



◀ **SCENE IN: 2016**
Dupaco's Andrew Houy announces the race action during the Sixth Annual Great Cardboard Boat Races July 31 in Dubuque. All proceeds benefited the Housing Education and Rehabilitation Training (HEART) program, which helps at-risk high school students learn marketable trade skills. (D. Klavitter/Dupaco photo)

You Are Welcome

To Learn, Earn and Save at Dupaco

During Dupaco Community Credit Union's Thank Use campaign, members proved there is power in participating in their financial cooperative. More than 45,000 Dupaco members collected more than \$2.85 million in Thank Use!

Members earned Thank Use cash for their membership longevity and for using their credit union's services—loans, savings, checking,

credit card and e-statements. The payout comes on a day that celebrates the cooperative difference. Thank Use will be automatically deposited into participating members' savings accounts on International

Credit Union Day, Oct. 20.

Although the campaign has ended, you're welcome to learn, earn and save at the cooperative any time—and refer others to join! Member participation is the key that powers Dupaco. The more you use the credit union's services, the more all members benefit through enhanced services, favorable rates and more.

Thank



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



S A V E ▶ B O R R O W ▶ I N V E S T ▶ I N S U R E ▶ T R U S T

Owner's Manual

FALL 2016



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Dupaco Unveils Enhanced Mobile App

Mobile banking just got easier. Dupaco's free mobile app has gotten a facelift, launching Oct. 4 with a sleek, new look and more member-friendly features.

"It was time to give it a fresh face, improve usability and add some really great features," says Steve Ervolino, Dupaco's chief information officer.

Here are some of the new ways you can access your money and your credit union—wherever you go:

Picture Pay: Now you can pay bills from your phone. With Picture Pay, new payees are set up by taking a photo of your bill. Future payments can be made automatically or by entering the amount and date you want the payment to arrive. Manage your bills from any device. Dupaco's current Bill Pay system, which does not support mobile phones, will be retired Feb. 28.

Quick balance: You can register your device to allow one-touch access to your account balances without having to log in.

PIN login access: On the profile page, you can create a six- to 10-digit PIN to use for future mobile banking logins.

Coupon app: This feature boasts thousands of coupons from merchants, many of which can be used either in store or online. To redeem them, simply show your phone at the checkout or enter an online code when making a purchase.

Quick transfers: When you perform a transfer, you have the option to save it for future one-touch access. Think loan payments you don't want on a fixed schedule or your student who always needs money.

eStatements: You can now view and sign up for eStatements through Mobile Banking.

Travel notices: You can notify Dupaco of upcoming travel plans to have Card Services adjust the level of fraud detection on your accounts.

dupaco.com/mobile



Dupaco Opens 2nd Learning Lab Location

WATERLOO, Iowa—Designed to deliver innovative ways of serving its members, Dupaco Community Credit Union's newest branch opened Aug. 15.

Members and guests celebrated the opening of the San Marnan Learning Lab, located at 1946 Schukei Road in Waterloo, during a ribbon-cutting ceremony and open house Sept. 28.

Modeled after the Dupaco Learning Lab in Peosta, the new full-service branch was designed to explore and test innovative ways of helping members understand money and find financial solutions. It features:

- ▶ Video teller kiosks operated by remote Dupaco staff for full-service transactions.
- ▶ A collaboration station to explore money matters with on-site staff.
- ▶ Free personalized financial coaching sessions through Money Makeovers and Credit History Lessons.
- ▶ Technology tables to experiment with mobile deposit, set up eNotifiers or learn about mobile payments.

While the branch is new, Dupaco's methodology remains the same—delivering personalized financial advice to improve its members' financial positions.

dupaco.com/locations



▲ SCENE IN: 2016

Dupaco's Collin Olson and Interactive Teller Representative Diane Sloman serve member Latisha Nash at the video teller kiosk in the new Learning Lab on San Marnan Drive in Waterloo, Iowa. (M. Blondin/Dupaco photo)

Are You Prepared for Financial Hard Times?

