



**SCENE IN: 2018**

Dupaco staff join local community members to celebrate the accomplishments of students in the Housing Education and Rehabilitation Training program at the housing project open house May 18 in Dubuque, Iowa. The students, including recent graduate Myko Pickett (center), renovated the West Locust Street home while attaining their diplomas. (M. Blondin/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



# Your Membership Pays

At a cooperative like Dupaco Community Credit Union, you're not just a member. You're an owner. Active participation powers the credit union—and you share in the success. The more you use Dupaco, the more you're thanked with extra cash dividends. An active checking account indicates your commitment and is the key to unlocking your Thank Use.

In the past two years, participating members received individual shares of **MORE THAN**  
**\$6 MILLION**  
**IN**  
**Thank USE**

# Owner's Manual

SUMMER ▶ 2018



<p><b>SAVE</b></p> <p>Your savings balances could earn you up to \$75. Qualifying deposits include savings, money market, IRA, term share certificate and health savings accounts.</p>	<p><b>BORROW</b></p> <p>Earn up to \$150 for the interest you pay on auto, recreational vehicle, personal, home equity and mortgage loans financed (or refinanced) through Dupaco.</p>	<p><b>PAY</b></p> <p>You can earn \$0.05 in Thank Use every time you make purchases using your Dupaco debit MoneyCard and/or your Dupaco Visa credit card.</p>	<p><b>ACCESS</b></p> <p>Earn up to \$15 by using Dupaco's digital services, including eDelivery, Bright Track, Shine Online and Mobile banking, Picture Pay, mobile deposit, direct deposit and video teller machines.</p>	<p><b>PLAN</b></p> <p>When you partner with Dupaco Insurance Services and/or Dupaco Financial Services, you'll be "thanked" in return with up to \$25.</p>	<p><b>IMPROVE</b></p> <p>If at least 83.3 percent of participating Dupaco Bright Track-enrolled members improve or maintain their credit scores, you'll receive an additional \$10.</p>
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[dupaco.com/ThankUse](http://dupaco.com/ThankUse)



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To be eligible for Thank Use, you must be eligible for Dupaco membership and meet campaign eligibility requirements. See details at [dupaco.com/ThankUse](http://dupaco.com/ThankUse).

# Earn Cash by Inviting Your Friends to Join!

The more members who join and use Dupaco, the more your not-for-profit cooperative can expand services like Bright Track credit monitoring, mobile deposit, financial education and more. And now you can get rewarded for inviting others to join and use your credit union!

## How it works

The Dupaco Refer-a-Friend program, which launched in March, allows eligible members to refer friends and family to join and participate in the credit union by sending them an online invitation.

Find your unique referral link—which can be shared through social media, email or text—inside Shine Online or Mobile Banking.

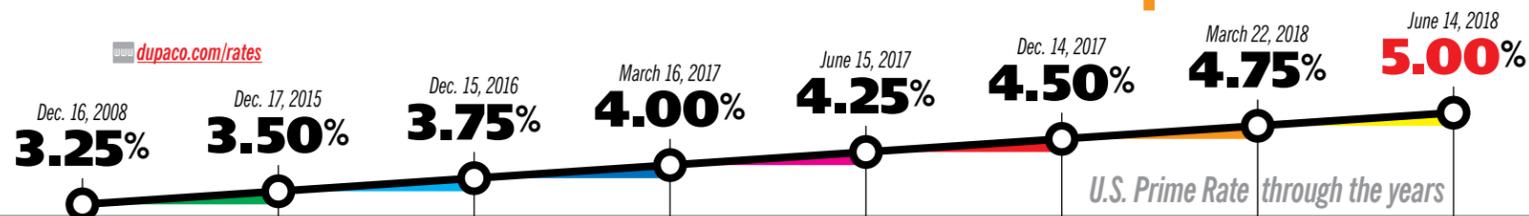
Referred members can open their new Dupaco share savings account (a member's share of ownership in the credit union) and checking account online.

