SCENE IN: 2013

Some of Dupaco's youngest members enjoyed ice cream sundaes at the credit union's Asbury branch on Aug. 1. Free ice cream and other member participation specials were offered in July and August to reward members for being part of the financial cooperative. (L. Hemesath/Dupaco photo)

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

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 • 2013

Dupaco Members Realize Benefits of Prestigious Award

Dupaco Community Credit Union continues to be a top industry performer, but its members are the ones who ultimately benefit from the distinction.

An independent national credit union research firm recently recognized Dupaco as one of the "Top Performing" credit unions in the United States.

The Crystal Performance Award, presented by the Raddon Financial Group (RFG), recognizes credit unions for achieving a top ranking based on several factors, including profitability, growth, efficiency, margins, fees, income and household balances.

More than 350 credit unions participate in RFG's CEO Strategies group research program.

"Dupaco's performance index percentile was 100, indicating the credit union scored as one of the top three credit unions in the program," said Eric Wittekind, a Dupaco member and strategic consultant at the Lombard, Ill.-based RFG. "In fact, Dupaco has scored in the top 2 percent of credit unions for each of the past six years."

The prestigious award, based on the credit union's 2012 performance, reaffirms that Dupaco continues to help its members get—and stay—money ahead, while building a stronger credit union to better serve members in the years to come.

As Dupaco has grown, so has the credit union's ability to offer cost-effective financial products and services, and operate more efficiently. The more business members do with their credit union, the more everyone benefits, with even lower loan rates and greater dividends.

In fact, the average member benefits $86 annually in deposit interest income from being a Dupaco member compared to the typical credit union, Wittekind said.

Dupaco members also have built a strong relationship with their financial cooperative. A deeper relationship typically rewards multi-service, high-balance households with better rates, lower fees and other benefits, while leading to a profitable relationship for the credit union, according to RFG.

Dupaco also received RFG's Crystal Performance Award in 2012, 2011 and 2009.

The Power of Partnership
Credit Unions Plan Merger

Dupaco Community Credit Union is a not-for-profit, member-owned financial cooperative. It serves residents in 28 counties throughout eastern Iowa, northwest Illinois and southwest Wisconsin. Chartered in 1948, membership now totals more than 70,000, with assets exceeding $1.1 billion.

Iowa Community Credit Union was chartered in 1950 and has full-service offices in Cedar Falls, Waterloo, Cedar Rapids and Carroll, Iowa. Membership totals more than 10,000, with assets of nearly $85 million.

Members of two credit unions are about to benefit from the power of cooperation.

The boards of Dupaco Community Credit Union and Iowa Community Credit Union (ICCU) approved an intent-to-merge agreement to combine the two organizations.

Once complete, the merger will offer expanded financial products, services and advice, as well as greater convenience, to all Dupaco and ICCU members.

The combined institution will continue operating as Dupaco Community Credit Union, with 18 branches, more than 80,000 members, and locations serving the Dubuque, Cedar Rapids, Waterloo, Cedar Falls, Dyersville, Manchester and Carroll, Iowa, communities, as well as Platteville, Wis., and Galena, Ill.

The agreement is the first formal step in a process. After thorough due diligence, the arrangement is subject to state and federal regulatory approval, as well as a vote by the ICCU membership. Following all necessary approvals, the intended merger is expected to be completed during the first quarter of 2014.

Longtime ICCU President/CEO Mark Heth's decision to retire prompted a lengthy and deliberate fact-finding analysis of financial institutions, according to ICCU Board Chairman Gene Brown. Heth joined ICCU as CEO in 1986.

"The Iowa Community Board of Directors constantly looks for new ways to improve rates, expand services, enhance member convenience and create new opportunities for the valued employees of Iowa Community," Brown said. "The board concluded that Iowa Community members and employees will benefit substantially, both in the short and long term, by partnering with Dupaco Community Credit Union."

Dupaco Board Chairman Jeff Gonner pointed out that, as a member-owned, not-for-profit financial cooperative, a credit union is owned and controlled by the members it serves. In light of that structure, credit union merger decisions are based upon what is in the best interest of the members of each organization.

"This partnership is a proactive step by two financially sound institutions to capitalize on their strengths and position the new organization to move successfully into the future," Gonner said. "We are very excited to partner with Iowa Community Credit Union, as it will provide great benefits to all members, employees and the communities we serve."

Merger FAQ: dupaco.com/merger

CoOportunity HEALTH

Dupaco Joins Forces in Offering Healthier Opportunities

Having the right health insurance can be the difference between financial well-being and financial disaster.

That's why Dupaco Community Credit Union has partnered with CoOportunity Health—to offer affordable new member-focused health-coverage options.

The partnership gives members access to CoOportunity Health experts who can help individuals, families and businesses navigate the Affordable Care Act and find a health insurance plan that makes sense for their health and budget. Under the health care reform law, everyone is required to have health insurance beginning Jan. 1, 2014.

