



SCENE IN:
2013

What's better than one Dupaco vehicle? Two! Dupaco passenger Nancy Laugesen safely snapped this photo in June of Dupaco's Matt Dodds (driver) and Laurie Leibold (passenger) when she pulled up next to the other Dupaco-emblazoned Chevy Equinox at a stoplight in Dubuque. (N. Laugesen/Dupaco photo)

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

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NCUA



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



Owner's Manual

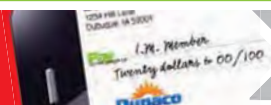
Summer • 2013

Enriching Members Every Day Through Sustainable Money Methods. We Call it....

Bright Green

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Bright Green



Color your financial future Bright Green.

Everyday financial empowerment. It begins the day you let Dupaco guide you through a smarter relationship with your money. We'll analyze your current financial situation. Sleuth savings everywhere and every way possible to put the most green back in your pocket and keep it recycling. From loans, investments and insurance to free Money Makeovers and Credit History Lessons, Dupaco engages our cooperative spirit to optimize every stage of your financial life—enriching you and your community every day through sustainable money methods.

Some call that smart money. We call it Bright Green.



Member Participation is Special

Dupaco is more than local. It's a credit union—a member-owned financial cooperative. When you participate in your credit union, everyone benefits. Enrich yourself, your friends and your community with these member participation specials. Enriching members every day through sustainable money methods. We call it Bright Green.

Up to \$160 cash¹ for You and a Friend to Share

- Refer a friend for a Money Makeover, and you both receive \$5 cash¹. Plus, if we save your friend money by restructuring their debt, we'll help you both celebrate by splitting up to \$150 cash¹ between the two of you! When you belong to a cooperative like Dupaco, your money is used to help friends and neighbors. Share the good news and you can share in the celebration.

No Payments for 90-Days² on NEW Auto Loans

- Pay yourself during those 90 days², set-up automatic transfers to place that money into a You Name It Savings account and save it for whatever you desire—a vacation, an iPad, new furniture. You name it!

Up to \$60 Cash Back for NEW Checking Account with MoneyCard³

- Payable as a \$1 credit in checking account for each debit card transaction that is greater than or equal to \$5. Maximum of \$10 per month for 6 months. Valid on NEW checking accounts opened from July 15–August 31, 2013 with Direct Deposit and Shine online banking enrollment.

Chance to Win One of Ten \$100 Gas Cards⁴ by using Dupaco MoneyCard

- Receive one free entry each time a transaction posts on your Dupaco MoneyCard.
- Use your Dupaco MoneyCard at the store, an ATM, or even to pay your bills online. Every time you use your card, you are automatically entered for a chance to win!

A Direct Contribution⁵ to Your Community

- For every new auto loan, home equity line, credit card, and checking account, Dupaco will contribute \$10 to the Dupaco R.W. Hoefler Foundation. This not-for-profit organization directly helps people in our communities recover from unforeseen life events and increases their opportunities for financial stability through education. Learn more at dupaco.com/foundation.

¹A Money Makeover is a one-on-one review of a member's entire financial picture to help them cut costs and build savings. At the conclusion of a Money Makeover which involves a referral as part of this promotion, \$5 is deposited into the savings account of the member who made the referral and \$5 is deposited into the savings account of the member who received the Money Makeover. If the Money Makeover results in new loan(s) that are approved and funded, a bonus cash amount applies. The member who made the Money Makeover referral is entitled to 50% of the bonus cash amount and the member who received the Money Makeover is entitled to 50% of the bonus cash amount. Bonus cash amount to be divided 50/50 is as follows: \$50 for loan totals ranging from \$7,000 to \$15,000; \$100 for loan totals ranging from \$15,001 to \$22,000; \$150 bonus for loan totals above \$22,000. Offer does not apply to existing Dupaco loans or to refinancing of existing Dupaco loans. Other restrictions may apply. This offer may not be combined with any other loan offer. Offer valid on Money Makeover appointments conducted July 15, 2013 through August 31, 2013. All loans are subject to credit qualification and approval. To qualify, members must be current on all existing loan obligations with Dupaco and not be subject to any legal or administrative order levy. Not all applicants will qualify.

²Offer valid on new auto loans disbursed from July 15, 2013 through August 31, 2013. Interest accrues starting from loan disbursement date. First payment may be deferred for up to 90 days, in which case the original loan maturity date is extended for repayment purposes only. If member elects disability/life insurance, GAP policies, Mechanical Breakdown Insurance, and/or payment protection, these coverages will end on the original maturity date. Deferred payment is not available to existing Dupaco auto loans or to refinancing of existing Dupaco auto loans. Other restrictions may apply. This offer may not be combined with any other loan offer. Subject to credit qualification and loan approval. To qualify, members must be current on all existing loan obligations with Dupaco and not be subject to any legal or administrative order levy. Not all applicants will qualify. Rates are fixed and are based on credit score and model year of vehicle. Payment example: As of 7/3/13, utilizing the cooperative discount, the annual percentage rate (APR) on a 2011 or newer model, refinanced for 48-months with a credit score of 750+, is 2.54%. For a \$15,000 loan, at 2.54% APR, the monthly payment amount would be \$329. If you made no payments for 90 days, \$93.36 of interest would accrue and you would extend the original maturity date of your loan by approximately 90-days.