When you refer others to join the credit union and open and use a Dupaco checking account, both of you receive \$50. You can earn up to \$500 per year by referring new members to join.

"Members have been asking for an easy way to encourage those they know to become active members of the credit union," says Dupaco's Jennifer Hanniford. "This program allows members to do just that, and they can add their own message to the request to join—allowing folks to say what it is they like about Dupaco."

For eligibility guidelines, visit [dupaco.com/refer-a-friend](http://dupaco.com/refer-a-friend).

# How Do the Fed's Rate Hikes Impact You?



The Federal Reserve has raised the interest rate to the highest level in a decade—the U.S. prime rate is at 5 percent—with more rate hikes expected this year. Whether you're saving or borrowing, Dupaco still has your best interest in mind.

The credit union continues to offer above-market rates for savers, with deposit rates steadily increasing recently. Dupaco is helping savers by offering:

- ▶ **High Yield Savings.**
- ▶ **Competitive Money Market.**
- ▶ **Term share certificates.**

Here's what Dupaco is doing to help borrowers:

- ▶ **Credit cards:** You might be able to lower your payments by transferring your balances to a low-rate Dupaco Visa credit card.
- ▶ **Home equity line of credit:** Consider consolidating debt with a home equity line of credit. For a limited time, Dupaco is offering a

cash-back and an introductory-rate home equity option for qualified borrowers.

- ▶ **Mortgage:** Dupaco also is offering a discount on closing costs for both new and refinanced mortgages.
- ▶ **Student loans:** Talk to your credit union to find out whether you can save interest by refinancing variable-rate loans into a fixed-rate student loan.

For questions about saving or borrowing at Dupaco, call 800-373-7600.

# How to Put Your Home's Equity to Work for You

Your equity increases as you pay your home's mortgage balance down. You also can boost its value by making smart home improvements.

A *Consumer Reports* survey of millennials found that a "modern/updated kitchen" topped the list of ideal home features. And you don't have to spend a lot to reap the benefits.

"For as little as \$5,000, you should be able to add a new suite of appliances, as well as a new countertop and flooring, resulting in a fresh, coordinated look. Applying a fresh coat of paint to the walls or cabinets, and updating the hardware, can also breathe new life into the space," *Consumer Reports* advises.

Whenever you update your home, strive for an open, flexible floor plan—the second-most desired feature in a home, the survey found.

When it comes to any home-improvement project, it's critical to establish a budget before you start. "Things cost more than you expect," says Dupaco's Amanda Durham. "Even after you get a bid, budget for a little more so you're prepared for unexpected costs."

For more information or to apply, contact Dupaco's Consumer Loan Department at 800-373-7600, ext. 202, or [loans@dupaco.com](mailto:loans@dupaco.com).

## What's the Difference?



- Line of credit (available when a member needs funds)

- Closing costs up to \$350 paid by Dupaco

- Variable rate

- Interest rate determined by credit score and loan-to-value (requires appraisal and equity in house)

- Advances can be used for anything

- Closed-end/one-time advance

- No closing costs

- Fixed rate determined by credit score

- To be used when there is no equity in house

- Bids required/funds must be qualified home improvements

[dupaco.com/HomeEquity](http://dupaco.com/HomeEquity)

## SCENE IN: 2018

Dupaco board members Denise Dolan, Bob Wethal and Randy Skemp take the oath of office following the 69th annual Dupaco Meeting of the Membership on Feb. 18 at the Peosta Community Centre in Peosta, Iowa. (D. Klavitter/Dupaco photo)



# How to Buy a Used Car with Confidence

In the market for a new-to-you vehicle?



THERE ARE PROS TO BUYING USED:

- ▶ The original owner will have absorbed the costly depreciation that occurs in the first few years of ownership.
- ▶ And, since the value of the vehicle is lower, you will save on sales tax and insurance premiums.

But how do you find a used vehicle that fits both your needs and budget? Dupaco's Adam Dodds offers these tips:

**Before you shop:** It's a good idea to get preapproved so you can set a budget from the start. This also gives you an opportunity to review your credit score for a clearer picture of your financing options.

