SCENE IN: 2014

Dupaco's Erin Engler explains the concept of credit to members Randy and Eileen Anderson during a Money Makeover. Dupaco offers free Money Makeovers to help hundreds of members each year pay less and save more. (L. Hemesath/ Dupaco photo)

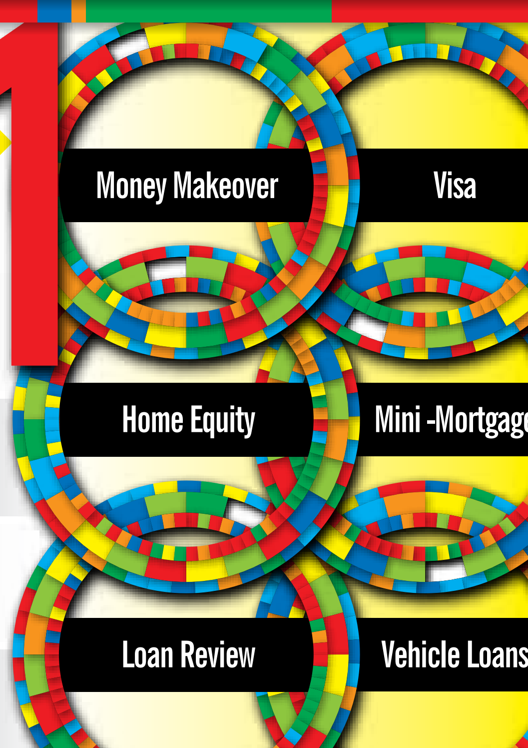
P.O. Box 179, Dubuque, IA 52004-0179 • (563) 557-7600 / 800-373-7600 • www.dupaco.com

SAVE ▸ BORROW ▸ INVEST ▸ INSURE ▸ TRUST

Dupaco

SUMMER ▸ 2014

Owner's Manual



GreenBack

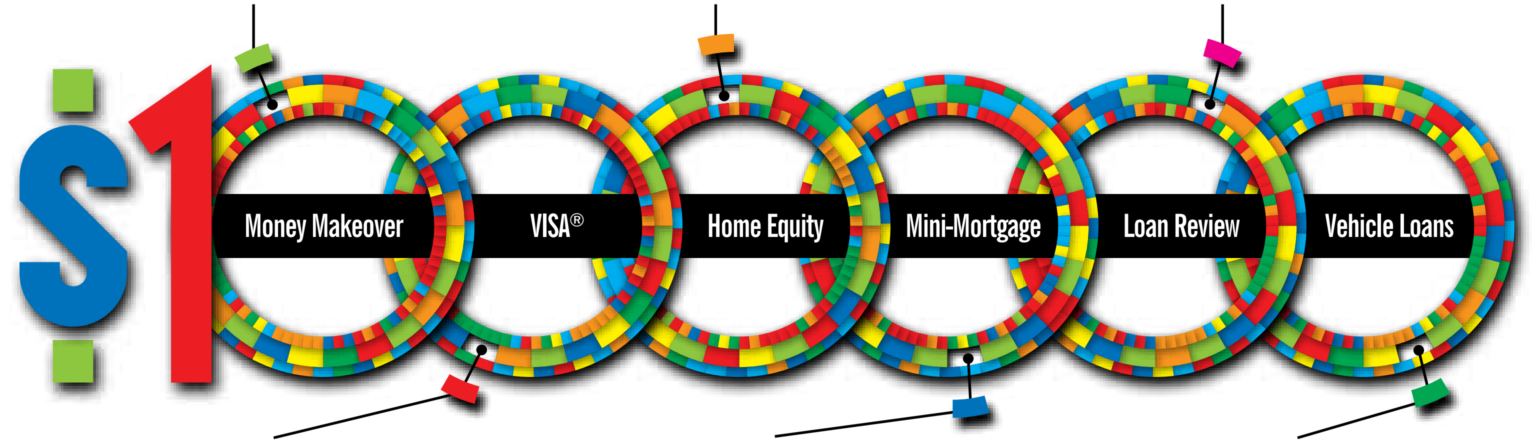
is positive member impact.

Dupaco benefits members in many unique ways, powering a greater positive impact.

*Tina went in for a **Dupaco Money Makeover.** She saved money by moving her out-of-town car loan to Dupaco. Now she socks away the savings for retirement. Member Impact: $2,253. Estimated GreenBack: $23.19.*

*Nick lowered his monthly payment by transferring a big-bank car loan and a couple big-bank credit card balances to a **Dupaco Prime Cut Home Equity Loan.** Member Impact: $13,618. Estimated GreenBack: $15.98.*

*Leon's loans were scattered all over. **Dupaco's review** helped him create a budget, consolidate his debt and create a manageable monthly payment. Member Impact: $72,393. Estimated GreenBack: $191.45.*



*Arnold was enlightened during a Dupaco Credit History Lesson. He also saved money by transferring high-interest East Coast credit card balances to a **Dupaco VISA.** Member Impact: $7,504. Estimated GreenBack: $7.35.*

*Ellen asked Dupaco to review her loans. A **Dupaco Mini-Mortgage** allowed her to pay off her home loan several years earlier without changing her monthly payment. Member Impact: $13,728. Estimated GreenBack: $93.62.*

*Billy and Barbara eliminated payment stress after Dupaco reviewed their total financial picture. They brought two **car loans** back to the credit union. Direct deposit and the ease of bi weekly auto payments will cut years off their loans and save carloads of interest. Member Impact: $3,068. Estimated GreenBack: $38.75.*

Join our member movement to save more green—and score some green—your share of $25,000!

