



SCENE IN:
2015

A new alliance, HEART Bridge, aims to help potentially at-risk Dubuque-area high school students create sustainable careers through hands-on

learning, financial education and savings goals, certificate programs and advanced degrees. The partnership brings together the Housing Education and Rehabilitation Training (HEART) Program, Dupaco and the Dupaco R.W. Hoefler Foundation. (Four Mounds Foundation photo)

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

www.dupaco.com



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



Dupaco's Peosta Branch to be Unlike Any Other

PEOSTA, Iowa—Dupaco Community Credit Union has always been willing to try new things.

Now the cutting-edge credit union is taking this philosophy to its newest branch, which will be unlike any other credit union office.

The branch is being leased as part of a Kwik Stop and DQ® Grill & Chill development at 185 Peosta St. in Peosta.

The Dupaco branch is being incorporated into the north side of the building with a separate

entrance. The new facility will open this summer.

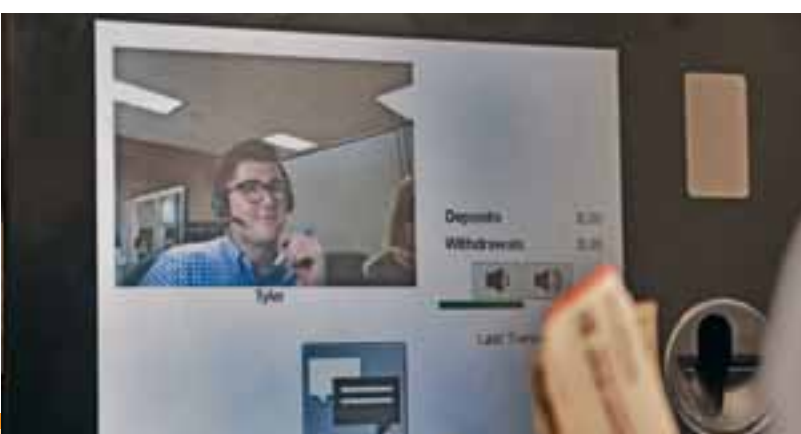
The Peosta on-site staff include Branch Manager Leslie Biver, Consumer and Mortgage Loan Officer Marcie Winkelman and Member Service Representative Alex Gaul.

With its small footprint and close proximity to Northeast Iowa Community College, the branch also will serve as a laboratory to explore and test new ways of helping members understand money and improve their financial positions.

This includes deployment of a new video teller technology that will allow on-site staff more time to help members at the branch with additional credit union advice and services.



Leslie Biver Marcie Winkelman Alex Gaul



During March testing, Tyler Shine operates the video teller machine that will be deployed in the Peosta branch lobby. The new technology will enable the types and speeds of nearly all transactions of a traditional, in-person teller. The teller machines in Peosta will be operated by Dupaco staff located at the Pennsylvania branch in Dubuque. The technology will allow on-site Dupaco staff more time to have member conversations about money and allow the option to eventually increase future service hours at many Dupaco locations. (D. Klavitter/Dupaco photo)



Tyler Shine (from left), Deb Herbst and Diane Sloman test the new video teller machine. On-site Peosta branch staff will be available to assist members with all Dupaco technology conveniences, as well as traditional deposits, loans and advice. (D. Klavitter/Dupaco photo)

dupaco.com/about

Owner's Manual

SPRING ▶ 2015



Dupaco's Peosta Branch to be Unlike Any Other

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19 Branch Locations to Serve You



dupaco.com/locations

More than 5,000 Shared Branch locations.



The Many Ways You Can Move Your Money

At Dupaco Community Credit Union, there's no shortage of ways you can move your money.

"There are so many ways you can allow your account to communicate with you depending on your personality and your needs," says Tami Rechtenbach, vice president of member services at Dupaco.

Here are some of the most popular ways members access their money:



Mobile deposit: Dupaco's mobile app lets you snap a photo of your check and deposit it electronically.



MoneyCard: The Dupaco MoneyCard is both a debit card and an ATM card, offering free, unlimited access to your money at all Dupaco ATMs. Avoid ATM surcharges at non-Dupaco ATMs that display the Privileged Status® symbol.



Shared Branch Network: When you're away from home, enjoy face-to-face access and service at thousands of shared credit union branches worldwide. Dupaco's mobile app can point you to your nearest shared branch.



