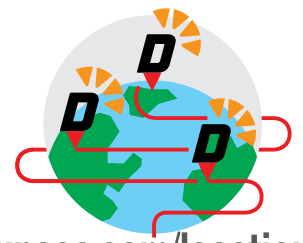




◀ **SCENE IN: 2023**  
 DreamCatcher Productions films  
 Dupaco members Alissa and Chad  
 Gardner and family during a Dupaco  
 Your Money for Good video shoot  
 Sept. 17 in Manchester, Iowa.  
 (DreamCatcher Productions photo)



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

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



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



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P.O. Box 179, Dubuque, IA 52004-0179  
 (563) 557-7600 / 800-373-7600

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



WINTER ▶ 2024

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# You're invited to our 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 75th Annual Membership Meeting at 1 p.m. CT Sunday, Feb. 25, 2024.

## 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](https://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 by noon CT Feb. 20, 2024. You can register by scanning the QR code, going to [dupaco.com/MemberMeeting](https://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:

- ▶ Ellen Goodmann Miller\*
- ▶ Jeff Gonner\*
- ▶ Randy Skemp\*

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](https://dupaco.com/MemberVote). You have until 4:30 p.m. CT Feb. 15, 2024. You'll enter a username and password to vote. Your username is your member number, and your password is your eight-digit birthdate as mmddyyyy (with no spaces or special characters).

**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 Jan. 26, 2024. Voting instructions will be provided with your mail-in ballot. Your ballot must be postmarked by Feb. 15, 2024, and received by CUES no later than the close of business Feb. 23, 2024, to be counted. Paper ballots won't be accepted at any Dupaco branches.

Scan this QR code or go to [dupaco.com/MemberMeeting](https://dupaco.com/MemberMeeting) to register to attend the membership meeting.

**HINT** You can also cast your vote!



### SCENE IN: 2023 ▶

Dupaco President and CEO Joe Hearn talks to members March 5 from the Grand River Center in Dubuque, Iowa, during the 2023 Annual Membership Meeting. You're invited to this year's meeting at 1 p.m. CT Sunday, Feb. 25, 2024. (C. Rodewald/Dupaco photo)



## Meet your candidates

A call for board nominations by petition from interested, qualified members was published in the Fall 2023 Owner's Manual newsletter and on [dupaco.com](https://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:

### Ellen 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\*

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\*

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.





# Your credit union remains here for you

A letter from President and CEO Joe Hearn

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

While we can start a new goal any time, it's natural to reflect on where we've been and what we envision at the start of each new year. It's an opportunity for fresh beginnings.

Whatever your goal is, Dupaco continues to be a strong resource for you. We want to help you feel capable, confident and less stressed about your money.

I'm proud of the work our team does to continue receiving the BauerFinancial 5-star rating. It recognizes Dupaco as one of the country's strongest financial institutions. And this strength helps support our competitive savings and loan rates.

But our work does not stop with recognitions like this.

We continue to make smart investments through our in-branch and digital communities.

Whether we're opening a new branch, like the ones coming soon to Waukee and Coralville, Iowa, or launching new digital experiences, like our updated Shine Online Banking, the Dupaco team continuously collaborates to deliver new ideas and solutions to help you manage your money anywhere.

Dupaco is here to lend a helping hand while you navigate both simple and complex financial situations so you feel empowered to take control of your money, celebrate your wins and build a life worth loving.

We believe in the importance of building genuine connections throughout our entire community of members. And it's inspiring to see our Dupaco crew continue building those connections in their communities by using their volunteer time off to help organizations important to them.

We recently celebrated the legacy of a volunteer close to our hearts. Dick Schroeder, who served as a Dupaco volunteer board of director for 37 years, passed away Oct. 12, 2023. We are grateful for his advocacy

for Dupaco and its community of members.

A credit union's board of directors is a key credit union differentiator—and as a member-owner, you're invited to participate and cast your vote in our 2024 board election. The election is officially open. {You can learn more on page 1.} I also invite you to our 75th Annual Membership Meeting. We're excited to once again 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.

