SCENE IN: 2013

Dupaco Positive Action Club for Kids (DoPack) mascot Dupac competes against other Cedar Rapids-area mascots during a break at the Feb. 1 Cedar Rapids RoughRiders hockey game at The Stable in Cedar Rapids. (L. Hemesath/Dupaco photo)

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

NCUA • Equal Housing Lender • America's Credit Unions

SAVE • BORROW • INVEST • INSURE • TRUST

Dupaco

Spring • 2013

Owner's Manual

Dupaco Remains #1 Auto Lender in Tri-State Area

By Sherry Leeser

Dupaco again made more auto loans in the Tri-State area than any other lender during 2012, according to information derived from departments of motor vehicles in three states.

The data shows Dupaco consistently has been the auto loan market leader for several years. The Tri-State area includes Dubuque, Allamakee, Clayton, Delaware, Jackson and Jones counties in Iowa; Grant County in Wisconsin and Jo Daviess County in Illinois.

Meanwhile, Dupaco's auto loan numbers in the Cedar Rapids area have grown steadily since the credit union's first branch in the city opened in 2005 and the second branch opened in 2011.

Bob Nicks, Dupaco senior lending consultant, said the increasing loan volume reflects the confidence borrowers place in the credit union.

"As a not-for-profit financial cooperative, Dupaco is committed to providing excellent service, with great rates and fewer fees," said Nicks. "Obviously more people call the credit union first when financing a new or used vehicle."

Dupaco offers financing directly through their 12 branch locations, and indirectly through area auto dealerships. Borrowers can finance new and used vehicles with traditional financing or the flexible Pick-A-Payment program, where the borrower determines the monthly payment amount and when it is due. Additional cooperative loan discounts are available based on overall account relationships with Dupaco.

Discover why Dupaco is the leading lender for vehicle loans. Visit www.dupaco.com to view rates, take the loan calculators for a drive, or instantly apply for a loan. Or call 800-373-7600 / (563) 557-7600, ext. 202, or loans@dupaco.com.

dupaco.com/loans

Bob Nicks *Jamin Foust* *Adam Dodds*

Dupaco's Prime Cut Home Equity Loan is the choice way to borrow. With no application, annual, maintenance or transaction fees; a low six-month 2.99%[1] introductory rate; and an index that's below Prime, you'll cut the fat on finance charges. We'll even pay up to $350 in closing costs! And if you have a home equity loan at another lender, we'll help you flip it on over to your credit union.

Home Equity Rate Slashed to 2.99% APR[1]

for six months. After that, 4.49%.[2]

As a credit union, we take the hard-earned money our members deposit with us and responsibly put it to work locally by providing your friends and neighbors low-cost loans for cars, homes, education, funding for small businesses, and more. Thanks to our valued savers and our unique cooperative structure, there's no credit crunch here.

With Dupaco's Prime Cut Home Equity loan, you'll avoid getting burned by annual fees. Throw in the fact that there are tax advantages with Prime Cut and you're really cooking! Call 800-373-7600 / (563) 557-7600, ext. 202 for full details! After all, it's always leaner.

[1]**Home Equity Introductory Rate: Subject to credit qualification**. Introductory Annual Percentage Rate (APR) is accurate as of 3/1/13, may vary after the account is opened, and is valid on new loans to Dupaco. Minimum $10,000 line of credit required on loan-to-value less than 85%. Closing costs paid by the credit union to a maximum of $350. There are no application, annual, maintenance, or transaction fees associated with this account; however, there may be an early termination charge applied if line is closed within 30 months of opening. Property insurance required.

[2]**The 4.49% variable APR is based on qualifying for the 2.99% introductory APR; credit score must be 675 or above.** 2.99% introductory APR expires 180 days after the date the account is opened, at which time your APR will convert to the Prime Interest Rate as published in *The Wall Street Journal* on the last business day of each calendar month, with a floor rate of 4.49% APR and a maximum of 21.00%. Offer expires 9/30/13.

Home Equity Rate: Rate based on qualification. Minimum $10,000 line of credit required on loan-to-value less than 85% with $5,000 initial minimum advance. The APR may vary after the account is opened. Maximum APR 21%. The rate will be the Prime Rate as published in *The Wall Street Journal* on the last business day of each calendar month, plus an index with a floor rate of 4.49% (if applicable). The current fully indexed rate is 4.49% Annual Percentage Rate (APR). Closing costs paid by the credit union to a maximum of $350. There are no annual fees; however, there may be an early termination charge applied if line is closed within 30 months of opening. Consult your tax advisor concerning the deductibility of interest. Property insurance required. **If consumer does not qualify for the introductory APR, then the applicable APR is a variable rate from 7.00% to 10.00%, based on creditworthiness.**

Credit: Can vs. Should

Money Makeover

When it comes to credit, remember what your mother said: Just because you can doesn't mean you should.