Shine Online and Mobile Banking: Track your balances, transfer funds, run spending reports or set account notifications from wherever you are.



Apple Pay: Make purchases with Apple Pay, the newest mobile-payment technology.

Dupaco's VISA® credit card is integrated with this payment option, which is available on Apple iPhone 6 and 6 Plus.



Dwolla: Use Dwolla to make electronic money transfers to other Dwolla users quickly, no matter where they do their banking.



Free checking: Dupaco offers free checking and an interest-bearing checking account.



dupaco.com/mobile

Near and Far, Dupaco Is Your Financial Home

By Emily Kittle

My family has made two major moves in the past five years. But with every change, we have taken our financial home with us.

Dupaco Community Credit Union is the financial home we know—and that knows us. No matter where we live, Dupaco has our back and continues to grow with us.

Here are some of the ways Dupaco has helped us from afar:

- ▶ **Direct deposit:** We took advantage of this convenience long before our moving adventures began.
- ▶ **Home purchase:** As we prepared to move from Missouri to Wisconsin, Dupaco's mortgage department was a quick phone call away when we were ready to purchase our new house.



- ▶ **Mortgage refinance:** As interest rates continued to plummet, we called Dupaco again to refinance our mortgage.
- ▶ **Insurance:** Since moving away from Dubuque, we also moved our insurance. Dupaco Insurance Services saved us \$200 a year for more coverage

than we previously had. We made the switch from the comfort of our home.

- ▶ **Online banking:** We have 24-7 access to our funds online.
- ▶ **Shared branching:** When we need face-to-face service, we take advantage of the Co-Op Shared Branch Network, which offers fee-free access to our money at more than 5,000 branches, many of which are within a few miles of our home.
- ▶ **Privileged Status® ATMs:** For a cash recharge, we avoid ATM surcharges by using Privileged Status ATMs.
- ▶ **Mobile deposit:** We deposit the occasional check using my cell phone and Dupaco's mobile app.

co-opsharedbranch.org

Dear Dupaco,

As a single mom of three, my time is at a premium. So, about a year ago when I needed to get a more dependable vehicle, spending time researching the best loan rate out there was not high on my list of priorities. Besides, I figured most lenders' rates would be decent for someone with good credit. But it seems like I'm not making any traction paying off this loan. Can Dupaco get me into a better rate?

Sincerely,
Tia Timé

Nick Cannavo in Cedar Rapids, Iowa, reached out to Tia during our GreenBack Impact initiative, where we were extra focused on bringing outstanding loans to Dupaco to save members money.

It was high time for Tia to move that loan to Dupaco.

The dealership had set her up with a high-rate loan through a finance company. Despite her good repayment history, Tia was paying way more than she needed to on that loan. What's more, they set her up with automatic payments, but set her back by charging her a per-payment fee to do so!

We cut the interest rate in half and brought her loan to Dupaco. By keeping her payment the same, we were able to shave a whopping 11 payments off of her term. Plus, she can make automatic payments at no added cost, and there's no penalty for early loan payoff. I'd say Tia's time spent with Dupaco was time well spent!

*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.

Are You Taking Full Advantage of Homeownership?

dupaco.com/HomeEquity

As freezing temperatures take a hike, some homeowners are setting their sights on a home-improvement project or two.

And many Dupaco Community Credit Union members are funding their updates by borrowing against the equity in their homes.

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. And while these loans begin with the home, the funds drawn from them don't need to be applied to the property.

"Many members also take advantage of their home equity line of credit for

family vacations," says Sarah Paulson, a senior lending consultant at Dupaco. "A home equity line of credit can be used for any expense, though."

HELOCs offer a low-repayment option at a favorable rate. Dupaco's current introductory interest rate is 2.99 percent for the first six months, with a low variable interest rate after that. Many borrowers pay no fees, since Dupaco covers up to \$350 for closing costs. Plus, the interest paid on the loan is considered mortgage interest, which is tax deductible, Paulson says.

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

FIRE up the SAVINGS

Prime Cut

HOME EQUITY

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

Spring is here—time to spruce up the landscaping, buy new patio furniture, build that deck and enjoy the outdoors. A Dupaco Prime Cut Home Equity Loan is a great, low-cost way to get the job done! Home equity loans can be used for anything you wish. Our rates are lower than most credit cards and personal

loans, for savings that sizzle. There are no annual, application, maintenance or transaction fees at Dupaco. Plus, apply and be approved for a Home Equity Loan by 6/30/15 and receive a barbecue tool set² at closing and be entered for a chance to win a gas grill³. Call 800-373-7600, ext. 202 for full details!