Let us sleuth your current finances for ways to save you money! The more Bright Green financial habits you adopt, the greener the surplus will grow! At a cooperative like Dupaco, when you get ahead, everyone benefits, and that money is recycled back to you. From now until Oct. 31, participating members will share in the surplus as we progress toward saving members up to a million dollars!

As we progress up to a million, participants will share in our increasing success:

- Member impact > **$500,000;** participating members share **$10,000**
- Member impact > **$750,000;** participating members share **$17,500**
- Member impact > **$1,000,000;** participating members share **$25,000**

Already money ahead with all your loans at Dupaco? Get your green back anyway—$10 for every friend or family member you persuade to move their loans to Dupaco!

Three months. A million dollars. One focus. Our members. That's Bright Green!

Call 800-373-7600 ext. 202, e-mail loans@dupaco.com, visit any branch or www.dupaco.com/GreenBack.

GreenBack Impact Interest Rate Savings: Savings tracked on auto, personal, VISA, mini-mortgage, mortgage and home equity line of credit loans that are consumer loans used to pay off other lenders with a disbursement date of 07/15/14–10/31/14, when the member interest rate at Dupaco is less than the rate at another financial institution. Loan must be transferred from another financial institution and cannot be a refinanced Dupaco loan. To be included in the calculation, member must supply: INSTALLMENT loans-loan payoff amount, other financial institution interest rate and remaining original term; REVOLVING loans-loan payout amount, other financial institution interest rate and monthly payment amount. Calculations do not factor in additional savings the member may achieve if opting for biweekly payments and/or increased payment amounts or frequencies. **GreenBack Impact Dividend Payout:** The GreenBack dividend pool is determined based on the total GreenBack Impact Interest Rate Savings calculated as defined above. The GreenBack dividend pool amounts are as follows: $500,000–$749,999.99 total interest savings = $10,000 pool, $750,000–$999,999.99 total interest savings = $17,500 pool and $1,000,000 plus total interest savings = $25,000 pool. If total interest savings is $499,999.99 or less, there will be no dividend payout pool. The dividend pool is divided between members who contributed to the GreenBack Impact Interest Rate Savings. All payoff other lender loans disbursed in accordance with GreenBack Impact will be added together, and the member will receive a percentage of the payout pool equivalent to the percentage of their total payoff other lender loan amount. The maximum dividend a member can receive is $599.99. See www.dupaco.com/GreenBack for scenario computations.

New Dupaco Shared Branches Go Live

Dupaco Community Credit Union's cooperative endeavor just reached even farther.

On June 1, four additional Dupaco branches joined the CO-OP Shared Branch network, which offers members of participating credit unions face-to-face service at more that 5,000 shared branches across the nation.

Dupaco now features a dozen shared branches, including these latest locations:

- **Waterloo, Iowa** (inside Walmart)
- **Cedar Falls, Iowa**
- **Carroll, Iowa**
- **Dyersville, Iowa**

"At Dupaco, our vision is to serve as our members' financial home. Shared branching enhances our ability to fulfill that vision by allowing us to provide extended personal service to all members regardless of where life's journey may take them," says Nancy Tekippe, senior vice president of branch services at Dupaco.

Members of participating credit unions can conduct several financial transactions as if at a branch of their own credit union. Shared branches offer Dupaco members the ability to make deposits, cash and check withdrawals, loan payments, transfers and more. Members need only to identify their credit union, provide their account number and show photo identification.

Members can locate shared branch locations at www.co-opsharedbranch.org or by using Dupaco's mobile app.

"Endeavors such as shared branching exemplify the credit union difference and the benefits of belonging to a financial movement that truly cooperates for the mutual benefit of all members," Tekippe says.

www.co-opsharedbranch.org

Mobile Deposit

Deposit Checks in a Snap

Learn more at dupaco.com/mobile

dupaco.com/checking

From Free to Shining Free

5,000 Free Shared Branches

3,456 Free Privileged Status ATMs

18 Free Dupaco Branch Locations

Totally Free Dupaco Checking Account

Dupaco's Free Checking Remains...FREE.

- Free Money Card ATM/debit card access.*
- Free Credit Union Shared Branch access.
- Free access to your money at more that 5,000 shared branches.
- Fee-free transactions within the Privileged Status Network of 3,456 ATMs.**
- Free Shine Online and Mobile Banking, featuring budget building and tracking tools, eStatements, custom account alerts by e-mail or text, online document storage area, and more.
- Free Online Bill Pay.***

Bring your checking home to Dupaco. Visit any Dupaco location, open your account online, or contact our Member Services Department at (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com for more information or assistance. We'll do the work and help you switch your account to Dupaco.

*Subject to credit qualification.
**Unlimited ATM access at all Dupaco-owned ATMs. If you access other ATMs, you will not incur a surcharge from Dupaco unless you use your card more than eight times per month.
***25 free online bill payments per month when you sign up for free eStatements and maintain our $1,500 relationship minimum.

Dear Dupaco,

It was mid-March and my wife and I had just arrived home from work when my cell started buzzing. It was Lisa at Dupaco, calling to chat with me about our recent vehicle purchase. I was really happy with the car, I told her, and the option to finance through Dupaco right at the dealership was sweet. She was glad to hear it but even more excited to share her idea to consolidate our other debt, saving us thousands in interest and fees. What unfolded next was a honey of a plan to pay off our debt in record time. Thank you, Lisa and Dupaco, for going the distance to help ensure we're not paying more for our debt than we should be!

