

Iowa Community Credit Union

+ *Benefiting*
Dupaco *Members,*
Communities, and Employees


 dupaco.com/merger



Dear Valued Member:

On behalf of your Iowa Community Credit Union Board of Directors and staff, I am pleased to share some exciting news with you!

By a vote of the membership of your credit union at a special meeting held on November 18, 2013, a resolution to merge Iowa Community with Dupaco Community Credit Union was overwhelmingly approved. The merger will take place at the conclusion of business on March 31, 2014, following dividend postings.

By merging with Dupaco, Iowa Community members will benefit greatly by receiving higher savings rates, lower overall loan rates, and access to new services and technology. Rest assured, even though our name will be changing, you will continue to receive the same great service you have come to expect from your current staff.

By finalizing the merger at quarter end, we will achieve a clean-cut over, with your final Iowa Community member statement reflecting transactions through March 31, 2014. All final Iowa Community statements will be sent via postal mail.

The bottom line is that our merger with Dupaco Community Credit Union will provide great benefits to members, employees, and the communities we serve.

Refer to the enclosed Q & A, and contact Dupaco should you have questions.

Thank you for allowing us to serve you.

Mark Heth
CEO

Iowa Community Credit Union

Dear Friend:

The Directors, staff, and membership of Dupaco Community Credit Union are pleased to extend a warm and heartfelt welcome to all members of Iowa Community Credit Union. We look forward to you officially becoming a member of the Dupaco family on April 1, 2014.

As mentioned in Mark's letter, our transition teams are now at work aligning internal systems and bringing staff up-to-date on the exciting new products and services which will be available to you as a member of Dupaco.

We ask for your patience as this process unfolds, and pledge to do everything within our power to make this transition flawless. We are confident that you will be pleased with the many benefits you'll receive as a result of this merger.

I encourage you to refer to the enclosed Q & A for answers to common member questions. Should you have questions at any time, please do not hesitate to contact a member of your credit union's staff.

We look forward to serving you in the near future.

Sincerely,

Joseph F. Hearn
President and CEO
Dupaco Community Credit Union

Q A Merger Q & A

**Iowa Community
Credit Union**
+ *Benefiting*
Dupaco *Members,*
Communities, and Employees

Q *When will Iowa Community merge with Dupaco Community Credit Union?*

A The merger will begin following the posting of dividends on March 31, 2014. As a result of the data transfer and account reconciliation process, you will have limited account access from 6:00 p.m. CT on Monday, March 31, through 7:00 a.m. CT on Wednesday, April 2.

Q *How will members benefit?*

A By joining with Dupaco, Iowa Community members will receive:

- Expanded deposit and loan product offerings with better overall rates
- New investment and trust services
- New branch locations with drive-up, safe-deposit, and ATM services
- Expanded full-service real estate product offerings, including 30-year fixed-rate mortgages with in-house servicing
- More convenient account access via enhanced technology
- Online loans, mortgages, and new accounts
- Access to discounted auto, home, life, health, and business insurance
- Access to business loan and deposit services
- Free member financial education including seminars, Money Makeovers, Credit History Lessons, and a host of online tools and information

Q *As part of a merger with Dupaco Community Credit Union, what will happen to my deposits?*

A At the conclusion of business on March 31, 2014, all of the money you have on deposit with Iowa Community, including dividends due as of that date, will be transferred to Dupaco accounts.

Q *Will my loan balance(s) automatically transfer to Dupaco?*

Yes. Your loan balance(s) currently with Iowa Community will be transferred directly to Dupaco at the original terms and rates. You can, as always, prepay any of these loans without penalty.

Q *What will happen to existing Iowa Community branches and staff?*

A All existing Iowa Community branches will become Dupaco branches on April 1. Please note there will be limited services available until 7:00 a.m. CT on Wednesday, April 2. Current employees will be welcomed to the Dupaco staff. Iowa Community members will also have access to Dupaco's network of offices located in Cedar Rapids, Manchester, Dubuque, Dyersville, Asbury, Key West, IA; Galena, IL; and Platteville, WI.

