



◀ **SCENE IN: 2025**
On July 9, students from the Iowa City Transition Alliance Program (TAP) toured Dupaco's Coralville, Iowa, branch to learn how a credit union operates and supports its community. Dupaco's Sherokee Sellers demonstrates how live video teller machines work—and how they help employees have deeper, more meaningful conversations with members. (J. Boudreau/Contributed photo)



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

 dupaco.com

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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 ▶ 2025



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Your security is our priority



Behind the scenes at Dupaco's operations center, your financial cooperative's fraud team is hard at work—monitoring, investigating and staying ahead of emerging fraud trends. Whether they're completing formal training, collaborating with other financial institutions or working with area law enforcement agencies, they're constantly learning—and sharing that knowledge with our front-line teams to better protect you.

And Dupaco continues to invest in innovative technologies to help detect suspicious account activity. These systems are designed to recognize anomalies and inconsistencies—flagging any issues before they become problems.

In fact, so far this year, together our fraud team and the technology we have invested in has helped prevent nearly \$7 million in potential losses to members.

And we're always working to improve. "Fraud prevention is a shared effort, and your vigilance matters," says Jill Gogel, vice president, fraud services at Dupaco.

"When members stay alert on their accounts and we stay ahead of the trends, we create a stronger line of defense—together."

Gogel provides these tips as a few ways you can stay proactive in the fight against fraud on your accounts:

- ▶ **Monitor your accounts regularly** through Shine Online or Mobile Banking.
- ▶ **Use Dupaco's Bright Track tool, within Shine**, to keep tabs on your credit report and spending trends.
- ▶ **Set up eNotifiers** to receive alerts for things like account activity, balance and debit card usage—these are delivered by text, email or both—your choice.
- ▶ **Use strong, unique passwords or passphrases**; then be sure to update them often.
- ▶ **Verify your contact information** in Shine to ensure two-step login verification codes reach you.
- ▶ And most importantly—**trust your gut**. If something feels off, or you think you may have been targeted by a fraudster, don't hesitate to reach out.



▲ **SCENE IN: 2025**
Vanessa Bergmann, senior fraud services specialist, uses advanced technology tools and real-time data to help safeguard member accounts—part of Dupaco's ongoing commitment to fraud prevention. (K. Mescher/Dupaco photo)



▲ **SCENE IN: 2025**
Dupaco's fraud team collaborates at the Operations Center to review emerging fraud trends—supporting members and front-line teams with timely insights and protection strategies. (K. Mescher/Dupaco photo)

Progress that puts members first

A letter from President and CEO Joe Hearn

From the way each of us connects with our accounts to the tools that keep us informed, Dupaco continues to evolve.

While change can sometimes feel a little uncomfortable, at Dupaco, it's a sign of progress—and a reflection of our commitment to help members build a life worth loving.

At the heart of every decision we make is you, our member. Four key focus areas guide our journey forward:

- **Member experience:** No matter where you live or how you choose to connect, we're committed to helping you feel capable, confident and less stressed about your money.
- **Team Dupaco:** We're committed to creating a welcoming culture and providing opportunities for every member of our Dupaco crew to learn and grow.
- **Financial solutions:** We're thoughtfully evolving financial solutions to meet you where you are—whether in person or online—to enhance your well-being and strengthen the cooperative.
- **Operational improvement:** We're seeking efficiencies that honor the member experience and culture, conserving resources and enhancing team productivity.

Your credit union is investing in the right tools, the right people and the right strategies to help you thrive.

From our member-elected board of directors to our 600+ employees, the entire Dupaco crew is committed to our mission.

Employees like Ashley Riniker (featured on page 10) from our Community Outreach & Education team are out in the community, visiting local businesses and helping their employees and our members with financial education and one-on-one coaching.

It's always great to hear stories from members like Tommy (featured on page 6), who—after moving away from eastern Iowa—knew he could continue to rely on Dupaco for all of his financial needs.

