



SCENE IN:
2014

Dupaco member Delora Beal visits with consumer loan officer Cindy Hilkin about living a financially sustainable lifestyle. In 2011, Beal completed Dupaco's Individual Development Account (IDA) program, in which she saved enough money to purchase a vehicle. In the IDA program, the savings of a participant are matched by a dollar-for-dollar grant from the Iowa Credit Union Foundation. (J. Reilly photo)

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

www.dupaco.com



SAVE • BORROW • INVEST • INSURE • TRUST



You're money ahead with 18 Dupaco branches and 5,000 shared branches across the U.S.A.

Welcome former Iowa Community Credit Union members!

During a special Nov. 18, 2013, membership meeting, Iowa Community Credit Union members overwhelmingly voted to merge with Dupaco Community Credit Union. As a result of the merger, which concluded on April 1, all members experience:

- Expanded financial products, services and advice—including investments, insurance and wealth management;

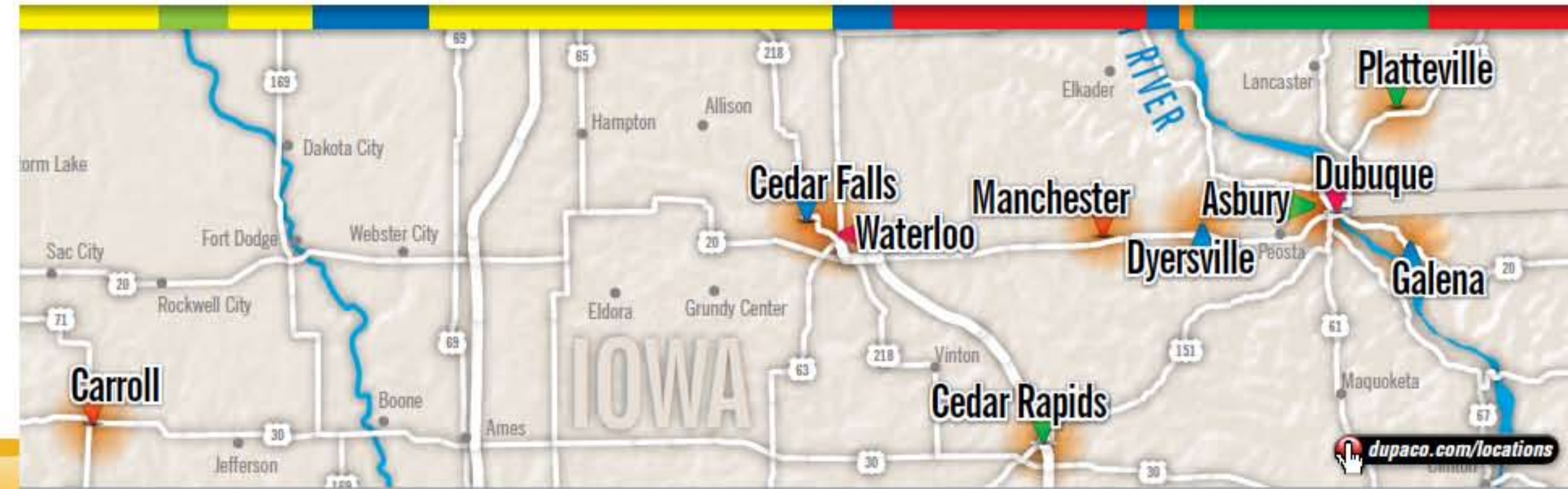
- Greater branch and ATM conveniences, online banking and mobile check deposit; and
- Increased operational efficiencies that will create a stronger financial cooperative.

The combined institution now has 18 branches and more than 82,000 members, with locations serving the Dubuque, Cedar Rapids, Waterloo, Cedar Falls, Dyersville, Manchester and Carroll,

Iowa, communities, as well as Platteville, Wis., and Galena, Ill.