Whether it's job loss, divorce or a natural disaster, financial hard times can strike when we least expect it. Here's how you can prepare to lessen the impact of a financial crisis:

- ▶ **Review your budget.** Write down all of your expenses—rent or house payments, car payments, insurance premiums, utilities, school costs, groceries, everything. When you see them on paper, it's easier to determine where you might need to cut expenses to save more, says Lisa Elskamp, member solutions supervisor at

Dupaco's Asbury, Iowa, branch. A free Dupaco Money Makeover can help you review your entire financial picture.

- ▶ **Pay yourself first.** One of your expenses should be paying yourself first. The best way to build an emergency fund is to have a predetermined amount automatically come out of each paycheck and into a savings account, Elskamp says. While your emergency fund should ideally be at least three to six months' worth of expenses, the most important thing is to start saving.

- ▶ **Lean on your credit union.** If you find yourself in a financial crisis, don't be afraid to reach out to your credit union. Dupaco's Member Solutions team works with members on possible solutions. "We understand things happen to good people, and we are here as a resource to help you when these financial hard times strike," Elskamp says.

dupaco.com/makeover



Lisa Elskamp

Collaboration Between Programs Helps Member Buy 1st Home

Tami Paisley is proof positive of the power of partnerships.

Thanks to a collaborative effort between Dupaco Community Credit Union and local nonprofit organizations, the single mother of two has traded her cramped apartment for the first home she's ever owned.

"It feels good. I appreciate everything the city and Dupaco have done to get me here. I'm so happy here," Paisley says.

Paisley, 38, is the latest successful participant of Dupaco MoneyMatch—the savings account that matches your effort.

It's an Individual Development Account in which the savings of a participant are matched by a grant from the Dupaco R.W. Hoefer Foundation or the Iowa Credit Union Foundation. The savings

and matching funds are used to purchase a specific wealth-building asset.

Paisley used MoneyMatch to help purchase a three-bedroom home in downtown Dubuque earlier this year. But it's not just any home. It's a symbol of the strength of community partnerships.

Paisley's property was renovated through the Housing Education and Rehabilitation Training program. HEART, which receives financial support from Dupaco, aims to teach at-risk high school students trade skills through community-revitalization projects.

Thanks to those behind HEART, the once-rundown house looks brand-new, boasting a beautiful front porch, new siding, hardwood floors, a kitchen island and "the coolest chandelier"—breathing new life into not only the home but the neighborhood as well, Paisley says.

Paisley's only regret is that she didn't access these community-driven programs sooner.

She had been struggling to scrape together a down payment on a home when she turned to MoneyMatch in 2014.

The program forced her to systematically save, an empowering experience that showed her homeownership was possible after all.

"Now I know that you can put money away to get something you want in life—whether it's a car, home or college," Paisley says. "If I can do this for the house, I should be able to put away money for college funds for the kids."

dupaco.com/foundation



"I was never a good saver. But if I have a goal, it's always easier," says Tami Paisley, standing with her kids, Devon (left) and Chloe (right), on the porch of her new home. (M. Blondin/Dupaco photo)



SWEETENINGS

TASTE A GREAT RATE

Promotional APR as low as

3.90%

for six months!

After that, the APR will be a low

9.25%

TO

16.25%

based on creditworthiness.*

dupaco.com/visa

*3.90% promotional rate is valid for credit purchases or cash advances that post between 11/1/16 and 12/31/16. The 3.90% annual percentage rate (APR) expires six months from the date of your first credit purchase or cash advance, at which time the APR will revert back to the APR established at time of account opening, which is a variable rate from 9.25% to 16.25%, based on your creditworthiness. Account must be in good standing to qualify. All VISA® APRs will vary with the market based on the Prime Rate. There is a grace period before interest is charged 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 U.S. dollars; late payment fee—up to \$15 if you are four (4) or more days late; returned payment fee—up to \$25.

Dupaco Members Benefit from Distinction

- ▶ 2009
- ▶ 2011
- ▶ 2012
- ▶ 2013
- ▶ 2014
- ▶ 2015

▶ **2016** Crystal Performance Award
"Top Performing"
 Raddon Financial Group

Dupaco Community Credit Union has been recognized as one of the nation's "Top Performing" credit unions, reaffirming its continued commitment to improve its members' financial positions.

Ranking no. 1 in its asset class, Dupaco has been named a recipient of the Crystal Performance Award. The Raddon Financial Group recognizes credit unions for their performance in several areas, including profitability, growth and efficiency. More than 500 credit unions were evaluated based on their performance in 2015.