³Subject to checking account opening approval and Dupaco MoneyCard (debit card) approval. Offer valid on new checking accounts opened from July 15, 2013 through August 31, 2013 with Direct Deposit and Shine online banking enrollment. Member earns \$1 reward credit per debit card transaction that is greater than or equal to \$5 in the first 6 months, with a maximum of (10) \$1 reward credits per month. The reward credits start once Direct Deposit and Shine online banking enrollment are confirmed. Reward Credits are deposited into accounts on Mondays for activity that posts the previous Monday–Sunday. The maximum reward amount is \$60 per account (not per debit card). Offer not available on existing Dupaco checking accounts. Other restrictions may apply. Not all members will qualify. This offer may not be combined with any other "cash back" checking offer. \$50 minimum deposit required to open account. In order to obtain the bonus, members account balance must be greater than \$0. Bonuses will no longer be awarded after March 10, 2014. As of 6/30/13, the last dividend declaration date, the checking account annual percentage yields (APY) are as follows: Free checking 0.0%; First Rate checking based on daily balances, \$5,000–\$24,999 at 0.10%, \$24,999.01–\$99,999 at 0.25%, and \$99,999.01 plus at 0.40%. Rates are variable and may change after the account is opened. Fees could reduce the earning on the account. Member may be issued a 1099 INT form for bonuses paid and is responsible for any and all applicable taxes.

⁴Dupaco members with a Dupaco MoneyCard (debit card), receive one free entry per transaction that posts to their account between July 15–August 31, 2013. Winners will be selected and notified by phone by end of day on Monday, September 9, 2013. Offer valid on new and existing Dupaco MoneyCards. Other restrictions may apply. Winner(s) will be disqualified, and a new winner selected, if they are a Dupaco member and a.) are not current on all existing loan obligations with Dupaco or b.) are subject to any legal or administrative order levy. Need not be present to win. No purchase necessary. Individuals may mail a written request to be entered into the drawing: Dupaco, Attn: Marketing, 5865 Saratoga Rd, Dubuque, IA 52002. Written request must be received on or before September 1, 2013.

⁵Contributions will be made on vehicle loans, home equity lines of credit with an advance, new members, checking accounts with direct deposits and e-statements between July 15–August 31, 2013.

Mobile Deposit

Deposit Checks in a Snap

When you receive an occasional check from an aunt, insurance company or elsewhere, you have to find time and a convenient branch to make your deposit.

Now, picture this: The mobile-deposit feature of Dupaco's mobile app allows eligible members to snap a photo of their paper check and make the deposit digitally. You'll never again have to mail the paper check or drop it at the credit union. From Dupaco's app, simply launch Shine Mobile Banking and select Mobile Deposit. It's a snap. For information on eligibility and more details, visit www.dupaco.com/mobile.

 dupaco.com/mobile



Scenario 1:

You owe your college roommate money. At the mere mention of "check," he looks at you bewildered—checks are clearly not his preference. The campus ATM wants to ding you with a fee for a withdrawal. What to do?

Scenario 2:

Every Friday you forget to withdraw cash for the babysitter's pay. Despite your best hints, she hasn't yet opened a Dupaco checking account so that you can simply transfer cash to her via online banking. What to do?

Scenario 3:

You're dining out and forgot your wallet, so your friend picks up the bill. All you've got on you is your phone, and that seems like a pretty raw tradeoff for a \$20 meal. What to do?

Person-to-Person Payments

Pay Anyone

Consider person-to-person payments through Dupaco's Shine Online Banking!

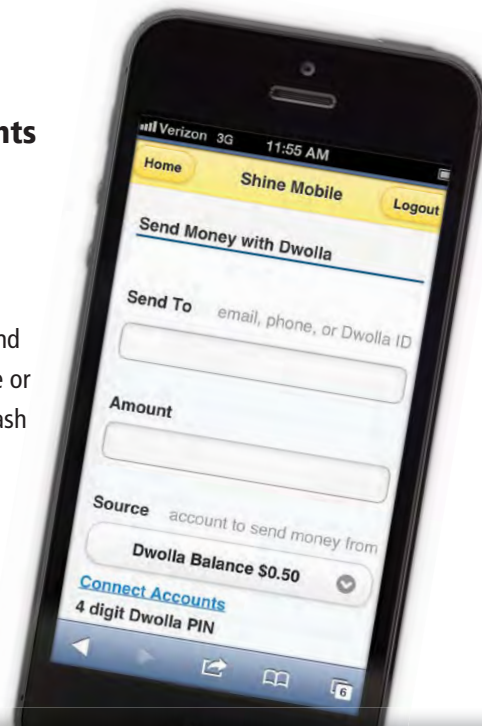
Powered by Dwolla, this person-to-person—or P2P—payment system allows you to securely send money to another person right from Shine Online or Mobile Banking. P2P is perfect for transferring cash to non-Dupaco members.

