



SCENE IN:
2014

Dollar the Dog waves to members cooling off at Dupaco Community Credit Union's pool party at Flora Park Swimming Pool in Dubuque on July 19. Dupaco's annual pool parties take place in Dubuque and Dyersville, Iowa, and are free for Dupaco members. (J. Hanniford/Dupaco photo)

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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



Dupaco Members Benefit from Distinction

▶ 2009
 ▶ 2011
 ▶ 2012
 ▶ 2013
 ▶ **2014**

Crystal Performance Award
"Top Performing"
 Raddon Financial Group

Dupaco Community Credit Union was recently recognized as one of the nation's "Top Performing" credit unions, reaffirming that Dupaco continues to help its members get—and stay—money ahead.

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

The prestigious award was based on the credit union's 2013 performance. Dupaco also received the award in 2013, 2012, 2011 and 2009.

At a cooperative like Dupaco, when you get ahead, everyone benefits, and that money is recycled back to you. Dupaco's latest initiative, the GreenBack Impact campaign, is proof positive of this philosophy.

On a mission to save its members a collective \$1 million in interest between July 15 and Oct. 31, the credit union surpassed its goal in just over four weeks—positively impacting members near and far.

But Dupaco was improving members' financial positions long before this campaign, and will continue striving to do so long after.

Owner's Manual FALL ▶ 2014

GreenBack Impact Surpasses \$1 Million

\$1

Saved... and... COUNTING!

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GreenBack Impact Surpasses \$1 Million... And is Still Going

\$1000000

Saved... and COUNTING!

Dupaco Community Credit Union is on a mission to bring loans back to Dupaco to save members money and strengthen the cooperative.

Since July, Dupaco has saved members more than \$2 million in interest, surpassing its \$1 million goal! And Dupaco isn't stopping yet. When you participate, you save green and score green. Members who

move qualifying loans from another lender to Dupaco now through Oct. 31 can earn a share of \$25,000—a special participation dividend.

Already money ahead with all of your loans at Dupaco? Get your GreenBack through referrals—\$10 for every referred friend or family member you persuade to move their loans to Dupaco!

To learn more, call 800-373-7600, ext. 202; e-mail loans@dupaco.com; or visit any branch or www.dupaco.com/GreenBack.

Vintage Windows Still Have Their Place

Old home enthusiasts, rejoice! Growing evidence supports the idea that those beautiful, vintage windows can prove to be a better value than the latest models of energy efficiency.

If properly maintained, original wood windows can last hundreds of years—and can be as energy efficient as today's new windows, according to David Wadsworth, a general

contractor and president/owner of the Waukon, Iowa-based Wadsworth Construction.

A window-preservation advocate, Wadsworth and his crew have restored windows on more than 30 buildings. Now he is sharing that passion with others through workshops that teach participants how to restore windows.

"In general, I'm preaching to the choir. They knew there was value in what they had, but they didn't have the numbers to back that up," Wadsworth says of his workshop attendees. "Now they have a reason to feel good about the decision they made to keep their windows."

True, new energy-efficient windows can shave dollars off those energy bills. But not as much as one might think.

"In fact, your new replacement windows will save you so little money on your energy bills that the payback period for this

investment may be more than 100 years—far longer than the new windows are likely to last," according to the trade journal *Green Building Advisor*.

Wood windows, on the other hand, were designed to be permanent, restorative fixtures in homes. Routine maintenance requires only some time, occasional labor and nominal material costs.

Keeping paint on the wood at all times is key. This job should be done every decade or so, when the window's ropes also should be replaced. Then, every 20 years, it's time to re-glaze the windows.

For Wadsworth, these windows are part of a bigger story, representing the character of buildings from another time.

"My ultimate goal is instilling in people the value of older homes and buildings, and it starts with the windows," he says.

dupaco.com/loans



Dupaco's Newest Branch to be Unlike Any Other

Dupaco Community Credit Union has always been willing to try new things.

Now the cutting-edge credit union is taking this philosophy to its newest planned branch, which will be unlike any other credit union office.