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. The 2.99% introductory APR expires 180 days after the date the account is opened, at which time the APR will increase to the non-discount variable rate ranging from 4.00–4.49% 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. Introductory APR is accurate as of 4/1/2015 and is subject to change. Home Equity Loans require a minimum \$10,000 line of credit and a combined 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 loan is closed within 30 months of opening. Consult your tax advisor regarding the deductibility of interest. Property insurance required. This offer is good through 6/30/2015 and is subject to meeting credit criteria. Applications must be received by 6/30/2015 and loan documents must be signed by 7/15/2015. This offer is not transferrable and may not be used in conjunction with any other discounts, offers or coupons. Rate requires Dupaco membership. Account opening subject to qualification and approval. You must live or work in Dupaco's charter area to be eligible for membership.

²Barbecue tool set awarded at loan closing and must be picked up at one of Dupaco's 18 branches. Limit one barbecue tool set per loan.

³At the end of promotion period and no later than 7/15/2015, all applicants who applied and were approved for a home equity loan during the promotion period 4/1/2015–6/30/2015 and closed no later than 7/15/2015 will be entered for the drawing to win a gas grill. A random drawing will be held to select the winner. Winner must be 18 years of age or older, and membership must be in good standing. Void where prohibited.

Board Update



During Dupaco Community Credit Union's 66th Annual Membership Meeting on Feb. 22, Jeff Gonner, Ron Mussehl and Randy Skemp were re-elected to serve three-year terms on the credit union's volunteer board of directors. Andy Schroeder was elected to fill the unexpired term of Keith Langan, who retired from the board in July 2014.

Following the membership meeting, the board of directors held its reorganizational meeting, at which these officer appointments were made:

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

Director Notes

Randy Skemp, who serves as a volunteer on the Dupaco Board of Directors, was appointed by the Iowa Credit Union League as a Principal Key Contact for Congressman Rod Blum. Skemp will advocate for credit unions' federal legislative agenda to the Iowa congressional delegation. Skemp is a Certified Credit Union Volunteer and Certified Credit Union Director.

dupaco.com/about



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Dupaco's volunteer board members Andy Schroeder (from left), Bob Wethal, Dick Burgmeier, Steve Chapman and Denise Dolan await the commencement of the 2015 Annual Membership Meeting in February. (M. Kuhl/Dupaco photo)

As of February 28, 2015

- Members = **85,199**
- Deposits = **\$1.10 billion**
- Loans = **\$740 million**
- Assets = **\$1.30 billion**
- Reserves = **\$189 million**
- Reserve Ratio = **13.78%**

Dupaco Staff Career Milestones

5-Year Employees

- Kevin Cray
- Laurie Sullivan
- Dave Keil
- Jamin Foust
- Julie Hoffmann
- Gloria Mahannah

10-Year Employees

- James Brade
- Kay Hancock

- Sara Nefzger
- Lisa Kruser

15-Year Employee

- Vicky Vondran

20-Year Employee

- Janice Willenborg

25-Year-Plus Employee

- Nancy Tekippe (37)

A Retirement Reality Check

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 or 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 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; David Andrew; and Cole Schmelzer.



FCT Gains Trust of New Member

CEDAR RAPIDS, Iowa—With her retirement approaching, Virginia Johnson grew less confident in her financial plan for the future. She realized she needed to make some changes.

Johnson, of Cedar Rapids, started by moving her banking accounts to Dupaco Community Credit Union in 2013. While talking with Dupaco staff, Johnson confided that she could use more direction with both her investments and estate planning.

She was then introduced to Jim Liddle of First Community Trust. Dupaco partners with First Community Trust to bring members a full line of trust, investment, estate-

planning, retirement and wealth-management services.

"You have a lot of questions when you're not a banker yourself," Johnson says. "Jim is easy to talk to and very knowledgeable. He asks me the right questions and guides me through what I think would be best."

Johnson and Liddle began a series of in-person and phone conversations, creating both investment and estate plans that Johnson was comfortable with.

"I feel better now that I have a plan," Johnson says.

For an investment or estate-planning consultation, contact First Community Trust's Jim Liddle at 563-690-0029 or e-mail jliddle@fctrust.com.