Q *Will my loan rate(s) change?*

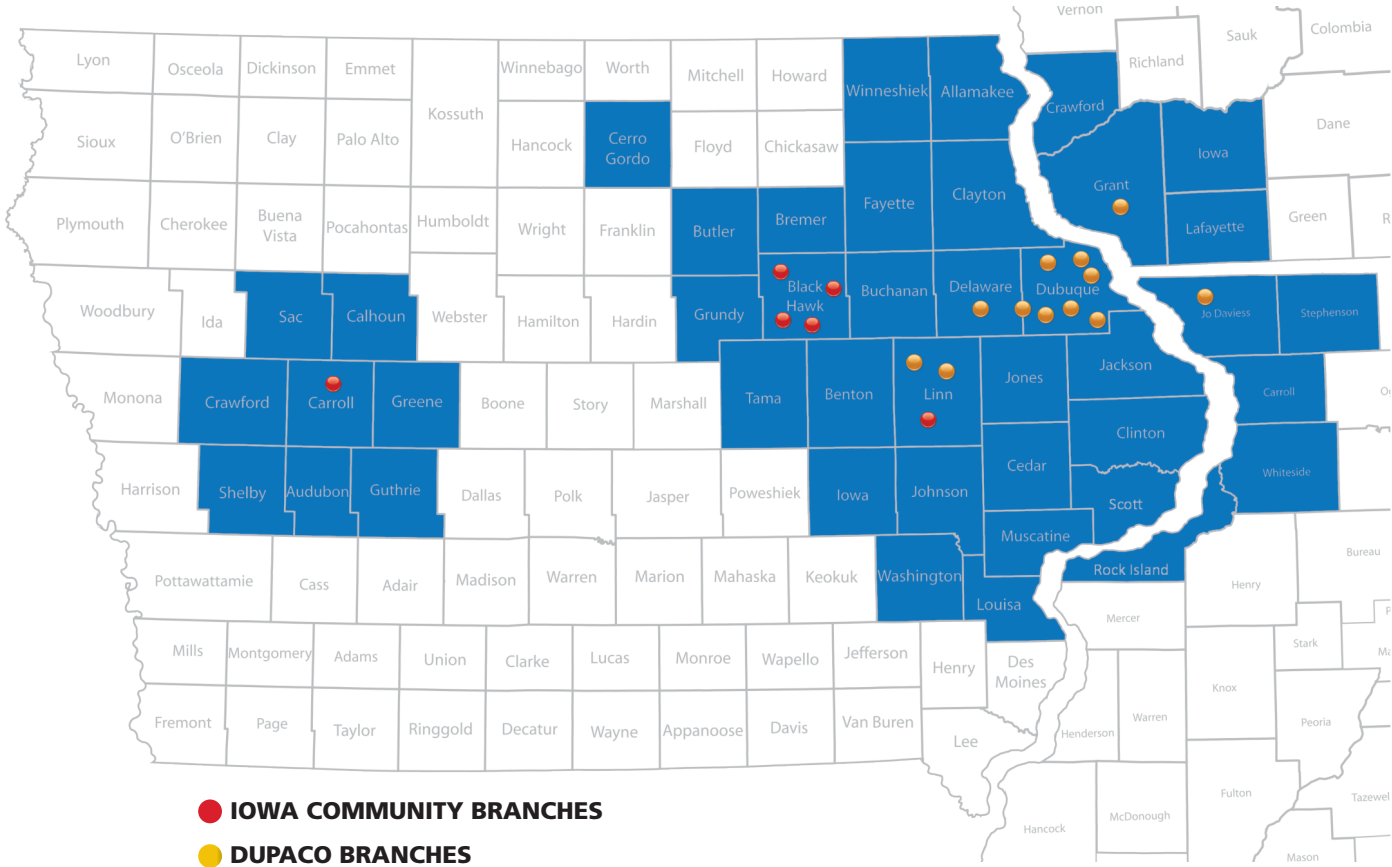
A The rate on your fixed rate loan will remain the same until the end of the term. Any renewals or new loans will be subject to current rates.