In closing, thank you for your membership and the trust and confidence you place in your financial cooperative. It is our honor and privilege to serve you.

Onward and upward,



Joe Hearn  
President and CEO

**"Whatever your goal is, Dupaco continues to be a strong resource for you."**

— Joe Hearn, president and CEO



## FINANCIAL STRENGTH

As of: Nov. 30, 2023

Members: **162,997**

Deposits: **\$2.5 billion**

Loans: **\$2.4 billion**

Assets: **\$3.2 billion**

Reserves: **\$289 million**

Regulatory Net Worth Ratio: **11.68%**



### ▲ SCENE IN: 2023

Honorary Dupaco Director Dick Schroeder (left) and Dupaco President and CEO Joe Hearn enjoy an event at the Voices rooftop earlier this year. (J. Hearn/Dupaco photo)

# REMEMBERING DICK SCHROEDER

*The Dupaco family remembers the legacy of  
Dick Schroeder, who passed away Oct. 12, 2023.*



Dick served on Dupaco's volunteer board of directors for 37 years. He served in several director capacities, including board chairperson in 1976-77.

Dick's leadership and contributions made a positive difference in the lives of our members and

communities. In appreciation for his contributions, Dick was named an honorary director emeritus when he retired from the board in 2010.

We're grateful for Dick's loyal service.

***He will be missed.***

## POLICY FOR THE PEOPLE

### We're stronger when we work together

The credit union movement is stronger when we work together.

State and federal legislation often affect the benefits you receive as a member-owner of Dupaco. That's why we advocate for you and will always inform you of legislative actions and issues that could potentially impact how you save, borrow and manage your money.

We do not favor or endorse any particular political party. Instead, we focus on creating awareness and offering ways to make your voice heard.

Your voice does make a difference.

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

HARDTIMES  
SICKNESS  
FINANCIAL  
DISTRESS



# Have you met Ray?



Meet Ray, Dupaco's digital assistant. Ray will greet you—and be ready to help—whenever you call Dupaco.

Using Ray helps lower wait times for all callers—and gives you more access to Dupaco employees for meaningful conversations about your money.

Simply ask your question. And if Ray can't help, you'll talk to a Dupaco representative.

Ray can help with common questions, like Dupaco's routing number, branch hours and rates. Once Ray verifies your account, you'll also get quick and secure access to certain account information, like your account balance, transaction history, deposit status and more.

When you use Ray to access personal account information, you might be asked for your member number and social security number.

A code will be sent via text message or email using the information Dupaco has on file.

For your account safety, this two-step verification process is required each time you access your account. But you can skip this process when you sign up for voice biometrics. (It uses your voice as your account password!)

To enroll, you must use the phone number tied to your account. Once you complete the two-step verification process, you'll be asked if you want to enroll in voice biometrics.

We protect your voice data by converting it into a secure code and storing an encrypted version in our system. Your actual voice is not permanently recorded or saved.