Maybe you're preapproved for a mortgage loan that's much bigger than you anticipated. Or you're offered a new credit card that comes with a big, fat credit limit.

It can be easy to get swept up in the moment and take the offer. But just because you're granted the credit doesn't always mean you can afford it.

Whether it's a credit card or car or mortgage loan, the approval for new credit doesn't take into account your lifestyle, other monthly expenses, and what you can actually afford.

So, how do you figure out your limits to avoid biting off more than you can chew?

When it comes to mortgage loans, the rule of thumb is to borrow no more than 2½ times your gross annual income, according to Katie Palmer, a lending consultant at Dupaco's Manchester branch.

Here are some other factors to consider:

1. Look into the future. Especially if you are a younger borrower, look at your five- and 10-year plan. Will you need to purchase a new car soon? Are there wedding bells or children in your future? "If they're newly married or single, they may not take into account a family down the road," Palmer says. "Those expenses will have a huge impact on a budget. Will they be able to afford that mortgage payment when they have those future expenses?"

2. Revisit your monthly budget. If you haven't done so, create a monthly budget. You need to know where your money is going to determine whether you can afford another payment obligation. Consider keeping all of your receipts for a two-month period to see how you're actually spending your money. A Dupaco Money Makeover also can help you get a clearer understanding of your total financial picture. "I'm always amazed at how few people write down their budget each month," Palmer says. "When they start to write it down, they realize how much money is going out the window that they could be saving for a car or a home."

3. Take a practice run. Make pretend payments before you sign for the real deal. For example: If you think you can afford an extra $500 car payment or $700 house payment, start putting that money aside in a savings account to see if that truly will be affordable, Palmer suggests. If it becomes too difficult to save that extra amount, you know that you need to revisit your budget, consider a smaller loan, or hold off on the purchase.

Katie Palmer

"They realize how much money is going out the window that they could be saving for a car or a home."

Dupaco's VISA is one of the best available. It again made the Credit Card Connection's Dean's List* for fair and ethical practices among all U.S. credit cards. The Dupaco VISA features a low-interest variable rate and no annual fee. Transfer balances from your other higher-interest-rate credit cards to your Dupaco VISA. You'll save on finance charges, and there are **no balance transfer fees** whatsoever. Transfer your balances now. Call 800-373-7600 / 563-557-7600, ext. 202. Good move!

*Source: creditcardconnection.org

The Annual Percentage Rate (APR) on a Dupaco VISA is a variable rate, based on creditworthiness, and may vary after the account is opened. As of 10/27/11, the variable APR ranges from 5.99% to 16.00%. 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 U.S. dollars; late payment fee—up to $15; returned payment fee—up to $25.

EQUAL HOUSING LENDER

Dear Dupaco,

I'm late to the game and need to start saving money for retirement. But it seems impossible to save for the future when I have so many bills to pay now! My wife thinks the best thing to do is sell our home and downsize, but I love our home and don't want to sell just yet. Are there any other options?

Sincerely,

Forever Young

*Dupaco Money Makeover artist **Tammy Wood** delivered a Dupaco experience resulting in windfall savings.*

This is the outcome:

Dupaco's Tammy Wood uncovered a few ways to make saving for the future a possibility for Forever Young.

I recommended that paying off his home before retirement would put him in a better position at retirement. Owning the home outright at retirement will leave him with a good amount of available cash when he and his wife downsize post-retirement.

In order to pay off his home before retirement, we refinanced the home into a Dupaco Mini-Mortgage. This financing option also opened up some equity in their home, with which we could pay off his car loan and credit card at a lower rate.

Through this restructuring, he is now able to save more money each month and remain in the home he loves. More importantly, this will put him in a better position when it comes time for him to retire!

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.*

Dupaco Shared Branch Network 4th Largest in Nation

CU SERVICE CENTERS®

The number of credit union live-teller branch locations available to Dupaco members through the nationwide Credit Union Service Center shared branch network has reached 5,000. That makes it the nation's fourth-largest financial service branch network in the nation—only three big financial center banks have more.