The entire Dupaco board and staff are excited to welcome all former Iowa Community members as Dupaco members! Whether you are at home, work, college or across the country, you're always money ahead with Dupaco.

dupaco.com/merger



dupaco.com/locations

Owner's Manual Spring • 2014

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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 HyVee
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

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

Inside Covenant Medical
3421 West 9th St. | Waterloo, IA
Phone: (319) 272-5020, ext. 803

Inside Waterloo Walmart*
1334 Flammang Dr. | Waterloo, IA
Phone: (319) 234-0381, ext. 802

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 Ninth 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

* Coming this fall.

Branch locations and hours
dupaco.com/locations

Shared Branches
www.co-opsharedbranch.org

Dupaco and Privileged Status ATMs
dupaco.com/atms

Another Reason Homeownership Has Its Perks

When it comes to borrowing money, more homeowners are choosing to have their loans on the house.

Taking full advantage of their homeownership status, a growing number of Dupaco Community Credit Union members are borrowing against the equity in their houses to help pay for everything from major home-improvement projects to the trip of a lifetime.

A home equity line of credit, or HELOC, allows you to put your home's equity—the difference between the appraised value of your home and what you owe on your mortgage—to work for you.

"With so many homeowners who already took advantage of refinancing their mortgages at extremely low interest rates, it has become an appealing option to use the equity they have established in their homes to open a line of credit," says Sarah Paulson, a senior lending consultant at Dupaco.

Borrowing against the equity in your home can net tax advantages because the interest paid on the loan is considered mortgage interest, which is tax deductible, Paulson says.

HELOCs also offer a low repayment option at a favorable rate. Dupaco's current introductory interest rate is 2.99¹ percent for the first six months, after that, the APR will be a low 4.00%–4.49¹. Plus, many borrowers

pay no fees, since Dupaco covers up to \$350 for the closing costs on a HELOC.

"We have a lot of people refinance their home and open a home equity line of credit at the same time so they have emergency funds available," Paulson says. "That's the best time to do it, because all the title work and the appraisal can be done at the same time."

While home equity loans derive with the home, the funds drawn from them don't need to be applied to the property. "The funds can be used for anything," Paulson says.

Many members use their home equity line of credit to help pay for a remodeling project, college expenses, a wedding, a vacation or even debt consolidation.

Paulson says Dupaco members love the flexibility that comes with a HELOC, which can be applied for at any branch, over the phone or through Dupaco's Shine Online Banking.

For more information about opening a home equity line of credit, contact Dupaco's Consumer Loan Department at 800-373-7600 / (563) 557-7600, ext. 202.



Dupaco's Kevin Weber (left) and Laurie Sullivan during the March 2 Tri-State Home and Builders Show at the Grand River Center in Dubuque. Home equity loans were a popular topic of conversation during the annual event, according to Weber. "We've found the most popular use of equity lines is home improvement, followed by debt consolidation," he said. Learn more about home equity lines of credit at dupaco.com/loans/home-equity.html

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Dear Dupaco,

Hey, what's the skinny on this mortgage Dupaco calls a "mini"? A mortgage with payoff in less than 10 years; that is something our budget never clears. An equity line and car loans for two; and our 20-year mortgage—which is not held by you. This Mini Mortgage idea has us really intrigued, but I think the idea is out of our league. Or, is it?

Sincerely,
Sharon Rhimes

Money Makeover artist **Marcie Winkelman** knew she could find a way to help this member realize the savings a Mini Mortgage could provide.



Sharon was a member with whom I had worked in the past. After contemplating how to make good on her New Year's resolution to tidy up her finances, she decided to reach out to me.

A potential mortgage refinance was on her mind. With 20 years left on her family's present loan, I knew a Mini Mortgage could save them a substantial amount in interest. But the condensed term on the Mini Mortgage would mean their monthly payment would be more.

No problem! With plenty of equity available in their home, I explained that by increasing the limit on their home equity loan and rolling some higher-interest debt into it, their total monthly payment obligations would barely change. They were floored! The biggest benefit is that they will shave 10 years off their mortgage and more than \$20,000 in interest!

dupaco.com/minimortgage

* Based on an actual member's story.

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.



Shared Branches Keep You Close to Home

No matter where you go, you're never far from Dupaco Community Credit Union.

Through shared branching, Dupaco members have access to face-to-face service at participating credit unions across the nation—at no cost.