Jim Liddle



Cybersecurity

Can You Spot a Fake Website?

The digital age is the new Wild West. Bad guys are everywhere online, but most people don't know how to spot them.

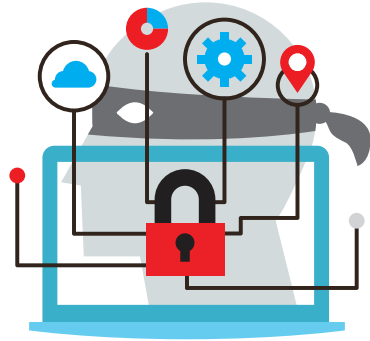
Fraudsters are becoming more sophisticated, creating more realistic-looking messages, links and websites designed to steal consumers' personal information.

"It can be difficult for the average user to detect a malicious website," says Jennifer Hanniford, Dupaco Community Credit Union's assistant vice president of interactive marketing.

Fraudsters use malware, short for "malicious software," to gain access to private computer systems and collect log-in credentials and other sensitive information. Cybercriminals often infect computers with malware by creating fraudulent, or phishing, websites that look just like trusted sites.

When the malware goes undetected, fraudsters can use the stolen information to log in to victims' online accounts, such as banking accounts, and initiate fraudulent transactions.

But there are measures you can take to



protect your personal information:

- ▶ **Don't become complacent.** Always be cautious of emails with links and attachments.
- ▶ **Protect your computer with antivirus software.**
- ▶ **Secure your personal log-in information by downloading and installing Trusteer Rapport,** a financial malware-protection software Dupaco offers to its members at no cost through Shine Online Banking. IBM Security's Trusteer Rapport is specially designed to protect against phishing attacks and malware that aim to steal log-in credentials and financial information.

dupaco.com/trusteer

Dupaco Helps Arm Members with Education



Dupaco has connected with NICC Business and Community Solutions in Dubuque to bring you savings as you look to expand your personal or professional skills. Dupaco members will receive a discount on select NICC classes offered through the program:

- ▶ **Microsoft Excel 2013 Fast-Paced-Level 1**
- ▶ **Twitter – Marketing Your Business 140 Characters at a Time**
- ▶ **Why You Should "Like" Facebook Marketing**
- ▶ **Business Email: Write it Right**

For more information about each course and the dates available, visit dupaco.com. To receive the discount, register directly with NICC Business and Community Solutions at (563) 557-8271, ext. 380, or e-mail Kloftb@nicc.edu. You must identify yourself as a Dupaco member for the discount to be applied.

dupaco.com/seminars

Pick an Auto Loan That's Right for You

dupaco.com/vehicles

It's never been easier to finance a vehicle through Dupaco Community Credit Union.

Members and eligible non-members have options—from how they request the auto loan to how they pay it back—at every turn.

Dupaco offers financing through its soon-to-be 19 branches, its website and more than 90 dealerships in 42 counties, according to Bob Nicks, indirect lending manager at Dupaco.

"It's a one-stop shop at our participating dealerships," Nicks says. "You can purchase your vehicle and get the same rate and term you would by coming into one of our branches."

Borrowers can choose from several ways to finance or refinance nearly any vehicle:

▶ **Traditional financing:** This offers 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. Choose weekly or biweekly for maximum savings.

▶ **Mini-Max Loan:** This lease-like loan comes with several options at the end of the term: Turn in the vehicle, trade it or pay off the balance and keep it.

Additional cooperative loan discounts are available based on overall account relationships with Dupaco. And unlike some lenders, there are no prepayment penalties.

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



Bob Nicks

Maria Hall

Adam Dodds

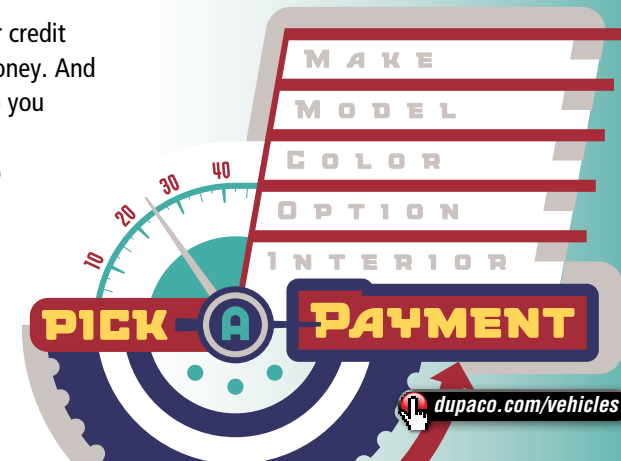
When buying a car, you're in the driver's seat—except when it comes to picking your monthly payment. Not anymore. Thanks to Dupaco Community Credit Union's Pick-A-Payment program, you tell us exactly what amount you want to pay each month. Even when you want to pay it. We'll go to work structuring a 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 / 800-373-7600. For an instant online loan, go to www.dupaco.com/loans.