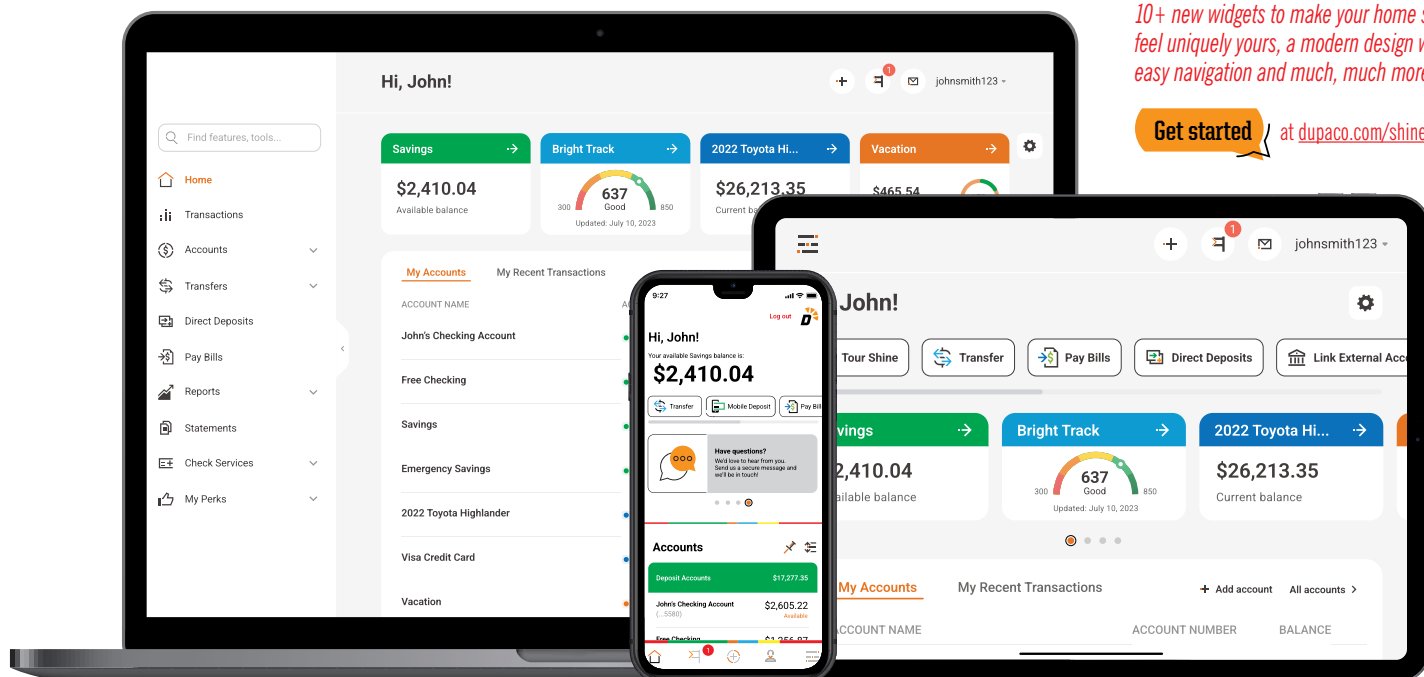
**How will Ray help you?**

**Meet Ray** by calling 800-373-7600

## Your new Shine Online Banking is here

*Have you checked out the new Shine Online Banking? It's made especially for your desktop, laptop or tablet device. Enjoy all the fantastic online banking features you know (and love), plus the ability to choose from 10+ new widgets to make your home screen feel uniquely yours, a modern design with easy navigation and much, much more!*

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



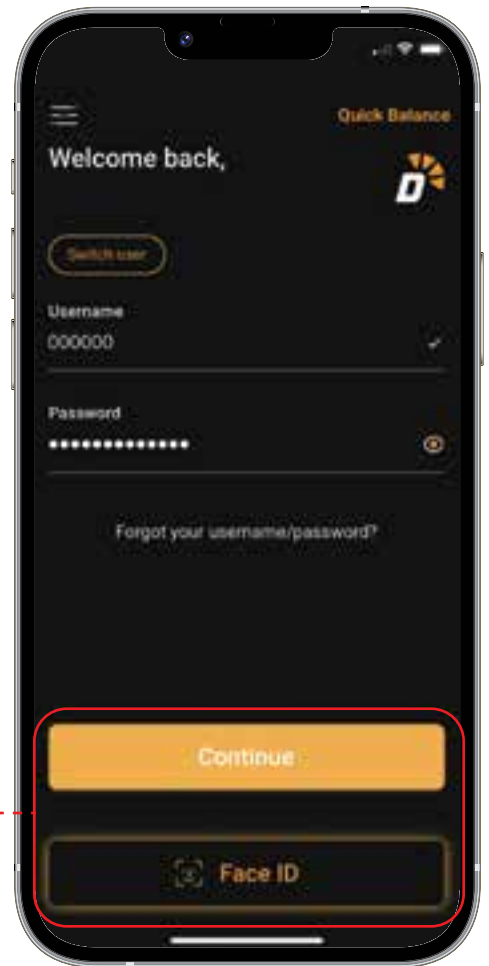
# HOW TO Start a Savings Goal in Shine Mobile

