (A. Rexrode/Dupaco photo)



4 steps to take when a data breach impacts you



PROTECTION CONNECTION

STAY IN THE KNOW

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

facebook.com/dupaco twitter.com/dupaco

Unfortunately, data breaches happen.

But knowing what to do when your personal information's exposed can help you keep your accounts and identity safe:

- 1 | Monitor your credit report for accounts or charges you don't recognize.
- 2 | Consider placing a fraud alert or credit freeze on your credit report.

- 3 | Set up alerts on your financial accounts to keep tabs on account activity.
- 4 | Use two-step verification to make it harder for fraudsters to access your accounts.

Protect yourself at dupaco.com/fraud



POLICY FOR THE PEOPLE

SCENE IN: 2022

Jim Nussle, former congressman, presidential cabinet member and current Credit Union National Association (CUNA) President/CEO, visits the Dupaco Voices Building in Dubuque's Historic Millwork District on Oct. 17. Clockwise from lower left: Nussle, CUNA Engagement Consultant Christopher Morris, Dupaco Chief Marketing Officer Dave Klavitter and Dupaco President and CEO Joe Hearn. They're gathered in front of an installation representing the beginnings of the U.S. credit union movement. It was illustrated in this 1924 logo created by Boston Globe cartoonist Joseph Stern. It shows a credit union—represented by the umbrella—shielding a happy member from bad things raining down from above. The design represented U.S. credit unions for more than 40 years. A giant reproduction of this illustration is displayed in the Dupaco Voices Building. (J. Hearn/Dupaco photo)

Raise your voice

at dupaco.com/PoliticalAction



6 Ways to improve your gas mileage this winter

By Derek Wood | Insurance agent

Cold temperatures can be a drag on our vehicles' fuel economy.

In fact, frigid air can reduce the number of miles we can travel on a tank of gas by as much as 34% in some cases, according to the U.S. Department of Energy.

But there are ways you can boost your gas mileage (and save on gas costs) this winter:

1 | Check your tire pressure

You'll be safer on the roads and improve your gas mileage by up to 3% by keeping your tires inflated properly, according to the U.S. Department of Energy.



2 | Combine trips

This way, you'll drive less often with a cold engine.

HINT Cars run better when the engine is warm!

3 | Reduce idling time

Most manufacturers recommend driving off gently after about 30 seconds. Your engine will warm up faster being driven.

4 | Lighten the load

Remove accessories you don't need from outside (like roof racks) or inside (like golf clubs) your vehicle during the winter to decrease wind resistance and improve efficiency.

5 | Park in a warmer place

If it's an option, park in a garage to increase the initial temperature of your engine and cabin.

6 | Be picky with the seat warmer

Heated seats, window defrosters and heater fans use additional power, decreasing your fuel economy.

Review your insurance at dupaco.com/insure

You can still reach last year's savings goals

There's still time to reach last year's savings goals for retirement and health expenses.

When

You have until April 18, 2023, to contribute to these accounts for 2022.*

- ▶ Traditional or Roth Individual Retirement Account
- ▶ Health Savings Account

How much

For your IRA, 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.

For your HSA, you can contribute up to \$3,650 for self-only coverage (\$4,650 if



you're 55 or older) or \$7,300 for family coverage (\$8,300 if you're 55 or older).

HINT All of these limits increased for the next tax year!

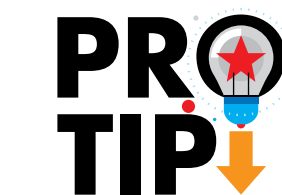
Added benefits

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

HSA-eligible individuals can make tax-deductible contributions, earn tax-free dividends and withdraw money tax free for qualified medical expenses.

*Contact your tax advisor to verify eligibility and contribution limits.

Get started at dupaco.com/IRA



Next tax season, consider setting up automatic recurring contributions to your IRA and HSA accounts to chip away at your goals throughout the year!



Meet your #DupacoCrew: Staff stories

'I needed to believe in what I was doing'

Staff: **Sherokee Sellers** | Member service representative II [Join our team](#) at [dupaco.com/careers](#)

Dupaco came to my workplace and did a presentation about credit and why it's important.