Thank you for putting your trust in us. We're honored to be your financial cooperative, and we're excited for what's ahead.



FINANCIAL STRENGTH

As of: Aug. 31, 2025

Members: **176,424**

Deposits: **\$2.9 billion**

Loans: **\$2.4 billion**

Assets: **\$3.6 billion**

Reserves: **\$368 million**

Regulatory Net Worth Ratio: **12.01%**

Onward and upward,

Joe Hearn
President and CEO



▲ SCENE IN: 2025

Dupaco President and CEO Joe Hearn (right) snaps a selfie with branch managers and team members who help shape our branch network. The group gathered on July 16 for their annual branch manager meeting. (J. Hearn/Dupaco photo)

Meet your nominees

As a member-owned, democratically controlled cooperative, all Dupaco members have an equal say in their credit union. Each member has one vote no matter the amount in deposits or loans they have at Dupaco. 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 the expertise and dedication to guide Dupaco in its mission of service:

Denise
Dolan*



Ms. Dolan is the retired Dubuque County Auditor. She joined the Dupaco Board of Directors in 1993 and currently serves as chair of the Personnel committee, secretary of the Audit committee and member of the Business Lending committee. Ms. Dolan has served on numerous committees during her years with the board, including four years as board chair. In the community, Ms. Dolan volunteers as Treasurer of the Dubuque County Firefighters Association Capital Fund and is a graduate of Clarke University in Dubuque.

Andy
Schroeder*



Mr. Schroeder is Vice President of Digital Services, Prenger Solutions Group in Dubuque. He joined the Dupaco Board of Directors in 2014 and currently serves as secretary of the Board, chair of the Salary Savings Plan Oversight committee and chair of the CUSO Board of Managers. Mr. Schroeder also serves on the Asset and Liability Management (ALM) committee and as chair of the Dupaco Foundation Board. In the community, Mr. Schroeder's involvement includes Opening Doors Board, Holy Family Catholic Schools, Clarke University Alumni Board, Sisters of Charity BVM and Holy Spirit Parish CEW. He holds a Bachelor of Arts degree in Communication and a Master of Business Administration from Clarke University.

Bob
Wethal*



Mr. Wethal is Vice President of Patient Care Services and Chief Nursing Officer for MercyOne Medical Center in Dubuque. He joined the Dupaco Board of Directors in 2012 and currently serves as chair of the ALM committee and secretary of the Credit/Delinquent Loan committee. He also serves on the Marketing committee. In the community, Mr. Wethal serves on the board of the Dubuque Museum of Art. He holds a Bachelor of Science in Nursing Degree from Clarke University in Dubuque and a Master in Health Care Administration from Des Moines University.

*Incumbent.

Save the date. We'll see you online for Dupaco's 77th annual membership meeting Tuesday, Feb. 24, 2026. Watch dupaco.com/MemberMeeting for more information.

Interested in being considered?

You may 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.
- + 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 Monday, Dec. 1, 2025.**
- + 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 on January 7, 2026.

CELEBRATING OUR cooperative difference

At a cooperative like Dupaco, you're not just a member, you're an owner. We exist to serve you, not make a profit. And each October, we celebrate International Credit Union Day and the seven principles that make up our cooperative difference:

- 1] Voluntary, open membership
- 2] Democratic member control
- 3] Member economic participation
- 4] Autonomy and independence
- 5] Education, training and information
- 6] Cooperation among cooperatives
- 7] Concern for community

Dupaco's earnings are returned directly to our members in the form of lower loan rates, higher dividends on deposits and lower fees. This is in addition to membership perks like Dupaco's Bright Track Financial Wellness Hub providing free, personalized tools to help you manage your money and reach your goals.