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

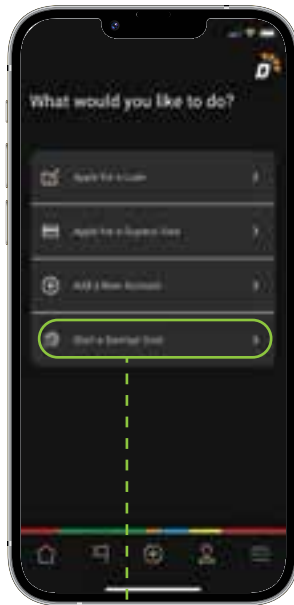
Get started at [dupaco.com/shine](https://dupaco.com/shine)

Log in to Shine  
Mobile Banking.

1



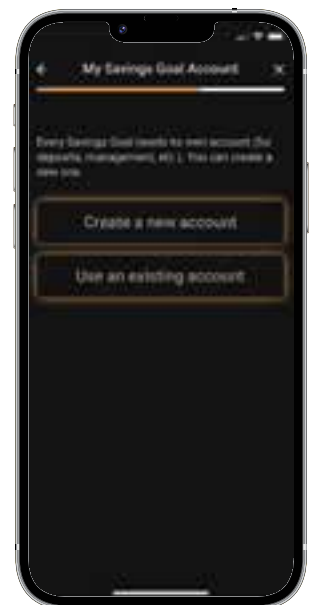
2 Tap  from your toolbar.



3 Then tap "Start a Savings Goal."



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



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

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





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

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

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

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

## College scholarship alert

Dupaco is a proud supporter of education. And we love to help you succeed in yours!

That's why the Dupaco Foundation is offering 30 \$2,000 nonrenewable college scholarships for the 2024–25 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.

The deadline to apply is Feb. 14, 2024.

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



### ▲ SCENE IN: 2023

Dupaco's Philanthropy Day coloring contest winner Lexi shares her artwork with Dupaco's Matt Dodds at the National Philanthropy Day luncheon on Nov. 15 at the Hotel Julien Dubuque in Dubuque, Iowa. Lexi was one of three recognized for her winning artwork illustrating how she gives back and helps others. (C. Rodewald/Dupaco photo)

## Congrats, membership winners!



Three 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 John Anderson-Bricker, Jacob Robertson and Trevor Budewitz, who were selected among all applicants to receive the six-month 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!

# Animal lover turns her passion into a business

Member: **Natalie Hazewinkel** | **DUBUQUE, IOWA**

DUBUQUE, Iowa—Natalie Hazewinkel will pull her car over to help a bird struggling on the side of a road.

She won't hesitate to bring stray cats to her local humane society.

Once, she even helped a raccoon.

"I have a passion for animals," the Dupaco member said. "I love them."

Naturally, Natalie stumbled into a career where her clients are ... dogs. At her mom's suggestion, she began shadowing a Dubuque groomer and eventually became one herself in 2018.

As Natalie cut and styled her clients' fur, a whisper of a thought started to take hold: Maybe she could own a grooming business someday. The whisper became a shout when her employer made plans to sell the business, and another property became available.

"The opportunity came up, and I needed to jump on it," Natalie said.

She began working with Dupaco's Chad Breitsprecker to get ready to open a full-service grooming business in Dubuque.

Chad connected Natalie with a business coach to help her create a business plan. He offered advice. And he cheered her on every step of the way.

"It would have never been able to happen without Dupaco," Natalie said. "Chad's been by my side this whole time. And he's given

me a lot of good tips and tricks to make the penny go a little further."

Natalie opened Club Pawsh Grooming in November 2022.