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



dupaco.com/vehicles

Policy for the People



dupaco.com/PoliticalAction

During a visit to the Iowa State Capitol in Des Moines on March 4, Dupaco Community Credit Union Board Consultant Bob Hoefer (from left) and Dupaco Branch Manager Kathy Steffes use the credit union's annual report to explain to Iowa State Senate President Pam Jochum (D-Dubuque) that credit unions saved Iowans more than \$104 million in 2014. (D. Klavitter/Dupaco photo)

A Loan at Night

dupaco.com/loans

APPLY ONLINE



Millennials Can Retire With a Million

Young adults are spending money they don't have. Millennials, those younger than 35, are the only age group with a negative savings rate, which has dropped to negative 2 percent, according to a recent CNNMoney story.

But with a little bit of help and some hard work, millennials can start laying the groundwork for brighter financial futures. Dupaco Community Credit Union's Andrew Houy offers five steps to help his fellow millennials reach their financial goals:

1. Identify future needs and wants.

Start thinking about your goals. Where do you see yourself in five, 10, even 15 years? "Making people aware of what they want is a huge step in the right direction," Houy says.

2. Establish a game plan.

Start saving now for those goals. Start small, maybe



Did you know?

If you started saving \$40 a week at age 19, you could retire a millionaire at age 65.

putting away \$10 a paycheck. Right now, it's more about establishing sustainable money habits that will move you in the right direction.

3. Utilize the tools that are out there.

Take advantage of Dupaco's various savings accounts. Establish an Individual Retirement Account with as little as \$5. Utilize your employer's 401(k) program, many of which offer matching contributions (free money!).

4. It's OK to spend only what you have.

A budget can be your best friend. Schedule a free Dupaco Money Makeover to learn where your money is going and identify areas where you can cut costs. Keep tabs on your accounts by using Dupaco's eNotifier Alerts and eStatements.

5. Attack debt as a form of future savings.

If you have student loans or credit card debt, making minimum payments will bleed your budget, Houy says. Start paying a little extra each month to reduce your debt and move toward financial freedom faster.

dupaco.com/save

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Scott Young, of Cedar Rapids, Iowa, with his dog, Dodger. Young participated in Dupaco Community Credit Union's GreenBack Impact campaign, saving more than \$2,200 in interest by bringing his auto loan to Dupaco. Because of his experience, he believes he has found his lifetime financial home. Young's story was featured in the 2014 Dupaco Annual Report, which is available online at dupaco.com/AnnualReport. (L. Hemesath/Dupaco photo)



Life insurance: A Worthy Investment

It isn't easy to face the what-ifs of life. But taking the time to address your life insurance needs can bring greater peace of mind.

"Life insurance is never about the person whose name is on the policy," says Tim Bemis, assistant manager at Dupaco Insurance Services. "It's about the beneficiaries, the people you love enough to make sure they aren't financially strapped, because life happens."

Bemis sees many people realize the importance of life insurance when it's too late—when they're older or a major health issue leaves them uninsurable. It's a sobering reminder of how important it is to get coverage early, he says.

Drivers: Don't Forget to Look

Spring is officially back, bringing more people outside to enjoy the fresh air.

"During the past four or five months, we have forgotten how to look for bicycles, motorcycles and kids in the street," says Tim Bemis, assistant manager at Dupaco Insurance Services. "We need to train ourselves to watch for them again."

Everybody wants their policy to do something a little differently, whether it's to protect their home, pay off debt, cover education

expenses for children or leave a legacy.

"Life insurance needs are like a roller coaster. My job is to find out where everybody is at on that roller coaster and take care of those particular needs," Bemis says. "We take each case on an individual basis."