Even if members are already insured, it's worth finding out what CoOportunity Health offers, because the Affordable Care Act changes a lot about health insurance. Consumers can no longer be turned down for coverage because of a preexisting condition. And many lower- and middle-income households will qualify for help to pay their premiums.

Open enrollment runs through March 31, 2014. To learn more, call the CoOportunity Health toll-free hotline at 855-274-2383.

Members also can submit their contact information through Dupaco's website. A CoOportunity Health expert will contact them within 24 hours.

Like credit unions, CoOportunity Health is a not-for-profit, member-owned cooperative organization. Any savings will be used to increase member benefits and lower premiums, similar to the mission of credit unions.

"Just as Dupaco members depend on the credit union for trusted financial advice, the alliance with CoOportunity Health will provide our members—and those who seek out membership—access to vital information and new health insurance products at a time of potential confusion and need," said Dupaco President/CEO Joe Hearn.

Dupaco is one of 44 participating credit unions in Iowa and Nebraska.

dupaco.com/health

ABOUT CoOPORTUNITY HEALTH:

CoOportunity Health is the only multistate health-insurance CO-OP in the U.S. CoOportunity Health began operations in February 2012 following approval by the federal government. The company is headquartered in Des Moines and is licensed to do business in both Iowa and Nebraska. CoOportunity Health has strategic business alliances with Health-Partners Administrators Inc., which provides health plan administrative services, and Midlands Choice, a multistate Preferred Provider Organization (PPO) network headquartered in Omaha.

Dear Dupaco,

Three years of cohabitation in a rental condo, and my fiancé and I are finally ready to commit to a mortgage. We're very excited about taking the plunge! Our income today is steady, but my past love of credit cards was rocky, making for a mountain of monthly payment obligations. Buzzkill. Will this affect whether we can buy a house?

A. Buyer

*Dupaco's **Krystal Frederick** delivered the good news that Buyer's credit card debt would not thwart her plans to buy a home. What followed was the icing on the (wedding) cake.*

After combing through the details of their debt with Buyer and her fiancé, I was able to get these members approved for their home loan. But with Buyer's lower credit score, they'd be paying more in closing costs on the mortgage.

I enlisted the help of Dupaco lender Rebecca Nauman to craft a debt-consolidation plan that would lower the interest rates on the credit cards and save them money.

Buyer was paying upwards of 20 percent on her credit card debt and also had a higher-rate car loan. By bringing all the loans to Dupaco and using the equity in Buyer's vehicle, Rebecca paid off nearly half the credit card debt and slashed their interest rate. With this new plan in place, the members will be out of debt faster and cheaper by saving more than $13,500 in interest!

Just before closing on their new home, I examined their credit scores once more. With the debt restructuring and good payment history, Buyer's score moved up 67 points, saving the couple hundreds in mortgage closing costs! Thanks to our team approach, Rebecca and I opened the door to savings and a brighter financial future for the Mr. and Mrs.

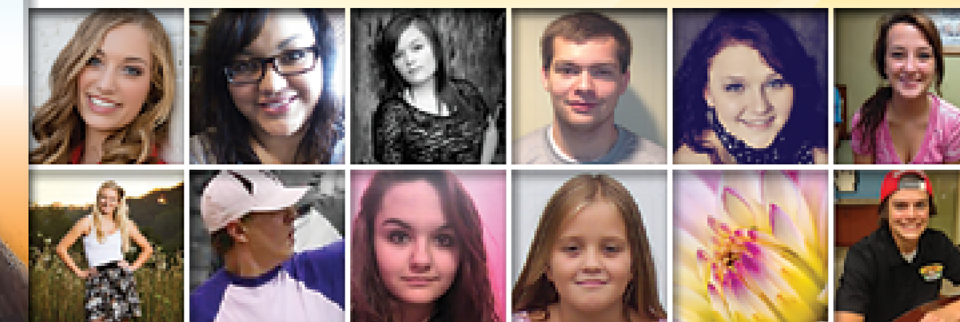
Based on actual member experience. Outcomes will vary for individual circumstances.

Let us see if we can improve your financial situation. Send your financial questions to: DearDupaco@dupaco.com
***OR** Dear Dupaco, P.O. Box 179, Dubuque, IA 52004-0179.*

We Are Officially Off to the Races!

dupacocreditrace.com

Dupaco GREAT CREDIT RACE



Unlike a 10K, NASCAR® or the Kentucky Derby™, the 1st Dupaco Great Credit Race isn't about movement, per se.

It's about taking a piece of plastic with the VISA® logo on it and using it in such a way that, at the finish line (six months from now), the racers have built a good credit score. The one with the highest score is declared the winner and receives $500.

This is a research project like no other. Because of the way a credit score is calculated, it's hard to tell a person with no credit exactly how to achieve a certain score. We do know that, in order to get a credit score, you must first get credit.