Q *Will my deposit rate(s) change?*

A Share accounts and money market accounts will earn Dupaco dividend rates effective April 1. IRAs and certificates will transfer with existing terms. Any renewals on new IRAs and certificates will be subject to current rates. For current Dupaco rates, call 800-373-7600 or go to Dupaco's website at www.dupaco.com.

Q What is Dupaco?

A Dupaco (pronounced Do-Pack-O) is a vibrant \$1 billion credit union serving over 70,000 members. Dupaco Credit Union was state chartered by seven individuals in 1948, originally to serve the employees of the Dubuque Packing Company. In 1985 it became a community credit union. Effective April 1, Dupaco will be chartered to serve everyone who lives or works in the following counties:



Q Why Dupaco?

A Dupaco is the third-largest credit union in the state of Iowa and features offices in Cedar Rapids, Manchester, Dubuque, Dyersville, Asbury, Key West, IA; Galena, IL; and Platteville, WI. In addition to receiving exceptional marks for member satisfaction, Dupaco has received state and national recognition for member and community service, and has been recognized as the National Association of Community Credit Union's inaugural Community Credit Union of the Year. Our combined presence will open up exciting opportunities for our members, as well as borrowers, savers, investors and businesses at large.

Q What is the advantage of being bigger?

A As a financial cooperative, the success of your credit union can be directly attributed to the active participation of our members. And the more active members we have, the better we are able to deliver a diverse and growing array of financial products and services. Combining the best of both organizations means a credit union with expanded products and services, more financial assets, combined technology and personnel skills, and expanded diversification of membership. Although we will be larger, we remain a not-for-profit, member-owned financial cooperative, and we will serve you in the traditional credit union manner, including community-based service.

Q *Once I am a Dupaco member, can I use any Dupaco branch?*

A **Yes.** You can make withdrawals, deposits, open additional accounts, and apply for loans, etc. at any Dupaco location across Iowa, Illinois, and Wisconsin.

Q *Where are the Dupaco offices located?*

A Existing Dupaco offices are located:

In Cedar Rapids, IA

3131 Williams Boulevard SW
110 35th Street Drive SE

In Manchester, IA

1200 W. Main Street

In Dyersville, IA

807 Ninth Street SE

In Dubuque, IA

3299 Hillcrest Road
3999 Pennsylvania Avenue
1465 Sycamore Street
2245 Flint Hill Drive
400 S. Locust Street Hy-Vee

In Asbury, IA

5865 Saratoga Road

In Galena, IL

11375 Oldenburg Lane

In Platteville, WI

1100 E. Business Hwy. 151

This list will include all Iowa Community branches following the merger. A complete list of service hours for each branch is available online at www.dupaco.com.

Q *How does Co-op Shared Branching work?*

A Co-op Service Center access is available to Dupaco members at more than 5,000 branches nationwide. These centers allow Dupaco members to conduct the following financial transactions as if it were a branch of your own credit union:

- Cash checks and make deposits
- Make cash and check withdrawals (some cash limits may apply)
- Make loan payments
- Make transfers from and to any account
- Purchase money orders, traveler's checks, and official checks
- Obtain cash advances and answers to balance inquiries.



Co-op Shared Service Centers across the country can be identified by the Co-op logo.

Q *Will there be a name change?*

A **Yes.** The name of the credit union after the merger will be Dupaco Community Credit Union.

Q *What will happen with the Iowa Community board?*

A Although the current Iowa Community Board of Directors will be dissolved after the merger, continued input from Iowa Community members on ways to enhance service is welcomed and encouraged.

Q *Is my money safe?*

A **Yes.** At both Iowa Community and Dupaco Community Credit Union, your deposits are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency backed by the full faith and credit of the United States Government.

Q *How can I get more information on Dupaco?*

A You can learn more about Dupaco Community Credit Union by going to dupaco.com; by calling 800-373-7600; or by stopping at any of its 12 existing office locations.

Q *How can I learn more about the merger?*

A You may visit dupaco.com/merger for detailed information and regular updates. You may also speak with Iowa Community branch staff, review in-branch flyers and signage, review statement inserts, and receive direct postal mail and email.