At a cooperative like Dupaco, the more business members do with

their credit union, the more everyone benefits. When Dupaco helps its members save money, the whole credit union grows and becomes an even stronger cooperative that is better able to serve its members.

Dupaco also received the award in 2009 and 2011–2015.

dupaco.com/about



▲ SCENE IN: 2016

Dupaco received the Dubuque Area Chamber of Commerce's Business of the Year Award during the organization's annual meeting July 14 at the Grand River Center in Dubuque. Dupaco President and CEO Joe Hearn accepted the award, which honors the credit union's outstanding leadership, community involvement, growth, achievement, innovation, creativity and engagement. (Digital Dubuque photo)

Dupaco Gets Boost to Enhance Service to Low-Income Communities

The U.S. Department of the Treasury certified Dupaco Community Credit Union as a Community Development Financial Institution, which designates specialized organizations serving low-income communities and people who lack access to financing.

Dupaco is one of only seven organizations—and one of only three full-service financial institutions—in Iowa to receive this certification.

"Dupaco's mission is to improve each member's financial position. CDFI certification provides additional tools to enhance the credit union's long-standing efforts in low-income and underserved communities," says Dupaco President and CEO Joe Hearn.

CDFI eligibility requirements include having a primary mission to promote community development, providing both financial and educational services and maintaining accountability to a defined market.



Staff Updates

Abbey Bahl was promoted to business lending processor supervisor at the Hillcrest branch in Dubuque, Iowa.

Jim Bemboom joined Dupaco as a card services supervisor at the Pennsylvania branch in Dubuque.

Manny Calderon was promoted to member service representative at the Hy-Vee branch in Dubuque.

Jane Hermsen retired Sept. 30 after having worked at Dupaco for 26 years.

Rachel Keeler was named relationship development specialist at the Pennsylvania branch in Dubuque.

Julie Kempen joined Dupaco as a mortgage lending processor at the Asbury, Iowa, branch.

Melissa King was promoted to assistant vice president, community outreach and education, SE Iowa territory manager at the Asbury branch.

Rachel Kluck was promoted to teller service supervisor at the Hillcrest branch in Dubuque.

Tyler Loucks joined Dupaco as a member service representative at the Hillcrest branch in Dubuque.

Allison Muir was promoted to teller service associate/trainer at the Sycamore branch in Dubuque.

Kathy Napp joined Dupaco as a senior internal auditor at the Pennsylvania branch in Dubuque.

Jen Powers joined Dupaco as a mortgage lending processor at the Asbury branch.

Stephanie Reinert was promoted to consumer lending processor at the Hillcrest branch in Dubuque.

David Schick was promoted to member service/lending consultant/operations assistant at the Hy-Vee branch in Dubuque.

Amanda Sisler was promoted to consumer lending processor at the Hillcrest branch in Dubuque.

Sheena Smith joined Dupaco as a member solutions consultant at the Asbury branch.

Stacey Smith was promoted to consumer lending consultant at the Hillcrest branch in Dubuque.

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

? DID YOU KNOW?

To see new hires, promotions and transfers throughout the organization, go to Dupaco.com/StaffUpdates.



FINANCIAL STRENGTH

As of Aug. 31, 2016

Members: **93,878**

Deposits: **\$1.19 billion**

Loans: **\$881 million**

Assets: **\$1.44 billion**

Reserves: **\$210 million**

Reserve Ratio: **14.58%**

Notes Bearing Interest

Brenda Atkinson, IRA specialist, received her Certified IRA Professional designation after passing the exam.

Katie Dupont, finance specialist, was selected to "crash" the Iowa Credit Union Convention. Dupont had the opportunity to hear from industry leaders and participate in a variety of professional development and networking opportunities with other young credit union professionals.

Jennifer Hanniford, vice president, marketing communication, was selected by TH Media's *bizTIMES* as one of its 2016 Rising Stars. These individuals are chosen annually for their leadership, community volunteerism and being a model in his or her personal and professional roles.

Ashley Schultz, accounting supervisor, was selected to "crash" the Credit Union National Association CFO Council Conference. The crasher program allows young credit union professionals to attend CUNA council conferences while simultaneously participating in separate growth and development opportunities.