More than 5,000 branch locations strong, the CO-OP Shared Branch network is another way credit unions have joined together in a cooperative effort to bring a new level of convenience to their members.

With shared branching, members can make deposits, withdrawals, loan payments and transfers between accounts. They also can purchase money orders and official checks.

"Members love Dupaco's free checking combined with shared branching, because

they have easy access to their funds any time without it costing extra money like it does at some places," says Tami Rechtenbach, Dupaco vice president of member services.

To use the free service, members need to provide only two things: their account number and a valid government-issued photo ID.

"Everybody treats you like you're in your own home credit union," says Dawn King, a member service representative at Dupaco's Williams Blvd. branch in Cedar Rapids, Iowa. "And that's the whole point."

Locate a shared branch anywhere in the U.S. at www.co-opsharedbranch.org.

www.co-opsharedbranch.org

Home Equity Rate Slashed



Dupaco's Prime Cut Home Equity Loan is the choice way to borrow. With no application, annual, maintenance or transaction fees; a low introductory offer; 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.

2.99% Promotional APR for six months! After that, the APR will be a low **4.00% - 4.49%** APR¹



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.

¹The 2.99% Introductory Annual Percentage Rate (APR) is for qualified members with a credit score of 675 or above who open a new home equity loan. 2.99% APR is fixed for six months from account open date. When the introductory period expires, the APR on existing balances will increase to the non-discount variable rate ranging from 4.00% to 4.49% APR, based on credit score and combined loan-to-value (total mortgage balances divided by the total value of the house) as determined at time of account opening. If member does not qualify for the 2.99% introductory APR, then the applicable APR is a variable rate ranging from 8.00% to 10.00%, based on credit score. Rates accurate as of 03/01/14 and subject to change. Limited-time offer. Home equity loans require a minimum \$10,000 line of credit and a combined loan-to-value (total mortgage balances divided by the total value of the house) 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. Consult your tax advisor concerning the deductibility of interest. Property insurance required.

Mobile Deposit

Deposit Checks in a Snap



Learn more at dupaco.com/mobile

STAFF UPDATES

Dulce Arroyo

was named member service representative, located at the Hillcrest branch in Dubuque.



Jim Doyle

was promoted to branch manager of the First Avenue branch in Cedar Rapids, Iowa.



John Heavens

was promoted to branch manager of the new Cedar Rapids, Iowa, branch, located at Fourth Avenue.



Jill Knepper

was named consumer lending processor, located at the Hillcrest branch in Dubuque.



Jaclyn Knopp

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



Todd Link

joined Dupaco as vice president of remote services, located at the Pennsylvania branch in Dubuque.



Brittany Muntz

was promoted to operations assistant, located at the Pennsylvania branch in Dubuque.



Katrina Rickard

joined Dupaco as a mortgage and consumer lending consultant, located at the Platteville, Wis., branch.



Tammy Wood

was promoted to business development representative/outbound sales, located at the Asbury, Iowa, branch.



RJ Montes

branch manager, has been selected to participate in the 2014 Iowa Innovation Group, a joint program of the Iowa Credit Union League and Filene Research Institute. RJ will join a small but mighty group of innovators targeted with identifying new ways to improve the way credit unions provide financial guidance to their fields of membership.



Board Update

During Dupaco Community Credit Union's 65th Annual Membership Meeting held Feb. 9, Denise Dolan, Keith Langan and Bob Wethal 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 held its re-organizational meeting, at which these officer appointments were made:

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



dupaco.com/about

The board extended thanks to Dupaco member Dixie L. Shaffer, who chaired the annual Election Committee and oversaw the balloting process.



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After the 65th Annual Membership Meeting at the Peosta Community Centre on Feb. 9, Dupaco Volunteer Board Members Keith Langan (from left), Jeff Gonner and Ron Mussehl take the oath of office prior to the annual re-organizational meeting. Mussehl was elected board chair. (D. Klavitter/Dupaco photo)

Dupaco
FINANCIAL STRENGTH
As of February 28, 2014

| | |
|-----------------|-----------------------|
| Members = | 71,941 |
| Deposits = | \$1.0 billion |
| Loans = | \$598 million |
| Assets = | \$1.16 billion |
| Reserves = | \$149 million |
| Reserve Ratio = | 12.88% |

Dupaco Staff Career Milestones

5-Year Employees

- Angie Betts
- John Casel
- Jessie Folken
- Dave Klavitter
- Maggie Lebo
- Tammy Wood

15-Year Employees

- Lynne Millman
- Leo Costello

25+ -Year Employees

- Nancy TeKippe (36)

Dupaco Remains Leading Auto Lender

dupaco.com/loans



With Dupaco Community Credit Union's auto loans, flexibility is the name of the game.