Visit www.dupaco.com/P2P for details.

 dupaco.com/p2p

POWERED BY
DWOLLA

Funds in a Dwolla account are NOT eligible for share insurance by the National Credit Union Administration.



App



laudable

www.dupaco.com/mobile



Dear Dupaco,

My debt was boggin' me down, so my bank set me up with a consolidation loan and used the Jeep® I owned as collateral to lower the interest rate (that's what they said, anyway). I thought a consolidation loan was a smart way to pay down debt, but I've been making payments for a long time and my loan balance seems stuck in the mud. Can you get me out of this mess?

Sincerely,

Big Muddy

*One look at Big Muddy's big-bank statement, and Dupaco's **Matt Unga** knew just what to do.*

Muddy was an organized guy with a clean credit history—some loan and credit card debt, but he had always made his payments on time. His bank consolidation loan carried a hefty interest rate, which left him spinning his wheels and paying too much in interest. I set him up with a new Dupaco loan to pay off the bank and slashed his rate in half. He also had two high-rate credit cards that we included in the payoff. With this new, lower-interest loan, he'll be out of debt in two years—saving money all the way.

To pave a smoother road to retirement, I also suggested Muddy use the money he was saving with his new Dupaco loan to pad a new Individual Retirement Account (IRA). We set his up with a hassle-free biweekly automatic transfer to make sure the balance keeps growing. With high interest rates sunk and a savings plan in place, Muddy's now standing on high ground and feeling squeaky clean!



Home-Buying Hindsight

By Emily Kittle

Buying your first home is an exciting milestone.

And the path toward homeownership is like everything else in life: it's a learning experience.

If given the chance to go back in time, there might be a thing or two many first-time homebuyers would have done differently. Before you take the homeownership plunge, you can learn from those who have taken the same path before you.

Krystal Frederick, a mortgage consultant with Dupaco Community Credit Union's Real Estate Department, shares the three most common regrets she later hears from first-time homebuyers:

- **They rushed to purchase the first house they liked.** "A lot of our members feel they didn't take the time to look at more homes," Frederick says. "They fell instantly in love with the first or second house they saw and didn't look at more because they got a little bit too excited about buying."
- **They didn't save enough for their down payment.** Many first-time homebuyers wish they had spent more time saving for their down payment to avoid Private Mortgage Insurance (PMI). Lenders typically require homeowners to purchase PMI when they obtain loans for more than 80 percent of their home's purchase price. PMI protects the lender if the homeowner defaults on the loan. If you're considering homeownership, a Dupaco Money Makeover may help you free up more money to save for your down payment and closing costs.
- **They didn't take the time to understand their credit score.** Interest rates and closing costs are based on your credit score. If you're thinking about purchasing a home within the next year, schedule a Dupaco Credit History Lesson now to give yourself time to build your score before you need the loan. "A Credit History Lesson is vital for a first-time homebuyer," Frederick says.

For more first-time homebuyer tools, visit www.dupaco.com.



Krystal Frederick

**A loan
online.
A loan
anytime.**

Dupaco

dupaco.com/loans

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.

STAFF UPDATES

Tim Bemis

joined Dupaco as an assistant manager in the Dupaco Insurance Services division. He is located at the Hillcrest branch in Dubuque.



Brad Kemp

was promoted to business lending consultant at the Hillcrest branch in Dubuque.



Heather Becker

joined Dupaco as business lending processor. She is located at the Hillcrest branch in Dubuque.

Joe Noel

joined Dupaco as a member solutions representative. He is located at Dupaco's Asbury, Iowa, branch.

Donna Digman

was promoted to accounting team lead in the accounting department. She is located at the Pennsylvania branch in Dubuque.

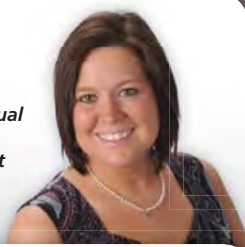
Angie Brenner

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



Sherry Leeser

assistant vice president, data and strategic marketing, was selected to receive the Individual Governor's Volunteer Award for her contributions to Project Concern, where she serves as chair of the board of directors.



Jeann Digman

vice president, mortgage lending, was recognized as the number 10 "President's Club" producer by the Iowa Mortgage Association for providing 463 loans worth over \$63 million in 2012, tying for fourth in Iowa.



Dan Pence

who joined Dupaco in 2007 and worked as a financial consultant for our Financial Services department in Cedar Rapids, Iowa, retired in May 2013.