Once you have life insurance, it's important to review your coverage and your needs at least every five years and whenever you experience a major life event, such as marriage, the birth of a child or a job change.

Request a no-cost, no-obligation insurance analysis and quote online, or contact the Dupaco Insurance Services team at (563) 557-7600 / 800-373-7600, ext. 210, or by email at insurance@dupaco.com.

Representing Dupaco Insurance Services are (from left): Keith Langan, Brad Langan, Mark Kremer, Pam Baal, David Keil, Brian Lyons, Tim Bemis and Emma Lazore.



Mortgage Documents to Become More User Friendly

If you've ever bought a house, you're well aware of the stack of papers you must read and sign—over and over again.

That paperwork can be intimidating. But maybe not for long.

With the borrower in mind, this year the Consumer Financial Protection Bureau is doing a major overhaul of the mortgage documents used during the application and closing processes. The revamped forms will be more user friendly and a welcome change for borrowers, according to Jeann Digman, vice president of mortgage lending at Dupaco

Community Credit Union.

"The documents will be laid out differently to help borrowers better understand their options and know what they're getting into," Digman says.

Homebuyers can expect to see the new documents beginning Aug. 1.

In the past, the documents had to be prepared 24 hours before closing. Under the new regulations, though, the forms must be ready three days in advance, providing borrowers more time to review the agreement, Digman says.

"This will prevent borrowers from being

put in a situation where they're seeing exactly what they will be paying right before they close," Digman says.

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

Jeann Digman



dupaco.com/homes



Dubuque and Manchester: April 25
Platteville: May 9

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 13 for the Dubuque and Manchester, Iowa, sales, and by 5 p.m. April 27, 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 also will 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.



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As winner of the latest DoPack coloring contest, Dupaco member Ana Herrig had the opportunity to drop the opening puck at the Feb. 7 Dubuque Fighting Saints game against the Cedar Rapids RoughRiders. The arena was filled with Dupaco members, thanks to a partnership with the Saints and the RoughRiders that made discounted tickets available to members at Dupaco branches. (L. Hemesath/Dupaco photo)

Freedom Festival

Freedom Festival is a Cedar Rapids, Iowa, tradition that celebrates our nation's birthday. As part of the festival, held June 18–July 4, family friendly events and entertainment will dot the cityscape.

Purchase a discounted Freedom Festival 2015 button from any of Dupaco's Cedar Rapids branches, and receive free admission or discounts at many festival events.

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

Music in the Gardens

Pack a picnic, lawn chairs and blanket, and bring the family to the Dubuque Arboretum & Botanical Gardens for the 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 concerts featuring a variety of musical styles.

The series begins June 7 and runs through Aug. 30. All ages are welcome, and the 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, June 6, 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!

Don't miss out on other great activities that include Bike Rodeo safety stations; bicycle registration; tours of a fire engine, police car and ambulance; and the chance to meet Finley's Caring Bear and Dupaco's Dollar.

The Dubuque Bike Safety Rodeo is brought to you by Dupaco in cooperation with our friends at UnityPoint Health/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 second annual Bike Swap. Bring your gear and join other cyclists on May 16 to "talk shop," trade items and meet like-minded new friends. The event also hosts 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.



ChamberFest

Dupaco is partnering with the Northeast Iowa School of Music (NISOM) to present the ChamberFest Dubuque Music Festival. On Monday, June 15, Michael Gilbertson and friends will be featured as soloists backed by the Dubuque Festival Orchestra at 7 p.m. in the University of Dubuque Heritage Center. Tickets are \$20 for adults and free for students.

On Thursday, June 18, the ChamberFest Gala will perform at 7 p.m. in Clarke University's Jansen Hall. Originally known as Julliard in June, this performance features Gilbertson and friends in an intimate setting. Tickets are \$50 for adults and \$25 for students.

Discounted ticket packages for the Orchestra Concert and Gala Performance are available at NISOM April 15 through May 15. For more information, call (563) 690-0151 or visit www.nisom.com.



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 23–26 to view and discuss cinema, and participate in workshops and panel discussions.

Dupaco members receive a \$3 discount off each film-showing ticket. 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 DUPACO4JDIFF.

Jackson County Rodeo

Giddyup and head out to the Bellevue Horsemen's Club June 18, 19 or 20 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 mid-May.



Adventureland Park
Altoona, Iowa

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 \$30—a savings of \$10 on a regular-priced admission.