

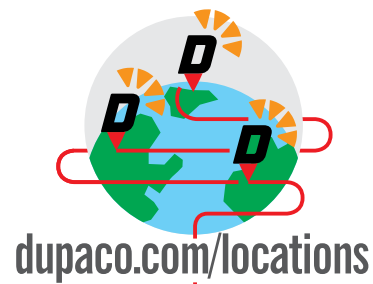


#### SCENE IN: 2023

Dupaco was proud to sponsor Cedar Valley Habitat for Humanity's inaugural Bankers Build on June 22. Dupaco's Rebecca Bradshaw joined about a dozen Dupaco staff members to help build a home—and strength, stability and self-reliance through shelter in the community. (G. Westrom/Cedar Valley Habitat for Humanity)

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

[dupaco.com](https://www.dupaco.com)

NCUA

EQUAL OPPORTUNITY

MEMBER'S CREDIT UNIONS



S A V E ▶ B O R R O W ▶ I N V E S T ▶ I N S U R E ▶ T R U S T



# Owner's Manual

FALL ▶ 2023

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In 1948, 10 meatpacking employees pooled \$5 each to start the credit union. Sure, the member-owned financial cooperative has grown and evolved since then. But our purpose remains the same. (Hint: It has everything to do with you!)

Seventy-five years later, you are at the heart of every strategic decision made by your credit union.

We're One Dupaco.

And that strategy is driving our mission, vision and values—helping us focus on what matters most.

Our mission and vision go back to our roots. What's Dupaco's overall purpose? The answer is our mission: Help members build a life worth loving.

What happens if Dupaco successfully executes its mission? The answer is our vision: Brighter community for all.

And our cooperative values are our moral compass: Rooted in trust, empathetic understanding, strengthening relationships, advocate for all and invest in you.

To carry our One Dupaco strategy forward, we're focused on four areas:

► **Member experience:** Regardless of where you live or how you connect with your cooperative, we want to help you feel

capable, confident and less stressed about your money.

► **Team Dupaco:** We're committed to creating a welcoming culture and providing opportunities to learn and grow.

► **Financial solutions:** We'll provide evolving solutions to enhance member well-being and strengthen the cooperative.

► **Operational improvement:** We'll seek efficiencies that honor the member experience and culture, conserve resources and enhance team productivity.

You can feel confident that your volunteer board of directors is making these strategic decisions to ensure your credit union remains strong and vibrant well into the future.

How will we help you build a life worth loving?



Explore your credit union at [dupaco.com](https://www.dupaco.com)



# Your credit union continues to serve with heart and smart

A letter from President and CEO Joe Hearn

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

Earlier this year, Team Dupaco was honored to celebrate our 75th anniversary.

I'm proud of Dupaco's legacy and positive impact on our members and the communities we serve.

Since our founding by 10 meatpackers in 1948, Dupaco hasn't lost sight of how we've gotten here—and how we'll continue serving you with heart and smart.

As a member-owned cooperative, your credit union provides an opportunity for you to use and control your money on a democratic basis to improve your economic and social conditions.

And while our purpose remains constant, your volunteer board of directors is committed to strategically evolving to ensure Dupaco stays relevant in changing technological, economic and societal conditions.

Your board continues to help set direction for our team and provide the resources needed to get the job done. {You can read more about this credit union differentiator and the candidates you'll see on Dupaco's 2024 board of directors ballot (available in January) on page 3.}

Technological enhancements like Ray, our new digital telephone assistant, help connect you to quick and secure 24-hour access to your accounts—helping you feel capable, confident and less stressed about your money.

We're committed to providing solutions to enhance member well-being and strengthen the cooperative.

We strive to create a welcoming culture and provide our team with opportunities to learn and grow.

We seek efficiency that honors the member experience and culture, conserves resources and enhances team productivity.

And when we consistently do the right thing, others will, and have, noticed.

Dupaco continues to receive BauerFinancial's 5-Star Superior rating, acknowledging the credit union's performance as one of the country's strongest financial institutions. And recently, Dupaco was listed as a Forbes Best-in-State Credit Union, Forbes Top Small Employer in America and Des Moines Register

Top Workplace. As you can see, our dedicated team works hard to advocate for you every day.