The branch is expected to be leased as part of a Kwik Stop and DQ Grill and Chill development on the southwest side of Peosta, Iowa, where a longstanding Phillips 66 station existed.

The new facility is expected to open in the summer of 2015. As a tenant, the Dupaco branch will be incorporated into the north side of the building and will have a separate entrance.

With its small footprint and close proximity to Northeast Iowa Community College, the branch will serve as a laboratory to:

- ▶ Explore and test new ways of helping members understand money and improve their financial positions;
- ▶ Deploy and test emerging technologies that shift staff time and resources from traditional transactional duties to more meaningful member interactions; and
- ▶ Test future member-centric branch designs and concepts through a sparse and flexible layout.

dupaco.com/about



Dear Dupaco,

I just left my firstborn at college. Two hundred and twenty miles away, in his new college town, we had planned on getting him a debit card and checking account at a local financial. But just 72 hours after opening his new account at Big Bank, I get this text: need school stuff n im outta \$\$\$ (Sigh.) I need the convenience of transferring cash to his account without the expense of wiring or the delay of mailing a check. Oh, and this child of mine needs a lesson in money management! Dupaco should have been my first stop. But now he's already at school, and I'm not sure what to do.

Sincerely,
Laney Loney

More than 20 percent of Dupaco's members live more than 20 miles from the nearest branch. From the Mullan Avenue branch in Waterloo, Iowa, **Tonya McGlaughlin** let Laney know that from Skype video calls to mobile check cashing, Dupaco members have plenty of tools available to stick with the financial home they know should they travel or move out of the area.



I connected with Laney by phone to tell her the good news: In one day, we could open a checking account with a free debit card for her son, Tony—getting his signature online through DocuSign®. Once opened, she could make a fee-free cash transfer to her son's checking via Shine Online Banking. And instead of having to wait for his debit/ATM card to arrive, he could walk to a nearby shared branch credit union location—just four blocks from campus—for a fee-free cash withdrawal. Jackpot!

If Tony isn't feeling the four-block walk to cash an occasional check from Grandma, he can use the mobile-deposit feature of Dupaco's mobile app. By taking a picture of the check, he can deposit it right to his account in a snap.

As a college freshman, I told Tony there was one class he couldn't afford to miss: a Credit History Lesson compliments of Dupaco. Five days later, via Skype, we went over his credit report and discussed how maintaining good credit will save him money on loan and credit card interest rates, and even insurance.

Now, Tony is acing personal financial management and knows that when he needs assistance or advice, he can turn to Dupaco, his financial home away from home.

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.

The
GO-OP
CONNECTION
How
does your co-op
connect?

Local Cooperatives Embrace Cooperation

Dupaco Community Credit Union lives under the principle that we—individuals and our communities—are stronger when we work together.

In that spirit of cooperation, Dupaco joins a long list of local cooperatives that stepped up to help the area's newest, the Dubuque Food Co-op, open earlier this year.

This cooperative concept is nothing new for co-ops, which are guided by seven principles, including cooperation among cooperatives.

October is Co-op Month, an opportunity to celebrate the cooperative difference and recognize "The Co-op Connection" to the world around us.

The tri-state area is home to several other co-ops, including:

- ▶ New Pioneer Food Co-op in Iowa City, Iowa
- ▶ Oneota Community Food Cooperative in Decorah, Iowa
- ▶ Viroqua Food Co-op in Viroqua, Wis.
- ▶ Wieldsfield Co-op in Ames, Iowa
- ▶ Willy Street Co-op in Madison, Wis.
- ▶ People's Food Co-op in La Crosse, Wis.

"The greatest benefit of being a member of any co-op is knowing your investment is helping support a community effort to help educate, empower and unite people," says Sandra Gonzales-Denham, marketing coordinator at the Dubuque Food Co-op.

STAFF UPDATES

Dulce Arroyo

was promoted to member service representative Hispanic outreach at the Hillcrest branch in Dubuque.



Paula Ervolino

was promoted to member service representative supervisor at the Hillcrest branch in Dubuque.



Rachel Keeler

was promoted to consumer loan consultant at the Hillcrest branch in Dubuque.