Lauren Fleming

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



Aaron Plein

vice president, branch manager/service delivery, has been selected to participate in the 2013 Iowa Innovation Group, an inaugural program of the Iowa Credit Union League. Aaron 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.



Meggan Heacock

was promoted to controller. She is located at Dupaco's Pennsylvania branch in Dubuque.



Cindy Hilkin

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



Meghan Hurst

was promoted to consumer lending consultant at the Sycamore branch in Dubuque.



Joe Hearn

president/CEO, was appointed to serve on the Credit Union National Association Plan to Win Task Force. Fifteen credit union executives from across the U.S. comprise the task force intended to provide leadership, focus and modeling for successful credit union implementation of a federal advocacy strategy. The group also will document and communicate best credit union program practices in Washington, D.C., and the 50 states.



Graduates

Congratulations to these Dupaco employees who will graduate from college this summer:

Michelle Becwar: University of Wisconsin—Platteville

Lauren Fleming: University of Dubuque

Jessie Folken: Iowa State University

Lucas VanMatre: University of Wisconsin—Platteville

Dupaco Staff Career Milestones

5-Year Employees

Jill Gogel
RJ Montes
Westley Hendricks
Melissa Maas
Tim Costello
James Doyle
Jennifer Foley
Lisa Gassman
Brad Kemp

20-Year Employees

Donna Olberding
Kelly Klein
Kurt Wuertzer

25+-Year Employees

Diane Kieffer (25)
Laurie Bell (25)
Lisa Sommer (27)
John Koppes (27)
Deb Herbst (28)
Lisa Bock (29)
Laurie Leibold (33)

10-Year Employees

Leslie Biver
Melissa Bockenstedt

15-Year Employee

Tim Boecknstedt

Board Nominations Now Being Accepted

The Nominating Committee currently is accepting applications from qualified members who are interested in serving on the Dupaco Board of Directors—an unpaid body of volunteers elected by the membership. Interested candidates are required to submit biographical information by August 31, 2013, and individually review director responsibilities with members of the credit union's board and staff. From the applicant pool, the committee will recommend a slate of candidates to the membership at the February 9, 2014, Annual Meeting. Because of liability, education, training and time commitments, no nominations will be accepted from the floor. Interested members must submit their intentions in writing to: Dupaco Community Credit Union, Nominating Committee, P.O. Box. 179, Dubuque, IA 52004-0179.

 dupaco.com/about

Dupaco

FINANCIAL STRENGTH

As of May 31, 2013

Members = 65,336

Deposits = \$970 million

Loans = \$568 million

Assets = \$1.11 billion

Reserves = \$136 million

Reserve Ratio = 12.23%

Traditional Investing: A Satisfying Meal

By Michael Poppen

While growing up I, like many other children, was subjected to situations that unwittingly became family traditions. In most cases, as we grow older, get married and have children, we learn to appreciate these traditions. At different points in my life, I have tried to introduce mine to my wife and children. Some have been accepted with enthusiasm, while others are vigorously resisted.

Consider the scrap bowl, for example. Growing up, my mom always made sure an empty bowl was handy for the discard of the rascally pieces of our carnivorous meal. Since civilization no longer needed these leftover carcass parts of bones and gristle to make soap or scrape hides, their swift removal from our plate would free up more space in which to partake of savory side dishes. As an adult, the scrap bowl no longer resides at my table. In its place, my wife has positioned a giant peacock-colored glass plate. The scrap bowl has become somewhat of a novelty that my daughters look forward to seeing when visiting their grandparents.

I now recognize that the scrap bowl provided a measure of safety. By removing the excess, you are—with a certain degree of confidence—ensuring that the bone marrow from your T-bone steak will not upset the delicate balance of the shaved carrots in the orange Jell-O®.

Oddly enough, I liken that fabled scrap bowl to traditional investing and planning. Investments typically range from stocks, mutual funds, bonds, fixed annuities, CDs and real estate. With each investment, there is a degree of risk that parallels its reward. Depending on your objective, when an investment has grown significantly (or becomes, in food parlance, “a full belly”), it might potentially be a good time to reposition and reevaluate the space made available on your plate.

In some cases, a friend, relative or associate may have the same investment, and their decision prompts you to rethink your own. Well—keeping to our theme here— even though you’ve discarded your portion with a little meat left on the bone,

it does not necessarily justify you picking it back out of the scrap bowl to gnaw on it again.

No one knows for sure when or how the markets will dictate change. Even we financial guides are unable to tell you that. It is up to you—working with an advisor—to lay out the menu, implement the service and finally acknowledge the feeling of being satisfied. Think about how delicious the meal was and disregard the scrap bowl—it has served its purpose. So push your chair back, have a sip of coffee and wait for the dessert... I recommend the Baked Alaska.