**Safety first:** When you're considering a used vehicle, it pays to know the vehicle's history. Get a vehicle history report from a site like CARFAX®. Take the vehicle on a thorough test

drive, and have a reputable mechanic look at it prior to purchase.

**Know your options:** If you're in the market for a newer used vehicle, consider a Certified Pre-Owned car. These vehicles are relatively new with low miles and have been inspected and refurbished by the dealership.

[dupaco.com/vehicles](http://dupaco.com/vehicles)

## Learning Lab Explores New Ways to Help Members

MARION, Iowa—Designed to deliver innovative ways of serving its members, Dupaco's newest branch opened April 30 in Marion.

Members and guests celebrated the opening of the Marion Learning Lab, 5970 Carlson Way, during a ribbon-cutting ceremony and open house June 26.

The full-service branch, which is the credit union's third Learning Lab, focuses on teaching members how to control their money through hands-on demonstrations. The branch features:

- ▶ Interactive video-teller kiosks guided 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.



### ▲ SCENE IN: 2018

Dupaco's newest branch opened in Marion, Iowa, on April 30. This full-service, two-story branch near the intersection of Highways 13 and 151 serves as a learning laboratory to explore and test new ways of helping members understand money.

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

## Your Voice is the Difference Maker

Despite months of bank attacks, state lawmakers this spring rejected an effort to increase taxes on Iowa credit unions. That's because you helped showcase that a not-for-profit financial alternative is needed in the marketplace.

With 86 percent of the market in Iowa, banks will always be bigger and have more money than credit unions. But they don't have members like you.

As Dupaco gets ready to celebrate our 70th anniversary this summer, we continue to fulfill our mission to enrich the lives of our more than 108,000 members. At Dupaco, you're not just a

member, you're an owner.

We share in the success of the credit union with extra benefits like Thank Use—where participating members shared more than \$6 million during the last two years! Access Shine Online Banking to see your share.

Please know your voice always makes a difference. Thanks for standing up for the financial home you own.

  
Joe Hearn  
President and CEO



### ▲ SCENE IN: 2018

CEO Joe Hearn (right) thanks Sen. Chuck Grassley for his support of regulatory relief for credit unions and community banks during a town hall meeting in Bellevue, Iowa, on May 1. (D. Klavitter/Dupaco photo)

## Volunteer Board of Directors Announces Appointments

During Dupaco's 69th Annual Membership Meeting on Feb. 18, Jeff Gonner, Ron Mussehl and Randy Skemp were re-elected to serve three-year terms on the credit union's volunteer board of directors. Following the membership meeting, the board of directors made the following appointments:

- |  |  |
|--|--|
| <b>1</b> Bob Wethal, chair of the board  | <b>5</b> Denise Dolan, chair of Nomination and Personnel committees            |
| <b>2</b> Andy Schroeder, vice chair, chair of Credit Union Service Organization Board of Directors | <b>6</b> Jeff Gonner, chair of Investment/Asset Liability Management Committee |
| <b>3</b> Steve Chapman, secretary, chair of Salary Savings Plan Oversight Committee                | <b>7</b> Ron Meyers, chair of Credit/Delinquent Loan Committee                 |
| <b>4</b> Renee Poppe, treasurer, chair of Marketing Committee                                      | <b>8</b> Ron Mussehl, chair of Business Lending Committee                      |
|  | <b>9</b> Randy Skemp, chair of Audit Committee                                 |



### NOMINATIONS BEING ACCEPTED

The Dupaco Nominating Committee is accepting applications from qualified members interested in serving on the Dupaco Board of Directors, an unpaid body of volunteers elected by the membership. Candidates are required to submit biographical information by Aug. 31, 2018, and individually review director responsibilities with members of the board and staff. From the applicant pool, the committee will recommend candidates to the membership at the Feb. 24, 2019, Annual Meeting. No nominations will be accepted from the floor. Members must submit their intentions in writing to: Dupaco Community Credit Union, Nominating Committee, P.O. Box 179, Dubuque, IA 52004-0179.