When you finance your vehicle through Dupaco, you have options at every turn—from how you request the loan to how you pay it back, and everything in-between.

Dupaco's flexible philosophy has helped drive consumers to make the credit union the tri-state area's leading auto lender for several years.

"When you keep things local at your credit union, you can sit down with a person who will help you understand what fits the bill for you. We can work out different terms and payments, and educate you on the best choice for you," says Bob Nicks, indirect senior lending consultant at Dupaco. "And all of that together makes it worthwhile."

Dupaco offers financing directly through its 18 branch locations and its website, and

indirectly through area auto dealerships.

Borrowers can finance or refinance most new and used vehicles one of several ways:

▶ **Traditional financing:** Better-than-traditional rates with a variety of terms.

▶ **Pick-A-Payment program:** Decide how much you want to pay each month and when you want to pay it. Consider paying weekly or biweekly for maximum savings.

▶ **Mini-Max Loan:** Mini payments (up to 40 percent lower than with traditional financing), with maximum options at the end of the term. "The thing I like about our Mini-Max Loan is it's titled in your name, and at the end of the lease you have the option to trade the vehicle, pay the balance off and retain the vehicle, or turn it back in," Nicks says. "If you do trade it, you get to take advantage of the sales tax on the trade."

Additional cooperative loan discounts are available based on overall account relationships with Dupaco. And unlike some lenders, there are no prepayment penalties at Dupaco. So if you want to pay the loan off early, you have the flexibility to do that, too.

For more information about Dupaco's auto loans, contact the Consumer Loan Department at 800-373-7600 / (563) 557-7600, ext. 202.



Bob Nicks

When buying a car, you're in the driver's seat—except when it comes to picking your monthly payment. Not anymore. Thanks to Dupaco Community Credit Union's Pick-A-Payment program, you tell us exactly what amount you want to pay each month. Even when you want to pay it. We'll go to work structuring a payment plan that hits your budget. Right on the money, with great Dupaco rates, a wide variety of repayment options and as little as nothing down. And we won't charge those annoying loan processing fees like banks do.

*Based on the collateral and creditworthiness of the borrower. Maximum-term limits apply.

Why offer Pick-A-Payment? At your credit union, people are worth more than money. And that's why we work extra hard to help you borrow on your terms—not ours.

To apply—or even refinance—stop by or call our 24-hour Loan Line at (563) 557-7600 / 800-688-2656. For an instant online loan, go to www.dupaco.com/loans.

Pick-A-Payment from your credit union. Go figure.

MAKE
MODEL
COLOR
OPTION
INTERIOR

PICK A PAYMENT

dupaco.com/loans

A Loan at Night

APPLY ONLINE



dupaco.com/loans

What You Can Do to Beat Fraud

dupaco.com/fraud

When it comes to protecting yourself from fraud, remember: It's a jungle out there.

From the recent Target® security breach to a myriad of online threats, being a consumer in today's world can be intimidating.

"Every day, unscrupulous individuals are developing new scams targeting the unsuspecting public," says Gregg Liddle, Dupaco executive vice president, risk management and chief security officer. "Ultimately, if you notice suspicious account activity or experience security related events, please contact the credit union immediately. You are your own best defense."

Here are a few basic tips to keep your personal information personal:

- **Monitor account activity.** Regularly check your accounts online and report any unauthor-

ized transactions to Dupaco immediately by calling (563) 557-7600 / 800-373-7600. Sign up for free text and e-mail alerts on your accounts through Shine Online Banking.

- **Set good passwords.** Use a combination of upper- and lower-case letters, numbers and symbols that do not contain sequences or repeated characters. Don't use information that can be presumed, such as birthdates, names or addresses.