These recognitions don't come easy. And they'll always hold a special place for Team Dupaco. They reaffirm that our team consistently works together as One Dupaco to help members build a life worth

loving, creating brighter community for all.

Thanks for your membership over the last 75 years. I'm excited to see what the next 75 years and beyond bring!

Onward and upward,

*Joseph F. Hearn*

Joe Hearn  
President and CEO



▲ SCENE IN: 2023

Dupaco President and CEO Joe Hearn enjoys lunch with staff in August at Dupaco's branch in Carroll, Iowa. (J. Hearn/Dupaco photo)



## FINANCIAL STRENGTH

As of: Sept. 30, 2023

Members: **161,813**

Deposits: **\$2.53 billion**

Loans: **\$2.3 billion**

Assets: **\$3.2 billion**

Reserves: **\$275 million**

Regulatory Net Worth Ratio: **11.59%**



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.

# Meet your nomination committee's nominees

Dupaco's 75th annual membership meeting will be at 1 p.m. CT Sunday, Feb. 25, 2024, 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.

Each has a proven track record of commitment to the organization, expertise and dedication to guide Dupaco in its mission of service:

Ellen  
Goodmann  
Miller\*



Ms. Goodmann Miller is community resource development specialist with Gronen in Dubuque, Iowa. She also provides resource development, grant writing, strategic planning and political consulting services through Hawks Goodmann & Associates. A resident of Dubuque, she joined the board in 2021 and has served on the Credit and Delinquent Loan, Marketing and Political Action committees. Her community board service includes the Grand Opera House, Julien Dubuque International Film Festival and Communities in Schools of Mid-America. Ms. Goodmann Miller holds a Bachelor of Arts Degree in English and Drama/Speech from Clarke University in Dubuque.

Jeff  
Gonner\*



Mr. Gonner is the retired chief financial officer at Medical Associates Clinic and Health Plans in Dubuque, Iowa. A resident of Dubuque, he joined the board in 2009 and has served on the Investment/Asset Liability Management, Audit, Salary Savings Plan Oversight, Nomination and Personnel committees, as well as on the CUSO board. Mr. Gonner also has served as Dupaco board chairperson. He currently serves on his parish finance committee. He graduated from Loras College with a bachelor's degree in accounting and is a Certified Public Accountant.

Randy  
Skemp\*



Mr. Skemp is vice president of sales at Active Network, Inc., based in Dallas, Texas. A resident of Dubuque, Iowa, he was elected to the Dupaco board in 2003. During the past 20 years, he has participated in all credit union committees, including serving three years as board chairperson. A graduate of Loras College, Mr. Skemp also has earned the Certified Credit Union Volunteer (CCUV) and Certified Credit Union Director (CCD) designations. He has served on the board of Hills & Dales and as an advisor with Junior Achievement and is currently on the Dupaco Foundation board.

\*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. Here's how it works:

- + 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).
- + The nominating committee will only accept completed nominations by petition that are signed by 200 members.

+ All nominations by petition must be received by **4 p.m. CT Friday, Dec. 1, 2023.**

The nominating committee will only accept 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 members in January 2024 in the winter edition of the Owner's Manual and other channels.

# WELL ON YOUR WAY!

Thanks for making Thank Use a success! We're on a mission to ensure you're well on your way to building a life worth loving.

No matter where you are in your journey, we'll help you—every step of the way. Because as a financial cooperative, we're

committed to enhancing member well-being and strengthening the cooperative through programs like Thank Use.

This year, Dupaco members shared **more than \$3.3 million** in Thank Use ownership perks by saving, borrowing and planning for the future.

Since 2016, Dupaco members have received **nearly \$27.7 million** in Thank Use for participating in their cooperative.

When we consistently work together to boost financial well-being, we power the credit union, creating brighter community for all.