▲ SCENE IN: 2016

Dupaco staff showed its support for our troops by participating in the Run4Troops marathon relay June 25 in Dubuque. (RJ Montes/Dupaco photo)

DUPACO STAFF CAREER MILESTONES

5-Year Employees

- ▶ Abbey Bahl
- ▶ Tammy Merkes
- ▶ Ashley Oldaker
- ▶ Matthew Schromen

10-Year Employees

- ▶ Karen Bergfeld

15-Year Employee

- ▶ Danielle Gratton
- ▶ Dawn King
- ▶ Jaelyn Knopp
- ▶ Mark Kremer
- ▶ Mike Schroeder
- ▶ Justin Tauke

25-Year-Plus Employees

- ▶ Dawn Davis (25)
- ▶ Rhonda Heim (26)
- ▶ Joseph Hearn (30)
- ▶ Linda Burgess (31)
- ▶ Patti Meyer (33)
- ▶ Gregg Liddle (42)

INTERNATIONAL CREDIT UNION DAY

Thursday, Oct. 20

LOCATION: All Dupaco branches

Credit union members worldwide will celebrate International Credit Union Day®, an annual event to honor the impact and achievements the credit union movement has made. To make the day even more special, Dupaco invites its members to all branch locations for cookies and to celebrate the Thank Use payout to eligible members who participated.

1 DEMOCRATIC CONTROL
One member, one vote.

2 OPEN MEMBERSHIP
Membership fosters community.

3 NON-DISCRIMINATION
All are welcome at a credit union.

4 SERVICE TO MEMBERS
57,000 Credit Unions Serve \$1.2 TRILLION LOANS 217 MILLION+ MEMBERS

5 DISTRIBUTION TO MEMBERS
SHAREHOLDERS PROFITS OTHER FINANCIAL INSTITUTIONS CREDIT UNION

6 BUILDING FINANCIAL STABILITY
Credit unions are reliable. Credit Union vs. Bank Closures, 2008-2012

7 GO-OP COOPERATION
FOOD COOP NO FEE ATM

8 SOCIAL RESPONSIBILITY
After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

9 ONGOING EDUCATION
Money Goals Specific Measurable Attainable Relevant Time-Bound

COMMUNITY CALENDAR



Through Oct. 31

Bloomsbury Farm

LOCATION: Bloomsbury Farm, Atkins, Iowa

COST: Free coupon

Members can receive one free child's admission per each full-price adult paid admission. A printable coupon is available at dupaco.com/events, and coupons also are available at Dupaco branches in Dubuque, Cedar Rapids, Waterloo, Cedar Falls, Dyersville, Peosta and Manchester, Iowa. Visit bloomsburyfarm.com for hours of operation.

in the Park, sponsored by the Asbury Area Civic and Recreation Foundation and local businesses.

Monday, Oct. 24

Dubuque Halloween Parade

LOCATION: Downtown Dubuque

TIME: 6:30 p.m.

The parade begins at Jackson Park, following the usual parade route, and ends at Washington Park. Scores of groups will come out in costumes for fun in downtown Dubuque.



© Universal Studios

Saturday, Oct. 29

Halloween Benefit Movie: Minions

LOCATION: AMC/Star Cinema, Dubuque, Iowa

TIME: Showings at 9 a.m. and 11 a.m.

COST: \$1 per ticket

KAT-FM, Dupaco and AMC/Star Cinema are again teaming up to offer the Halloween Benefit Movie event. All admission proceeds will go to the Future Talk program through the Multicultural Family Center, a volunteer-run nonprofit organization. Tickets are available for purchase at these Dupaco branches: Hillcrest Road in Dubuque, Peosta and Dyersville, Iowa; and Galena, Ill. Tickets must be purchased in advance. Kids can wear their Halloween costumes for a chance to win prizes!

Friday, Oct. 21

Asbury Halloween Parade

LOCATION: Asbury, Iowa

TIME: 7 p.m.

The parade will start at Lord of Life Church, at the corner of Springgreen Drive and Hales Mill Road, and end at Asbury City Park on Asbury Road near Casey's. There will be special treats for parade participants at the end of the parade, at Treats



FIRST COMMUNITY TRUST

Thursday, Nov. 3

FCT Seminar: Retirement Planning

LOCATION: 3999 Pennsylvania Ave., Dubuque

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

COST: Free

The seminar, presented by First Community Trust, will address how to make your retirement savings last, distribution rules and options and what to do with your 401(k). Pre-registration is requested by contacting Jim Liddle at (563) 690-0029 or jliddle@fctrust.com.