The Dupaco Great Credit Race—a prototype test that is part of a national study—will follow the use of a VISA credit card by 13 selected participants who have no established credit score for six months to ascertain key variables that affect the score's opening growth. Participants completed an online application and met eligibility requirements in order to compete.

With their first credit cards in hand, Dupaco's racers are busy strategizing how to quickly begin building stellar credit scores. There are no rules to this race other than the obvious—don't miss a payment, and don't go over the $500 limit.

"In addition to understanding behaviors that affect an individual's score, the study will provide insights into more effective ways of helping consumers understand money," said David Klavitter, Dupaco senior vice president of marketing and member of the Filene Research Institute's prestigious i3 (Ideas, Innovation, Implementation) program.

Dupaco is one of two credit unions piloting the study as part of Filene's i3 program. The other is Del Norte Credit Union, Los Alamos, N.M.

Dupaco stepped up to be a part of this project to help young adults establish good credit quickly. This will have an impact on their future ability to buy a home, get a job and even earn a decent rate on car insurance.

"The insight gleaned from this study may give consumers a real step up in the credit game, helping them establish habits that will open the doors to better opportunities and lives," said George Hofheimer, Filene's chief research + innovation officer.

Filene

Filene Research Institute is an independent consumer-finance think-and-do tank dedicated to scientific and thoughtful analysis about issues affecting the future of credit unions, retail banking and cooperative finance. Filene is a 501(c)(3) not-for-profit organization. Nearly 1,000 members make the Institute's research, innovation and impact programs possible. Visit www.filene.org for more information.

STAFF UPDATES

David Andrew *joined Dupaco as a financial planner at the Williams branch in Cedar Rapids, Iowa.*

Dulce Arroyo *was promoted to business services specialist at the Hillcrest branch in Dubuque.*

Brian Cassidy *joined Dupaco as an insurance agent with Dupaco Insurance Services at the Manchester, Iowa, branch.*

Deb Franklin *joined Dupaco as a real estate lending consultant at the 1st Avenue branch in Cedar Rapids, Iowa.*

Jared Levy *was promoted to business development support at the Asbury, Iowa, branch.*

Sylvia Miller *joined Dupaco as a business development representative at the Williams branch in Cedar Rapids, Iowa.*

Brandy Schmitt *joined Dupaco as a financial services assistant at the Hillcrest branch in Dubuque.*

***Laura Donner** joined Dupaco as a member services representative at the Hillcrest branch in Dubuque.*

***Staci Lincoln** joined Dupaco as a business credit analyst at the Hillcrest branch in Dubuque.*

IN MEMORY

The Dupaco family of members, board and staff remember George Bogas, who passed away on July 16.

While he retired from the Dubuque Packing Company in 1982, George gave 47 years of faithful, zealous and continuous voluntary service, beginning in 1963, to the Dupaco membership.

George admirably served credit union members by providing outstanding leadership and actively participating on virtually all credit union board committees. He helped thousands of members achieve their dreams through his tireless and conscientious efforts as a member of the Credit Committee by making almost-daily visits to the credit union to approve member loans.

George was an extremely dedicated and caring individual who worked outside the limelight to better his tri-state community and promote the credit union movement. He was awarded the Iowa Credit Union League Cooperative Spirit Award in 1999.

Upon retirement from the board in 2010, the Dupaco membership named George an Honorary Director in appreciation for his tremendous contributions to the growth and success of the credit union.

The Dupaco membership recognizes and thanks George Bogas for his loyal service. He will be missed.

Dupaco FINANCIAL STRENGTH

As of Aug. 31, 2013

Members =	**70,569**
Deposits =	**$989.8 million**
Loans =	**$577.2 million**
Assets =	**$1.125 billion**
Reserves =	**$118.0 million**
Reserve Ratio =	**11.51%**

Dupaco Staff Career Milestones

5-Year Employees
Andrew Ernst
Buni Place
Matt Ungs
Rebecca Nauman

10-Year Employee
Mary Peters

15-Year Employee
Shelley Dunne-Merkes

20-Year Employee
Chris Hearden

25-Plus-Year Employees
Clara Elenz (27)
Joe Hearn (27)
Linda Burgess (28)
Patti Meyer (30)
Gregg Liddle (39)

Dupaco Financial Services

DUPACO FINANCIAL SERVICES

dupaco.com/invest

Insurance Is a Good Thing...

By Michael Poppen

September has been designated as the month in which we raise awareness about life insurance. That is all well and good, but something of this significance should always be at the top of the priority list. The topic of life insurance can be a delicate issue, as we are virtually staring down our own mortality.

Life insurance should not be scary, sad or confusing. It is—quite literally—the means to justify the end. That is why we want to provide a quick review of the options you have as members.

Term Insurance: A quick, cost-effective fix to cover any debts, plans and loss of income from a loved one who passes. No cash value is built from the premiums paid.