Sam Spurling

was promoted to member service representative at the Hillcrest branch in Dubuque.



Melissa Stevenson

was promoted to real estate processor at the Asbury, Iowa, branch.



Rothenberger Named

Rising star

Dupaco Community Credit Union's Jill Rothenberger was named a 2014 Rising Star by TH Media's *bizTIMES* magazine.

Recognized as Dubuque's up-and-comers, honorees must be younger than 40 and involved in the community and business realms. The 2014 class of Rising Stars was honored during an award ceremony Sept. 17.

Rothenberger, vice president, consumer lending, joins a growing list of Dupaco employees who have received this distinction:

- ▶ Todd Link (2004)
- ▶ Matt Dodds (2008)
- ▶ Bob Wethal, board member (2011)
- ▶ Danielle Gratton (2012)



Schroeder Joins Dupaco Board of Directors

The Dupaco Community Credit Union Board of Directors has appointed Andy Schroeder, development officer for Clarke University in Dubuque, to the board. He fills the unexpired term of Keith Langan, who retired from the board after nearly 18 years of service.

The board evaluated qualified candidates and confirmed Schroeder's appointment, which was effective Aug. 1. His selection must be reaffirmed by a vote of the membership during Dupaco's 66th Annual Membership Meeting, scheduled for Feb. 22, 2015.

Schroeder, of Dubuque, is involved with the Association of Fundraising Professionals of the Greater Tri-States, the Dubuque County Fair Association, the American Youth Soccer Organization and Holy Spirit Parish.

Each board director serves on a voluntary basis and is elected by the members at the annual meeting.



Dupaco Staff Career Milestones

5-Year Employees

Jenna Mausser
Nancy Petersen
Anna Rechtenbach
Meghan Hurst

15-Year Employees

Melissa King
Steve Ervolino

20-Year Employee

Dawn Kress

25-Year-Plus Employees

Gregg Liddle (40)
Patti Meyer (31)
Linda Burgess (29)
Clara Elenz (28)
Joe Hearn (28)



DUPACO FINANCIAL SERVICES

dupaco.com/invest

Financial Decisions Require Striking a Balance

By Michael Poppen

Both sets of my grandparents lived in a small town in Minnesota, inevitably named Round Lake. It happened to be the same town in which Sathers Candy was founded. There was a Sathers outlet store downtown, where a child armed with a \$5 bill could literally fill a bushel basket full of sweets! Needless to say, with a pocketful of coinage from our Tootsie Roll banks, we always looked forward to our next visit.

On one occasion, while visiting during summer, my sister and I decided to pool our assets and trek to Sathers Thrift Store. Luckily for us, the candy and cookies already sold at a discount had been slashed even further!

It was a no-holds-barred romp through the aisles. We packed our baskets with pixie-sticks, gum, cookies and licorice; even stuff I could barely stomach, like circus peanuts and wax candy bottles. It mattered not one iota...there was exotic candy at discount prices, and able-bodied children to consume it! Looking back, I can now understand the appalled looks on my grandparents' faces when we walked through the door.

The importance we place on preparing for financial contingencies in life like retirement, education, a car, insurance, etc. is paramount. Everything we do financially has a cost or impact on its counterpart. However, sometimes a little frivolity helps

perspective and the understanding of what it means to save. It is just as important to enjoy life as we're living it.

Please contact the staff of Dupaco Financial Services at (563) 557-7600 / 800-373-7600, ext. 211 to help find that balance.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured Dupaco Community Credit Union deposits and are not NCUA insured. These products are not obligations of the Dupaco Community Credit Union and are not endorsed, recommended or guaranteed by Dupaco Community Credit Union or any government agency. The value of investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.



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

FREE SEMINAR



FIRST COMMUNITY TRUST

dupaco.com/trust

Understanding Retirement Options Before and After You Retire

Presented by Dupaco and First Community Trust

Thursday, Nov. 6

3-4 p.m. or 5:30-6:30 p.m.

Dupaco's Pennsylvania Avenue branch, 3999 Pennsylvania Ave., Dubuque, Iowa

The Ins and Outs of Retirement Planning

Retirement is not necessarily an end but a beginning. 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 the 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 our latest free retirement-planning seminar. Call or e-mail Jim Liddle at (563) 690-0029 or jliddle@fctrust.com to reserve a seat.