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 ESTATE-PLANNING SEMINAR



FIRST COMMUNITY TRUST

 dupaco.com/trust

Estate-Planning Seminar: An Overview of Wills, Trusts and More

Presented by Dupaco and
First Community Trust

Wednesday, August 28, 2013
3:30–4:30 pm and 5:30–6:30 pm

Dupaco Community Credit Union
3999 Pennsylvania Avenue, Dubuque, Iowa

Call Jim Liddle at (563) 690-0029 or email
jliddle@fctrust.com to reserve a
seat at this no-cost seminar.

How do you know if you need a trust instead of a simple will?

Many people assume that Revocable Living Trusts are just for the wealthy, but the benefits they can offer to the average person are significant.

Estate planning should be approached in the same manner as any other important decision in your life. When it comes to deciding whether or not you should set up a Revocable Living Trust as part of your estate plan, you’ll need to understand the main benefits that a Revocable Living Trust offers over a Last Will and Testament.

Estate planning is about getting the right legal documents in place to plan for the possibility of mental incapacity and inevitable death. Learn about essential estate-planning documents including Last Wills and Testaments, Revocable Living Trusts, Irrevocable Trusts and more at this seminar.



Jim Liddle

By Emily Kittle

Being No. 1 isn't always admirable. At least that's the case with the Federal Trade Commission's recently published Top 10 list.

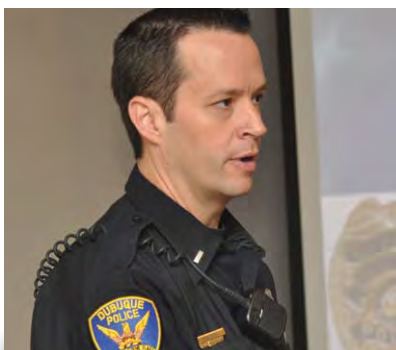
For the 13th year in a row, identity theft topped that list of national consumer complaints in 2012. Of the more than two million complaints reported to the organization, 18 percent were related to identity theft. Thieves most often used victims' personal information to steal their wages and tax refunds.

"One of the major problems is that people don't think it will happen to them," says Dubuque Police Lt. Scott

Baxter, a crime prevention officer. "Identity theft is one of the fastest growing crimes. For us to turn a blind eye and have a false sense of security, this definitely isn't the time to do that."

Now more than ever, it's important to take the extra time to secure our personal information—both on- and off-line.

"A lot of us work hard to establish good credit. It can be destroyed within seconds just because you didn't take a few simple precautions," Baxter says. "It's much easier to be safe upfront than it is to dig yourself out of a hole and restore your identity."



"One of the major problems is that people don't think it will happen to them," says Dubuque Police Lt. Scott Baxter, a crime prevention officer. "Identity theft is one of the fastest growing crimes."

Baxter offers four simple steps we should be taking—but often aren't—to keep our personal information private and minimize the likelihood of being victimized:

1. Closely monitor not only your credit report but your other accounts, including utility, credit card and banking accounts. Watch for discrepancies. "I bet the majority of people don't scrutinize their statements as much as they probably should," Baxter says. "A lot of times we get overly trusting that the information on statements is accurate."
2. Take the extra time to secure or shred statements and other documents containing personal or financial information. That goes for junk mail, too. Before tossing unwanted credit card offers and other mailings in the recycling bin, shred them.
3. Never provide personal information unless you're positive you know whom you're conducting business with, you initiated the contact or it's absolutely necessary. "Major businesses aren't going to ask for that type of information, as most of them already have it," Baxter says.
4. When you're making financial transactions online, make sure you're on a secure and trusted network and website, and your anti-virus software is up to date.



**Policy for
the People**

Act Now: Tell Congress, "Don't Tax My Credit Union"


dupaco.com/policy

By Dupaco Staff

Credit unions like Dupaco promote the economic well-being of their members, especially those of modest means, through a system that is member-owned, volunteer-directed and not-for-profit. The credit union mission has always been to ensure secure financial choices at lower costs for their members. That's why credit unions offer financial products that provide better returns on savings, reduced rates on loans and lower or no fees on services.

While credit unions are regulated by federal and state governments, they are also governed by volunteer boards elected by their memberships. Credit unions don't answer to stockholders but to each of their 96 million members. Unfortunately, the big banks and some in Congress want to raise taxes and impose new fees on 96 million credit union members who represent 40 percent of all Americans, yet represent only 6 percent of the assets in financial institutions. And, they want to do this despite the fact that credit unions are not-for-profit and meeting their core mission every

day. That's wrong and will imperil the credit union movement that so many have come to depend on for real financial choice.

Don't let Congress raise taxes on 96 million credit union members. Don't let Congress eliminate real financial choice.

Please ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Visit DontTaxMyCreditUnion.org to send a pre-written email to your member of Congress today, or call them toll-free at 877-642-4223.



Simply tell them, "Don't Tax My Credit Union!"

CREDIT UNION

10 Ways to Lower Insurance Costs

It pays to be prepared.

Insurance is an important part of your financial life. But it comes with a price, as many policy owners have seen their premiums increase.