Whole Life: Provides a lifetime guarantee of insurance coverage, so long as the premiums are paid. This policy has a premium payment that never changes. Part of the premium goes towards the cost of life insurance, while the other part goes towards building cash value. An interest rate is applied to the cash account, resulting in dividends that can eventually be paid out or continue to grow in the cash account. This is good for someone concerned about future insurability or looking to pass money on to loved ones as a legacy.

Universal Life: This is another type of permanent insurance, also known as flexible life. Here, part of your premium goes towards the cost of insurance and the other to cash value. As in whole life, there are dividends, but the premiums and death benefit (coverage amount) can be changed, thereby perpetuating the life of the contract.

One of our Dupaco Financial Services staff would be happy to help you review your life insurance options.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Dupaco Community Credit Union and Dupaco Financial Services, Inc., are not registered broker/dealers and are not affiliated with LPL Financial.
–Not NCUA Insured–Not Credit Union Guaranteed–May Lose Value–

CASE STUDY

A healthy woman, age 65, has a $15,000 CD she is holding to cover the cost of her burial and funeral services. That $15,000 would purchase almost $30,000 of life insurance coverage. No premiums would ever have to be paid again, and the death benefit is guaranteed for life. To take this one step further, the policy can be assigned to the funeral home, thereby protecting the amount needed for funeral services from being subject to nursing-care or assisted-living-facility costs.

Representing Dupaco Financial Services are (L to R) Dan Smith, CFP®; Michael Schroeder; Suzan Martin-Hallahan, CFP®; Michael Poppen; and David Andrew.

FREE RETIREMENT OPTIONS SEMINAR

Understanding Retirement Options Before and After You Retire

Presented by Dupaco and First Community Trust

Wednesday, Oct. 23, 2013, 3–4 p.m.

or

Wednesday, Oct. 23, 2013, 5:30–6:30 p.m.

Dupaco's Pennsylvania Ave. location, 3999 Pennsylvania Ave., Dubuque, Iowa

FCT

FIRST COMMUNITY TRUST

dupaco.com/trust

The Ins and Outs of Retirement Planning

Retirement is not necessarily an end but a beginning. So make your investments work through retirement, not just up to it.

Most people know how to save for retirement—the tricky part comes during retirement. Saving money is only half the challenge. Making it last is where First Community Trust can help. We understand both the ins and outs of retirement investing, and can work with you to help create a personalized plan that fits your life.

When people retire or change jobs, they are faced with the question of what to do with money in their retirement plans. And many times they do not know all the options that exist. In most cases, you are best served by either leaving the money in your current employer's plan or rolling the money to an IRA, to which there are many advantages.

Join us for a free retirement planning seminar. Call or e-mail Jim Liddle at (563) 690-0029 or jliddle@fcttrust.com to reserve a seat.

Jim Liddle, First Community Trust Representative

Protection Connection

Securing Your Identity

HOW TO STAY SAFE IN CYBERSPACE

dupaco.com/fraud

In today's digital age, texting is a way of life.

But there are times when the convenience of text and e-mail is trumped by the need to protect your identity.

When it comes to delivering personal or financial information, think twice before you hit send. You might need to use an alternate form of communication.

Steve Ervolino, senior vice president of information services at Dupaco, says we divulge sensitive information through digital formats too frequently.

"I think there's a lack of awareness of the potential security issues with doing that," Ervolino says. "With standard e-mail and text, there is no encryption security, so anybody at the right place with the right tools and the right knowledge can intercept that."

Even if your message isn't intercepted by a scammer, Ervolino points out that you don't know what will happen to that e-mail or text in the future.

"It could be forwarded to someone without your knowledge," he says. "You lose control over that information once you do that."

The next time you need to deliver personal information, follow these tips to help ensure that your identity remains yours:

- **Assume it's fake:** If you're not expecting a communication from someone, assume it is not legitimate—especially if it requests personal information. Don't click on links from those e-mails, even if the sender appears to be a business familiar to you. Fraudsters frequently claim to be financial institutions in e-mail scams. When in doubt, pick up the phone and call the business about the correspondence. "Dupaco would never send an e-mail out of the blue saying we need to update your information," Ervolino says.
- **Never blindly send information:** If you need to update an account with Dupaco, it's OK to make contact via e-mail. But don't divulge personal information in the first correspondence. Instead, say something like: "I need to add a beneficiary to one of my accounts. How should I do that?" Dupaco has access to a secure e-mail service and will respond with your available options.
- **Go directly to the source:** Whether you're applying for a loan or opening an online account, go directly to the financial institution's website rather than using a link from an e-mail. It will help ensure that you are using a legitimate, secure site.
- **Hit delete:** Delete messages containing sensitive information from your e-mail and text-message inboxes. "There's always the chance that your personal e-mail could be hacked or your computer could become infected," Ervolino says.