Create, collaborate and launch with Dupaco + Key City Creative Center

Dreamers, makers and future entrepreneurs—this one's for you! Dupaco and Key City Creative Center (KCCC) are teaming up again to offer three six-month membership grants to the Dubuque makerspace. Whether you're into woodworking, welding, pottery or 3D printing, KCCC is your playground for creativity and innovation. With 24/7 access and a vibrant community, it's the perfect spot to build skills or kick-start a business. Apply by Nov. 12 at dupaco.com/ways-we-give and let your imagination take the lead.

Remember,

Dupaco members receive \$10 off a monthly KCCC membership when you pay with a Dupaco check or automatic payments from your Dupaco account.



Scan this QR code
to apply today, or visit
dupaco.com/ways-we-give.



SCENE IN: 2025 ▶
Through Dupaco's Gift of Innovation grant program, senior leaders and board members of Waypoint Services worked with The Innovation Lab's Eric Dregne (far right) to restructure its organizational design. Waypoint Services is based in Cedar Rapids, Iowa, and serves 14 counties across the state. (Contributed photo)



STRENGTHENING NONPROFITS: Dupaco's Gift of Innovation

Waypoint Services knew quick fixes weren't enough—they needed a stronger foundation. That's where Dupaco's Gift of Innovation grant program came in. In partnership with The Innovation Lab, this grant helps nonprofits tackle items such as strategic planning, process improvements and financial sustainability.

As a Gift of Innovation grant recipient, Waypoint used its first session to rethink structure and strategy. The result? Clear direction and alignment for long-term impact.

"The Innovation Lab helped us envision a sustainable and impactful future by laying a strong foundation for long-term growth and success," said Autumn Paine, Waypoint's current chief development and marketing officer and incoming CEO.

If you're a 501(c)(3) public charity ready to grow, Dupaco's Gift of Innovation could help.

Apply today

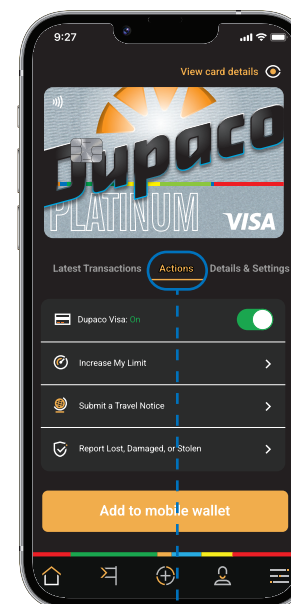
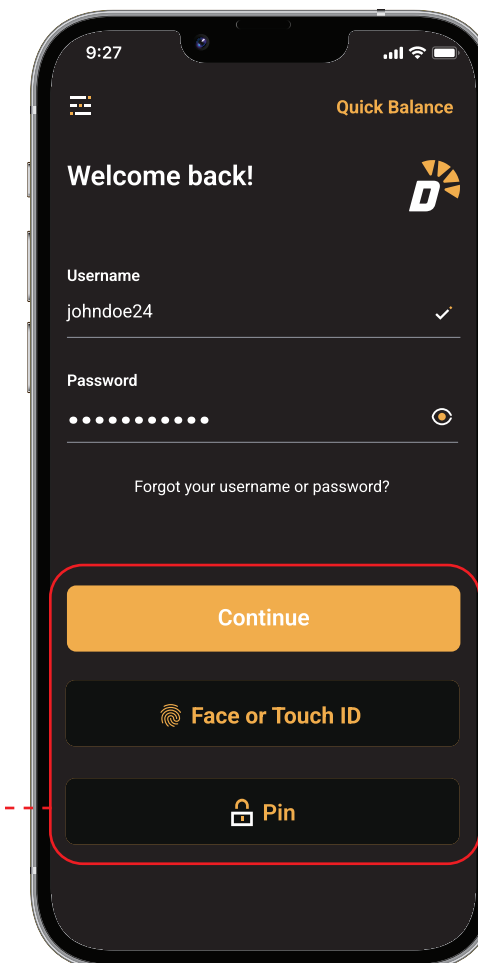
Application period:
Oct. 1–Nov. 14, 2025
dupaco.com/ways-we-give