- **Don't reveal personal information via electronic communication.** E-mails and text messages are not secure and can be intercepted by fraudsters.

- **Don't download that file.** Especially when sent by someone you do not know, opening files attached to e-mails can allow harmful

malware or viruses to be downloaded onto your computer.

- **Links aren't always what they seem.** Never click on or log in from a link that is embedded in an e-mail message. Criminals can use phony e-mail addresses and make fake web pages that mimic the page you would expect.

- **Be alert for ways you could be taken advantage of.** Sales venues like Craigslist, eBay and newspaper classifieds are convenient hangouts for scammers. Only deal locally with people you can meet in person. And never wire funds; anyone who asks you to do so is likely a scammer.



Gregg Liddle

Couple Tidies up Finances before Tying Knot

dupaco.com/makeover

On the verge of popping the question, Ryan found some invaluable help at Dupaco Community Credit Union.

Ready to propose to his girlfriend, Sarah, Ryan walked into Dupaco looking for a loan. He walked out with sound advice to tighten his finances—just in time to begin a new life.

He met with Dupaco loan consultant Cindy Hilkin and received an unexpected, but welcome, in-depth lesson about his credit. Ryan learned he could slash the interest rates on both his auto loan and credit card debt by simply moving them to his member-owned credit union.

The next time Ryan contacted Dupaco, he was money ahead. And he was pleased to report that his girlfriend had said yes to his proposal. Next, the newly engaged couple wanted to find out whether Dupaco could uncover savings for the bride-to-be, too.

"With the average cost of weddings going

up, we wanted to make sure we were in as good of a financial position as possible so we could have the celebration we wanted without putting ourselves further into debt when we get married," Ryan says.

It was Sarah's turn to meet with Hilkin. She quickly learned she, too, could save money by consolidating her credit card debt and moving her auto loan to Dupaco.

"My payments are now actually paying things off rather than just going toward interest every month," Sarah says.

Hilkin says both Ryan and Sarah have great jobs and income. They just needed a little help rearranging their finances.

"It was an amazing thing they did to set themselves up for success—not just financially but for their marriage, too," Hilkin says. "They were upfront and honest with each other, and put themselves in the best financial positions

they could before entering into marriage." Sarah says talking about their finances with a financial coach brought the couple's relationship to a new level. They talked about the importance of establishing a budget and making good spending choices. Call it a wedding gift that will keep on giving. They left Dupaco breathing a sigh of relief, knowing they had a solid financial plan in place.

"We were already open with each other, but it was just good to get it all out there. And I felt like Dupaco was never judging us," Sarah says. "We had always thought it would be a hassle to shop around and switch our loans, but it was so easy."

Ryan and Sarah plan to marry this fall.

To schedule your financial checkup, call Dupaco's Member Services team at 800-373-7600 / (563) 557-7600, ext. 206.

You Had Your Credit Union's Back

You did it. You love your credit union and the affordable financial services it provides to you as a member and owner. And when big-bank lobbyists urged Congress to tax your credit union—and 99 million other fellow credit union members—you responded.

And what a response. More than 1.3 million messages—all saying "Don't Tax My Credit Union!"—were sent to Capitol Hill.

But the best news? Your passion for your credit union paid off. In late February, the tax-writing House Ways & Means Committee released its first draft of tax-reform legislation—without a mention of taxing credit unions. In fact, a major political newspaper labeled credit unions a "winner" in its coverage of the draft.

To be sure, this is only the beginning. Big banks and their lobbyists won't rest until they have eliminated their credit union competition—the low-cost financial option consumers like you enjoy. In fact, they continue their attacks on credit unions in Washington, D.C., even while

they have turned their attention to urging new taxes on credit unions in state legislatures.

So we must not quit now. We have won this round, and the fight continues. But for today, we should take a moment to celebrate, and say thank you.

Your activism and passion for your credit union is inspiring and led us to this meaningful win. Thank you.