Sincerely,

The Wurkerbees

No thanks needed! At Dupaco, helping members get ahead financially is what we do. While planning her follow-up phone call to the Wurkerbees, Money Makeover Artist ***Lisa Mescher*** *identified other savings opportunities she could offer them.*

* Based on an actual member's story.

This is what led up to their note of thanks:

The Wurkerbees had a lot of positive things going for them—good jobs, a low-balance mortgage loan and lots of available equity in their home to borrow against. But they had a swarm of high-interest credit card debt as a result of them both opening new credit without any discussion with each other.

Breaking the news to them about their total credit card debt was a reality check that really stung. However, I presented a plan to bring their mortgage home to Dupaco, shaving 2 percent off their rate and using the equity in their home to pay off their credit card debt—saving them a ton in interest. (Added bonus: The interest they'll pay on the home equity is tax deductible.)

With automatic payments in place, they will have the mortgage and the home equity paid off in five years. That kind of savings is the bee's knees!

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.*

College-Bound?

Stay With Your Financial Home

Heading off to college can be a daunting experience. There are a lot of firsts, and there is a lot of uncharted territory for the college-bound.

But with Dupaco Community Credit Union, college students can stay local wherever they go. Even while away from home, a Dupaco checking account will serve students well.

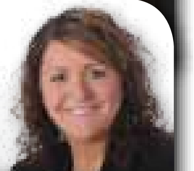
"Stay local, because local is comfortable," says Andrew Houy, operations assistant at Dupaco's Key West, Iowa, branch. "Comfortable during these times is great for college students, who are already dealing with so many new things."

Here are just a few reasons for the college-bound to stay with their financial home:

- **Free checking with free ATM/debit card:** There are no minimum balance requirements, and students receive fee-free access at thousands of Privileged Status® network 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:** Out of checks? Your child can send money electronically to other non-Dupaco friends.
- **Online banking:** It gives you the ability to make 24/7 transfers to your child's account, and lets joint-owner parents check in on their child's financial status.

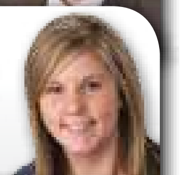
STAFF UPDATES

Kellie Cook
joined Dupaco as data marketing analyst at the Asbury, Iowa, branch.



Jill Gogel
was promoted to fraud and BSA compliance specialist at the Pennsylvania branch in Dubuque.

Andrew Houy
was promoted to operations assistant at the Key West, Iowa, branch.



Jill Knepper
was promoted to consumer lending processor at the Hillcrest branch in Dubuque.

Dan "Digger" Kurt
joined Dupaco as financial data analyst at the Pennsylvania branch in Dubuque.

Leigh Ann Reisner
was promoted to mortgage loan originator/trainer at the Asbury, Iowa, branch.

Kelsey Augustin *joined Dupaco as business services specialist at the Hillcrest branch in Dubuque.*

Megan Klostermann *was promoted to member service representative at the Manchester, Iowa, branch.*

Jane Paisley, *who joined Dupaco in 1993 and worked in Dupaco's mortgage department, retired in May 2014.*

Kim Poulopoulos *joined Dupaco as member solutions officer at the Asbury, Iowa, branch.*

Jennifer Hanniford & Amy Wickham
were recognized as the 2014 Philanthropic Volunteers of the Year by the American Red Cross of the Tri-States. They were recognized for their commitment, service and leadership on the annual American Red Cross Everyday Heroes of the Tri-States and River View Barbecue events.

Board Nominations Now Being Accepted

The Dupaco Nominating Committee 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 Aug. 31, 2014, 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 Feb. 15, 2015, 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

Congratulations

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

- **Anna Rechtenbach,** University of Dubuque
- **Noah Kachelski,** University of Dubuque
- **Megan Klostermann,** University of Iowa
- **Molly Finn,** Clarke University
- **Andy Ehrlich,** Clarke University

Dupaco Staff Career Milestones

5-Year Employees
Lynnette McDonnell
Caitlyn TeKippe
Amanda Willard

10-Year Employee
Jill Rothenberger

15-Year Employee
Carrie Culbertson

25-Plus-Year Employees
Laurie Leibold (34)
Lisa Bock (30)
Deb Herbst (29)
John Koppes (28)
Lisa Sommer (28)
Laurie Bell (26)
Diane Kieffer (26)

Dupaco FINANCIAL STRENGTH

As of May 31, 2014

Members	82,709
Deposits	$1.07 billion
Loans	$676.6 million
Assets	$1.25 billion
Reserves	$165.1 million
Reserve Ratio	12.74%

SCENE IN: 2014

Dupaco Community Credit Union Board Member Denise Dolan (right) and Dubuque County Firefighters Association representative Fred Hentges listen as Dolan is inducted into the association's Hall of Flame. More than 500 people witnessed the ceremony, which happened May 2 during the association's annual fundraiser at the Dubuque County Emergency Responder Training Facility.