HOW TO Report and replace your Dupaco card

Life happens—cards get lost, worn out and sometimes even stolen. No worries, Shine has you covered. With just a few taps, you can quickly report and replace a lost, damaged or stolen card—no stress, no hassle. Here's how:

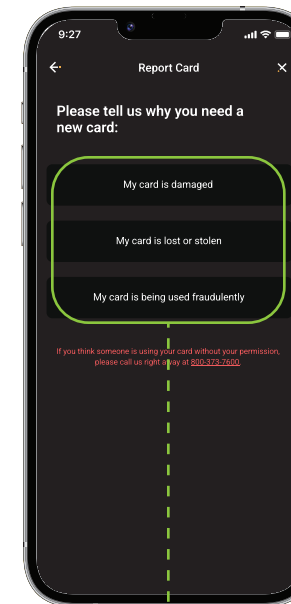
Log in to Shine
Mobile Banking.

1



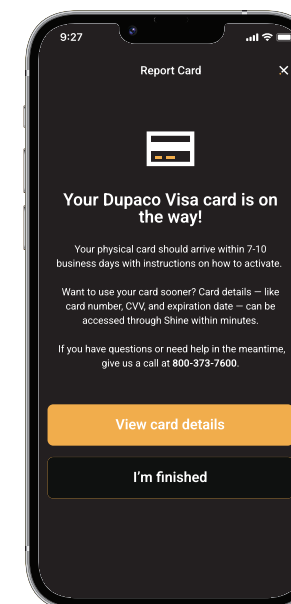
2

Go to the account linked to your card. Open the "Actions" tab, then tap "Report Lost, Damaged or Stolen."



3

Let us know why you need a new card, and we'll do the rest!



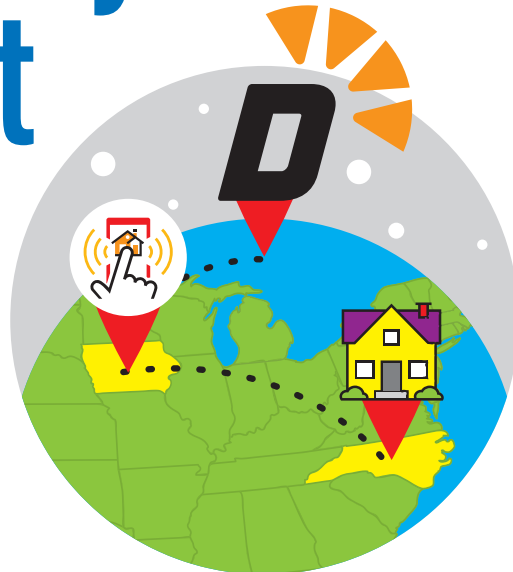
4

Your replacement card will arrive within 7–10 business days, and your card details—like card number, CVV and expiration date—are usually available in Shine within minutes.

HINT You can also find this feature under Card Security in My Settings.

Manage your card(s) anytime in Shine—for security you can count on and the peace of mind you deserve. Log in to explore all of Shine's card-security features!

A journey rooted in trust



GIBSONVILLE, N.C.—When it comes to managing his money, Tommy Kwai takes it as seriously as he does his partnership with Dupaco.

Tommy first arrived in Cedar Rapids, Iowa, in 2008 to help the community recover from flood damage through his work with FEMA. While settling in, he needed a financial institution—and found one that felt like home.

"I liked the look of Dupaco's building, so I walked in," he said. "The people were kind, and I opened a savings account. That's where it all started."

Moved by the warmth of Iowans, Tommy has kept his Dupaco account—even after relocating to North Carolina.

"I have a lot of friends at Dupaco, and I trust folks in the Midwest more than anywhere else in the country with my money," he said.