Almost 1,800 credit unions participate in the shared branch network, which enables members to deposit and withdraw cash, make loan payments, transfer money, and more—just as if you were visiting one of Dupaco's 12 offices. And it's a free benefit of your Dupaco membership.

Find a shared branch location online at www.cuservicecenter.com. Dupaco's mobile app also features a mobile version of the tool.

www.cuservicecenter.com

Make a Sustainability Statement and We'll Pay You $5

Here's a great way to save a tree and earn $5. Simply register to receive your statement electronically and we'll pay you $5. Simply follow these steps:

1. Just log into Shine Online Banking at www.dupaco.com.

2. Click on the blue "eNotifiers" tab.

3. Scroll down to "eFlags".

4. Click on "Document Alerts" and follow the instructions for e-statements.

Once you've signed up and remained on e-statements for 90 days, we'll automatically deposit $5 into your share savings account on the first day of the following month. This special limited offer is subject to change without notice, so don't delay. Let your sustainability statement earn $5.

STAFF UPDATES

Michelle Becwar

was promoted to the position of education outreach and training coordinator. She is located at Dupaco's Asbury, Iowa, branch.

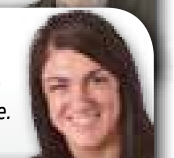
Mary Cook-Kmucha,

who joined Dupaco in 1995 and worked in many facets of Dupaco's mortgage department, retired in December of 2012.

BJ Duehr

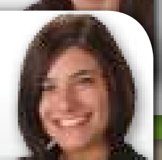
was promoted to member services representative at Dupaco's Asbury, Iowa, branch.

Katie Dupont



joined Dupaco as staff auditor. Her office is at the Pennsylvania branch in Dubuque.

Erin Engler



was named relationship development specialist. She is located at Dupaco's Asbury, Iowa, branch.

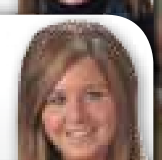
Andrew Houy

was promoted to member services representative at the Key West, Iowa, branch.

Tara Klossner

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

Jenna Lucas

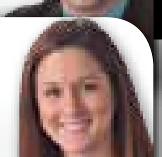


joined Dupaco as member services representative at the Hillcrest branch in Dubuque.

Brett Morris

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

Ashley Oldaker



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

Kelly Ruegnitz

joined Dupaco as assistant vice president, branch manager, at the Manchester, Iowa, branch.

Amy Wickham

assistant vice president, marketing communications, was selected to judge the 2013 Credit Union National Association's Diamond Awards, the premier marketing competition for credit unions nationwide.

Board Update

During Dupaco Community Credit Union's 64th Annual Membership Meeting held Feb. 10, 2013, Dick Burgmeier, Steve Chapman, and Renee Poppe were re-elected to serve three-year terms on the credit union's volunteer board of directors. Robert Wethal was elected to fill the unexpired term of Robert Hoefer, who retired from the board in July 2012.

Following the membership meeting, the board of directors held its reorganization meeting, whereby the following appointments and chair positions were made:

1. **Jeff Gonner,** *Chair of the Board*
2. **Ron Mussehl,** *Vice Chair of the Board, Chair of the Business Lending Committee*
3. **Keith Langan,** *Secretary*
4. **Steve Chapman,** *Treasurer, Chair, Salary Savings Plan Oversight Committee*
5. **Dick Burgmeier,** *Chair, Investment / Asset Liability Management Committee*
6. **Denise Dolan,** *Chair, Audit Committee*
7. **Renee Poppe,** *Chair, Nomination Committee*
8. **Randy Skemp,** *Chair, Credit/Delinquent Loan and Personnel Committees*
9. **Robert Wethal,** *Chair, Marketing and Services Committee*

dupaco.com/about

SCENE IN: 2013

After the Dupaco Annual General Meeting on Feb. 10 at the Peosta Community Centre, Dupaco Board Members (from right) Renee Poppe, Keith Langan, and Dick Burgmeier join their board colleagues in taking the oath of office in preparation for another year of volunteer service to credit union members. (D. Klavitter/Dupaco photo)

Dupaco FINANCIAL STRENGTH

As of February 28, 2013

Members	68,216
Deposits	$935 million
Loans	$552 million
Assets	$1.08 billion
Reserves	$138 million
Reserve Ratio	12.76%

Jamin Foust, Maria Hall, Meggan Heacock, and Carrie Minor

recently graduated from Dale Carnegie Training.