[dupaco.com/about](http://dupaco.com/about)

# Staff Updates

**Becky Beschorner** was appointed lead community outreach and education representative at the Cedar Heights Drive branch in Cedar Falls, Iowa.

**Kelsey Nilges** was appointed member service representative II at the San Marnan Drive branch in Waterloo, Iowa.

**Kyle Passick** was appointed member service representative II at the Cedar Heights Drive branch.

## Notes Bearing Interest

**Sailu Aryal**, senior internal auditor, received her Certified Credit Union Internal Auditor designation this spring. The designation signifies an expert level of understanding of credit union internal auditing.

**JoJean Decker**, member service inclusion representative, and **Ali Hunzeker**, member service representative, graduated from the Northeast Iowa Community College Leadership Academy this spring.

**Katie Fisher**, consumer/mortgage lending consultant; **Megan Francois**, consumer/mortgage lending consultant; **Tim Gau**, IRA specialist; **Marlie Russell**, card services representative; **Jenna Shultz**, member service/lending consultant/operations assistant; **Jillissa Stratton**, member service representative II; and **Kimberly Timmer**, member experience trainer II, graduated from Dale Carnegie® Training this spring.

Former Dupaco President/CEO **Bob Hoefer** and his wife, **Marilyn**, received the 2017 First Citizen Award by the Dubuque *Telegraph Herald*.

**Mark Kremer**, senior insurance agent, and **Chris Rogers**, senior insurance agent, were listed as Top Ten Producers for Life Insurance in the Iowa/Nebraska region for Auto Owner's Insurance. In addition, the entire Dupaco Insurance Services team achieved Progressive's Platinum Blue Level standards, making DIS the second agency in Iowa and one of only 60 in the country to achieve this level.

**Jamie Millius**, human resources representative, and **Sarah Pink**, human resources specialist, received Society of Human Resources—Certified Professional. The credentials are based on the Human Resources landscape, focusing on the competencies and knowledge HR professionals need to lead in today's business community.

**Chad Orr**, senior financial data analyst, was selected to the Iowa Credit Union League's 2018 Iowa Innovation Group. He will join a group of innovators from across Iowa to come up with new and innovative ways to serve our members and fight for the future of consumer finance through credit unions.

**Marlie Russell**, card services representative, was chosen to "Crash" the CO-OP's annual THINK18 conference, which brings together hundreds of the nation's most forward-thinking credit union leaders to collaborate with world-renowned experts in technology, trends and change management.



### FINANCIAL STRENGTH

As of May 31, 2018

Members: **108,002**

Deposits: **\$1.32 billion**

Loans: **\$1.03 billion**

Assets: **\$1.64 billion**

Reserves: **\$243 million**

Reserve Ratio: **14.8%**



### ▲ SCENE IN: 2018

Dupaco's Tonya McLaughlin presents the Dupaco Cowbell Cup hockey trophy to the Waterloo Black Hawks at their game March 31 in Waterloo, Iowa. Congratulations to the Black Hawks for taking home the trophy for the second year in a row! (M. Henriksen/Dupaco photo)

### DUPACO STAFF CAREER MILESTONES

**20-Year Employee**

▶ Matt Loesche

### ? DID YOU KNOW?

For the latest new hires, promotions and transfers throughout the organization, go to [dupaco.com/StaffUpdates](http://dupaco.com/StaffUpdates).



▲ **Congratulations, Waterloo!**  
*The Black Hawks took home the Dupaco Cowbell Cup hockey trophy for the second year in a row!*

**COMMUNITY CALENDAR**

**ADVENTURELAND**

**Discounted Tickets**  
**LOCATION:** Adventureland Park, Altoona, Iowa  
 Purchase tickets at any Dupaco location for \$38 each. Ticket quantities are limited.



Friday, July 27  
**Member Appreciation Ice Cream Days**

**LOCATION:** Dupaco's Cedar Falls and Waterloo, Iowa, branches  
**TIME:** Noon-4 p.m.  
 Complimentary ice cream will be offered to members to celebrate Dupaco's cooperative, member-owned roots.