Top Mortgage Producers

Three Dupaco employees were recognized by the Iowa Mortgage Association as top mortgage producers: Krystal Frederick and Jeann Digman were named to the President's Club, and John Heavens to the Winners Circle:

- **Krystal Frederick,** *Dubuque: 348 loans originated totaling $46,895,650*
- **Jeann Digman,** *Dubuque: 313 loans originated totaling $44,489,881*
- **John Heavens,** *Cedar Rapids, Iowa: 174 loans originated totaling $21,853,625*

Krystal

Jeann

John

When to Take Social Security Benefits Early

When should I retire? That is the question baby boomers are asking as they approach the end of their careers.

On our own, the retirement question is a tough one to ask and even harder to answer. When dealing with matters of early retirement, there is no clear and defined answer. It is a matter of personal choice and truly depends on each individual case. But there are tools and services at your disposal to assist in your decision making. The Retirement Planner available through the Social Security website (www.ssa.gov/retire2/agereduction.htm) will help estimate retirement benefits if you retire early.

As you make this decision, keep in mind your break-even point, which represents the time when a smaller Social Security payment but longer payout period (early retirement age) equals a shorter benefit period but higher Social Security payment (full retirement age). Then estimate your life expectancy and weigh each option accordingly.

Lastly, meet with a professional financial consultant or representative. Their knowledge, experience, and effort to find the right solution for their clients is invaluable. In most cases, they can assess Social Security and your overall financial plan and then—with your help and honesty—determine what course of action will give you the best outcome based on time and risk.

There is no right or wrong answer to the Social Security puzzle. It really is a matter of personal choice, but one that should be made with some care and study.

For a no-cost, no-obligation consultation to discuss your current financial situation, contact the Dupaco Financial Services team at (563) 557-7600 / 800-373-7600, ext. 211.

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

FREE SEMINAR

An Overview of Wills, Trusts and More

Presented by Dupaco and First Community Trust

Wednesday, Aug. 27, 3–4 p.m.
or
Wednesday, Aug. 27, 5:30–6:30 p.m.

Dupaco's Pennsylvania Avenue branch, 3999 Pennsylvania Ave., Dubuque, Iowa

Navigating Estate-Planning Basics

How do you know if you need a trust instead of a simple will? Many people assume revocable living trusts are just for the wealthy, but the benefits they can offer to most people are significant.

When it comes to deciding whether you should set up a revocable living trust as part of your estate plan, you'll need to understand the main benefits it offers compared to a last will and testament.

Estate planning should be approached in the same manner as any other important decision in your life. It 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. Call Jim Liddle at (563) 690-0029 or e-mail jliddle@fctrust.com to reserve a seat at this no-cost seminar.

Jim Liddle

Protection Connection

DUPACO TO BEGIN ISSUING

EMV Cards to Combat Fraud

dupaco.com/fraud

The credit cards you use are about to become a thing of the past. U.S. financial institutions, including Dupaco Community Credit Union, will soon begin offering "smart" credit cards to help combat card fraud.

The replacements are much more secure—offering better protection against cloned card fraud and more peace of mind for consumers alarmed by the growing number of massive data breaches.

▸ **What it is:** Named for developers Europay, MasterCard® and VISA®, smart cards are equipped with EMV technology.

Rather than relying on information programmed onto a card's magnetic stripe, smart cards essentially contain a small, secure computer with encrypted card information and other security features that make the card functionally impossible to counterfeit at this time, according to Todd Link, vice president of remote services at Dupaco.

"EMV cards will reduce the value of stolen card information, because it will significantly limit the way in which a criminal can use the stolen card data," Link said.

Smart cards are the same size as existing credit cards. But a small chip will be embedded on the card face.

▸ **When it's coming:** Dupaco will be among the first vendors in its processing network to issue smart cards. Actively working on an EMV card release, Dupaco expects to have smart cards in its members' hands by the end of the year.

"Dupaco understands the importance of card security to our members," Link said. "As a result, we are working as quickly as possible to release our EMV VISA credit card."

While EMV card technology takes an important step forward in card security, it does not eliminate fraud. Card security requires active participation from card issuers, card networks (VISA and MasterCard), merchants and cardholders.

"Over time, enhancements will no doubt be made to improve the technology, adjust to criminal behavior and utilize more enhanced security features being developed all the time," Link said.

Protection Connection

A Steep Climb

ID Theft Protection Tips

annualcreditreport.com

These days, it's virtually impossible to escape the threat of fraud and identity theft.

And protecting your good name is something you should take seriously. Careful monitoring of your account activity and credit history is essential in spotting unauthorized, potentially fraudulent activity early.

Dupaco's eNotifiers—account alerts delivered by text or e-mail—can save you money and time in the event of fraud on your Dupaco accounts, including your VISA® card. A variety of alert types are available, and you can set them up to report on one or all of your accounts.

Thwarting fraud goes beyond monitoring your spending and saving accounts. Should a fraudster gain access to your Social Security number and other personal information, the door is wide open for credit you did not authorize to be opened in your name.

Regularly monitor your credit report for odd or suspicious entries. Use www.annualcreditreport.com to annually request your free credit report from each of the three credit bureaus—Equifax®, Experian® and TransUnion®. Time your requests four months apart to keep year-round eyes on your credit history.

Be proactive in the fight against fraud. The time you spend protecting your good name will pale in comparison to the financial loss and time spent recovering from falling victim to fraud.