Tuesday, Nov. 15

Life After Graduation: Explore Your Options

LOCATION: Mindframe Theaters, Dubuque

TIME: 6-8 p.m.

COST: Free

This event will explore the decisions parents and teens are faced with as students prepare to graduate from high school. It will include a special screening of the film *Broke, Busted & Disgusted*, KAT-FM, Dupaco and AMC/Star Cinema are again teaming up to offer the Halloween Benefit Movie event. All admission proceeds will go to the Future Talk program through the Multicultural Family Center, a volunteer-run nonprofit organization. Tickets are available for purchase at these Dupaco branches: Hillcrest Road in Dubuque, Peosta and Dyersville, Iowa; and Galena, Ill. Tickets must be purchased in advance. Kids can wear their Halloween costumes for a chance to win prizes!

www.dupaco.com/events

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

twitter.com/dupaco

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

My IMPACT

Sarah Paulson's Money

Makeover expertise helped this member get her credit score into shape and move her into a house in just six months.

I started working with a member about six months ago. When we first met, her credit score was too low to qualify for a conventional mortgage.

She didn't have a lot of credit card debt. But she had no capacity on her available credit, and it was weighing her down. I worked with her on a plan to pay off all of her credit cards and talked to her about the importance of keeping her balances paid down.

We agreed to meet again in three months. When we re-examined her credit report at our next meeting, her score had increased by almost 100 points! She was thrilled that her credit had improved so much in such a short time. She was even more excited that after seven years of paying for a home on land contract at a high interest rate, she qualified for a mortgage—in her own name—at a much lower rate.

Because she had been turned down so many times before, she was nervous something would come up that would prevent her from being able to close. So I walked her through every step of the process. When she left my office with her loan papers in hand, she had happy tears in her eyes and was all smiles.

Curious whether we can positively impact your financial future? Stop in to any branch, call us at 800-373-7600 or email service@dupaco.com.

HOLIDAY HOURS

Friday, Nov. 11, 2016:

Veterans Day

In-store Hy-Vee branch, Dubuque, open 9 a.m.–7 p.m. CT
All other branches are closed

Thursday, Nov. 24, 2016:

Thanksgiving Day

All branches are closed

Saturday, Dec. 24, 2016:

Christmas Eve

In-store Hy-Vee branch, Dubuque, open 9 a.m.–2:30 p.m. CT
All other branches observe regular Saturday hours

Sunday, Dec. 25, 2016:

Christmas Day

All branches are closed

Monday, Dec. 26, 2016:

Observance of Christmas

In-store Hy-Vee branch, Dubuque, open 9 a.m.–2 p.m. CT
All other branches are closed

Saturday, Dec. 31, 2016:

New Year's Eve

In-store Hy-Vee branch, Dubuque, open 9 a.m.–4 p.m. CT
All other branches observe regular Saturday hours

Sunday, Jan. 1, 2017:

New Year's Day

All branches are closed

Monday, Jan. 2, 2017:

Observance of New Year's

In-store Hy-Vee branch, Dubuque, open 9 a.m.–2 p.m. CT
All other branches are closed



SCENE IN: 2016

Dupaco members Becky and Brock Waterman enjoy ice cream with their daughter and DoPack member, Kyra, during Member Appreciation Days July 28. (M. Blondin/Dupaco photo)

[dupaco.com/locations](http://www.dupaco.com/locations)

Free Software Protects Against Online Threats

PROTECTION CONNECTION

dupaco.com/trusteer

The complex, ever-changing world of online fraud makes it nearly impossible to adequately guard against online threats.

That's why Dupaco offers Trusteer Rapport—malware-protection software from IBM Security—at no cost to members. Malware can steal personal and/or financial information while you're online.

Typically, Dupaco would tell you to avoid downloading files from the Internet, especially if you do not know the file's origin.

That's why the download of Trusteer Rapport is available only within Shine Online Banking following member login.

After login, you'll be presented with a window (like the one shown at right) with the option to download the software. Dupaco highly recommends the download, installation and use of this software for protection against malware on all computers you use.