Jim Liddle

5 TIPS TO **Play It Safe In Mobile Space**

dupaco.com/fraud

Mobile banking has remained virtually unscathed by cyber attacks. Until recently.

Svpeng, a type of malware targeting mobile devices, has made its way to the United States, posing the first real threat to mobile-banking users.

"It has the ability to capture banking information, and it can now actually lock your phone and ask for a ransom to unlock it," says Steve Ervolino, senior vice president of information services at Dupaco Community Credit Union.

Dupaco's Shine Mobile Banking remains a secure environment as long as your device isn't malware infected. Follow these tips to protect your mobile device:

1. Employ the passcode. If you have a smart phone, use the passcode to prevent unauthorized access to your device.

2. Use a tracking service. If your service provider can track your phone and remotely erase its data, sign up for the service in the event you lose your phone.

3. Add anti-virus protection. Anti-virus and web-filter packages help shield mobile devices from malware.

4. Do your app research. Before downloading any app, research the company that's delivering it to ensure it's legitimate.

5. Rethink the way you use your phone. Think about your phone as a convenient tool, not a place to keep important information or

photos. "If it would be a major event in your life to lose your phone today, you're probably keeping things on it that you shouldn't," Ervolino says.



Steve Ervolino

dupaco.com/insure

It Doesn't Pay to Eliminate Insurance

Dropping insurance won't save you money. In fact, eliminating coverage can end up being a costly decision, sacrificing basic protection and more.

Tim Bemis, assistant manager at Dupaco Insurance Services, lays out three pitfalls to dropping that policy:

1. Higher premiums in the future: "When you want to go back to insurance, very few companies will take you without continuous coverage," Bemis says. "And the ones that will charge you a higher premium"

2. Force-placed insurance: If there's a loan on your vehicle, your lienholder will

add force-placed insurance to your vehicle. The expensive coverage protects the lienholder in the event of physical damage to the vehicle.

3. Pricey tickets: If you get pulled over and the officer finds that your insurance has lapsed, you could face a ticket ranging anywhere from \$500 to \$800.

If it becomes difficult to squeeze insurance payments into your budget, contact your insurance agent.

At Dupaco, members have a variety of resources at their fingertips. The solution might be as simple as raising your deductible.

The loan department might be able to roll those premiums into the car loan. Or, a free Money Makeover might uncover a way to make the payments affordable.

"At Dupaco, we have so many outlets to help members," Bemis says. "We'd like to review the entire issue rather than rushing to just cutting coverage."

Contact the Dupaco Insurance Services team at (563) 557-7600 / 800-373-7600, ext. 210, or by e-mail at insurance@dupaco.com for a no-cost, no-obligation insurance analysis and quote.

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



If credit union members **Don't vote, Don't count**

State and federal legislation often affects the benefits you receive as a member/owner of Dupaco. As a result, credit union members tell us they want to stay informed about which political candidates—regardless of party affiliation—help credit unions better serve members like you.

The Iowa Credit Union League has determined the following candidates are among those who have best exemplified the positive advancement of credit union issues. This is based on a candidate's record on important consumer finance issues,

positive history of credit union interaction and answers to a credit union questionnaire that the league sends to all candidates.

dupaco.com/PoliticalAction

- 1 **Bruce Braley:** Iowa candidate for U.S. Senate
- 2 **Pat Murphy:** Iowa candidate for U.S. House of Representatives
- 3 **Terry Branstad:** Candidate for Iowa Governor
- 4 **Tod Bowman:** Candidate for Iowa Senate
- 5 **Walt Rogers:** Candidate for Iowa House
- 6 **Lee Hein:** Candidate for Iowa House
- 7 **Bob Kressig:** Candidate for Iowa House
- 8 **Chris Hagenow:** Candidate for Iowa House
- 9 **Kraig Paulsen:** Candidate for Iowa House
- 10 **Abby Finkenauer:** Candidate for Iowa House



Dupaco is chartered in and affected by Iowa law, thus focuses on candidates in that state. Your voice does make a difference. Make your trip to the polls even easier. Visit Dupaco's website for links to register, vote or contact your elected representatives.