**LOST ISLAND**

**Discounted Tickets**  
**LOCATION:** Lost Island Waterpark, Waterloo, Iowa  
 Purchase tickets at any Dupaco location for \$24 each. Ticket quantities are limited.



**dupaco.com/events**

Be on the lookout for additional events by checking Dupaco's Member Events and Discounts web page.

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

[twitter.com/dupaco](https://twitter.com/dupaco)

If you have any questions on Community Calendar information, contact Dupaco at 800-373-7600, ext. 0.



WATERLOO, Iowa—Struggling to rebuild her credit, Alicia Damveld didn't know where to turn for help.

Her friend suggested Dupaco.

It's been two years since Damveld and her husband, Patrick, moved their finances to the credit union, where they've encountered more financial coaching—and savings—than they thought possible. The credit union has helped the Waterloo couple consolidate credit card debt, rebuild credit and shave thousands of dollars of interest off auto loans—freeing up their budget to buy a camper to make family memories around the country.

"Now I suggest Dupaco to a lot of people, because they've been able to help us so much," Damveld says.

When Dupaco's **Nikole Eudaley** helped the Damvelds consolidate their credit card debt this spring, she noted the high interest rates they were paying on two auto loans.

By bringing the loans to Dupaco, the couple saved a combined \$27,000 in interest and shaved off two years of payments on each

loan. Included in that savings: bumper-to-bumper warranties on both vehicles, which is something the couple didn't have before.

"The savings was huge. What we saved by moving our two car loans to Dupaco actually paid for our travel trailer," Damveld says. "And we can take it all over the country now and be able to do more with the girls."

Today, the Damvelds' financial dreams feel more attainable. "My credit score has gone up so much since I went there," Damveld says. "Dupaco has been a huge lifesaver."



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](mailto:service@dupaco.com).

**EDUCATIONAL OPPORTUNITIES**



Wednesday, Sept. 12  
**Estate Planning Seminar**  
**LOCATION:** Dupaco's San Marnan Learning Lab in Waterloo, Iowa  
**TIME:** 5:30-6:30 p.m.  
**COST:** Free  
 Presented by First Community Trust, this seminar will cover the topic of estate planning, with an overview of wills, trusts and more. Pre-registration is requested by contacting Diane Derifield at (319) 235-0381 or [dderifield@fctrust.com](mailto:dderifield@fctrust.com).

**SCENE IN: 2018**

Carrie Mannion (left) and Shannon Freed look through books at a sale June 2 during Dupaco's Community-Wide Garage Sales in Waterloo, Iowa. Dupaco sponsored six community-wide garage sales this year, with more than 950 sales for free publicity both online and in printed directories. (T. Rushing photo)



**SCENE IN: 2018**

Dupaco members Alicia and Patrick Damveld saved thousands by bringing their auto loans to their credit union. They used the savings to buy a camper to take daughters Taylor (from left), Teagan and Ireland on vacations across the country. (D. Phillips photo)

# Say Farewell to Cardholder Signatures on Receipts

**PROTECTION CONNECTION** [dupaco.com/fraud](http://dupaco.com/fraud)

Store checkout lines should be moving a little faster.

The major card networks—MasterCard, Visa, Discover and American Express—no longer require cardholder signatures for in-store credit and debit purchases. The only caveat: Visa still requires a signature if the merchant doesn't accept EMV chip cards.

"One of the main reasons for removing the signature requirement was to make in-store purchases faster and more convenient," says Dupaco's Jim Bemboom.

Signatures are no longer necessary to combat card fraud. EMV chip cards and other technologies, such as tokenization and biometrics, offer the best security for cardholders during in-store transactions.

Dupaco has been issuing Visa credit cards with EMV chips since 2015 and MoneyCard

debit cards with EMV chips since March 2017. You also can pay securely with your mobile wallet.

But until April, the signature requirement for in-store purchases was in place for merchants unless a cardholder's four-digit PIN was used.