For tips on installation and use of Trusteer Report, visit dupaco.com/trusteer or contact Dupaco at 800-373-7600.



Life Insurance Can Alleviate Debt Upon Death

When you die, the debts you held in life can burden those left behind. But with the help of your insurance agent, you can create a plan to make sure your legacy is debt free.

"Life insurance is about beneficiaries being able to continue their existing lifestyles with as little disruption as possible," says Chris Rogers, senior insurance agent at Dupaco Insurance Services.

Select the right policy

Life insurance does you no good if you can't

afford the premiums, Rogers says. Start by completing a life-needs analysis, available from your agent. This analysis encourages you to write down what is most important to you to meet your family's needs, including final expenses, college funds for children, mortgage balances and other debts.

Life insurance isn't one size fits all

Based on your analysis, your agent can craft a policy that best meets both your situation and

your budget. "Each member has their own thoughts, dreams and needs," Rogers says. "Our job is to protect all of those."

Start tackling your debt

Completing the life-needs analysis provides an opportunity to confront your debt. You can schedule a free Dupaco Money Makeover to review your entire financial picture, including debt. Paying down your debt can bring peace of mind for you today and for your loved ones tomorrow.



Stronger Together: The Importance of Advocacy

POLICY FOR THE PEOPLE

dupaco.com/PoliticalAction

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.

Dupaco is chartered in and affected by Iowa law, thus focuses on candidates in that state.

The Iowa Credit Union League evaluates state and federal candidates 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 the league sends to all candidates.

As you research issues and assess your candidate choices, please consider their support for credit unions.

Make your trip to the polls even easier. Visit Dupaco's website for links to register, vote or contact your elected representatives. Your voice does make a difference.



▲ SCENE IN: 2016

At Dupaco's Manchester, Iowa, branch last month, Iowa State Rep. Lee Hein met with Dupaco member Barry Funke to learn more about how the credit union helped him recover from an auto accident and start his Manchester business, Funke Auto Shine. From left: Dupaco Board Consultant Bob Hofer, Hein, Funke, Dupaco Manchester Branch Manager Kelly Ruegnitz, Dupaco CEO Joe Hearn and Dupaco Dyersville, Iowa, Branch Manager Jim Doyle. (D. Klavitter/Dupaco photo)



▲ SCENE IN: 2016

Dupaco's Erin Engler teaches young people money management during a July session of Opportunity Passport. The program aims to teach youth aging out of foster care the financial management skills they need to achieve personal success. (M. Blondin/Dupaco photo)

Elections, Reflections and Market Corrections

By Michael Poppen

Fall is here—turkey, frost, pumpkin pie, turning leaves! We enjoyed family activities all summer and relished every hot-weather opportunity we could. However, the summer lifestyle lends itself to scrapes, contusions and tourniquets. By September, it appeared as though I'd been shin-kicking oak trees in preparation for Muay Thai kickboxing.

Autumn is a peaceful time of year in the Midwest. It is a season for harvest and to reflect on the changing landscape around us.

That being said, we are in the midst of one of the more polarizing U.S. presidential elections in recent history. Whoever is chosen through our democratic process will undoubtedly lead to some anxiety in one party or another—perhaps both! And this will likely result in fretting about the impact on markets and the state of our economy.

Doubt in our elected officials might lead to market uncertainty, among other things, but please remember, your personal planning objectives should direct your portfolio—and

not necessarily the short-term impulses of any political fear mongering and media rhetoric.

Though historical performance does not guarantee future results, the fundamentals of market investing have been successful through years of war, famines, embargoes and political scandals!

Please contact Dupaco Financial Services at 800-373-7600, ext. 2763, with any questions.

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 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. Dupaco Community Credit Union and Dupaco Financial Services are not registered broker/dealers and are not affiliated with LPL Financial.

dupaco.com/invest



You Just Wrote Your Will. Now What?



Creating a will or trust is important. But the estate-planning document is really just the first step in communicating your intentions to your intended heirs, says Jim Liddle, vice president, trust officer at First Community Trust.

Following through with these next steps can be invaluable to your loved ones:

Provide a copy of your will or trust to your executor or successor trustee. Or at least let them know where the original copy is located so there is not a prolonged search for your estate-planning document.