See how you earned by logging in to Shine

Total Thank Use paid to participating members = **More than \$3.3 million**

Average Thank Use payout = **\$45**

Total Thank Use ownership perks paid to members since 2016 = **Nearly \$27.7 million**

Number of states in which participating members reside = **50**  
Plus 8 other countries: Canada, Colombia, Finland, Ireland, Japan, Netherlands, Uruguay and Vietnam

## Thank USE

OWNERSHIP PERK

Number of members who participated all eight years = **27,929**

Average card transactions per member = **313**

Number of members who were thanked = **73,942**

**Forbes 2023**  
**BEST-IN-STATE CREDIT UNIONS**  
POWERED BY STATISTA

## Forbes ranks Dupaco a top credit union

Earlier this year, Forbes named Dupaco one of the top-rated credit unions in America. Banks and credit unions were rated on consumers' overall recommendations and satisfaction. It was the fourth time Forbes recognized Dupaco.

"This recognition simply reaffirms our staff consistently delivers on the Dupaco brand promise to help members build lives worth loving and to create brighter community for all," said Dupaco President and CEO Joe Hearn

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

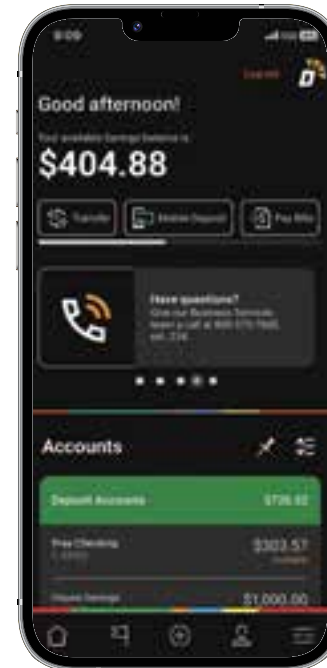
### HOW TO

# Save every time you pay

ChangeUp Savings is an easy way to grow your savings. It automatically rounds your debit card purchases up to the next dollar and deposits the difference into your savings account. Start watching your "loose change" pile up:

1

Log in to Shine Mobile Banking.



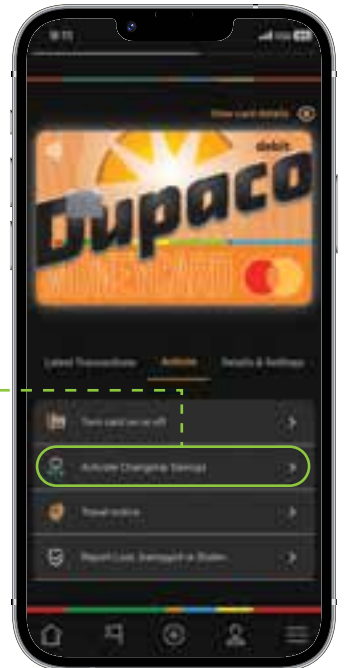
2

Tap on your checking account. Then tap the "Actions" tab.



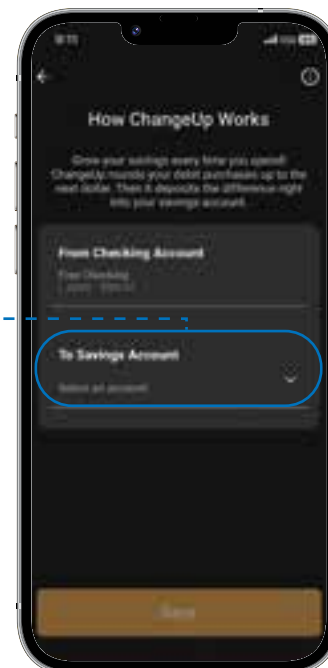
3

Scroll to find "Activate ChangeUp Savings."



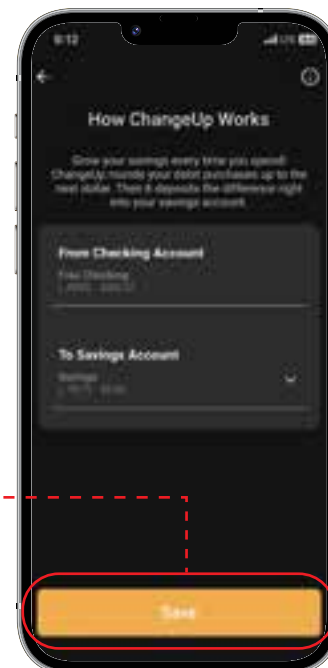
4

Choose the savings account you want your "loose change" deposited to.



5

Click "Save." You're all set!



?