Dave Keil, an insurance producer at Dupaco Community Credit Union's Dyersville branch, offers 10 ways to cut your costs without cutting corners on your coverage:

1. Work with your credit union. Take advantage of your member-owned insurance agency, Dupaco Insurance Services. By becoming part of a larger buying group of Dupaco members, you can take advantage of additional associational discounts.

2. Build your credit score. Schedule a free Credit History Lesson 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. As an independent agent, Dupaco Insurance Services works with many companies. They can tell you which ones do and don't rely on credit scores.

3. Increase your deductible. Some insurance companies are raising homeowners' premiums \$100 to \$200 a year, Keil says. "The only thing you can do in a situation like that is increase your

deductibles." If you go from a \$500 to a \$1,000 deductible, you are looking at close to \$100 in savings a year.

4. Combine your auto and homeowner's insurance. By purchasing multiple policies through the same company, you typically see a 15-percent savings on your auto insurance premiums and a 10-percent savings on your homeowner's insurance premiums.

5. Slow down. If you get pulled over for speeding, you might pay beyond just a speeding ticket. If you're more than 10 mph over the speed limit in a 35- to 55-mph zone, it will raise your auto insurance premiums for three years.

6. Do your homework. If you have a student-driver in the family, consider this an extra incentive for him or her to do well in school. A good-student discount can typically shave 15 percent off your auto insurance premiums for the vehicle the student drives. The student usually needs to carry at least a B average or a GPA of 3.0 or higher.

7. Have your jewelry reappraised. With the cost of gold and silver rising, take the time to have your jewelry reappraised. You might currently be underinsured.

8. Purchase life insurance now rather than later. It costs less to purchase a life insurance policy when you're age 40 or younger. If you are in your 50s or 60s and are looking for life insurance, larger companies will typically provide more cost-effective coverage.

9. Review your coverage. Family circumstances and needs change, so reevaluate your insurance coverage at least every few years to make sure you're getting the coverage that's right for you.

10. Get out your video recorder. Whether you have a renter's or a homeowner's policy, take video footage of your entire home, even unsightly closets, every few years. Store the video somewhere safely away from the premises. If your home is ever destroyed in a fire or storm, that video will be your memory, helping you quickly determine a replacement cost for your insurance claim. "It's a lot faster and easier than painstakingly writing everything down on a legal sheet," Keil says.

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, Tim Bemis, Brad Langan, Mark Kremer, Pam Baal, and David Keil.



Save money.
Move high-rate credit card balances to a Dupaco VISA®.



Allowance Guidelines That Make “Cents”

By Dupaco Staff

It pays to be a kid.

The majority of children in the United States receive an allowance. And the average allowance provides a child enough money in a year to afford an Apple iPad and three Kindles—and still have money left over, according to a recent national survey conducted for the American Institute of CPAs by Harris Interactive.

The amount varies by age, but the average allowance totals \$65 a month, or \$780 a year, the survey found. Recipients have plenty of freedom with their allowances, with only one percent of kids saving any of the money.

Cindy Hilkin, a mom and loan consultant at Dupaco Community Credit Union, is among the 61 percent of parents who pay an allowance to their children. But it's on a smaller scale at the Hilkin household: a quarter a day IF the children's daily chore lists are completed.

The age-appropriate chore chart lists everything from “make your bed” to “brush your teeth” to “read a book.” At the end of the day, if all of the chores are done, the

children each receive a quarter. Every other month, the kids deposit their money into their separate savings accounts and, as a reward, keep \$5 of their allowance for shopping.

“It's a very easy way to address what needs to get done in our home—simple, basic things that every child should do,” Hilkin says. “Their rooms are beautiful because they know if they're not clean, they won't get their quarter.”

While every family's allowance practice is unique, here are three common pitfalls to avoid:

- **Giving too much in the beginning.** Determine ahead of time what your family can afford and what your child will be expected to pay for with the allowance. Start with a small amount. “It's all trial and error when you start,” Hilkin says.
- **Giving away free money.** “You have to teach responsibility. There should be some chore or task associated with the allowance so the kids are not being given free money,” Hilkin says. “Otherwise, you're teaching them they're entitled to the money.”



- **Not teaching financial sense along with the cents.** “You have to teach them what to do with the allowance once they do acquire some money,” Hilkin says. “Some of it should be saved for the future, and some of it should be set aside for a reward today.”



Cindy Hilkin

2013 Dupaco Scholarship Recipients

The Dupaco Board of Directors announced that the following students were named \$1,000 Dupaco College Scholarship award recipients for 2013:

Daniel Koch, Wahlert High School
Attending the University of Pittsburgh

Abby Ahlrichs, Hempstead High School
Attending the University of Iowa

Alex Duster, Senior High School
Attending Iowa State University

Taylor Soeken, Cedar Rapids Prairie High School
Attending Iowa State University

Joshua Thibadeau, Western Dubuque High School
Attending Northeast Iowa Community College



At Irving Elementary School in Dubuque on April 18, Dupaco's Nancy Laugesen teaches the importance of saving money and spending it wisely to over 80 boy scouts and girl scouts in the Dubuque area as a part of Money Smart Week. (Photo by L. Hemesath/Dupaco)

SCENE IN: **2013**



Smart Money for the College-Bound

It's a jungle out there—ensure your college freshman stays with their financial home

By Emily Kittle

Your baby is off to college, a freshman starting off on a new life away from Mom or Dad. Where did the time go?