David Klavitter

senior vice president of marketing and public relations, received the American Advertising Federation of Dubuque's Silver Medal Award. The program was established in 1959 to recognize men and women who have made outstanding contributions to advertising and who have been active in furthering the industry's standards, creative excellence, and responsibility in areas of social concern.

Dupaco Staff Career Milestones

5-Year Employees
Jacki Clasen
Kelly Houtakker
Lynn Schmitt
Amy Wickham

10-Year Employees
Matt Dodds
Maria Hall
Maria Pillard
Kevin Weber
Marcie Winkelman

15-Year Employee
Bob Nicks

20-Year Employees
Jane Paisley
Georgia Slade

35-Year Employee
Nancy TeKippe

Considerations for Owning Company Stock

Owning company stock through your employer-sponsored retirement plan is not necessarily a bad thing. The issue, however, is that for some investors, company stock may represent too large a percentage of their retirement plan assets. Here are some tips to help you determine if your portfolio is too heavily weighted with your employer's stock.

- **Know your plan.** Does your employer make matching contributions in the form of company stock? Are there rules governing management of the stock within your account? You can request a Summary Plan Description, which details the rules. Ask your employer to explain any rules you don't understand.
- **Consider how much company stock you own.** What percentage of your total assets does it represent? There are no fixed guidelines, but some experts recommend a maximum of 10 to 15 percent. Owning more could expose you to financial risk if the stock suddenly declines in value. The ideal allocation for you will depend on your goals, risk tolerance, and time horizon, factors you may want to review with a financial professional.

Review your overall investment strategy. Sometimes employees cannot fully control the allocation of company stock within their account. Some employers require matching contributions to be invested in company stock, or they may limit employees' ability to sell the stock prior to a certain age.

If you determine that company stock represents too much of your portfolio, there are things you can do to manage the risk. You may want to consider allocating a portion of your assets to different types of investments. If your employer is a retail company, for example, you may be able to diversify and consider other types of stocks.

- **Capitalize on other retirement vehicles.** Do you maintain an individual retirement account (IRA)? Does your spouse have a retirement plan at his or her place of employment? If you cannot control the level of diversification within your employer-sponsored retirement plan, you may be able to enhance diversification elsewhere.

Even critics of current plan rules have pointed out that a matching contribution of company stock is better than no matching contribution at all. When evaluating your holdings in company stock, be sure to take an opportunity to conduct a comprehensive review of your plan assets, your investment strategy, and your investments outside of your plan.

Municipal bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Interest income may be subject to the alternative minimum tax. Government bonds are guaranteed by the U.S. government as to the timely payment of principal and interest, and, if held to maturity, offer a fixed rate of return and fixed principal value.

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.

Michael Poppen

FREE RETIREMENT OPTIONS SEMINAR

Understanding Retirement Options Before and After You Retire

Presented by Dupaco and First Community Trust

Wednesday, April 10, 2013
5:30–6:30 pm

Dupaco Community Credit Union
3999 Pennsylvania Avenue, Dubuque, Iowa
Presented by First Community Trust

Jim Liddle Joins First Community Trust

First Community Trust, N.A. (FCT) announced that James C. Liddle, C.P.A. joined the company as vice president, trust officer. Liddle joins FCT after more than six years with Honkamp Krueger & Co. P.C. in Dubuque—most recently as tax department/estate planning supervisor. He will be responsible for providing trust and investment management services to current and new FCT clients in the Dubuque market.

Liddle was the Class Valedictorian at Clarke University in 2008 and received his Certified Public Accountant (C.P.A.) designation in 2011. He is a member of the Tri-State Estate Planners Committee. Liddle will be located in the branch office of Dupaco Community Credit Union at 3999 Pennsylvania Avenue in Dubuque.

Dupaco and FCT have a strategic alliance to offer trust and investment management services to their members and other residents of the Dubuque area.

Jim Liddle

Protection Connection

The Gift-Card Graveyard

dupaco.com/fraud

Have you used your holiday gift cards yet? Or are they buried in some rarely used drawer, never again to see the light of day?

While gift cards make their way on to many people's holiday wish lists, the recipients don't always use them.

A national survey by Consumer Reports found that 46 percent of holiday shoppers planned to buy gift cards this past season, even though 15 percent said they still had at least one unused card of their own from the previous year.

