SCENE IN: 2015

Dupaco's Stacey Hirsch arrives for work at the Hillcrest branch in Dubuque. She commuted nine miles roundtrip as part of National Bike to Work Week, May 11–15, a time to showcase the many benefits of bicycling—and encourage more folks to give biking a try. (S. Heins/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 ▸ 2015

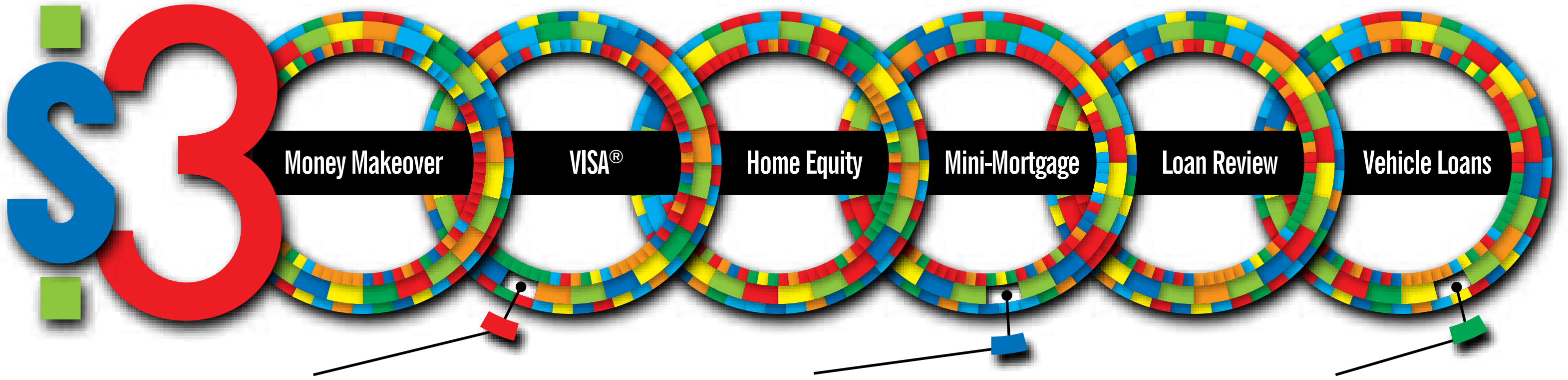
Owner's Manual

GreenBack IMPACT 2.0 — Page 1

GreenBack IMPACT 2.0 is back…and growing!

At a financial cooperative like Dupaco, the more members involved in the credit union, the more each member benefits—especially you! And you could feel twice the impact this year, with not one, but two opportunities to earn back some green for helping to grow the cooperative!

Helping our members save money and improve their financial position is something we've always done. But from July 20 through Oct. 31, GreenBack Impact 2.0 offers you two new ways to participate in your credit union that can put some green back in your pockets—and into the hands of your friends and family:



*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** in interest savings.*

*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** in interest savings.*

*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 biweekly auto payments will cut years off their loans and save carloads of interest. Member Impact: **$3,068** in interest savings.*

1 Refinance a Loan!

GreenBack Impact 2.0 gives you more bang for every buck—in the form of lower rates that reduce the amount of interest you'll pay. We're shooting to net our members over **$3 million in total interest savings** by refinancing loans with Dupaco, including vehicle, RV, boat, home equity, mortgage loans and credit card balances.

Expanding member relationships benefits individuals and the entire financial cooperative! So don't be the **1** to miss **GreenBack Impact 2.0!**

2 Refer a Friend for $50! (or 10 for $500!)

Your friends and family can experience all of the great benefits of a Dupaco membership, and you can get $50* for each qualified referral! Here's how **GreenBack Impact 2.0** works:

- Tell your friends and family about the benefits of ownership at your credit union. Encourage them to:
  1. Become a member and open a totally free checking or new loan account.

  AND

  2. Enroll in e-statements.
- For each new member you refer who opens a qualifying account, you'll get **$50*!** Plus, your friend will get up to **$100*!** But they must tell our staff the referral to Dupaco was made by you on the same day that they open their account. And, they will need to know your name and your address to confirm the referral. We'll see you get your GreenBack from there!

If you make 10 qualified referrals, you'd earn a whopping $500* of GreenBack to stuff in your pocket or savings!

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

*Offer valid 7/20/15 thru 10/31/15. Applicable tax reporting will be issued and payment of tax as a result of the bonus amount is the responsibility of the member. Not valid with any other offer. Other restrictions may apply. Bonuses automatically post on Thursday to qualified accounts from the prior week. Referred member must supply name and address of member who referred them on the same day they open membership. Employees are not eligible to participate. **REFERRING MEMBER:** Referral bonus paid when the referred member becomes a new Dupaco member as a result of referral, and opens a checking account or a loan account (minimum $7,000 balance). To be eligible to earn referral bonus, referring member must be a Dupaco member for a minimum of 10 days. **REFERRED MEMBER:** Referral bonus paid as follows: $50 bonus for e-statements with a new qualifying checking (minimum of 8 transactions within 60 days of account opening, and ACH deposit) and/or $50 bonus for e-statements with a new loan account (minimum $7,000 balance). New Dupaco membership required. Not valid for existing members. You must live or work in Dupaco's charter area to be eligible for membership. If account is closed within six months, entire bonus paid out will be forfeited from the account prior to closure. Account opening subject to qualification.

GreenBack IMPACT 2.0
Referral Card

Name

Address

GreenBack IMPACT 2.0
Referral Card

Name

Address

College-Bound? Stay with Your Financial Home

Sending a child to college this fall? With Dupaco Community Credit Union, college students can bank local wherever they go.