Merchants can now choose if they want to collect a signature, and some might still ask for it.

"If a merchant asks for a signature, the cardholder should comply," Bemboom says.

## Signing off

Nearly **1 in 5 Americans** don't remember the last time they used their signature outside of a sales receipt.

Source: MasterCard's "Signature Retirement" survey

[dupaco.com/insure](http://dupaco.com/insure)

# Why Distracted Driving is Costing Everyone Money

More drivers are multitasking behind the wheel—from texting or talking on phones to eating or drinking. And drivers everywhere are paying the price.

## How it impacts you

In a study of hundreds of thousands of drivers who used the Cambridge Mobile Telematics app, phone distraction occurred in more than half of the trips that ended in a crash.

But it's not just those involved in collisions

who are feeling the impact of distracted driving.

Auto insurance rates are on the rise—in part because of this phenomenon, according to Tim Bemis, insurance services manager at Dupaco Insurance Services. More collisions bring higher costs for insurance companies.

Since 2011, the average insurance premium has jumped 16 percent to \$926, NBC News reported.

## What you can do

**1 | Put the phone down.** That text or phone

call can wait until you're no longer driving.

**2 | Talk to your kids.** Young drivers are responsible for the highest level of phone involvement in crash or near-crash incidents, according to the National Safety Council.

**3 | Plan your route in advance.** Or, ask a passenger to program the route so you can keep your eyes on the road.

**4 | Use technology.** Cell phone blocking technology can be used to prohibit calls and texts while vehicles are in motion.

For a no-cost, no-obligation insurance review, contact Dupaco Insurance Services at 800-373-7600, ext. 210, or [insurance@dupaco.com](mailto:insurance@dupaco.com).

## 4 Reasons to Use a Mobile Wallet

[dupaco.com/MobilePayments](http://dupaco.com/MobilePayments)

- 1 You can use your Dupaco cards.** Dupaco credit and debit cards can be used with Apple Pay, Google Pay and Samsung Pay.
- 2 Mobile wallets are safer than physical cards.** Mobile wallets send a payment code rather than your card number during transactions.
- 3 You can protect your mobile wallet.** You can require a passcode or fingerprint to access your phone (and your mobile wallet).
- 4 You can deactivate your card.** If you lose your phone, disable your card through Shine, or call Dupaco.



# Members Made the Difference. Thank You.

**POLICY FOR THE PEOPLE** [dupaco.com/PoliticalAction](http://dupaco.com/PoliticalAction)

Your collective voices helped defeat bankers' efforts to increase taxes on credit unions during the 2018 Iowa legislative session, which ended in May.

The Iowa lawmakers' tax reform package ultimately reaffirmed that credit unions are fulfilling their purpose to "provide an opportunity for members to use and control their own money on a democratic basis in order to improve their economic and social condition."

Thanks to all our members who persisted in writing letters, making phone calls, showing up at

town hall meetings and rallying in Des Moines. You were the catalyst in this victory.



## ▲ SCENE IN: 2018

Credit union members, volunteer board members and staff participate in a rally to advocate for credit unions at the Iowa State Capitol in Des Moines on March 7. (M. Burley photo)

**40,000+** Number of emails sent to legislators from Iowa credit union members

**2,500+** Number of handwritten letters mailed to legislators

**750+** Number of people who rallied for financial choice at the Iowa State Capitol

# Shine Online Banking Now Brighter (and Better) Than Ever

Dupaco's Shine Online Banking rolled out May 30 with a fresh design and new features—offering even more ways to know and grow your money.

The new Shine Online Banking is designed to enhance and simplify your experience, offering several new features:

**Loans made easy.** Simplified loan and credit applications allow you to enter your background

information and submit applications more quickly.

**Advanced fraud protection.** Easily prevent unauthorized use of your Dupaco debit and/or credit cards using the new Card Disable option.

**Loose change, big savings.** This newest systematic savings tool, ChangeUp Savings, enables you to have your "loose change" from debited transactions automatically

deposited into your Dupaco savings account.