Consumer Reports advises recipients to use those cards sooner rather than later. Here's why:

- You might lose or forget about them.
- You might be charged inactivity fees. Many bank-issued gift cards come with fees. For instance, you might be charged a monthly fee after 12 months of inactivity. Retail store cards usually have few or no fees.
- The retailer might go bankrupt. Even if a retailer continues honoring its gift cards during bankruptcy reorganization or liquidation, there could be fewer places to redeem them or less time to do so.

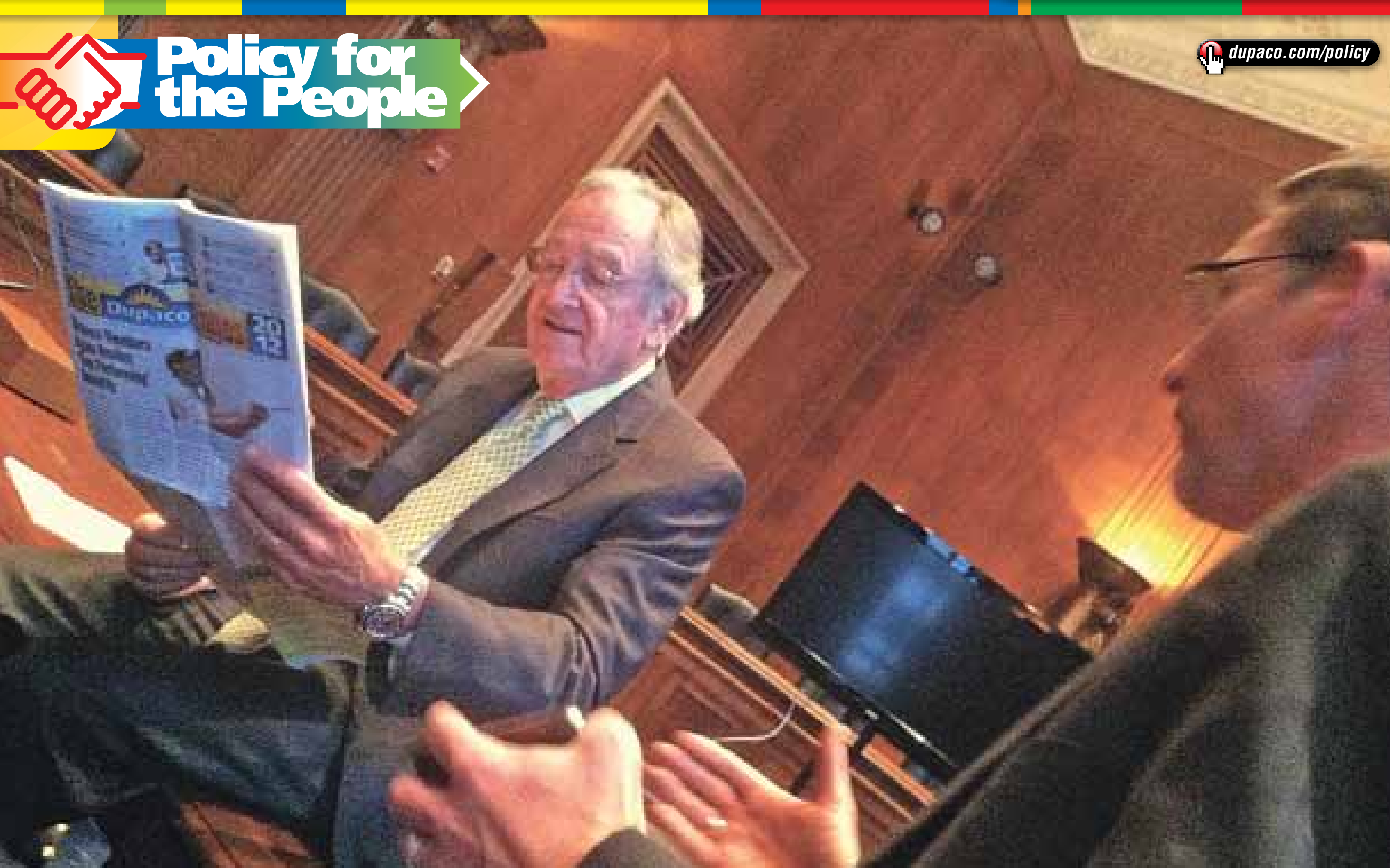
To help remember those cards, consider keeping them in your purse or billfold, suggests Jill Knepper, a member service representative at Dupaco's First Avenue branch in Cedar Rapids, Iowa.