Former Dupaco board member Dick Schroeder submits his vote for Dupaco's board of directors at the credit union's 65th Annual Membership Meeting in February. Denise Dolan, Keith Langan and Robert Wethal were re-elected to serve three-year terms on the credit union's volunteer board of directors. The event was attended by nearly 500 members. (L. Hemesath/Dupaco photo)

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During a meeting in Washington, D.C., on Feb. 25, Dupaco member Katy Wethal, left, and her husband and Dupaco board member Bob Wethal, right, tell U.S. Rep. Bruce Braley how Dupaco has helped thousands of members and non-members alike. Braley has co-sponsored legislation that would enable credit unions to better serve members. The Wethals are both nurses. More than 50,000 Dupaco members live in Iowa's First Congressional District. (D. Klavitter/Dupaco photo)

Traveler's Checks to be Discontinued

Due to the decreased demand for traveler's checks and the ongoing costs of the program, Dupaco will no longer offer traveler's checks, effective April 30.

Instead of traveler's checks, most Dupaco members already opt for the Dupaco VISA® card and the CO-OP Shared Branch and ATM networks.

Please know that later this year, Dupaco will introduce an enhanced Dupaco VISA with EMV technology, which will make the card even more accepted when traveling abroad.

New Branch Hours in Cedar Rapids

Effective Saturday, April 5, the Dupaco branch lobby on First Avenue in Cedar Rapids, Iowa, will now be open Saturdays from 8:30 a.m. to noon.

The Cedar Rapids Williams Boulevard Branch already features Saturday lobby hours from 8:30 a.m. to noon.

Find a full list of branches and hours here: dupaco.com/access/dupaco-locations.html

A Retirement Reality Check

By Michael Poppen

If you have already retired or if you can count the number of years until retirement on your fingers then please heed this friendly warning: Unless you're already making the most of your current retirement planning strategies, then it may be difficult to lay the groundwork for a financially secure future.

Is your portfolio on a course that's destined to lead to a retirement income shortfall? Consider these strategies that can help improve your long-term outlook.

During Your Working Years?

Determine an appropriate time frame for applying for Social Security benefits. If you plan to apply before your so-called "full retirement age," then you can expect to receive lower monthly benefits. Delaying your application could increase your benefits. Detailed information about your specific situation is available online from the Social Security Estimator. Contact the Social Security Administration at least three months before retirement to apply for benefits.

When You Reach Retirement?

Make arrangements for your retirement account distribution strategies. If you participate in a workplace retirement plan, contact your employer's human resources office to learn what withdrawal options are available to you. Once you have that information handy, you'll need to decide whether to begin withdrawing money from your taxable accounts first or from tax-deferred accounts first.

Keep in mind that the IRS requires most retirement savers to begin taking withdrawals known as required minimum distributions ("RMDs") from employer-sponsored retirement accounts and traditional IRAs after reaching age 70½. If you don't take your RMDs, you could be forced to pay substantial tax penalties. RMD rules recently became less complex, but it's still important that

you understand them and implement an appropriate distribution strategy.

All Retirement Investors?

Review your postretirement medical insurance needs. For example, you might want to think about purchasing coverage to supplement Medicare benefits. Your retirement security is very important.

A smart first step to keeping your retirement strategies on track is to contact a qualified financial professional.

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

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



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



Dupaco Members Enjoy Working with First Community Trust

Dupaco Community Credit Union's vision is to serve as your lifetime financial home. To that end, Dupaco has partnered with First Community Trust (FCT) to bring you a full line of trust, investment, retirement and wealth management services through Dupaco Wealth Management.

Many Dupaco members have already successfully taken advantage of the services FCT provides:

"I decided to roll my retirement plan into an IRA with FCT. They explained the various benefits and options available to me and/or my beneficiaries, and they manage my investments. I no longer worry about how

my investments are doing now that I use FCT's investment professionals. And if something happened to me, I know my family can deal with someone who is local—and not have to call an 800 number."—Dupaco member and recent retiree

"My mom was becoming confused, and I was afraid someone would take advantage of her. FCT now works with my mom—managing her money, paying her bills and providing concise, consolidated record-keeping. It gives me a great deal of comfort knowing her financial affairs are being handled by an experienced professional both she and I can trust."

—Dupaco member

"Thanks, FCT, for all your help settling my mom's estate. You really assisted our family during a difficult time. My brothers and sisters are so glad my folks decided to name FCT as executors in their wills."