Tommy's financial journey wasn't always easy. Born in Africa, he came to North Carolina for school with limited resources. When he needed something, he often

relied on small loans. He didn't understand credit cards and was hesitant to open one.

That changed during a visit to Dupaco. Instead of simply offering a loan, the team took time to explain credit cards, interest, debt-to-income ratios and how to build credit.

"Dupaco helped me understand that credit was necessary to buy things," Tommy said. "Paying cash for everything wasn't realistic, so I got a credit card and started building my credit."

His credit score improved, and he began contributing up to \$600 every other week to a retirement account.

Though he now lives in North Carolina, Tommy remains a loyal Dupaco member. He also financed his car and recently purchased his first home—all digitally through Dupaco.

"He did everything right to be able to accomplish his dream of being a homeowner," said Dupaco's Joyce Meester. "It was an honor and pleasure to work with

him. He also knows he can always reach out to me for anything, and I will guide him in the right direction."

Tommy agrees.

"I find Dupaco to be people-first," he said. "They know me. When I send documents, things move quickly because they recognize my name. I've built a personal relationship with them. Becoming a homeowner has been a dream come true—and it couldn't have happened without Dupaco."

See more stories at dupaco.com/YourMoneyForGood

Dupaco Foundation awards \$250,000 to nonprofits

The 2025 Dupaco Foundation Nonprofit Grant recipients are making meaningful contributions in the areas of affordable housing and homeownership, small business development and upskilling and reskilling. Together, these 35 organizations serve thousands of individuals and families, helping to build stronger, more resilient communities.

The 2025 Dupaco Foundation Nonprofit Grant recipients are:

- ▶ Bluff Strokes Art Center, Dubuque, Iowa – \$5,000
- ▶ Catherine McAuley Center, Cedar Rapids, Iowa – \$10,000
- ▶ Catholic Charities of the Archdiocese of Dubuque, Dubuque – \$5,000
- ▶ Christian Community Development (DBA House of Hope), Waterloo, Iowa – \$5,000
- ▶ Common Wealth Development, Madison, Wisc. – \$5,000
- ▶ Community Foundation of Greater Dubuque, Dubuque – \$20,000
- ▶ Community Solutions of Eastern Iowa, Dubuque – \$5,000
- ▶ Dubuque Community YMCA Crisis Services Shelter, Dubuque – \$5,000
- ▶ Dubuque St. Vincent de Paul, Dubuque – \$5,000
- ▶ Feed Iowa First, Cedar Rapids – \$20,000
- ▶ Four Mounds Foundation-HEART Partnership, Dubuque – \$10,000
- ▶ Four Oaks Family and Children's Services, Cedar Rapids – \$10,000
- ▶ Friends of St. Mary's (DBA Steeple Square), Dubuque – \$5,000
- ▶ Friends of the Family, Waterloo – \$5,000
- ▶ Greater Des Moines Habitat for Humanity, Des Moines, Iowa – \$5,000
- ▶ Hills & Dales, Dubuque – \$10,000
- ▶ Hope Community Development Association, Cedar Rapids – \$10,000
- ▶ Iowa Heartland Habitat for Humanity, Waterloo – \$10,000
- ▶ Key City Creative Center, Dubuque – \$5,000
- ▶ Lutheran Services in Iowa, Des Moines – \$5,000
- ▶ Madison Northside Planning Council, Inc., Madison – \$5,000
- ▶ NewBo City Market, Cedar Rapids – \$5,000
- ▶ Oakridge Neighborhood Services, Des Moines – \$5,000
- ▶ ONE Cedar Valley, Waterloo – \$5,000
- ▶ One City United, Waterloo – \$10,000
- ▶ Operation Empower, Dubuque – \$5,000
- ▶ Operation Fresh Start, Madison – \$5,000
- ▶ Presentation Lantern Center, Dubuque – \$10,000
- ▶ Project IOWA, Des Moines – \$5,000
- ▶ Southwest Wisconsin Technical College Foundation, Inc., Fennimore, Wisc. – \$10,000
- ▶ The Arc of East Central Iowa, Cedar Rapids – \$5,000
- ▶ The Dream Center, Iowa City, Iowa – \$5,000
- ▶ The Fountain of Youth Program, Dubuque – \$5,000
- ▶ The Iowa Center, Des Moines – \$5,000
- ▶ United Way of Dane County, Madison – \$5,000