Another tip: "If people have a store credit card at the same place, put a note around the credit card to remind you to use that gift card," Knepper said.

Jill Knepper

Policy for the People

dupaco.com/policy



At the U.S. Capitol in Washington, D.C., on Feb. 26, U.S. Sen. Tom Harkin (left) reviews the 2012 Dupaco Annual Report with President/CEO Joe Hearn, who explained that as a financial cooperative, Dupaco is locally owned and controlled by its members, each of whom has an equal interest in the credit union. Several members of the Dupaco board and credit union staff joined Hearn during the visit, which was intended as a nonpartisan effort to gain support for federal legislation that helps credit unions—like Dupaco—better serve their members. The Dupaco group also met with U.S. Sen. Chuck Grassley and U.S. Rep. Bruce Braley.

Dupaco Again Named a "Winning Workplace"

The Jan. 27 edition of the *Dubuque Telegraph Herald* named Dupaco one of the community's "Winning Workplaces." Businesses were selected based on nominations from the public.

It's the credit union's second recent accolade as an employer. The *Des Moines Register* also ranked Dupaco the #5 Top Workplace in the state of Iowa in 2011.

The *Telegraph Herald* article featured anonymous quotes from Dupaco employees. Among them:

"Dupaco gives back to the employees every time we have training. It helps me interact better with our members, to be familiar with what I need to know, and feel confident about my job. Helping our members every day helps me feel good about myself knowing I am doing my best to help them any way I can."

Dupaco President/CEO Joe Hearn told the newspaper, "When an organization focuses on doing what's best for the members and helping employees be their best, things sort of take care of themselves."

"It's a genuine passion for doing the right thing," Hearn said. "We foster a positive environment where employees are challenged to know and show how they can best improve our members' financial positions. Our employees have energetically proven they're up to that challenge. They understand that when we enhance the life of a member, we all grow together. That's the perpetuating spirit of Dupaco's cooperative principles."

In preparation for the Jan. 27 Winning Workplace article, **Dubuque Telegraph Herald** *photographer Jessica Reilly (right) on Jan. 9 photographs Dupaco's Brittany Muntz (left) working with Dupaco member Jason Faust.*

Dupaco — DUPACO INSURANCE SERVICES

dupaco.com/insure

Protecting Your Intentions

Life insurance gives us a little peace of mind, offering a sense of financial security for our loved ones. But life benefits aren't beneficial if they go unclaimed by those who are left behind.

At least $1 billion in benefits from misplaced or forgotten life insurance policies are waiting to be claimed by their owners, according to a story in the February issue of *Consumer Reports* magazine.

The average unclaimed life benefit is $2,000, with some payouts as high as $300,000, according to the story.

It's not enough just to purchase a policy. You have to take steps to protect your intentions. It's important to keep a clear, concise list of your life insurance policies and other financial documents, says Dave Keil, an insurance agent at Dupaco Insurance Services in Dyersville, Iowa.

"And that needs to be put in a safe place where your kids or beneficiaries know about it," he says.

Consider storing your list of policies, along with your will and other important documents, in a lock box at your financial institution.

It's an emotional time when a loved one dies. If the survivors know ahead of time how to access important documents like these, it is one less burden during a difficult time.

The odds that a survivor is the beneficiary of an unclaimed life benefit are 1 in 600, according to *Consumer Reports*. The publication offers online tips and links to help individuals search for lost life insurance policies. Go to http://tinyurl.com/OM-lostpolicy.

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

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

New Tax Credit Program for Eligible Iowa Home Buyers

Eligible Iowa home buyers may receive up to a $2,000 annual tax credit for the life of their mortgage through Dupaco Community Credit Union's participation in the Iowa Finance Authority's (IFA) new Take Credit! Mortgage Credit Certificate program.

Through the program, a percentage of the homeowner's mortgage interest becomes a tax credit that can be deducted dollar-for-dollar from federal income tax liability. The tax credit is equal to 50 percent of annual interest paid on the mortgage loan.

The Take Credit! Mortgage Credit Certificate program became available Jan. 1, 2013. Approximately 1,000 Iowa home buyers may benefit from the program, according to the IFA, which pointed out that the program's tax credit capacity is limited.

To be eligible for the program:

- The home must be located in Iowa.
- Applicants must meet IFA income limits, which vary by county. Check income limits for your county by using the quick check eligibility tool available at IowaFinanceAuthority.gov.
- The purchase price of the home may not exceed $305,000 if located in a Targeted Area or $250,000 if located in a Non-Targeted Area. Details are available at IowaFinanceAuthority.gov.