Health Insurance

Open Enrollment Coming Soon

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

Under the Affordable Care Act, you will soon have the opportunity to review your health insurance plan and decide whether it still makes sense for your health and budget.

The next open-enrollment period to purchase health insurance is Nov. 15, 2014, through Feb. 15, 2015.

If you don't do so during the enrollment period, you won't be able to purchase health insurance through the exchange unless you experience a qualifying event, such as getting divorced or married, or losing your employer coverage.

Insurance companies can no longer deny people health coverage because of a preexisting condition. Tax credits or subsidies might be available to help you pay for individual or family health insurance.



Dupaco's Aaron Plein was the official race announcer for the Annual Great Cardboard Boat Race in Dubuque on July 27. The event supports the Four Mounds Foundation's Housing Education and Rehabilitation Training (HEART) program. Dupaco is a partner in the program, which provides hands-on learning experiences for young people to achieve their goals of attaining a high school diploma. (D. Klavitter/Dupaco photo)

SCENE IN: **2014**

dupaco.com/cooportunity-health.html

Dupaco to Roll Out a 'Smarter' Card

Dupaco Community Credit Union will soon begin issuing "smart cards," which will offer cardholders better protection against fraud.

The replacement cards are equipped with EMV technology, named for developers Europay, MasterCard® and VISA®.

Todd Link, vice president of remote services at Dupaco, addresses some common questions about the upcoming transition:

► **Will I need a new card?**

Yes. All members will be issued new credit and debit cards when the EMV smart cards come to market.

► **When will the new cards be issued at Dupaco?**

The EMV VISA credit card is in production. The cards will undergo testing before they can be shipped. We expect the cards to begin shipping to members in early to mid 2015. EMV debit cards are forecast for a late 2015 or early 2016 timeframe.

► **Will I have to fill out new paperwork?**

Dupaco members will not have to change any account information or complete any new paperwork.

► **Will I get confused trying to use the new cards?**

No. The cards basically work the same way, except they are inserted into the point-of-sale system at the store as opposed to swiping them. At the end of the transaction, the card will automatically eject.

► **What if my hairdresser doesn't have an EMV-processing machine?**

For the first several years, EMV cards also will come equipped with the standard magnetic stripe, allowing you to use it for any purchase you can make today, including online transactions.

► **Is there a cost to have the new card?**

No. But due to the price of the cards, there might be a small charge to replace lost or stolen ones.

► **Will the new cards stop all fraud?**

EMV cards will reduce the value of stolen-card data and make fake-card production nearly impossible. Unfortunately, the cards will not eliminate all types of fraud.

► **Should I ask about getting an EMV card when I visit a Dupaco branch?**

We will reach out to all members as our credit card release date approaches. But please contact us with any questions you might have!



EXTRA CREDIT

dupaco.com/seminars-and-education.html FREE SEMINAR

**Thursday,
Oct. 16, 6:30 p.m.**

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



FOR THE COLLEGE-BOUND

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.

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



Young Dupaco member Kate Hanniford beams in anticipation before devouring a bowl of chocolate ice cream at Dupaco's Asbury, Iowa, branch on July 31. Free ice cream was offered to all Dupaco members as a thank you for their participation in their credit union. (L. Hemesath/Dupaco photo)

SCENE IN:
2014

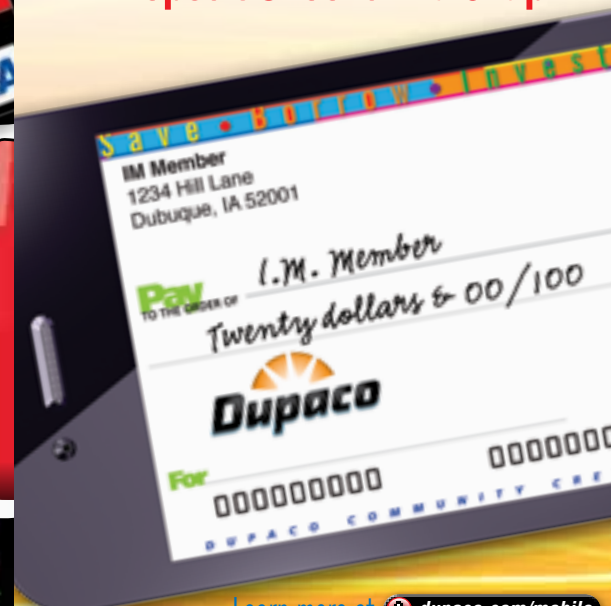
A gift for the holidays. And every other day.