Her first client? A white teddy bear pup she groomed on her first day as a groomer four years ago. Since then, she's taken on many returning clients. And she's learning lessons and dreaming about her business' future as she goes.

An unexpected furnace malfunction taught Natalie just how important saving

is—for yourself and your business. She worked with Dupaco to get the funds she needed to repair her furnace.

And she's dreaming of just how far she can take Club Pawsh Grooming.

"This little building is a great start. But I can only have one other groomer with me," she said. "In the future, I would love to have a self-serve pet wash for pet parents."

See our impact [at dupaco.com/impact](https://dupaco.com/impact)

## SCENE IN: 2023 ▶

*Natalie Hazewinkel grooms a dog at her business Club Pawsh Grooming in Dubuque, Iowa, on Nov. 30, 2023.  
(M. Blondin/Dupaco photo)*





# Crush holiday debt

*Holiday spending can leave a dent in your finances. But with the new year comes a fresh start. Debt consolidation may help you pay off your balances and get back on track. Here's how it can work:*

## Debt consolidation loan

You may be able to roll your debts into a single personal or auto loan.

## Home equity

Have home equity? You may be able to consolidate debt with a home equity loan or line of credit.

## Balance transfer

You may be able to save money by transferring credit card balances to a Dupaco Visa credit card.

## Refinance or restructure your loans

You may be able to refinance or restructure your loans to pay them off sooner.

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



### DID YOU KNOW?

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

# 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.

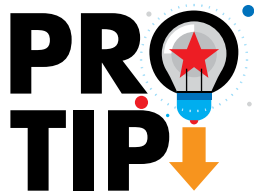
### When

You have until April 15, 2024, to contribute to these accounts for 2023\*:

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

### How much

For your IRA, you can contribute up to \$6,500 (\$7,500 if you're 50 or older) or your earned income for the year—whichever is less—for 2023.



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

For your HSA, you can contribute up to \$3,850 for self-only coverage (\$4,850 if you're 55 or older) or \$7,750 for family coverage (\$8,750 if you're 55 or older) for 2023.

**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](https://dupaco.com/IRA)

# POWER TO YOU!

**Thank  
USE**

Dupaco is a financial cooperative powered by its members. And Thank Use is just one of many programs that puts the power in your hands (and wallet).

The more you use your Dupaco debit and/or credit cards, the more you'll be

"thanked," boosting your purchasing power and making your money go further. More power to you!

With an active checking account, here's how you can **earn Thank Use** when you use your Dupaco debit Money Card and/or Dupaco Visa credit card:



SWIPES/USES	THANK USE EARNED
1-100	\$3
101-250	\$6
251-500	\$10
501-750	\$30
751+	\$45

**Get the details**

at [dupaco.com/ThankUse](http://dupaco.com/ThankUse)

To earn Thank Use, you must meet the stated Thank Use qualifications and use a Dupaco MoneyCard and/or Visa for transactions posted to your account from 1/1/24-9/30/24. (Excludes ATM transactions. Transactions may take up to 3 business days to post to your account.) To open a debit or credit card, you must meet card eligibility qualifications.

## SCENE IN: 2023

Dupaco staff surprise member Teneka Scott with streamers during the credit union's Thank Use payout celebration at the learning lab branch in Marion, Iowa, on Oct. 19—International Credit Union Day. (B. Kaplan photo)



# Peace of mind for your loved ones

**Dupaco Insurance Services**



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

Thinking about life insurance means thinking about death. And a lot of us just don't like to do that.

The result? Many people are chronically underinsured.

Or maybe you're just not sure if you need it. But that's an easy question to answer. Ask yourself: Would anyone suffer financially if you weren't around to provide for them? This could be a child, dependent parent, spouse or business partner.

Answer yes? It's time to consider life insurance, which would

provide your beneficiaries with money (known as a "death benefit") if you were to die. That payout could help replace your income, cover funeral costs, pay off debt or even fund college for your kids.

Simply put: Life insurance is a smart—often cost efficient—way to make sure others are taken care of if something were to happen to you.