Vicky Vondran helps first graders from Galena Primary School in Galena, Ill., count their pennies on April 15. It's tradition for the first graders to save their pennies all year. At the end of the school year, they walk to Dupaco's Galena branch to turn in their loot. Penny Day helps the students understand the value of saving, and this year they saved more than $500! They will use the money for a class field trip. (L. Hemesath/Dupaco photo)

SCENE IN: 2014

Dupaco DUPACO INSURANCE SERVICES

dupaco.com/insure

5 Tips to Help You Navigate Auto Claims

There's nothing soothing about a fender bender. But staying calm can save you money in the long run. Insurance experts advise following some simple steps to help protect you in the claims process.

"Emotions are often high during an accident, and a lot of things are going through your head," said Tim Bemis, assistant manager at Dupaco Insurance Services. "The first thing you need to do is stay calm."

If you're involved in a collision, follow these five steps:

1. Pick up the phone. Call the police, and notify your insurance agent.

2. Obtain and verify identification from everyone involved. Write down the names and contact information for all of the drivers, passengers and witnesses. Then verify that information by asking to see their driver's licenses. Also obtain the other drivers' up-to-date insurance company name and policy number, and record the make, model and license plate number of all vehicles involved. "The biggest mistake I see people make is they exchange information, but they don't verify it," Bemis said.

3. Don't talk about the collision. Only discuss the car accident with your insurance agent and the police.

4. Don't admit fault. Leave that for the insurance companies to work out. You might be blameless. However, if the other driver admits fault, write it down and ask the driver to sign, initial and date it. "When you have them sign off on it, it makes it harder for the story to change later on," Bemis said.

5. Document the scene. Smart phones can be an invaluable tool, especially following a collision. If possible, use your phone to photograph and document the accident scene.

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

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

At the Boys & Girls Club of Greater Dubuque on April 8, Dupaco's Michelle Becwar teaches the importance of saving money and spending it wisely to Boy Scouts in the Dubuque area as part of Money Smart Week. One week out of the year, hundreds of organizations across the nation come together to stress the importance of financial literacy through free educational seminars and activities. However, every week is Money Smart Week for Dupaco as its mission is to educate and improve its members' financial positions. (L. Hemesath/Dupaco photo)

SCENE IN: 2014

Policy for the People

If credit union members

Don't vote,

credit union members

Don't count.

It's time to be counted.

Election Day is Tuesday, Nov. 4, 2014.

State and federal legislation often affects the benefits you receive as a member/owner of Dupaco. Members tell us they rely on Dupaco to keep all of us informed of potential outcomes, and support those lawmakers—regardless of party affiliation—who help credit unions better serve members like you. Your voice does make a difference.

Visit Dupaco's website for easy ways to register, vote or contact your elected representatives.

dupaco.com/PoliticalAction

2 Racers Declared Winners in Dupaco GREAT CREDIT RACE

dupacocreditrace.com

In the end, Dupaco Community Credit Union's inaugural Great Credit Race was too close to call.

When the six-month friendly-but-competitive contest to build good credit ended March 15, two racers were in first place with the same credit score. After competing in a 30-day runoff, Lucas Hefel and Mykenna Garner remained tied. They were both declared winners.

For their efforts, the two young racers were each awarded a $500 check. But perhaps more important, all of the racers and observers had an opportunity to gain a better understanding of how credit works and how it impacts every stage of life.

"The most surprising thing I learned about having a good credit score is how it could affect you buying other things in life, such as a car or a house or anything," Hefel said.

Both winners used a similar strategy to build a solid score during the Great Credit Race. They used their VISA® credit card, one of which was issued to each racer, for small purchases only, paying off their consistently low balance throughout the month. By the end of the contest, the winners had achieved a credit score in the mid-700s.

Dupaco launched the Great Credit Race in collaboration with a national consumer finance research and innovation institute to help credit unions across the nation understand how people interact with credit, how they learn about credit and how they use credit, said David Klavitter, Dupaco's senior vice president of marketing and public relations.

Seven racers' behavior resulted in an "A" paper credit score. The racers who carried balances month to month and at more than 50-percent capacity wound up with scores ranging from the mid- to upper-600s.

The findings from the inaugural Great Credit Race will be documented in a report that will be rolled out nationally to other credit unions wanting to participate. Dupaco will use the research to improve the program and better engage young people.

"The easy step is to educate," said Jill Rothenberger, the racers' credit coach and a lending consultant supervisor at Dupaco. "The harder part is for the individual to have the willpower to keep the credit card balance paid off, not to open a bunch of credit cards because they are approved for them and to make payments on time."

Lucas Hefel (left) and Mykenna Garner (right) tied for first place in Dupaco's Great Credit Race, a competition to build good credit. Race coach and Dupaco lender Jill Rothenberger presented each winner a $500 check for their big finish. (L. Hemesath/Dupaco photo)

SCENE IN: 2014

2014 Dupaco Scholarship Recipients

The Dupaco Board of Directors announced the following students as recipients of $1,000 Dupaco College Scholarship awards for 2014:

- **Bridget Donovan,** Hempstead High School, Dubuque, attending St. Louis University
- **Kristen Savery,** Dubuque Senior High School, Dubuque, attending Clemson University
- **Emily Spillane,** Galena High School, Galena, Ill., attending Drake University
- **Cal Tauber,** Hempstead High School, Dubuque, attending Wartburg College
- **Mary Caroline Tilton,** Plainfield Central High School, Plainfield, Ill., attending Ohio University

These students have been recognized as Dupaco College Scholarship winners for their scholastic standing, extracurricular activities, a personal essay and financial need.