3.9% for six-months!
After that, the APR will be a low **9.9%** to **16.9%** based on creditworthiness.*

*For existing Dupaco VISA® accounts opened prior to Oct. 31, 2014: The 3.9% promotional rate is valid for credit purchases and cash advances made between Nov. 1, 2014, and Dec. 31, 2014. The 3.9% APR expires when your May 2015 bill is generated, at which time the APR will revert back to the APR established at time of account opening, which is a variable rate from 9.00% to 16.00%, based on your creditworthiness. Account must be in good standing to qualify. For new accounts opened from Oct. 31–Dec. 31, 2014, with a credit score of 675 or above: The 3.9% promotional rate expires 182 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After the introductory period the APR will be 9.00%. For new accounts opened from Oct. 31–Dec. 31, 2014, with a credit score below 675: These accounts do not qualify for the 3.9% promotional rate. The applicable APR is a variable rate from 12.00% to 16.00%, based on your creditworthiness. For all VISA accounts: APRs will vary with the market based on the Prime Rate. There is a grace period on purchases, and no annual fees or participation fees. Other fees include: cash advance fee—\$3 or 1.50% of the amount of each cash advance, whichever is greater (maximum of \$15); foreign transaction fee—1.00% of each transaction in US dollars; late payment fee—up to \$15; returned payment fee—up to \$25.

Mobile Deposit

Deposit Checks in a Snap



Learn more at dupaco.com/mobile

Survival Tips from a Recent College Grad

With another college year off and running, a recent University of Dubuque grad has some advice for college students.

Anna Rechtenbach worked her way through college as a teller at Dupaco Community Credit Union. She graduated in May with a degree in accounting and about \$25,000 in student debt. Here are four financial lessons Rechtenbach learned during her college years:

Don't borrow too much. Don't take out student loans in excess of tuition, room and board. Taking out a student loan to pay for extras, such as a computer, will nearly double your purchase after you factor in 10-plus years of compounding interest.

Credit cards are for emergencies. Racking up debt is easy in college. "But just think, instead of going out to eat with friends because you have a credit card, you could use a meal from your meal plan since you already paid for it," Rechtenbach says.

Balance your checkbook. Take responsibility for your account. Overdrawing your account can cost a lot of money, especially to someone who only works part-time.

Remember, it's college. Plenty of campus events are free, so go enjoy them! "In college, being broke is all part of the experience, but don't let it follow you into the real world," Rechtenbach says.



Program Helps Dupaco Members Keep their Home

They were on the verge of losing their home.

A lost job during the recession had taken its toll on the tri-state area couple. And the effects still lingered this summer.

The couple could no longer afford their mortgage payments. They knew they would either have to sell their home and downsize, or walk away from the whole thing.

"They came in here thinking that we would turn them down because their credit had been destroyed," says Krystal Frederick, a mortgage consultant at Dupaco.

But Dupaco didn't turn the couple away. Instead, the credit union delivered them the ray of hope they had been waiting for.

What happened next

With the help of the government-sponsored HARP program, or Home Affordable Refinance Program, Dupaco refinanced the couple's mortgage, making it possible for them to hold onto their home.

The program was established in 2009 after the housing market crash the previous year. It aims to make more homeowners eligible for traditional refinancing so their homes are affordable again.

When the local couple turned to Frederick, they owed about \$98,000 on their mortgage at an interest rate of 6 percent.

Dupaco refinanced their mortgage on a 30-year term at a rate of 4 percent. The savings were huge, shaving off \$74,494.60 in interest over the life of the loan and \$381 off their monthly mortgage payments.