### DID YOU HEAR?





**dupaco.com/events**

Be on the lookout for upcoming events by checking Dupaco's Member Events and Discounts webpage.

facebook.com/dupaco | twitter.com/dupaco

If you have any questions on member events and discounts, contact Dupaco at 800-373-7600.

## HOLIDAY HOURS

Saturday, Nov. 11, 2023  
**Veterans Day**  
Hy-Vee branch, Dubuque, Iowa, open 9 a.m.–2 p.m. CT.  
All other branches are closed.

Thursday, Nov. 23, 2023  
**Thanksgiving Day**  
All branches are closed.

Sunday, Dec. 24, 2023  
**Christmas Eve**  
Hy-Vee branch, Dubuque, open 9 a.m.–2 p.m. CT.  
All other branches are closed.

Monday, Dec. 25, 2023  
**Christmas Day**  
All branches are closed.

Sunday, Dec. 31, 2023  
**New Year's Eve**  
Hy-Vee branch, Dubuque, open 9 a.m.–2 p.m. CT.  
All other branches are closed.

Monday, Jan. 1, 2024  
**New Year's Day**  
All branches are closed.

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

**SCENE IN: 2023**  
The #DupacoCrew throws a 75th birthday party for Dupaco on July 17!

# 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.



Scan this QR code to apply today, or visit [dupaco.com/KeyCity](https://dupaco.com/KeyCity).



## About the membership grant

Through a partnership between KCCC and Dupaco, three six-month makerspace membership grants will be awarded.



## When it's due

Applications are due by 5 p.m. CT Wednesday, Nov. 15. Winners will be notified by Wednesday, Dec. 20.



## How to apply

Complete a short questionnaire by scanning the QR code above or visiting [dupaco.com/KeyCity](https://dupaco.com/KeyCity).



## 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!



LAKE DELHI, Iowa—Dupaco members Alissa and Chad Gardner are passionate about financial well-being—and helping those around them live financially well too.

They want to save others from the money mistakes they made as young adults.

"My first week as a new college student, I filled out five applications for credit cards to get a free T-shirt. I didn't know any different," Alissa recalled.

Whether they're coaching first-time homebuyers on credit and saving or bringing financial education programs to their children's classrooms, the Gardners are inspired to share what they've learned.

"It just comes out of us," Alissa said. "And it has poured over into teaching our kids too."

The blended family of seven is entrepreneurial at heart. And owning several businesses over the years has helped their kids learn, from an early age, how to be good stewards and manage money wisely.

The parents have always found opportunities to include their children in their business endeavors, including everything from real estate to farming.

When the couple owned a real estate company, the kids put up yard signs. When the family hosted Airbnb camping guests on their farm, the kids welcomed visitors, split firewood and set up tents. And when a business needed help with less exciting tasks, the kids stamped envelopes and tackled other odds and ends.

## SCENE IN: 2023

Braden Gardner (from left), Braxtyn Gardner, Blake Gardner, Alissa Gardner, Chad Gardner, Tristan Dietz and Brooke Gardner enjoy time in their new Lake Delhi, Iowa, community. (Contributed)

# One family's journey toward financial wellness

Members: **Alissa and Chad Gardner** | LAKE DELHI, IOWA

"Their entire lives, we've been self-employed. The kids have never known anything different," Alissa said. "We don't always pay them because you don't get paid for everything as part of a family. But we also like to demonstrate generosity in our businesses and for the people who work for us. And that includes our kids."

These experiences have helped the couple's children learn lifelong social and money skills—and inspired them to save money and start businesses for lawn mowing, auto detailing and more.

When 14-year-old Tristan opened a Dupaco account for his business, Alissa was grateful for the one-on-one financial education her son received from staff.

"He didn't treat Tristan like a little kid. My kids rise to the occasion when adults

treat them like he did," Alissa said. "It was a partnership. And I was appreciative that he took the time to do that."

Tristan also recently got his first debit card. And he broke in his Dupaco Money Card by treating his brother and himself to a pizza.

It wasn't just any pizza, though. Three of the family members work at The Pizza Place in Lake Delhi. It's allowed the family to get to know the people in their new community. The Gardners recently moved their family to the lake community to start their next chapter.

"We're called to be here right now and love our neighbors," Alissa said. "We're just seeing what God has for us here."