Home buyers also must meet ONE of the following:

- Be a first-time home buyer (someone who has not owned or had ownership interest in a primary residence in the last three years);
- Purchase a home in a Targeted Area (view Iowa's targeted areas at IowaFinanceAuthority.gov).
- Be a military veteran (who has not previously used a Mortgage Revenue Bond Program or had an other than honorable discharge).

Dupaco Mortgage Lending Vice President Jeann Digman said participation in the IFA Take Credit! program enables Dupaco to further its mission of helping even more members with diverse types of need or credit.

For more information, visit IowaFinanceAuthority.gov or contact Dupaco at 800-373-7600 / (563) 557-7600, ext. 204.

Jeann Digman

Dupaco's Mini-Mortgage just got better.

Dupaco has enhanced its Mini-Mortgage—a loan ideal for members who want to have their homes paid off in the next 10 years. The Mini-Mortgage features a **new lower APR** (Annual Percentage Rate). You pick the term…10 years, seven years, five years…whatever works for you. While your current payment may increase with a Mini-Mortgage, you'll pay less over the life of the loan, saving yourself thousands of dollars and accelerating the payoff.

Why would we want you to pay us less interest over the life of your loan? Because Dupaco is a credit union—we put people before profits. And we take seriously our mission to promote thrift and help families get ahead.

To determine if the Mini-Mortgage is right for you, contact Dupaco at 800-373-7600 or (563) 557-7600, ext. 202. It's a good look for your financial future.

*Subject to credit qualification. 65% maximum loan-to-value based on tax-assessed value. Member is responsible for closing costs, typically less than $200. Repayment terms of 10 years or less available. The APR varies based on program selected. Selected APR will remain fixed for the duration of the term of the loan. Owner-occupied property only. Property insurance required. Rates subject to change without notice.

Credit Card Purchases May Be Subject to Merchant "Checkout Fee"

As of Jan. 27, merchants in the United States and U.S. Territories are permitted to impose a surcharge on consumers when they use a credit card. This surcharge (also called a "checkout fee") may be applied by the retailer. The fee is not charged by Dupaco.

This means if you use a credit card such as a Dupaco VISA® to make a purchase, you could be assessed a checkout fee if the particular retailer imposes a surcharge. MasterCard® and VISA remind consumers:

- Retailers are permitted to apply a surcharge only to credit card purchases and cannot impose a surcharge for purchases made using a debit (Dupaco MoneyCard) or prepaid card.
- Consumers should be aware there are limits to the amount merchants can surcharge.
- If retailers intend to impose a surcharge on credit card purchases, they are required to notify customers at the store entrance and at the point of sale before an actual purchase is made—or on the first page that references credit card brands in an online environment.
- Retailers must disclose surcharge fees on every receipt—both in-store and online. Carefully review receipts where checkout fees should appear.

To learn more or if you think you've been wrongly assessed a credit card checkout fee on your Dupaco MoneyCard, call MasterCard at 800-300-3069 or visit www.checkoutfacts.com.

In Memory of David Hansel

The Dupaco family mourned the loss of longtime volunteer board member David Hansel, who died Feb. 4, 2013, at home in Dubuque. David served as a credit union director for more than 30 years, including two terms as board chairman. He was first elected in 1973 and served until 2003. David had been a Realtor in the Dubuque area since 1978.

Come for Breakfast and Stay for This Valuable Educational Opportunity!

dupaco.com/primetime

Dupaco Breakfast Bites

More Learning Sessions Coming Soon

Breakfast Bites is a free service of your credit union to provide bites of relevant and timely financial insights to Prime Time Club members. Breakfast Bites will feature various topics of interest and will be held periodically in all Dupaco branch locations. Attendance is free for Prime Time Club members. Guests may attend at a nominal cost as space permits. Contact Michelle Becwar, education outreach and training coordinator, at 800-373-7600 / (563) 557-7600, ext. 2601, or mbecwar@dupaco.com with topic suggestions. Members age 50 or better with $1,500 or more in total savings or loans are automatically members of the Prime Time Club.

2013 COMMUNITY CALENDAR

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

www.facebook.com/dupaco

twitter.com/dupaco

Community-Wide Garage Sale

Dubuque/Manchester: April 27
Platteville: May 11

Area residents are encouraged to participate in either of the following ways:

1) Host a registered sale.