There's still time

To refinance through HARP at Dupaco, the mortgage must have been sold to Fannie Mae on or before May 31, 2009. Each case is unique, so it's important to discuss eligibility with a mortgage consultant.

Frederick says some homeowners haven't taken advantage of this opportunity—either

because they don't know about it or assume they won't be eligible.

"We don't charge to pull their credit or take an appointment to refinance, so why not run it through our system and see whether there's something we can do to help put them in a better position?" Frederick says.

The HARP program has been extended until Dec. 31, 2015. To schedule an appointment with a Dupaco mortgage lender, call 800-373-7600, ext. 204.

Krystal Frederick



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.

dupaco.com/events

www.facebook.com/dupaco

twitter.com/dupaco

Annual Benefit Movie: Good Movie, Good Cause!



KAT-FM, Dupaco and AMC/Star Cinema are again teaming up to offer their Halloween Benefit Movie event.

Join us Saturday, Oct. 25, for "Despicable Me 2" (rated PG).

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.

Show times will be at 9 a.m. and 11 a.m. at AMC/Star Cinema, 2835

Northwest Arterial, in Dubuque. Doors open 30 minutes before each show.

Tickets are just \$1 and are available at the following Dupaco locations: Hillcrest at JFK Road in Dubuque; Oldenburg Lane in Galena, Ill.; and Ninth Street SE in Dyersville, Iowa. Tickets will not be sold at AMC/Star Cinema, nor will they be sold at the door on the day of the event.

Due to limited seating, tickets are limited to six per purchaser. Don't delay buying tickets, as they are expected to sell out!

All admission proceeds will benefit Northeast Iowa School of Music, a nonprofit community organization that makes music education and enrichment accessible to all.



Local Service. GLOBAL GOOD.™

INTERNATIONAL CREDIT UNION DAY®

Credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements, on Thursday, Oct. 16. 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 on the third Thursday of October.

This year's theme, "Local Service. Global Good," emphasizes credit unions' positive impact in their communities and around the world. It also speaks to the powerful global network of more than 200 million people worldwide who choose a credit union.

ICU Day is sponsored by the 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

Townsquare Media, Operation: New View Community Action Agency, and Courtesy Cleaners & Coin Laundry have again teamed with Dupaco Community Credit Union to help families in need.

Drop off usable children's coats, hats and mittens at any Dupaco location through Wednesday, Oct. 22. 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. 29, from 9 a.m. to 2 p.m. and 5 to 7 p.m., and again on Thursday, Oct. 30, from 9 a.m. to 2 p.m.



HOLIDAY HOURS

Tuesday, Nov. 11, 2014: Veterans Day
In-store Hy-Vee branch, Dubuque, open 9 a.m.-7 p.m.
CST. All other branches are closed

Thursday, Nov. 27, 2014: Thanksgiving Day
All branches are closed

Wednesday, Dec. 24, 2014: Christmas Eve
Branches close at 12:30 p.m. CST. In-store Hy-Vee branch, Dubuque, closes at 2:30 p.m. CST

Thursday, Dec. 25, 2014: Christmas Day
All branches are closed

Wednesday, Dec. 31, 2014: New Year's Eve
All branches close at 4 p.m. CST

Thursday, Jan. 1, 2015: New Year's Day
All branches are closed

dupaco.com/locations



Give the Gift of Local History

Looking for the perfect holiday gift for a loved one? Search no more.

The new book "People of the Pack: Stories of the Dubuque Packing Company" preserves, honors and shares the stories of the Pack employees and their families. Copies of the book can be purchased at Dupaco's Hillcrest branch and www.thonline.com/store.

The project is a joint endeavor between Dupaco Community Credit Union and TH Media.



John Melssen grows nostalgic as he pages through his copy of "People of the Pack" at the book release on Aug. 27. The book is a tribute to those who worked at the Dubuque Packing Company. More than 400 people attended the event to pick up a book they pre-ordered or to purchase a copy. (L.Hemesath/Dupaco photo)

SCENE IN:
2014