—Dupaco member

See if FCT can help you or a loved one. Contact Jim Liddle at (563) 690-0029 or jliddle@fctrust.com for a no-cost, no-obligation appointment.

Jim Liddle, First Community Trust Representative



5 Ways to Lower Insurance Costs

It pays to be prepared. Insurance is an important part of your financial life. But it comes at a price, and many policy owners have seen their premiums increase over time.

Dave Keil, an insurance agent at Dupaco Community Credit Union's Dyersville branch, offers five ways to cut your costs without cutting corners on your coverage:

1. Work with your credit union. Take advantage of your credit union's member-owned insurance agency, Dupaco Insurance

Services. By becoming part of a larger buying group of Dupaco members, you gain access to additional associational discounts.

2. Build your credit score. Schedule a free Credit History Lesson at Dupaco to find out what makes up your credit score, how it can impact your insurance rates and how you can drive up your score to pay less.

3. Combine your auto and homeowner's insurance coverages. By purchasing multiple policies through the same company, you can

typically see a 15-percent savings on your auto insurance premiums and a 10-percent savings on your homeowner's insurance premiums.

4. Slow down. Speeding tickets can raise your auto insurance premiums.

5. Review your coverage. Reevaluate your insurance coverage at least every couple of years to make sure you're getting the coverage that's right for you.

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, Brian Cassidy, David Keil, Brian Lyons and Tim Bemis.



Dupaco Arms First-time Homebuyers with Education

When it comes to buying your first house, knowledge is power.

That's why Dupaco Community Credit Union is there for first-time homebuyers every step of the way—helping them navigate the exciting, but sometimes overwhelming, road to homeownership.

"A lot of unfamiliar language is used when buying a home, and first-time homebuyers shut down when they hear words they don't understand," says Jeann Digman, Dupaco's vice president of mortgage lending. "It's not knowing that scares them, so we work together to keep this time the exciting experience it should be."

Dupaco goes beyond simply telling first-time buyers what loan amount they are or aren't preapproved for. It's not uncommon for new homebuyers to meet face to face with their

Dupaco mortgage lender multiple times as their understanding of the process grows.

The credit union educates its members about first-time homebuyer assistance programs that might help make their dreams a reality. Some first-time buyers are eligible for programs through the city, state or military that offer special grant funding, reduced down-payment requirements, discounts on closing costs or lower interest rates.

"We break it down and give them an overview of which programs they're eligible for and the pluses and minuses of each program," Digman says. "First-time homebuyers can use these programs along with the great interest rates Dupaco offers, so they get the best of both worlds."

Digman says new buyers will have an easier time deciding which program best suits their

needs by answering two questions:

- How long do you plan to stay in the home?
- What type of funds do you have to cover your down payment and closing costs?

"There are some good programs out there, and first-time homebuyers need to be aware of what's available to them," Digman says. "They shouldn't have any regrets after the fact."

To schedule an appointment with a Dupaco mortgage lender, call 800-373-7600 / (563) 557-7600, ext. 204.

Jeann Digman



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.



SCENE IN: 2014

As winner of the coloring contest, Dupaco member Jonathan Haven had the opportunity to drop the opening puck at the Feb. 23 Dubuque Fighting Saints game against the Cedar Rapids RoughRiders. Dupaco was well-represented by game patrons, thanks to a partnership with the Saints which made discount tickets available to members through Dupaco branches. (Dubuque Fighting Saints photo)

Dubuque & Manchester: April 26
Platteville: May 10

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. The locations of all registered sales will be included in an online shoppers' directory. To be included in printed shoppers' directories, entries must be registered by 5 p.m. April 14 for the Dubuque and Manchester, Iowa, sales, and by 5 p.m. April 28 for the Platteville, Wis., 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*, 92.9 KAT-FM, 1370 KDTH, 101.1 The River and 97.3 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.

Dupaco Members Can Save while Expanding Skills



Looking to expand your personal or professional skills?

Dupaco members receive a 10-percent discount on select personal or professional skills courses offered by NICC Business and Community Solutions in Dubuque.