Learn about the ways we give at dupaco.com/ways-we-give

High school seniors:
The Dupaco Foundation Scholarship application will be available in January at dupaco.com/ways-we-give.

Since 2012,
the Dupaco Foundation has awarded **almost \$3.4 million** in grant funding.

SCENE IN: 2025

Over 21 days in June, participants in Dupaco's Sprint-to-Savings challenge inspired participants to take charge of their finances and build stronger savings habits—one small step at a time. Sprinters engaged in a variety of hands-on activities, including setting goals, creating budgets, tracking spending, identifying and plugging leaks and taking part in "No Spend Saturdays." And, along the way, they discovered meaningful ways to cut costs and rethink spending. As part of the Challenge, sprinter Kellie Cook shared how she spent one of her No Spend Saturdays: meeting friends at the park for yoga. Kellie was one of three weekly challenge winners who were randomly selected to receive \$50. (K. Cook/Contributed photo)



SCENE IN: 2025

Through education, mentoring and paid work experience, Dupaco Foundation Nonprofit Grant recipient Operation Fresh Start equips Dane County, Wisc., youth ages 16–24 with the tools and support needed to thrive. Hands-on projects such as building homes and restoring parks allow participants to gain the skills and confidence for careers in high-demand industries and brighter, self-sufficient futures. (Contributed photo)



From lemonade stands to investments

By Michael Poppen | Senior financial advisor

Ben Franklin was quoted in "Poor Richard's Almanack", stating, "An investment in knowledge pays the best interest."

No matter what endeavor, whether pursuing an education or taking a trip to the World's Largest Wooden Nickel (Iowa City, Iowa), there is always an opportunity to learn or teach.

Aside from the golden rules of love, civility and kindness, I believe no greater lessons can be imparted to children than critical thinking and how to effectively manage finances and planning for their futures.

The core principles of systematic savings, spending, borrowing and even generosity are the meat and potatoes on a smorgasbord of financial behavior.

As I've written before, the simple concept of lemonade stands or an allowance for daily or weekly chores can be utilized to better

understand economics and concepts of personal finance. Aside from being fun and productive, it is an opportunity to teach those principles listed above. From this we can understand:

- 1 | How much do needs cost?
- 2 | Do we have enough?
- 3 | What should we charge?
- 4 | What do we save?
- 5 | How much to spend (reward)?

Given the age and objective, several investment accounts can be put into place to help understand future savings planning.

Accounts like an UTMA, 529 Plan or Custodial Roth IRA can help develop an appreciation for compounding and the proverbial "pay yourself first."

Let's use this as an opportunity to share our wisdom and experience that the next generation can build their foundations upon, and/or partner with those who can help.

Your Dupaco Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Dupaco Credit Union for these referrals. This creates an incentive for Dupaco Credit Union to make these referrals, resulting in a conflict of interest. Dupaco Credit Union is not a current client of LPL for brokerage or advisory services. Please read the LPL Financial Relationship Disclosure for more detailed information.

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.

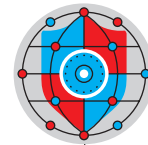
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Not Credit Union Deposits or Obligations | May Lose Value

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Meet with us at dupaco.com/invest

Crypto fraud: What you need to know



PROTECTION CONNECTION

STAY IN THE KNOW

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

facebook.com/dupaco linkedin.com

Cryptocurrency (or crypto) is a digital form of money that can be exchanged into physical currency to buy "coins" or "tokens" of a type of cryptocurrency. What makes crypto unique is that it's decentralized—meaning it's not regulated by any government or financial institution. Unlike U.S. currency, crypto isn't backed or insured by a standard. By comparison, deposits at Dupaco are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. government agency.