Dupaco's College Scholarship Program was established in 1989 and annually offers up to five $1,000 nonrenewable scholarships to member students who plan to attend any accredited college or university. When applicable, a minimum of one of the five scholarships is awarded to a qualified student planning to attend a community, trade or technical college.

Applications for the 2015 scholarship program will be available online by January 2015.

PeopleOfThePack.com

'Pack' Book Available for Pre-Sale

A new book aims to preserve the history of the Dubuque Packing Company and honor those who worked there. "People of the Pack: Stories of the Dubuque Packing Company" is now available for advance purchase at www.thonline.com/store. Copies of the book will ship in August. The project is a joint endeavor between Dupaco Community Credit Union and TH Media.

Dupaco's Logo Gets a Fresh New Look

Dupaco Community Credit Union is well known for "making over" its members' finances through Money Makeovers.

Now the credit union is doing a little freshening up of its image—getting a new look for its logo.

The refreshed logo better communicates Dupaco's unique cooperative organizational structure, says David Klavitter, senior vice president of marketing and public relations at Dupaco.

It more fluidly symbolizes the four principles necessary for a vibrant cooperative: member participation, lifetime relationships, sustainable communities, and sound management.

"The refreshed logo provides continuity with the former mark, and includes the key representative attributes—strength, bright spot, radiant, community," Klavitter says. "At a glance, people immediately recognize the refreshed logo as Dupaco."

Many organizations alter their logos to adapt to evolving forms of communication. Dupaco updated its logo for two main reasons:

- Increase readability in the growing digital and mobile technologies.
- Enhance effectiveness in new, energy-efficient exterior sign technology.

"While the logo may be slightly different, the credit union's vision, mission and values remain unchanged," Klavitter says.

Over the next several months, members will begin to see the logo appear on newly designed letterhead, envelopes, receipts, checks, etc. "This gradual introduction will allow us to phase in the new image as existing print supplies are replenished," he added.

dupaco.com/about

FONT

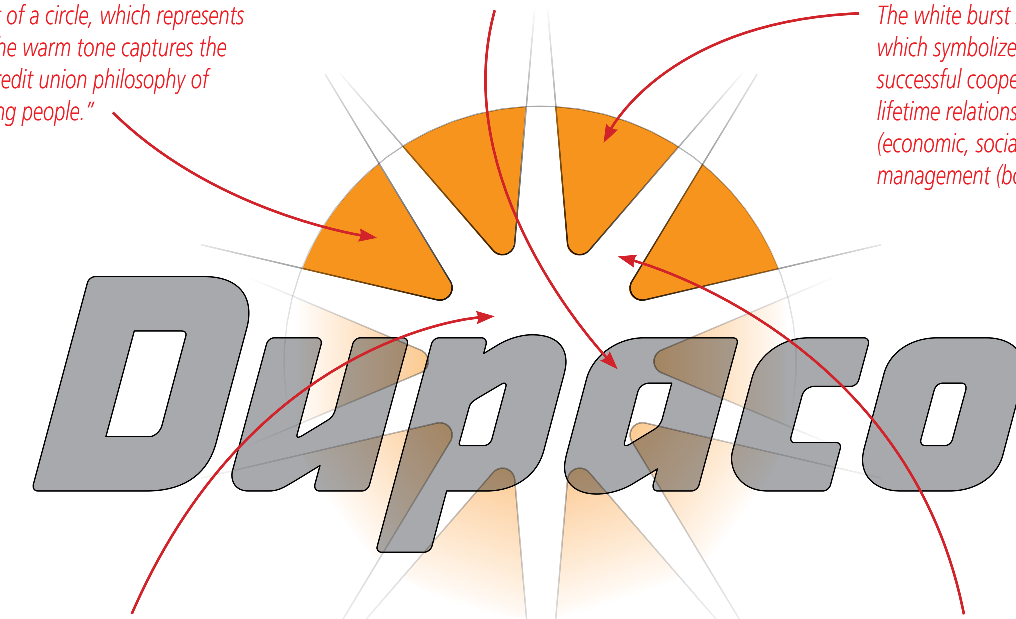
As before, the font remains bold and italicized, which continue to represent Dupaco's strength, positive energy and action.

GOLDEN CIRCLE

The arc is part of a circle, which represents community. The warm tone captures the glow of the credit union philosophy of "people helping people."

CIRCLE SECTIONS

The white burst splits the arc into four sections, which symbolize the inputs necessary for a successful cooperative: member participation; lifetime relationships; sustainable communities (economic, social, environmental); and sound management (board, management, staff).



BURST

The credit union's passion and energy is reflected in the burst, which now is illustrated by negative space in front of the circle. This bright white burst has no boundaries, signifying the ongoing positive impact radiating from the credit union and into the lives of our members and communities. The five points of the burst represent Dupaco's five core offerings (save, borrow, invest, insure, trust), which make a positive difference in the lives of our members—day and night.

NEGATIVE SPACE

The white space around a logo produces a secondary object, thereby simplifying and enhancing the logo's uniqueness. The interplay between the positive and negative spaces (circle sections and white burst) illustrates the cyclical organizational structure of a member-owned cooperative.

Returning Programs Sweeten the Deal for 1st-time Homebuyers

First-time homebuyers just got a little more buying power thanks to a pair of popular returning programs this summer.

The programs aim to help first-time homebuyers make their dream of homeownership a reality.