Steve Ervolino

Mobile Deposit

Deposit Checks in a Snap

Learn more at dupaco.com/mobile

Provider to End Life Savings Insurance

Due to a significant decline in demand from credit unions and their members, CMFG Life Insurance Company informed all U.S. credit unions of its decision to discontinue its Life Savings Insurance product. As a result, effective Dec. 31, 2013, Dupaco's Life Savings Insurance group policy will be cancelled. This is the term life insurance that has been provided at no direct cost to you on eligible savings deposit balances up to a maximum of $2,500.

Your coverage on existing insurable deposits will end Jan. 31, 2014. Please destroy any Life Savings Certificate of Insurance provided by CUNA Mutual Group at that time.

However, please know you have the option to convert your Life Savings coverage to a whole life plan that no longer requires members to maintain a savings account balance. This Primary Protection Plan is underwritten by CMFG Life Insurance Company.

This new plan is member-pay, whole life insurance coverage up to $2,500. If you apply by Jan. 31, 2014, there are no age restrictions, waiting periods, exclusions or health questions. If you convert, your new policy will be effective Feb. 1, 2014, and premiums will be based on whole life insurance rates for your age on that date.

To request a quote or application for the Primary Protection Plan offered by CMFG Life Insurance Company, please call toll-free 855-728-5205 to speak with one of CUNA Mutual Group's fully licensed insurance representatives.

If you have any questions about these changes, please call a Dupaco member service representative at (563) 557-7600 / 800-373-7600, ext. 206. As always, we appreciate the opportunity to serve you.

The insurance sold through CMFG Life Insurance Company is not a deposit and is not federally insured or guaranteed by your credit union. Policy number: 014-0178-9.

Dupaco DUPACO INSURANCE SERVICES

dupaco.com/insure

Make Preparedness a Priority All Year Long

When a disaster strikes, many victims share a similar story: "I didn't think it was going to happen to me. I wasn't ready."

September was National Preparedness Month, reminding us of the importance to always be prepared for the unexpected.

We can all take steps today to be properly prepared for a disaster tomorrow. The American Red Cross says there are three key steps to being prepared for any disaster: Get a kit, make a plan and be informed.

Part of being prepared also includes another priority: Understanding whether your homeowner's insurance is appropriate for you.

Take the time to review your coverage to determine whether it is enough, too much or just right. If your dwelling or its contents are over-insured, for instance, you will never fully collect on the extra premiums you've paid for that policy, says Dave Keil, an insurance agent with Dupaco Insurance Services in Dyersville, Iowa.

Keil offers some guidelines to consider when determining how much coverage you need:

- **Dwelling coverage:** Multiply your home's total square footage by the cost-per-square-foot to build a new home (use $130–145 per square foot as a rough guideline) to determine the replacement cost of the structure.
- **Content coverage:** It must be at least 40 percent of the amount of your dwelling coverage. Put a rough value on your furniture, appliances, paintings and other belongings to determine whether the minimum coverage will suffice.

Next, if you haven't done so, take video footage of your entire home. Store the video somewhere safely away from your home and repeat this process every couple of years. If your home is destroyed, that video will be your memory, helping you determine a replacement cost for your contents.

If a disaster strikes

Contact your agent immediately to begin the claims process. You will be instructed to fill out a claim form to determine the replacement cost of your possessions. This is where the video comes in.

"If you don't have an idea of what you have, it's going to be very, very hard to start filling out these forms," Keil says.

Once your claim is processed, you will receive a check. Many homeowners are surprised that the check is often made out for only about 80 percent of the replacement cost. As soon as you can prove that you are replacing your home, you will receive a check for the remaining 20 percent.

"If you choose not to rebuild, you can sell your lot and take your 80 percent and do what you want with it," Keil says. "You don't have to rebuild."

Dupaco Insurance Services is licensed only in the states of Iowa, Illinois, Wisconsin, Minnesota and Missouri.

Representing Dupaco Insurance Services are (from left) Keith Langan, Brad Langan, Mark Kremer, Pam Baal, Brian Cassidy and David Keil.

DON'T TAX my CREDIT UNION

Credit unions like Dupaco are exempt from paying federal income taxes because we promote the economic well-being of our members, especially those of modest means, through a system that is member owned, volunteer-directed and not-for-profit.

Big banks and some in Congress want to raise taxes and impose new fees on 96 million credit union members. The debate on comprehensive tax reform is underway in Washington, and Congress is seriously considering raising taxes on credit unions and their members.

Please ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Visit DontTaxMyCreditUnion.org to send a pre-written e-mail to your member of Congress today, or call them toll-free at 877-642-4223.

DontTaxMyCreditUnion.org

SCENE IN: 2013

Dupaco Prime Time members review materials at a Breakfast Bites event held in Platteville in July. The seminar, which focused on organizing information and structuring financial accounts in case the unexpected happens, is part of Dupaco's ongoing commitment to member education. (L. Hemesath/Dupaco photo)

Biweekly Payments Shouldn't Cost You

Want an easy way to save money two weeks at a time?