Q *What Dupaco products and services will I have access to?*

A As a member of Dupaco, you will have complete access to our wide variety of convenient products, services, and membership benefits including those listed on the enclosed *Dupaco Products & Services* page.



Dupaco Products & Services

www.dupaco.com | 800-376-7600

Loan Products

1. Personal and Signature Loans
2. Share Secured Loans
3. Consolidation Loans
4. Boat/ATV/RV Loans
5. Debt Cancellation Coverage
6. Free NADA Book Pricing
7. Home Equity Loans
8. Adjustable Rate Mortgage (ARM) Loans
9. Second Mortgage Loans
10. CARFAX® Auto Title Verification Information
11. Full-Service Real Estate Department Offering In-House Servicing, VA Loans, Investment Property Loans, and Mobile Home Loans
12. Mini-Max Auto Loans
13. Auto Loans up to 84 Months
14. Motorcycle Loans
15. On-Site Loan Availability Through Expressway Automobile Dealer Partners
16. Student Loans
17. VISA® Platinum Credit Cards
18. GAP Loan Protection Coverage
19. Mechanical Breakdown Protection
20. Business Mortgage, Line-of-Credit, VISA®, Operations, and Small Business Administration (SBA) Loans

Member Benefits

1. Accounts Federally Insured by NCUA
2. Travel and Service Discounts
3. No-Fee American Express® Traveler's Cheques
4. Discounted Auto, Home, Life, Health, and Business Insurance Through Dupaco Insurance Services*
5. Cooperative Loan Giveback
6. Free Credit History Lessons
7. Free Money Makeovers
8. Free Online Financial Education Tools
9. Free Online Community Calendar
10. DoPack Youth Program

Savings Products

1. Share Savings
2. Holiday Club
3. Checking with Overdraft Protection
4. Term Share Certificates
5. IRAs
6. You Name It Savings
7. Insured Money Management Account
8. Investor's Choice Accounts
9. Health Savings Accounts
10. Variable-Advantage Term Share Certificates
11. Mutual Funds, Stocks and Bonds, Annuities, Retirement Planning, College Education Planning, Estate Planning, Asset Allocation Planning, Long-Term Care, and Insurance Through Dupaco Financial Services**
12. Trust and Asset Management Services Through First Community Trust (FCT)**
13. Business Savings, Checking, Investment, and Employee Retirement Services

Account Access/Controls

1. Direct Deposit/Payroll Deduction
2. Toll-Free Account Support
3. Share Draft Checking
4. Money Card ATM/Debit Card
5. Privileged SStatus Surcharge-Free ATM Access
6. Free Shine Online Banking and Mobile Banking
7. 12 Branches (Including Cedar Rapids, IA; Dubuque, IA; Dyersville, IA; Platteville, WI; and Galena, IL)
8. Sunday Member Service at 400 S. Locust St. Hy-Vee in Dubuque, IA
9. Free Online Bill Pay***
10. Free E-Statements and eNotifier Account Alerts
11. Account Access at More Than 5,000 Credit Union CO-OP Shared Services Centers Nationwide
12. Online Account Opening
13. Instant Online Loan Approval
14. Toll-Free 24-Hour Loan-Officer-Staffed Loan Line
15. Merchant Processing

*All insurance benefits are subject to individual policy provisions.

**Securities offered through LPL Financial (Member NASD/SIPC) and First Community Trust, N.A. LPL Financial, First Community Trust, Dupaco Community Credit Union, and its subsidiary, Dupaco Financial Services, Inc., are not affiliated. Mutual funds, annuities, and other investments are not deposits; are not insured by the NCUA or any other regulatory agency; are not obligations of, or guaranteed by Dupaco Community Credit Union or any other affiliated entity; are subject to investment risks, including possible loss of the principal amount invested.

***Free to a maximum of 25 bills per calendar month. Payments over 25 are subject to the standard cost of 50 cents per payment.

Loans subject to credit qualification.

Federally Insured by NCUA