Meet your #DupacoCrew: **Staff stories**

# Serving others with love and passion

Staff: **Camilo Ruiz** | Information security manager

Join our team

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



DUBUQUE, Iowa—I have many memories from growing up in Bogotá, Colombia—with my neighborhood friends and schoolmates and the long-awaited Sunday visits to my grandparents' house.

Their home was the gathering point for our extended family. Many cousins, aunts and uncles came together to eat and play for hours until dark.

My mom encouraged me to come to the United States and study English. In 2000, I moved to Madison, Wis., and stayed with one of my sisters. We spent valuable time together after many years of being separated by distance.

After those six months, I decided to stay, work and continue my studies before returning to Colombia.

However, in 2006, I married and moved to the Twin Cities, where my two sons were born. At that point, I realized that my home was here.

In 2016, I saw a posting for a position at Dupaco and applied.

Joining Dupaco has been my best professional and most rewarding decision. There is always something new to learn to protect our organization's information, data and computer systems. With the support of our board and leadership team, we strive to build a more secure Dupaco every day.

Working with our smart, kind, community-focused staff is gratifying. Not everyone can work for a company whose mission is to help members build a life worth loving. And I am thankful every day for the opportunity.

I am still in contact with my family and friends in Colombia. In 2020, during the pandemic, I won a raffle in my hometown for a Christmas dinner for 10 people. But since I was living here, I couldn't use it. I wanted to offer the dinner to a less privileged family in Colombia.

I considered it a sign that there was more I could do.

I contacted my friends and family for support. And we were able to raise money to offer more than 150 dinners for people in need in Colombia. The next year, we reached more than 500 people. And in 2022, we helped over 1,000 people. We provided them with dinners, snacks, blankets and toys.

The main idea is to draw a smile on as many faces as possible. We want to offer them a ray of hope and let them know that someone, somewhere, is thinking of them.

Working at Dupaco has helped me to be a better individual and professional—and to serve our members with love and passion.

My mom eventually moved to the United States to be close to my sister, her grandsons and me. She also became a proud Dupaco member!



# Time well spent

#DupacoCrew

Our vision is brighter community for all. One way we make that a reality? Volunteering. Our #DupacoCrew can spend time each year volunteering during the workday with volunteer time off. Here are some of the ways our difference makers have shared their time with organizations they're passionate about.

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



## ▲ SCENE IN: 2023

Dupaco staff decorate a Grinch-themed tree for the Festival of Trees on Nov. 17 at Lindale Mall in Cedar Rapids, Iowa. (B. Barnhart photo)



## ▲ SCENE IN: 2023

Dupaco staff join forces to clean up the highway between Platteville and Lancaster, Wis., on Sept. 21.



## ▲ SCENE IN: 2023

More than 15 Dupaco staff members volunteer their time and effort to support the Walk to End Alzheimer's event on Oct. 7 in Dubuque, Iowa. (Ricky Clark Photography)

## DUPACO STAFF CAREER MILESTONES

### Five-year employees

- ▶ Marcy Hanson
- ▶ Chris Helle
- ▶ Tori Hermsen
- ▶ Quincy Kalkbrenner
- ▶ Justine Leslein
- ▶ Chris Maiers

- ▶ Kelsie Mason
- ▶ Jillian Murphy
- ▶ Bryan Oldaker
- ▶ Steve Rennert
- ▶ Stacy Rissman
- ▶ Kendall Roemer
- ▶ Andrea Samec
- ▶ Emily Valentine

### 10-year employees

- ▶ David Andrew
- ▶ James Eppler
- ▶ Brian Lyons
- ▶ Michelle Morehouse

### 15-year employees

- ▶ Sherry Leaser
- ▶ Buni Place

### 25-year-plus employees

- ▶ Donna Digman (33)
- ▶ Chris Hearnden (30)
- ▶ Joe Hearn (37)

- ▶ Jim Klostermann (28)
- ▶ Dawn Kress (29)
- ▶ Matt Loesche (27)
- ▶ Pat Slattery (43)