Pay off your loans on an automatic biweekly or weekly schedule instead of on a monthly basis. Frequent, automatic payments shorten the life of the loan by allowing you to pay down the principal more often. With biweekly payments, for instance, you end up making one extra payment each year, compared to monthly installments. You'll also reduce the amount of interest that you pay your lender, effectively lowering the interest rate of your loan.

Need another reason? Making weekly or biweekly payments helps from a budgeting standpoint, says Jill Rothenberger, lending consultant supervisor at Dupaco's JFK branch.

"However the member gets paid is how they should pay their bills," Rothenberger says. "Their budget is maintained better when they do it that way because they have the same amount of money left over in their checking account after each paycheck."

Here's a look at how a biweekly payment plan would leave you money ahead:

Say you take out a $20,000 auto loan for five years at 3.74-percent interest. If you make monthly payments, you will pay off the loan as advertised, in 60 months at an interest rate of 3.74 percent. But if you set up a biweekly payment plan—paying down the loan every two weeks—the effective interest rate becomes 3.38 percent, saving you $195.24 in interest over the life of the loan. As an added bonus, you will pay off the loan in 55 months. Making the payments weekly would save you an additional dollar or two in interest each month.

Biweekly or weekly payments net the most savings on personal, motorcycle, RV, boat, and home equity loans, Rothenberger says.

But you only see the true benefits if you choose your lender carefully. Read the fine print, because some lenders will charge borrowers a fee to set up an automatic payment plan or charge early payoff penalties. Other lenders might wait until you have a full payment before applying it to the loan.

At Dupaco, members have access to no-cost automatic payment plans and do not face any penalties for paying off their loans early. In fact, some members are entitled to a rate discount, up to 0.45 percent, for setting up an automatic payment plan as part of Dupaco's Cooperative Loan Giveback program. Contact Dupaco for details.


Jill Rothenberger

SCENE IN: **2013**

Dupaco employees pose for a picture with Dollar the Dog at the annual Delaware County Fair on July 8. Dupaco hosted a free family fun area at the Fair where families were treated to complimentary water, temporary tattoos, stickers, balloons and a visit with Dollar. From left, Dupaco's Aaron Plein, Nancy Tekippe, Dollar, Jennifer Hanniford, Amy Wickham and Deb Schroeder. (Photo by K. Ruegnitz/Dupaco)

EXTRA CREDIT

FOR THE COLLEGE-BOUND

dupaco.com/studentloan

For more information about student loans, please contact our Consumer Loan Department at (563) 557-7600 / 800-373-7600, ext. 202; email loans@dupaco.com; or register online. Get educated on how to finance your college education. It's extra credit you can't afford to miss.

FREE SEMINAR

Thursday, Oct. 24, 6:30 p.m.

Dupaco's Pennsylvania Location
3999 Pennsylvania Ave., Dubuque, Iowa
RSVP: (563) 557-7600, ext. 202

Geared towards college-bound students and their families, experts from the National College Access Network and Dupaco will provide valuable information on available resources to help cover the costs of a college education. Topics to be discussed include:

- Overview of the financial-aid process
- Types of assistance available
- Deadlines and helpful tips
- Completion of the Free Application for Federal Student Aid (FAFSA)
- Scholarships and scams
- Resources for help

Dupaco Helps Arm Members with Education

Dupaco has connected with Northeast Iowa Community College (NICC) Business and Community Solutions in Dubuque to bring you savings as you expand your skills.

NICC Business and Community Solutions offers affordable courses designed to provide quality training for individuals wanting to upgrade job skills, explore new careers or develop new personal or professional skills.

Dupaco members will receive a discount on select classes offered through the program. Classes priced at less than $100 are eligible for a $5 discount. Classes priced at more than $100 are eligible for a 5-percent discount.

How do I take advantage of the discount?

To receive the discount, you will need to register for the classes by calling the NICC Town Clock Center for Professional Development at (563) 557-8271, ext. 380. You will deal directly with their knowledgeable, professional staff, who will take care of all the details. You must identify yourself as a Dupaco member and provide the code DUPACO when you register to receive the discount.

Class available for discount

The following class available this fall will be eligible for the Dupaco member discount:

- Financial Management for the Business Professional (Class #18894): Nov. 14

Class will be held at the Town Clock Center for Professional Development, 680 Main St. in Dubuque. To learn more about this opportunity, please contact the NICC Business and Community Solutions at (563) 557-8271, ext. 380.

SCENE IN: **2013**

Dupaco and Cumulus Radio teamed up this summer to Pay it Forward in Cedar Rapids, Iowa, by randomly paying people's tabs for groceries, gas, food and more! The only request was that recipients consider paying it forward for someone else. Members of a financial cooperative like Dupaco Pay it Forward each day by making deposits that are turned into loans for other members. From left, Dupaco's Tim Costello and KHAK Radio's Bob James. (KHAK photo)

Project Honors Legacy of 'The Pack'

In a new project called "People of the Pack," Dupaco Community Credit Union and TH Media are teaming up to preserve a history of the Dubuque Packing Company and honor the people who worked there.