"A lot of times these programs will help the buyer get their payment in the price range they need," says Jeann Digman, vice president of mortgage lending at Dupaco Community Credit Union. "It gives them more buying power or more equity in the home or, if they're short of funds, this helps give them what they need to close the deal."

One returning program is a $5,000 military grant through the state of Iowa. It can be used by qualifying buyers to cover closing costs or pay down the loan balance. Another returning program is a $5,000 interest-free loan through the city of Dubuque that can be used toward the down payment or closing costs.

Dupaco is an approved lender for both of these programs and others, and can help homebuyers navigate which program best fits their needs.

"First-time homebuyers can use the programs along with the best interest rates Dupaco offers, so they get the best of both worlds," Digman says, adding that interest rates remain steady at a low 4 percent.

Both of these homebuyer assistance programs are offered on a first-come, first-served basis, and the funding is typically depleted within the year, according to Digman.

"The majority of first-time homebuyers are not aware of these programs," Digman says. "It's our philosophy that we should educate our members about these programs we have available."

Those looking to buy their first home should get pre-approved before they start house shopping. That way, they're prepared and know where they stand with both their credit and loan amounts ahead of time.

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

Jeann Digman

dupaco.com/mortgage

2014 COMMUNITY CALENDAR

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

dupaco.com/events | www.facebook.com/dupaco | twitter.com/dupaco

SCENE IN: 2014

NewBo City Market BIKE SWAP and ride

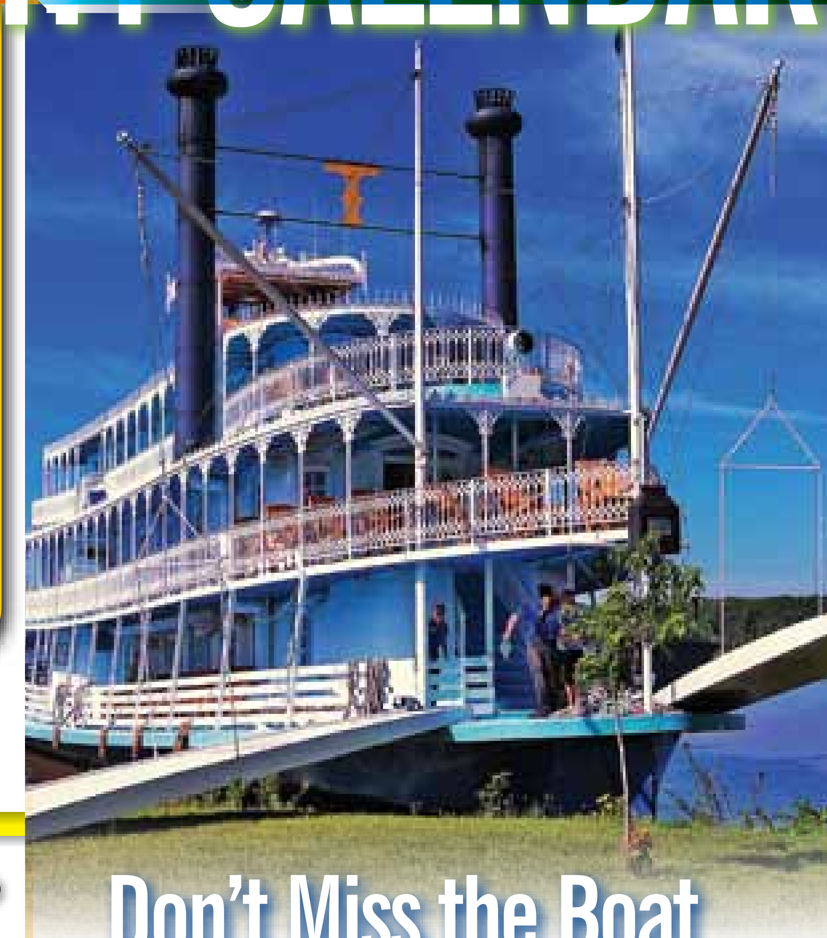
Dupaco was a sponsor of NewBo City Market's inaugural Bike Swap & Ride on May 17 in Cedar Rapids, Iowa. The event aligned with Dupaco's mission in teaching its members to be money smart as it gave people the opportunity to obtain new gear for their biking needs for little to no cost. Dupaco supports sustainable living not only with finances but through daily earth-friendly habits. (L. Hemesath/Dupaco photo)