Classes available for discount

The following classes eligible for the Dupaco member discount will be held at the NICC Town Clock Center for Professional Development, 680 Main St., Dubuque:

- **Business Email: Write it Right:** June 17, 9 a.m.–noon
- **First Time Supervisor:** July 9, 12:30–4:30 p.m.
- **Virtual Team Building:** July 30, 9 a.m.–noon
- **Coaching for Business Professionals:** Aug. 14, 9 a.m.–noon

How do I take advantage of the discount?

To learn more about this opportunity or to register for classes, call NICC Business and Community Solutions at (563) 557-8271, ext. 380. To receive the discount, you must identify yourself as a Dupaco member and provide the discount code DUPACO when you register.

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 19–July 4, family friendly events and entertainment will dot the cityscape.

Purchase a discounted Freedom Festival 2014 button from any of Dupaco's Cedar Rapids locations and receive free admission or discounts at many festival events. Sport your button at the July 4 fireworks, and you can ride the Dupaco Ferris wheel at no additional cost!

See the full festival schedule at www.freedomfestival.com.

Music in the Gardens

Pack a picnic, lawn chairs and a blanket, and bring the family to the Dubuque Arboretum and Botanical Gardens for the Music in the Gardens free concert series.

Dupaco again helps bring you this free outdoor event, which is open to the public. Lush gardens and manicured greenery make the perfect backdrop for these concerts featuring a variety of musical styles.

The series begins June 1 and runs through Aug. 24. All ages are welcome, and music sets begin at 6:30 p.m.

Bike Rodeo

Grab your bike and join the rodeo—the Bike Safety Rodeo, that is! This fun and educational event will take place between 9 a.m. and noon Saturday, May 31, in the parking lot of the Fire Training Facility, 14928 Public Safety Way, in Dubuque. Bring your bicycle and complete the safety course for a chance to win prizes such as a new bike or a cool bike helmet from The Bike Shack.

Don't miss out on other great activities, including Bike Rodeo safety stations; bicycle registration; tours of a fire engine, police car and ambulance; a live broadcast with 97.3 The Rock radio; and the chance to meet Finley Hospital's Caring Bear and Dupaco's Dollar the Dog.

The Bike Safety Rodeo is brought to you by Dupaco in cooperation with our friends at Finley Hospital and The Bike Shack. See you there!

It's time to get those wheels turning! Dupaco is partnering with NewBo City Market in Cedar Rapids, Iowa, for its first-ever Bike Swap. Bring your gear and join other cyclists on May 17 from 9 a.m. until noon to "talk shop," trade items and meet like-minded new friends. The event also features a bicycle-training course for children, demos of products from local bike shops and a bike ride from NewBo City Market to Ely, Iowa, and back.



Pool Parties

At Dupaco, our members are cool. And thanks to our two upcoming member pool parties this summer, they'll be even cooler!

The swims will be Saturday, June 28, from 6 to 8 p.m. at the Dyersville Family Aquatic Center in Dyersville, Iowa, and Saturday, July 19, from 7 to 9 p.m. at Flora Pool in Dubuque.

Advance tickets are required and will be available free of charge to any credit union member at all Dupaco locations. Don't miss this chance to take a dip with Dollar the Dog and your friends from the DoPack!



Discounted Film Festival Tickets

Explore the future of film during the four-day Julien Dubuque International Film Festival in downtown Dubuque. Join filmmakers from around the world April 23–27 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 DUP32014.

Jackson County Rodeo

Giddyup and head out to the Bellevue Horsemen's Club June 19, 20 or 21 to see the greatest show on dirt—the Jackson County Pro Rodeo!

Round up your little cowboys and -girls for some pre-rodeo fun from 5:30 to 6:30 p.m.—a free benefit with your rodeo admission. Saddle up at 7:30 p.m. as the Rodeo begins. Calf roping, barrel racing, steer wrestling and bull riding will have you on the edge of your seat. Clowns will entertain and amaze as they keep harm at bay and the little ones laughing.

Save some "bucks" by purchasing your tickets in advance at any Dupaco location beginning in May.

Adventureland Park

DISCOUNTS

Dupaco is 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 \$28—a savings of \$12 on a regular-priced admission.