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





# No joking matter: Navigating inflation's impact on retirement

By Michael Poppen | Financial consultant

Growing up in the Midwest, you can learn several values in your formative years. For me, they were love, respect, strength and inflation.

My dad's stories from working a pool hall in his youth always have my attention.

## Free retirement webinar

Are you nearing retirement? Have questions about Social Security benefits? Get access to our free on-demand webinar to learn how you can make the most of retirement and maximize your Social Security benefits. Watch the webinar at [dupaco.com/invest](https://dupaco.com/invest).

In 1962, two regulars assumed they were tricking my dad, asking whether he'd like "a great big nickel or tiny dime?" He'd always choose the former. These fellas would laugh until they'd fall off the stool!

And so, it would continue—until my dad finally elected the dime. My dad knew full

well that as soon as he chose the dime, his antagonists would figure he learned the value, and the "dumb kid" would be all the wiser.

One thing is certain, a dime or nickel bought more in 1962. According to the U.S. Census Bureau:

- The average (median) family income was around \$6,000 a year.
- A quart jar of Miracle Whip was 49 cents.
- Tuna was 20 cents a can.
- Bacon was 59 cents per pound.

Mmmmm, bacon.

Obviously, inflation is no joke. And the cost of living will likely persist for the next 60 years.

For retirees and those saving for retirement, these comparisons of the costs of goods and services over the years underscore a crucial point: Using an appropriate investment strategy based on your objectives becomes even more important to maintain your desired lifestyle and meet your present and future needs.

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Dupaco Financial Services is a division of Dupaco Community Credit Union — the financial home you own — so you can rest assured that you're working with an organization that will act with your personal interest in mind. Dupaco Financial Services works with a national, full-service securities brokerage firm, LPL Financial, to make available top-of-the-line investment and insurance information and opportunities.

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



## Important update: Federal student loan payments resume

If you have federal student loans, you likely haven't had to make payments since 2020. But after several extensions, federal student loan interest resumed in September 2023, and payments resumed in October. Here's what to do:

### 1 | Check your loan info

Go to your Federal Student Aid dashboard at [studentaid.gov](https://studentaid.gov) to review your loan details and update your contact info.

### 2 | Watch for messages

You'll get info from your loan servicer about when to start paying again. Not everyone restarts their payments at the same time.

### 3 | Explore your options

A free Dupaco Money Makeover may help you fit these payments into your budget. Plus, you might qualify for a repayment plan, loan consolidation or loan refinancing.

Schedule your Money Makeover at [dupaco.com/makeover](https://dupaco.com/makeover)

# Why did my insurance rates go up?



Unfortunately, rising insurance rates have led many people to underinsure themselves. Dupaco Insurance Services

can help you make sure you have the best coverage for your budget and needs. Get started at [dupaco.com/insure](https://dupaco.com/insure).

If you've seen your insurance rates go up lately, you're not alone.

Across the country, it's become more expensive for insurance carriers to pay claims. And it's impacting the rates you pay in a real way.

What's going on? Since 2020, insurance carriers have lost money across the country. They recorded a \$26.5 billion net underwriting loss in 2022, up from \$21.5 billion in 2021. As a result, some insurance companies have increased their rates by as much as 50%.

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

Here are three factors impacting your rates today:

### 1 | Less inventory

A global shortage of chips for new vehicles, rising costs of other materials and worker shortages have led to fewer available homes and cars. Less inventory leads to higher prices.

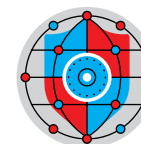
### 2 | Higher prices

As the values of homes and vehicles increase, insurance companies must pay more to repair or replace them when an accident happens.

### 3 | Extreme weather

Extreme weather events also made 2022 one of the costliest years in natural disasters, with more than \$120 billion in insured losses.

## Protect yourself from fraud



PROTECTION CONNECTION

STAY IN THE KNOW

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

[facebook.com/dupaco](https://facebook.com/dupaco)

[twitter.com/dupaco](https://twitter.com/dupaco)

Fraud happens. But we don't want to see it happen to you! As a Dupaco member, you have several tools and resources to help keep your accounts and identity safe.