Register your garage sale for free at dupaco.com/garagesale or at any Dupaco location and you'll get free publicity for your sale! To help outfit you with the necessities, pick up a complimentary Garage Sale Kit from any Dupaco branch. All registered sale locations will be included in an online shoppers' directory. To be included in the printed sale directory, sales must be registered by 5 p.m., April 15, for the Dubuque and Manchester, Iowa, sales, and by 5 p.m. April 29, for the Platteville, Wisconsin, sale.

How is this all FREE? Because of our generous partners, we're able to offer this service to the community at no cost.

2) Shop at local garage sales.

As garage sales are registered, their locations—along with descriptions of sale items—can be viewed online at dupaco.com/garagesale. Complete a quick, free registration form to save your favorite sales, and even get directions from sale to sale. Printed shoppers' directories will also be available through the *Dubuque Advertiser*, the *Platteville Journal*, and the *Manchester Press*.

The Community-Wide Garage Sale is brought to you by your credit union in conjunction with the *Dubuque Advertiser*, KAT-FM, KDTH, The River, and The Rock radio stations in Dubuque; the *Manchester Press* and Mix 94.7—KMCH Radio in Manchester; and the Platteville Chamber of Commerce, the *Platteville Journal*, and XTREME Radio in Platteville.

Why a garage sale? As a credit union, Dupaco is about people, thrift, and community. That's also what the Community-Wide Garage Sale is about and why it's a perfect fit for Dupaco.

SCENE IN: 2013

Dupaco staff and their families warm a chilly day as they participate in the March 16 St. Patrick's Day parade in Dyersville, Iowa. Team Dupaco received an honorable mention in the annual parade's Individuals/Walkers category. (Lynne Willenborg/Dupaco photo)

Discounted Film Festival Tickets for Members

Julien Dubuque International Film Festival

APRIL 4–7

Explore the future of film during the four-day Julien Dubuque International Film Festival in downtown Dubuque, Iowa. Join filmmakers from around the world April 4–7, 2013, to view and discuss cinema, and participate in workshops and panel discussions. Dupaco members receive a $3 discount off each film-showing ticket (regular price tickets are $8 per showing). Simply pick up your Julien Dubuque International Film Festival discount card at any Dupaco location to use at the box office, or purchase tickets online at www.jiffd.com using the code DP32013.

ADVENTURELAND DISCOUNTS

Dupaco is once again offering discounted tickets to Adventureland Park in Altoona, Iowa, to credit union members for the upcoming summer. Discounted tickets can be purchased at any Dupaco location for just $27—a savings of $13 for a regular-priced admission.

Limited quantities available. Offer good while supplies last.

Cedar Rapids FREEDOM FESTIVAL

Freedom Festival is a Cedar Rapids, Iowa, tradition that celebrates our nation's birthday. As part of the Festival, held June 21–July 4, 2013, family-friendly events and entertainment will punctuate the cityscape. Purchase a discounted Freedom Festival 2013 button from Dupaco's Williams Blvd. or 1st Avenue branches and receive free admission or discounts at many festival events. Sport your button at the July 4 fireworks, where you can ride the Dupaco Ferris wheel at no additional cost! See the full festival schedule at www.freedomfestival.com.

JACKSON COUNTY PRO RODEO

FEATURING THE

Cowboy up and head to the Bellevue Horsemen's Club June 20, 21, or 22, 2013, to see the greatest show on dirt—the Jackson County Pro Rodeo! Treat your little buckaroos to some pre-rodeo fun from 5:30–6:30 p.m. for a free benefit with your rodeo admission! Rodeo action starts at 7:30 p.m. when calf roping, barrel racing, steer wrestling, and bull riding will have you riding the edge of your seat. Clowns will entertain and amaze as they protect the cowboys and cowgirls, and keep the little ones laughing. Save some "bucks" by purchasing your kids' and adult tickets in advance at any Dupaco location beginning in May!

Music in the Garden

Pack a picnic, lawn chairs, and blanket, and bring the family to the Dubuque Arboretum and Botanical Gardens for Music in the Gardens Free Concert Series. Dupaco again helps bring you this outdoor event, which does not require tickets and is open to the public. Lush gardens and manicured greenery make the perfect backdrop for these free concerts featuring a variety of musical styles. The series begins June 2, 2013, and runs through Aug. 25. All ages are welcome, and the sets begin at 6:30 p.m.

DUPACO LOCATIONS

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

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

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

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

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

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

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

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Dupaco