## Dupaco website

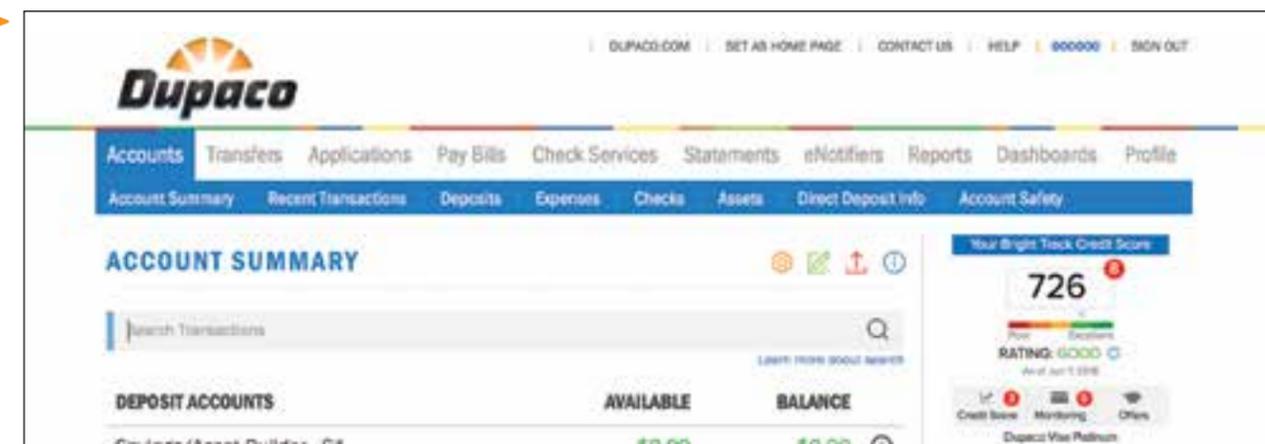
Dupaco's website, Dupaco.com, also is getting a makeover! The newly designed site will feature simplified navigation and will display optimally across all device types. It will enable you to access multiple educational tools and resources in a variety of formats, including videos, blogs, calculators and worksheets. Plus, you'll have the option to explore content by answering questions about your financial goals.

*The revamped website is expected to launch this summer.*

## SCENE IN: 2018 ▶

The new Shine Online Banking debuted May 30. Now brighter than ever, it is designed to enhance and simplify your online banking experience.

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



# Considerations of the Consummate Consumer

By Michael Poppen

Consumers are constant targets to marketing campaigns of anecdotes, phrases and analogies in efforts of purchasing persuasion.

Of course, the responsibility of finding the right solution or product to meet certain needs or objectives falls squarely on the shoulders of consumers! There is one phrase that tends to stand out when making these types of decisions—"Price is only an issue in the absence of value."

This suggestion is relative and has no social

barrier. It is applicable to virtually any purchase, service or consumable. When trying to filter through the constant noise of needs and wants, as a consumer the question should be, "Is the value I receive for this service or product equal to or greater than the costs I'm paying in return?"

In the case of investing, the subject of fees and charges comes up often. High costs can potentially diminish overall returns. However, low costs don't necessarily mean better returns!

Ultimately, transparency is important. Investors

[dupaco.com/invest](http://dupaco.com/invest)

must decide if their experience in investment planning at lower costs carries a greater value than the service and expertise a paid, trusted financial consultant will provide.

We thank our loyal members and clients for the valued trust you place in us. Please have a safe and happy summer!

For a no-cost, no-obligation consultation, contact Dupaco Financial Services at 800-373-7600, ext. 2305.

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.



# A Simple Timeline of the Typical Probate Process

[dupaco.com/trust](http://dupaco.com/trust)

If you understand how the probate process works, you'll be more prepared—and, hopefully, less stressed during the difficult time after the passing of a loved one.

While each estate is unique, the process usually takes about 12 months from beginning to end.