Afterward, I went over and struck up a conversation. We talked about my financial goals and concerns, and I thought that was cool.

I wanted to learn more, so I went to the Marion Learning Lab and did a Money Makeover. We went over my credit report, talked about the things that were holding me back and talked about the steps I could take.

I wasn't even a member. It took so much weight off my shoulders.

And I walked away thinking, "Maybe I'm in the wrong career field."

I didn't do anything with that thought for awhile. But when I started my job search, I decided that if it wasn't a "heck yes!" it was a "heck no!" I took my time doing interviews. I needed to believe in what I was doing.

At the top of my list was Dupaco because of that experience I had. I filled out an application for the "Name Your Dream Job" position at Dupaco. And eight months in, I was the one doing Money Makeovers for other members.

I have members who have gotten to watch me grow, and I've gotten to watch them grow.

I have a member whose credit was in the 400s when we opened their account. Through our Credit Coach loan and budgeting, their credit score is now in the 600s. And we just got them approved for a credit card.

I'm a very small piece of the whole big picture, but that person thinks enough of me that they want me to be excited with them too. And I am. I feel like I can help our members build a life worth loving.

I'm surrounded by really great and awesome people. We have the same core values. And at the end of the day, we're all striving for the same thing.

Dupaco takes care of their people, regardless of whether you're an employee or a member. I've never worked at another financial, but I find it very hard to believe that there are others that do it like Dupaco does.

Put your first paycheck to work

There's a certain thrill that comes with earning your first paycheck. But entering the working world comes with plenty of big decisions. Here's how to start making the most out of your hard-earned money:

1 | Establish a budget immediately

A budget can help you prioritize your spending, manage your money and save for your future {see #2}. A free Dupaco Money Makeover can show you where your money is going and identify areas where you can cut costs and save more.

2 | Pay yourself first

Use automatic deposits and transfers to put some of your earnings toward your savings goals every time you get paid. It's OK if you start small. Your savings will add up over time, and you might find ways to save even more!

3 | Contribute to your company's 401(k) plan

If your employer offers a 401(k) plan, start contributing to it as soon as you're eligible. And lean on Dupaco for other ways to save for retirement. Your future self will thank you!

4 | Practice before you purchase

Before you buy a big purchase like a car, make some practice payments into a savings account for a few months. This way, you'll get a feel for how the extra cost will impact your budget.

HINT You'll also have money saved for your down payment!



▲ SCENE IN: 2022

Dupaco's Shay Libe (left) and Leah Walter attend the Connecting at Kinnick Career Fair Oct. 11 at the University of Iowa's Kinnick Stadium in Iowa City, Iowa. (S. Libe/Dupaco photo)

Explore our opportunities at [at dupaco.com/careers](#)

DUPACO STAFF CAREER MILESTONES

Five-year employees

- ▶ Jordan Benson
- ▶ Chad Breitsprecker
- ▶ Vanessa Douglas
- ▶ Trish Goodwin
- ▶ Marissa Kluesner
- ▶ Mariko Kurobe

- ▶ Katie McClain
- ▶ Scott Schuster
- ▶ Britini Slaght
- ▶ Alisea Wilcox

10-year employees

- ▶ Adam Cook
- ▶ Carrie Crane

- ▶ Eric Gilmour
- ▶ Andrew Houy
- ▶ Rachel Keeler
- ▶ Nicholas Koos
- ▶ Brittany Krapfl

15-year employees

- ▶ Joe Ervolino

- ▶ Julie Gansen
- ▶ Sarah Michels
- ▶ Aaron Plein
- ▶ Mike Poppen

20-year employees

- ▶ Judy Folken
- ▶ Lisa Mescher

25-year-plus employees

- ▶ Donna Digman (32)
- ▶ Chris Hearnden (29)
- ▶ Joe Hearn (36)
- ▶ Jim Klosterman (27)
- ▶ Dawn Kress (28)
- ▶ Pat Slattery (42)