Perhaps the best gift parents can give their college-bound children is the tools to begin their adult lives on a solid financial footing. Take the time this summer to talk openly and honestly with your child about the importance of money management.

"Opening up that dialogue can really put parents and children at ease," says Andrew Houy, a financial services representative at Dupaco's Key West branch.

How do you help your child gain financial confidence and independence? Houy, who paid his way through college not too long ago, offers some advice:

Be clear about who's footing the bill.

Whether you're paying for all, part or none of your child's higher education, make sure everyone is on the same page. Talk about how much that education will cost.

"If kids really knew the financial burden their family was taking on, it might make them take college more seriously or encourage them to chip in and help

throughout the year," Houy says.

Help your student create a realistic budget, and talk about the importance of creating a solid credit history.

"It's easy to overspend and overindulge with the money you made over the summer," Houy cautions.

Identify ways to earn extra cash.

Encourage your child to look for ways to earn money during the school year. Whether it's an on-campus work-study position, off-campus job or both, the earnings can help foot the bill, pay for extras or pad a post-college savings account.

Keep banking accounts at home.

Sometimes parents assume their child should open a checking account at their new home away from home. As a college student, Houy did exactly that—and quickly regretted it.

"The bank I switched to had a lot of fees that weren't beneficial to an 18-year-old college student, and they knew they were doing it," he says. "I eventually ended up doing the majority of my banking at the local financial I grew up with."

A Dupaco checking account will serve your away-from-home student well—here's how:

- **Free checking with free ATM/debit card:** There are no minimum balance requirements, and students receive fee-free access at thousands of ATMs nationwide.
- **Shared-branch network:** Students have free, face-to-face access at thousands of shared-branch credit unions.
- **Mobile deposit:** Paper checks received by your student can be deposited to their checking account via their Android or Apple device—with no need to mail the check to Dupaco.
- **Person-to-person payments:** Your child can send money electronically to non-Dupaco friends through Shine Online Banking at <https://shine.dupaco.com>.
- **Shine Online Banking:** It provides the ability to make 24/7 transfers to your child's account, and enables joint-owner parents to check on the student's financial status.

"Stay local, because local is comfortable," Houy says. "Comfortable during these times is great for college students who are already dealing with so many new things."

Andrew Houy



SCENE IN: **2013**

Dupaco is proud to be a part of the new Dubuque Food Cooperative. Food co-ops, like credit unions, are owned and controlled by their members and operate solely for the purpose of serving those members.



Send Them Off With Memories of Home

A **photo card** is a Dupaco VISA® credit card or a Dupaco MasterCard® debit card (MoneyCard) that you can customize to include an image of your choice. A photo card will work in the same manner as Dupaco's standard-issue card; the difference is that the card is printed with an image that you select.

The Legacy of Giving a Selfless Gift

Hopes her experience will prompt others to start the dialogue with their loved ones about last wishes

Prime Time Club members enjoy breakfast and an informative session during a recent Breakfast Bites seminar.

By Emily Kittle

Harvey was a man of few words. And he never failed to take care of his wife, Charlene—even after he was gone.

The couple never really had the discussion about the end-of-life questions that face us all: our wishes and preferences regarding funeral and burial arrangements. That is until October, when Harvey suddenly insisted that he and Charlene attend a seminar on the benefits of preplanning a funeral.

Attending Dupaco Community Credit Union's Breakfast Bites seminar turned out to be one of his last—and perhaps greatest—charitable acts. Harvey, who seemed the embodiment of good health, died of a heart attack less than two months later.

But before he passed away, this quiet man had lifted a burden from his surviving wife and children, relaying his post-life

wishes through a prearranged funeral plan.

"He always made sure I was taken care of in life," Charlene says. "And now he was making sure I was taken care of after he was gone. What he did was a very nice gift."

Creating a funeral plan in advance of your passing can save your loved ones money and anxiety, and provide peace of mind during a very difficult time. It's an opportunity to record specific instructions and wishes, providing a clearer picture of how you want to be remembered.

Charlene now believes her husband knew that his health was deteriorating—prompting him to take a day off work to attend the Dupaco seminar and, for the first time, tie up loose ends before making one of their many trips to Albuquerque, New Mexico. Harvey died three days after the

couple returned from Albuquerque. His death came as a shock to those who knew him. He looked healthy, biked regularly and had even recently shed 15 pounds.