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



Meet your #DupacoCrew: Staff stories

# Finding joy through helping people

Staff: **Vanessa Walters** | Member service representative

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

GALENA, Ill. —It's interesting how life takes you in different directions. All through college, I wanted to go into medicinal research. With science, it's black and white. It's this, or it's that.

I'm an introvert, and I knew I wanted to help in the background in a lab.

But when I was home on break in college, my mom got me an application to work at a restaurant in Galena. I'd come home feeling exhausted but fulfilled carrying trays and talking to people. It felt so right. And I loved it.

I got my degree in medicinal chemistry. And when I went back for my master's, I looked around the chemistry labs and realized I didn't enjoy it as much as I thought I did. I missed serving people in public, hearing their stories, sharing my stories and having that human connection.

And I wondered, why am I pushing so hard for something that doesn't feel right anymore?

I decided to go into real estate, but I needed another job to compensate.

That's where Dupaco came in.

I was already a member and saw they had an open teller position in Galena. I jumped on it, and I'm really happy about that decision.

The more I helped people on the teller line and learned from my coworkers, the more I wanted to do here at Dupaco. For me, that meant transitioning to a member service representative role. The more help I can give our members, the better I feel about what I do and my choice to work here.

I love having the opportunity to help members get closer to their financial goals.

When I was younger, I didn't know enough about my credit and how credit cards worked. I wish someone would have pulled me aside to help me. I learned from my mistakes, and I want to be that advocate for our members. So I share tips and tricks with them that I didn't know.

It's that educational aspect that drew me to Dupaco. We don't paint black-and-white pictures. We customize solutions for our members.

And it fills me with pride and joy to know that I'm genuinely helping the people in my community.

# A Dupaco career is different #DupacoCrew

Your #DupacoCrew is an inclusive group of caring, passionate and fun-loving people who work together toward a higher purpose. And our approach is getting noticed. Forbes recently named Dupaco a **top small employer** in America in an assessment of nearly 10,000

businesses nationwide. The Des Moines Register also recently recognized Dupaco as a **2023 Top Workplace** based entirely on employee feedback in a third-party survey. #DifferenceMakers

## SCENE IN: 2023

Dupaco staff accept the Top Workplaces award at a Sept. 14 ceremony in Des Moines. Dupaco ranked third in the Large Employer category for Top Workplaces in Iowa, according to the results of the Des Moines Register's annual survey of company employees. (K. McClain/Dupaco photo)

## Explore our opportunities

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



## DUPACO STAFF CAREER MILESTONES

### Five-year employees

- ▶ Cassie Ament
- ▶ Tiffany Brandt
- ▶ Dan Dimitroff
- ▶ Ed Dorantes-Ortiz
- ▶ Cassie Engelken
- ▶ Amber Feldermann
- ▶ Jeannette Fessler
- ▶ Katey Hackett
- ▶ Morgan Hanson
- ▶ Tom Harbaugh

- ▶ Kim Hundrieser
- ▶ Noah Kachelski
- ▶ Katie Kost
- ▶ Taylor McArtor
- ▶ Tim Newman
- ▶ Ryan O'Mara
- ▶ Dennis Price
- ▶ Heather Rogers
- ▶ Trudy Vokac
- ▶ Maureen Weinberg
- ▶ Mandy Zelle

### 10-year employees

- ▶ Tim Bemis
- ▶ Laura Donner
- ▶ Sarah Pink

### 15-year employees

- ▶ Jill Gogel
- ▶ RJ Montes

### 20-year employee

- ▶ Leslie Biver

### 25-year-plus employees

- ▶ Kathy Anderson (29)
- ▶ Laurie Bell (35)
- ▶ Tim Boeckenstedt (25)
- ▶ Jennifer Breitbach (26)
- ▶ Dawn Davis (32)
- ▶ Deb Herbst (38)
- ▶ Diane Kieffer (35)
- ▶ Kelly Klein (30)
- ▶ Linda Maas (32)
- ▶ Donna Olberding (30)

- ▶ Jane Sweetman (25)
- ▶ Kurt Wuertzer (30)

### Retirements

- ▶ Jim Bradley, consultant: 54 years of service
- ▶ Diane Sloman, contact center representative: 31 years of service
- ▶ Dan Smith, financial/management advisor: 26 years of service