Here's a typical timeline of the probate process provided by First Community Trust's Jim Liddle:

## Step 1 | Executor is appointed.

The executor or administrator will be appointed by the court. If there's a will in place, the named executor will work with an attorney to be

appointed by the court. If there's no will, your state has a general one that will be used, and the court will appoint an administrator.

## Step 2 | Assets are inventoried.

It's up to the executor to discover and collect all the assets owned by the deceased person into the estate and prepare a listing of the assets. This listing is called the probate inventory.

## Step 3 | Decedent's wishes are carried out.

Once all the assets are compiled, the bills are paid and final tax returns are filed, the executor will ensure the intentions of the decedent are carried out.

## Step 4 | The estate is closed.

After the final tax return acquittance (a notice from the state that no further tax is owed by the estate) is received by the estate, the executor and attorney will prove to the court that all expenses have been paid and the intended beneficiaries have received or will receive their assets.

For a no-cost, no-obligation consultation, contact First Community Trust at (563) 690-0029.



Jim Liddle



# Learn How to Take Control of Your Student Debt

[dupaco.studentchoice.org/refinance](http://dupaco.studentchoice.org/refinance)

## Juggling multiple student loan payments?

Through Dupaco's Student Loan Refinance solution, eligible borrowers can refinance existing private or federal student loans into one manageable loan—the credit union's latest tool to help its student members navigate college costs every step of the way.

"Our student loan refinance option is one more tool in our kit to help our members achieve financial stability," says Dupaco's Jill Rothenberger.

Whether you're looking for payment relief and breathing room in your budget or to pay less interest over the life of your loan, Dupaco's options can help accomplish your

goals. The program offers favorable rates, flexible repayment terms and no fees for early payoff.

Curious what you might be able to save? Use Dupaco's calculator at [dupaco.studentchoice.org/refinance](http://dupaco.studentchoice.org/refinance) to compare the credit union's loan options with your current loans.

## Members Awarded College Scholarships

The Dupaco R.W. Hoefler Foundation College Scholarship Program awarded 10 nonrenewable \$2,000 college scholarships to full-time, first-year students planning to attend an accredited community college, trade school, technical college or university. Congratulations to the following 2018 scholarship recipients:

- ▶ **Jadon Corkery**, of Beckman Catholic High School in Dyersville, Iowa
- ▶ **Abby Demmer**, of Western Dubuque High School in Epworth, Iowa
- ▶ **Skye Digman**, of Platteville High School in Platteville, Wis.
- ▶ **Alexis Doremus**, of Dubuque Senior High School in Dubuque, Iowa
- ▶ **Bailey Haskin**, of Wahlert Catholic High School in Dubuque

- ▶ **Alex Hingtgen**, of Wahlert Catholic High School in Dubuque
- ▶ **Caitlin Kennedy**, of Beckman Catholic High School in Dyersville
- ▶ **Elly Meyer**, of Western Dubuque High School in Epworth
- ▶ **Katelyn Montross**, of Williamsburg High School in Williamsburg, Iowa
- ▶ **Casey Nichols**, of Hempstead High School in Dubuque

Dupaco member **Anne Steffes**, a graduating senior at Kuemper Catholic High School in Carroll, Iowa, was selected as the second-place \$2,000 winner of the Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation.

[dupaco.com/scholarships](http://dupaco.com/scholarships)



## ▲ SCENE IN: 2018

Professional speaker, author and documentary filmmaker Adam Carroll offers coaching tips to Dupaco staff during a training session March 22 at the Pennsylvania Avenue branch in Dubuque, Iowa. (M. Blondin/Dupaco photo)

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

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

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

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

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

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

**Marion Learning Lab**  
5970 Carlson Way | Marion, IA  
PHONE: (319) 366-8231

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

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

**San Maman Learning Lab**  
1946 Schukei Rd. | Waterloo, IA  
PHONE: (319) 234-0381

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

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

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

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

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

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

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

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

## INTERACTIVE TELLER KIOSKS

**Inside NewBo City Market**  
1100 3rd St. SE | Cedar Rapids, IA

**Inside Covenant Medical Center**  
3421 W. 9th St. | Waterloo, IA

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