For his wife, there was a silver lining: Attending the Dupaco seminar made it easier to face those major end-of-life decisions during a time of shock. Charlene hopes that her experience will prompt others, young and old, to start the dialogue with their loved ones about last wishes.

"It's never too soon to make these plans. You never know when the last day will be here."

And Charlene is paying her husband's gift forward. She has since shared her end-of-life wishes with her children.

"I want to make it easier for them when the time comes, too," she says.

Come for Breakfast, and Stay for this Valuable Educational Opportunity!

Dupaco
Breakfast Bites

Planning for Life's Changes

COME FOR BREAKFAST

In the event of your own or a loved one's death, would you or your family know where to find your important documents and financial accounts? Preparing and organizing documents provides your family peace of mind during an emotionally stressful time. It can also help prevent financial consequences such as unclaimed policies or accounts.

Account ownership is another critical aspect of planning for the future. Major life changes do happen—a new grandchild, a divorce, you name it—that may affect who you want to have access to your accounts or whom you want named as beneficiaries. Making sure you title your accounts appropriately and review your beneficiaries can help avoid unintended consequences.

This seminar will provide an opportunity to suggest topics for discussion, such as legal aspects of account ownership and access; beneficiary review of accounts, investments and insurance policies; and organizational tips and storage options.

August 2
Dyersville, Iowa

Comfort Inn & Suites, 527 16th Ave. SE

Coming soon to Dubuque and Cedar Rapids, Iowa!

Registration and breakfast **8:45–9:15 am**
Program to be held from **9:15–10:15 am**

RESERVATIONS ARE ESSENTIAL! Attendance at the breakfast and seminar is free for Prime Time Club members. Guests may attend for \$5. Register online at **www.dupaco.com/register**, or contact Michelle Becwar, Education Outreach and Training Coordinator, at (563) 557-7600 / (800) 373-7600, ext. 2601.

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. Members age 50 or better with \$1,500 or more in total savings or loans are automatically members of the Prime Time Club.

2013 DUPACO SUMMER

Adventureland Discount

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.

Chestnut Family Fun Days

We've partnered once again with our friends at Chestnut Mountain Resort in Galena, Illinois, to offer savings on family fun. Unlimited Alpine Slide rides and unlimited 18 holes of mini golf are only \$20 per person—that's a savings of \$15 per person! You can also play

the new nine-hole disc-golf course and pay no greens fee! Disc rental is available for only \$5.

Coupon required. The coupon below can be redeemed at the Chestnut ticket office from 10:00 a.m.–8:00 p.m. on Saturday, August 3, or Sunday, August 4.

www.chestnutmtn.com

Coupons are also available at all Dupaco locations.



Get unlimited Alpine slide rides, unlimited 18-hole mini-golf, and FREE green fees on the nine-hole disc-golf course—all for just \$20!

Redeem this coupon at the Chestnut Mountain ticket office between 10:00 a.m. and 8:00 p.m. on Saturday, August 3 or Sunday, August 4, 2013. Disc rentals are available for \$5.

This coupon can be used for up to four discount admissions.



8700 W. Chestnut Rd. | Galena, IL
800-397-1320 | www.chestnutmtn.com

pay it
FORWARD

Tell us how you PAY IT FORWARD for the chance to win **\$1,000** cash.

When we work in harmony, the world is just a nicer place. That's why Dupaco and Cumulus Radio in Cedar Rapids (stations KDAT, KHAK, KRNA and i107-1) are cooperating to Pay It Forward this summer!

Cumulus radio personalities will be hitting the streets, making surprise stops and paying hundreds of unsuspecting people's tabs all over town. Might be at a coffeehouse, grocery store, sandwich shop, gas station—stops will be random and totally fun!

Paying someone's bill is an unexpected way to brighten the day: **Will you join the movement and Pay It Forward, too? When you do, you could win \$1,000!***

Dupaco is more than local. It's a credit union—a member-owned financial cooperative. When we help one member save money (through lower loan rates, fewer fees, low-cost insurance, the list goes on) each member grows. Banking that benefits the whole community—that's Paying It Forward.

Join the movement and share your experience Paying It Forward at www.facebook.com/dupaco.

*CONTEST RULES: No purchase necessary to win. One entry per person, per household, per email address. All online entries must be received by midnight on September 25, 2013. One (1) grand prize will be awarded. \$1,000 cash prize. On Thursday, September 26, 2013, one (1) entrant will be randomly selected from all eligible entries as the potential grand prize winner.

FORNIA'S BEST COUNTRY
98.1 KHAK

i107-1 CALL THE MUSIC

104.5 KDAT
Today's Best Rock

EASTERN IOWA'S BEST MUSIC
94.1 KRNA

DUPACO LOCATIONS

Dubuque, IA 52001 Ph. (563) 557-7600 3299 Hillcrest Rd. 3999 Pennsylvania Ave.	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

On the Road This Summer?

Dupaco members can access face-to-face service at thousands of participating credit union branch locations across the nation!

www.cuservicecenters.com



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