Stories and pictures from Pack workers and their families will be gathered and shared through an ongoing social media presence, as well as a hardcover book that will be available for sale to the public.

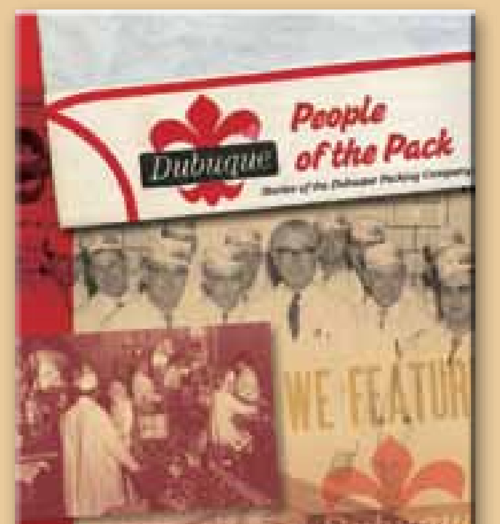
As one of Dubuque's largest employers, many thousands of people worked at the Dubuque Packing Company from 1931 through the 1980s, said Brian Cooper, executive editor of the *Telegraph Herald.*

As the Pack and its payroll swelled in the 1940s, '50s and '60s, so did the fortunes of Dubuque, Cooper said. Although the Pack eventually closed its doors in 2001, the impact it had on the tri-state community can be seen in the people and businesses that remain.

The idea for the project was hatched after Dupaco, which was chartered in 1948 to serve employees of the Pack, remodeled its Sycamore branch, according to David Klavitter, Dupaco senior vice president of marketing.

The Sycamore branch is located one block south of the Pack site on 16th Street in Dubuque. The office is specially adorned to pay tribute to Dupaco's heritage and honor the hardworking men and women who have made Dupaco what it is today.

Upon experiencing the remodeled branch, longtime members immediately began sharing their stories and memorabilia with Dupaco staff, according to Klavitter.



"We felt these stories should be collected and shared before they were lost," he said.

The book is expected to be published and available for purchase in August 2014. The website and social media sites will remain an ongoing virtual place to share, read and archive stories. People can check back regularly for interview clips and previews from the book. They also can "LIKE" the project on Facebook to get updates as the project progresses.

Stories, photos and video will be collected through the website and live in-person interviews. Anyone interested in submitting their story or scheduling an interview can do so online at www.peopleofthepack.com. Those without computer access can call either Dupaco's Michelle Becwar (563-557-7600, ext. 2601) or TH Media's Diane Mohr (563-588-3845) for assistance.

Story collection for the book will end Jan. 31, 2014. Online story collection for the website will continue after this date, but these entries will not be included in the book. Interviews will be held at several locations (Dupaco's Hillcrest/JFK and Sycamore branches, the *Telegraph Herald* and the Dubuque Carnegie-Stout Public Library).

It's Time to MOVE with your MOOLAH

How do you manage your green while you're on the go to help move yourself forward financially?

It could be using Dupaco's Mobile Deposit or Shine Mobile Banking, or stopping into a Shared Branch.

However you move with your moolah, Dupaco and Mediacom want you to tell everyone in a 30-second video. You don't have to be a pro—this isn't for the red carpet—just have fun. So put your thinking cap on and tell us in the most creative way you know how. Shoot it using a camcorder, a flip video, your phone—whatever works.

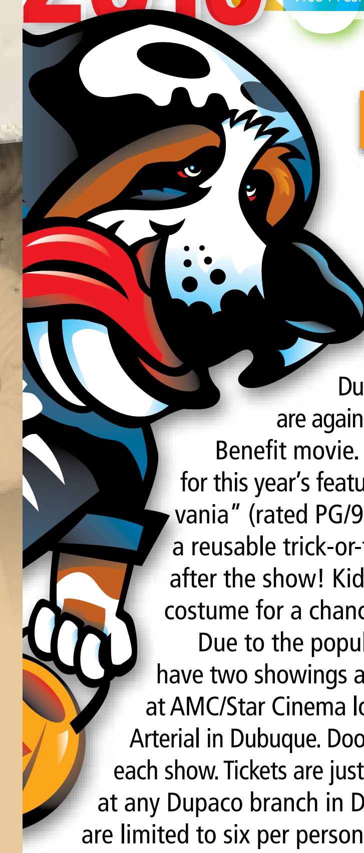
Check out the contest details at dupaco.com/movewithyourmoolah. One Grand Prize winner will receive an Apple® iPad™ and their video broadcast by Dupaco! Another entrant will be named the Viewer's Choice winner, so rally your fans to vote for you for the chance to win an Apple TV!