Communicate with your medical providers. Provide a copy of your living will or healthcare power of attorney to your doctors and local hospital. And communicate to your power of

attorney where your document is located.

Designate recipients of your personal property. List any personal items you would like to pass to specific heirs. The list doesn't need to be notarized—just signed and dated by you.

Ensure your assets are in the name of your trust. If you and your attorney determined that a trust is appropriate, your assets must be in the name of your trust to avoid probate at the time of your passing.

Talk about your estate with the next generation. This allows your heirs to understand your intent and point of view.

Create a list of your assets. This will provide your executor or

successor trustee a road map when determining the components of your estate or trust. Your list should include financial institution assets, IRAs, 401(k) assets, annuities, life insurance policies and any other items of note, including valuable collections.

dupaco.com/trust



**TOP
WORK
PLACES
2016**

The Des Moines Register

Dupaco Ranked Among Top Workplaces in Iowa

Dupaco Community Credit Union has been named one of Iowa's "Top Workplaces" in 2016 by *The Des Moines Register*.

The member-owned financial cooperative ranked among the top 10 companies in the midsize employer category. The *Register* recognized 150 Iowa companies

as "Top Workplaces" based solely on feedback provided by those who work there.

The *Register's* research partner, WorkplaceDynamics, surveys employees at participating workplaces and then ranks employers based on the results. Companies are ranked in small,

medium and large categories.

Employees evaluate everything from their work environment to their organization's leadership. "Top Workplaces" are not only better places to work but are more likely to be successful than peer organizations, the *Register* asserts.

dupaco.com/careers



▲ SCENE IN: 2016

Dupaco's Megan Francois, along with other Dupaco staff members, applied Dollar the Dog temporary tattoos and passed out beach balls at Dupaco's free Family Fun Zone during the Delaware County Fair July 13. (M. Blondin/Dupaco photo)

Hillcrest Rd.
3299 Hillcrest Rd. | Dubuque, IA
PHONE: (563) 557-7600, ext. 70

Pennsylvania Ave.
3999 Pennsylvania Ave. | Dubuque, IA
PHONE: (563) 557-7600, ext. 791

Asbury
5865 Saratoga Rd. | Asbury, IA
PHONE: (563) 557-7600, ext. 75

Sycamore St.
1465 Sycamore St. | Dubuque, IA
PHONE: (563) 557-7600, ext. 76

Key West
2245 Flint Hill Dr. | Dubuque, IA
PHONE: (563) 557-7600, ext. 71

Inside Hy-Vee
400 S. Locust St. | Dubuque, IA
PHONE: (563) 557-7600, ext. 790

First Ave.
110 35th Street Dr. SE | Cedar Rapids, IA
PHONE: (319) 366-8231, ext. 792

Williams Blvd. SW
3131 Williams Blvd. SW | Cedar Rapids, IA
PHONE: (319) 366-8231, ext. 78

4th Ave. SE
501 4th Ave. SE | Cedar Rapids, IA
PHONE: (319) 364-0291, ext. 805

San Maran Learning Lab
1946 Schukei Rd. | Waterloo, IA
PHONE: (319) 234-0381, ext. 802

W. Mullan Ave.
218 W. Mullan Ave. | Waterloo, IA
PHONE: (319) 235-0381, ext. 804

Inside Covenant Medical
3421 W. 9th St. | Waterloo, IA
PHONE: (319) 277-3940, ext. 801

Cedar Falls
3301 Cedar Heights Dr. | Cedar Falls, IA
PHONE: (319) 277-3940, ext. 801

Carroll
503 W. Hwy. 30 | Carroll, IA
PHONE: (712) 792-1735, ext. 806

Dyersville
807 9th St. SE | Dyersville, IA
PHONE: (563) 875-2795, ext. 74

Galena
11375 Oldenburg Ln. | Galena, IL
PHONE: (815) 777-1800, ext. 72

Manchester
1200 W. Main St. | Manchester, IA
PHONE: (563) 927-6187, ext. 77

Platteville
1100 E. Business Hwy. 151 | Platteville, WI
PHONE: (608) 348-4499, ext. 73

Peosta Learning Lab
185 Peosta St. | Peosta, IA
PHONE: (563) 582-2805, ext. 793

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