As cryptocurrency grows in popularity, crypto ATMs are starting to appear in more communities. These machines convert traditional currency into crypto—but scammers are increasingly using them to trick victims into sending money that can't be recovered.

Here's what's happening: A scammer may direct someone to deposit money into a crypto ATM using a wallet address they provide. Once the funds are sent, they're gone and nearly impossible to trace or recover.

Protect yourself:

► Talk to a trusted source before making nontraditional investments or sending money.

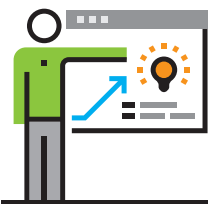
Did you know? Members of federally insured credit unions (like Dupaco!) haven't lost a single penny of insured deposits in the entire history of credit unions.

- Confirm anyone trying to sell an investment is properly licensed.
- Never click on links in unexpected emails or text messages.
- Never provide your banking information or online login credentials.
- Contact Dupaco directly through

verified channels if you're unsure.

If you believe you are the victim of fraud or identity theft, contact Dupaco immediately at 800-373-7600.

Protect yourself at dupaco.com/fraud



Big ideas, real impact: Free business coaching fuels entrepreneurial success

Every business begins with a spark—but turning that spark into a sustainable venture takes support, strategy and the right tools. That's where Dupaco's partnership with the Innovation Lab and Rural Ideas Network comes in.

Through free virtual coaching and education, Dupaco members are gaining more than services—they're gaining momentum. "We're not just offering coaching—we're helping people change their lives," said Michelle Becwar, Dupaco's community and social impact manager. "It's about empowering members to invest in themselves and build their own economic opportunities."

Entrepreneurs receive tailored guidance—from one-on-one coaching from business experts at the Innovation Lab to peer learning communities—helping them launch, grow and plan for the future.

Turn ideas into impact through:

- ✦ Startup and business management coaching
- ✦ Website boot camps and evaluations
- ✦ Curated learning libraries
- ✦ Succession planning
- ✦ Peer learning communities

The impact is real: stronger businesses, smarter decisions and a growing network of innovators.

Take Stephanie Johnson, founder of Organizing Innovations. With coaching support, she formed her LLC, launched her website and refined her business model. "This has been life-changing," she said. "I'd recommend it to anyone starting a business."

"This isn't only

about access—it's about impact," Jordan DeGree, founder and executive director of the Innovation Lab and Rural Ideas Network, said. "We're seeing entrepreneurs gain clarity, confidence and community. That's what changes everything."



Ready to make your move?
Explore coaching opportunities
in Dupaco's Business Resource
Center on dupaco.com.



Connect with us on social media!

Stay updated with upcoming events, handy financial tips and stories featuring our members and employees.

facebook.com/dupaco instagram.com/dupaco
pinterest.com/dupaco linkedin.com

SCENE IN: 2025

Dupaco is helping our heroes find their way home. This summer, our mortgage team introduced VA loans, helping military veteran Mark and his wife Nicole finance their home. Supporting our veterans and active-duty military members is just one way we're able to tailor homeownership solutions for our members. (Dupaco photo)



Meet your #DupacoCrew: Staff stories

“They helped me— now I get to help others.”

Staff: **Ashley Riniker** | Senior community outreach & education consultant

I have been a member of Dupaco for a long time—years before I ever became an employee.

When I was going through a hard time financially, Dupaco helped me when no one else would. They sat down with me, listened, taught me valuable lessons and showed me the tools I needed to get back on track.

What stood out most was how genuinely their employees treated me. It was authentic. I could tell they truly cared.

Our values aligned.

I was in a vulnerable spot, and I will never forget how they made me feel and the support they gave me.