2013 COMMUNITY CALENDAR

If you have any questions on Community Calendar information, contact Amy Wickham, Assistant Vice President, Marketing Communications, at (563) 557-7600, ext. 2235, or awickham@dupaco.com.

www.facebook.com/dupaco
twitter.com/dupaco

Halloween Benefit Movie



To kick-start the Halloween celebration, KAT-FM, Dupaco and AMC/Star Cinema are again featuring the Halloween Benefit movie. Join us Saturday, Oct. 26, for this year's featured movie, "Hotel Transylvania" (rated PG/91 minutes). You'll receive a reusable trick-or-treat bag with goodies after the show! Kids, wear your Halloween costume for a chance to win prizes.

Due to the popularity of this event, we'll have two showings at both 9 a.m. and 11 a.m. at AMC/Star Cinema located at 2835 Northwest Arterial in Dubuque. Doors open 30 minutes before each show. Tickets are just 92 cents and are available at any Dupaco branch in Dubuque. Ticket purchases are limited to six per person. Get your tickets soon, as they are expected to sell out.

All admission proceeds will benefit Rising Star Theatre Company, which provides quality productions, meaningful production experiences and varied theatre study opportunities for the youth of Dubuque and the surrounding tri-state communities.

Family Fun at Bloomsbury Farm

Bloomsbury Farm Est. 1856

Dupaco has teamed up with Bloomsbury Farm to offer DoPack members FREE admission to the Farm with the purchase of an adult ticket at regular price—a savings of $11.50. Bloomsbury Farm is family owned and features multiple mazes (including a tire maze and a 10-acre corn maze), hayrack rides, a straw tunnel, corn box, a pumpkin patch, a haunted barn and much more. Located in Atkins, Iowa, just west of Cedar Rapids, Bloomsbury Farm has been providing family fun for generations! DoPack members can pick up a coupon for free admission at any Dupaco location through Oct. 31.

Bloomsbury Farm | 3260 69th St., Atkins, Iowa

bloomsburyfarm.com

CREDIT UNIONS Unite for Good™ A BETTER WAY

International Credit Union Day

Credit union members around the world will celebrate International Credit Union (ICU) Day®, an annual event to commemorate the credit union movement's impact and achievements, on Oct. 17. In honor of this special day, Dupaco Community Credit Union invites its members to all branch locations for cookies.

Since 1948, ICU Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit-union difference.

This year's theme, "Credit Unions Unite for Good: A Better Way," emphasizes the benefits of cooperation among credit unions worldwide. It also speaks to the powerful global network of 56,000 credit unions, which no other financial institution can claim, and the advantages that result from sharing challenges, experiences and solutions with one another to better serve members.

Credit unions are recognized as a force for positive economic and social change, and have provided significant value in both developed and emerging nations.

ICU Day is sponsored by World Council of Credit Unions, the international trade association and development agency for credit unions, as well as numerous national credit union trade associations and federations around the world.

COATS for KIDS

Cumulus Broadcasting, Operation: New View Community Action Agency, and Courtesy Cleaners and Coin Laundry have once again teamed with Dupaco to help families in need.

Drop off usable children's coats, hats and mittens at any Dupaco location through Oct. 16. All items collected will be dry-cleaned compliments of Courtesy Cleaners, and distributed to needy tri-state-area families by Operation: New View.

Distribution will take place at St. John's Lutheran Church, located at 12th and White streets in Dubuque, on Wednesday, Oct. 23, from 9 a.m. to 2 p.m. and 5 to 7 p.m., and again on Thursday, Oct. 24, from 9 a.m. to 2 p.m.

Holiday Hours

Monday, Nov. 11, 2013: Veterans Day
In-store Hy-Vee branch, Dubuque, open 9 a.m.–7 p.m. CST. All other branches are closed

Thursday, Nov. 28, 2013: Thanksgiving Day
All branches are closed

Tuesday, Dec. 24, 2013: Christmas Eve
Branches close at 12:30 p.m. CST. In-store Hy-Vee branch, Dubuque, closes at 2:30 p.m. CST

Wednesday, Dec. 25, 2013: Christmas Day
All branches are closed

Tuesday, Dec. 31, 2013: New Year's Eve
All branches close at 4 p.m. CST

Wednesday, Jan. 1, 2014: New Year's Day
All branches are closed

DUPACO LOCATIONS

Dubuque, IA 52001
Ph. (563) 557-7600
3299 Hillcrest Rd.
3999 Pennsylvania Ave.
1465 Sycamore St.
2245 Flint Hill Dr.
400 S. Locust St.

Asbury, IA 52002
Ph. (563) 557-7600
5865 Saratoga Rd.

Dyersville, IA 52040
Ph. (563) 875-2795
807 9th St. SE

Manchester, IA 52057
Ph. (563) 927-6187
1200 W. Main St.

Cedar Rapids, IA 52404
Ph. (319) 366-8231
3131 Williams Blvd. SW
110 35th Street Dr. SE

Galena, IL 61036
Ph. (815) 777-1800
11375 Oldenburg Ln.

Platteville, WI 53818
Ph. (608) 348-4499
1100 E. Business Hwy. 151