Updated Locations

dupaco.com/locations

Dupaco

1. **Hillcrest Rd.** 3299 Hillcrest Rd. | Dubuque, IA. Phone: (563) 557-7600, ext. 70
2. **Pennsylvania Ave.** 3999 Pennsylvania Ave. | Dubuque, IA. Phone: (563) 557-7600, ext. 791
3. **Asbury** 5865 Saratoga Rd. | Asbury, IA. Phone: (563) 557-7600, ext. 75
4. **Sycamore St.** 1465 Sycamore St. | Dubuque, IA. Phone: (563) 557-7600, ext. 76
5. **Key West** 2245 Flint Hill Dr. | Dubuque, IA. Phone: (563) 557-7600, ext. 71
6. **Inside HyVee** 400 S. Locust St. | Dubuque, IA. Phone: (563) 557-7600, ext. 790
7. **First Ave.** 110 35th Street Dr. SE | Cedar Rapids, IA. Phone: (319) 366-8231, ext. 792
8. **Williams Blvd. SW** 3131 Williams Blvd. SW | Cedar Rapids, IA. Phone: (319) 366-8231, ext. 78
9. **4th Ave. SE** 501 4th Ave. SE | Cedar Rapids, IA. Phone: (319) 364-0291, ext. 805
10. **W. Mullan Ave.** 218 W. Mullan Ave. | Waterloo, IA. Phone: (319) 235-0381, ext. 804
11. **Inside Covenant Medical** 3421 West 9th St. | Waterloo, IA. Phone: (319) 272-5020, ext. 803
12. **Inside Waterloo Walmart** 1334 Flammang Dr. | Waterloo, IA. Phone: (319) 234-0381, ext. 802
13. **Cedar Falls** 3301 Cedar Heights Dr. | Cedar Falls, IA. Phone: (319) 277-3940, ext. 801
14. **Carroll** 503 W. Hwy. 30 | Carroll, IA. Phone: (712) 792-1735, ext. 806
15. **Dyersville** 807 9th St. SE | Dyersville, IA. Phone: (563) 875-2795, ext. 74
16. **Galena** 11375 Oldenburg Ln. | Galena, IL. Phone: (815) 777-1800, ext. 72
17. **Manchester** 1200 W. Main St. | Manchester, IA. Phone: (563) 927-6187, ext. 77
18. **Platteville** 1100 E. Business Hwy. 151 | Platteville, WI. Phone: (608) 348-4499, ext. 73



Don't Miss the Boat

Riverboat Twilight Member Discount

The Riverboat Twilight is considered the Midwest's best-kept secret, offering unique and affordable one- and two-day cruises on the upper Mississippi River between LeClaire, Iowa, and Dubuque.

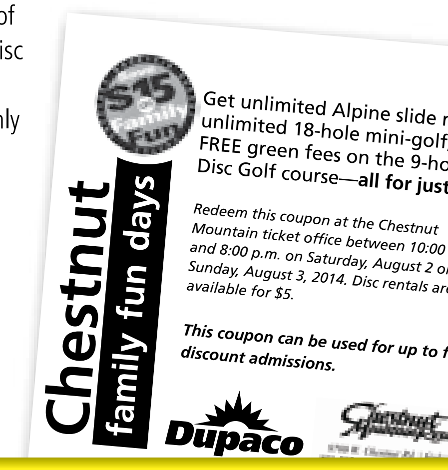
The stunningly replicated Victorian riverboat offers three decks with comfortable dining salons and sundecks with lounge chairs for those who wish to sightsee, sip a favorite libation or just daydream and drift along past the river bluffs. Your fare includes two-day cruise accommodations, entertainment, narration by the captain, continental breakfast, snacks and full lunch.

Dupaco has partnered with The Riverboat Twilight to offer a special member discount. Save $10 per person on the one-day trip to Guttenberg, Iowa, or save $20 per person on the two-day cruise package from LeClaire, Iowa, to Dubuque and back. All passages must be made in advance by calling (800) 331-1467. For more information, visit riverboattwilight.com.

Chestnut Mountain Family Fun

Dupaco is again partnering with our friends at Chestnut Mountain Resort in Galena, Ill., to offer big savings on family fun.

Unlimited Alpine Slide rides and unlimited 18-hole mini-golf are only $20 per person—a savings of $15 per person! Also, play disc golf and pay no green fees! Disc rental is available for only $5 (coupon required). The coupon below can be redeemed at the Chestnut ticket office from 10 a.m. to 8 p.m. Saturday, Aug. 2, or Sunday, Aug. 3. Coupons also are available at all Dupaco locations.



Double Buck Night

Dupaco is teaming up with the Waterloo Bucks! Come out for Double Buck Night on Thursday, July 10, for $2 hot dogs, $2 popcorn and $1 fountain soda. Admission is $2 or $1 admission for guests with a college ID or for fans who bring a new or gently used item to donate to Goodwill Industries. A limited number of lucky fans will receive a special Dupaco/Bucks reusable cup. Admission coupons only available at Dupaco's Waterloo branches on Mullan Avenue and Flammang Drive (inside Walmart) and can be redeemed at the Riverfront Stadium ticket window.

Lost Island Water Park

Dupaco is offering discounted tickets to Lost Island Water Park in Waterloo, Iowa, to credit union members this summer. These tickets can be purchased for just $21, a savings of almost $5, at any Dupaco location. Refunds for unused tickets will not be issued.

Ice Cream Days

Stop by your local Dupaco Community Credit Union branch for a sweet treat! Complimentary ice cream will be offered to members from noon to 4 p.m. later this summer to celebrate Dupaco's cooperative, member-owned roots.

Wednesday July 30
Tri-State Area

- 1100 E. Business Hwy. 151/Platteville
- 807 9th St. SE/Dyersville
- 1200 W. Main St./Manchester
- Carroll Branch

Thursday, July 31
Dubuque

- 5865 Saratoga Rd.
- 3299 Hillcrest Rd.
- 3999 Pennsylvania Ave.
- 2245 Flint Hill Dr.
- 1465 Sycamore St.
- 400 S. Locust St.

Friday, Aug. 1
Galena/Cedar Rapids/Waterloo/Cedar Falls

- 11375 Oldenburg Ln./Galena
- 110 35th Street Dr. SE/Cedar Rapids
- 3131 Williams Blvd. SW/Cedar Rapids
- 501 4th Ave. SE/Cedar Rapids
- 218 W. Mullan Ave./Waterloo
- 3301 Cedar Heights Dr./Cedar Falls
- Covenant
- Walmart