My passion comes from this experience.

I was working for a different financial institution in Madison, Wisc., when I heard Dupaco was coming to town. I was so excited. I knew I wanted to work there because I had experienced firsthand how they treat their members.

Now, I get the opportunity to help others like Dupaco helped me.

As part of the Community Outreach & Education team, I visit businesses and meet with their employees. Whether it's through financial education classes or one-on-one coaching, I'm helping members who were like me: looking for guidance and someone they can trust.

One of the most rewarding parts of my job is doing follow-up visits and seeing the progress the members have made. It's exciting to see their reaction! Many are realizing they're able to buy cars or homes—things they never thought were possible.

I'm so thankful for Dupaco. It's not just a great credit union—it's a place that helped me when I needed it most. And now, I get to pass that on to others.

Join our team
at dupaco.com/careers

Dupaco recognized



Dupaco was named a 2025 Top Workplace by the Des Moines Register, based entirely on feedback from employees through a third-party survey. Their honest input helps us grow, improve and stay true to our mission. And we take their feedback seriously—because when our team feels supported and valued, they're better equipped to support you. It's one more way we're building a stronger cooperative and helping members build a life worth loving.



▲ SCENE IN: 2025

Dupaco employees accept the Top Workplaces award at a Sept. 24 ceremony in Des Moines, Iowa. The recognition is part of the Des Moines Register's annual survey of company employees that captures authentic feedback from employees and evaluates key aspects of workplace culture including alignment, execution and leadership. (K.McClain/Dupaco photo)



▲ SCENE IN: 2025

Artist Jill Wells (left) alongside DuMA's David Clapp and Emma Stapleton, and Dupaco's Joe Hearn, stand in front of *The Gradients*, a newly installed art piece outside of DuMA's temporary home at the Dupaco Voices Building. The site-responsive installation transforms the building's walkway into an immersive experience of color and light, and will remain in place while DuMA occupies the space. (J.Hearn/Dupaco photo)



▲ SCENE IN: 2025

Dupaco Chief Marketing Officer Dave Klavitter serves as emcee for the Dubuque Museum of Art's (DuMA) annual gala on Sept. 26, held at the Dupaco Voices Building. As part of Dupaco's in-kind support, DuMA will temporarily use over 13,000 square feet of the Dupaco Voices Building's first floor during construction of its new museum and arts campus. As part of our partnership with DuMA, all Dupaco members will receive complimentary museum admission through 2028. (DuMA photo)

DUPACO STAFF CAREER MILESTONES

Five-year employees

- ▶ Michelle Arnold-Kluesner
- ▶ Dan Bellows
- ▶ Amanda Bieber
- ▶ Cindy Hedley
- ▶ Kelly Heinrichs
- ▶ Danny Hutchins
- ▶ Luke Jacobsen
- ▶ Shannon Kloft
- ▶ Austin McElroy
- ▶ Steph Niensteadt

- ▶ Hannah Ruther
- ▶ Rhonda Selensky

10-year employees

- ▶ Janelle Ayers
- ▶ Mallory Blondin
- ▶ Amanda Hubanks
- ▶ Tanya Moore
- ▶ Collin Olson
- ▶ Sarah Scherrman
- ▶ Peter Spinoso
- ▶ Laurie Von Ah

15-year employees

- ▶ Michelle Becwar
- ▶ Deb LaFrance

25-year-plus employees

- ▶ Jennifer Breitbach (28)
- ▶ Dawn Davis (34)
- ▶ Chris Hearnden (32)
- ▶ Joe Hearn (39)
- ▶ Jim Klostermann (30)
- ▶ Matt Loesche (29)

- ▶ Angie Schultz (25)
- ▶ Jane Sweetman (27)
- ▶ Lynne Willenborg (25)

Retirement

- ▶ Peggy Christ (26 years, contact center specialist)
- ▶ Laurie Sullivan (15 years, mortgage lending representative)