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 3,464 Privileged Status℠ network ATMs nationwide.
- **CO-OP Shared Branch℠ network:** Through the Shared Branch network, students have fee-free access to their money at more than 5,000 Shared Branch credit unions.
- **Mobile deposit:** With Dupaco's mobile app, students can snap a photo of the occasional paper check and deposit it electronically.
- **Person-to-person payments:** If they're out of checks, students can use Dwolla to send money electronically to other non-Dupaco friends.
- **Shine Online and Mobile Banking:** These give parents the ability to make 24/7 transfers to their child's account, and lets joint-owner parents check in on their child's financial status.

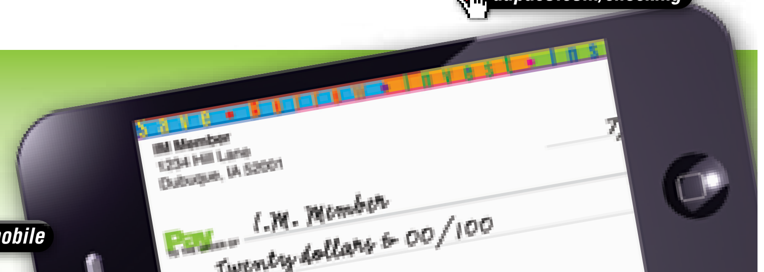
And before the school year even starts, the college-bound can brush up on their personal financial management by getting a Credit History Lesson compliments of Dupaco. Students can take a closer look at their credit report and learn why it's important to maintain good credit.

dupaco.com/checking

Mobile Deposit

Deposit Checks in a Snap

Learn more at dupaco.com/mobile



Your Home Away From Home

No matter where you go, you can stay connected to Dupaco Community Credit Union—thanks to the cooperative endeavor that is shared branching.

Through the CO-OP Shared Branch℠ network, Dupaco members can enjoy fee-free, face-to-face access and service at more than 5,000 participating credit union branches across the nation.

With shared branching, members can conduct several financial transactions as if at a Dupaco branch. You can make deposits, cash and check withdrawals, loan payments, transfers and more. Members need only identify your credit union, provide your account number and show photo identification.

CO-OP SHARED BRANCH℠

"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," says Nancy Tekippe, senior vice president of branch services at Dupaco.

Use Dupaco's mobile app or visit co-opsharedbranch.org to find your nearest Shared Branch.

www.co-opsharedbranch.org

Dear Dupaco,

I'm guilty. I cheated on my credit union. The romance began a year ago, when a good friend who worked at a financial down the road professed their desire for my banking business. I declined. After all, I was happy with Dupaco, my financial of four years.

But the solicitations kept coming—good rates, better service and a loan for my dream home. The temptation was too great! We set a date for a mortgage meeting. From the start, it was a mistake. I felt like a number. It were as if my credit score was stamped on my forehead, and their mortgage loan officer couldn't look beyond to see the possibilities in me. He said, "Even if you brought your score up, you couldn't get the loan on your own." Even in the best of credit circumstances, he said, I'd need a cosigner. Without even offering advice on how to improve my score, he ended the meeting.

It was the biggest waste of my time. That bank and I—we're SO over. Now, I vow that Dupaco is my credit union. I've started to work with your 4th Ave. branch staff on a plan to build my credit and save toward a down payment on a home. Every step of the way, you've provided me guidance and hope. And when the time comes, I'll commit my loan to the financial home I own—Dupaco!

Sincerely,
Mary


John Heavens

Dear Mary,

I understand that sometimes the savings look greener on the other side. But the truth is that Dupaco is committed to being your lifetime financial home. At a credit union, people are worth more than money. That means if it takes years of partnering to make your dream a reality, we'll stick with you!

Because we're a credit union—a not-for-profit financial cooperative—the more good things we do for our members, the better off all members are!

Thank you for the opportunity to earn, and keep, your business.

Best regards,
John Heavens

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.*

Your New Lab Partner in Peosta

Dupaco Peosta Branch Learning Lab
Address: 185 Peosta St., Peosta, IA 52068
Branch extension: 793
Local number: (563) 582-2805
Fax: (563) 582-2714
Branch manager: Leslie Biver

PEOSTA, Iowa–The future is now at the Dupaco Peosta Branch Learning Lab. Designed to test innovative ways of serving members, Dupaco's newest branch opened in late May.

Even though the branch is new, the member-owned credit union's approach remains the same: Delivering personalized financial advice to improve its members' financial positions.

David Klavitter, senior vice president, marketing and public relations, answers some questions about the newest branch.

What makes the Peosta branch a "learning lab"?

The branch will serve as a laboratory to explore and test new ways of helping members understand money and improve their financial positions. Members will learn how to control their money through hands-on demonstrations with Dupaco desktop, tablet and mobile services. The branch's close proximity to Northeast Iowa Community College will allow Dupaco to enhance its existing NICC partnership and provide additional internship opportunities. The branch also will be used to test future branch designs.

What technology will be featured at the new branch?

State-of-the-art technology includes:

- Lobby and drive-up video tellers operated remotely by Dupaco staff to conduct everyday transactions and refer members to on-site staff.
- iPad training counters to help members learn how to use Dupaco's increasing number of convenient mobile services.
- Built-in electronic wall displays to aid in financial consultations.

Why did Dupaco replace traditional tellers and pods with a machine?

The video teller machines, which feature Dupaco teller staff interacting in real time with members, provide the opportunity to serve more members, in more places, during expanded hours of service in the future. The machines also allow on-site staff to be more accessible to members who want to have a deeper conversation about money, products and services.

dupaco.com/about

Leslie Biver | Marcie Winkelman | Alex Gaul

STAFF UPDATES

Leslie Biver accepted the branch manager position for the new branch in Peosta, Iowa.

Jennifer Breitbach was promoted to front-line training lead and will be located at the Pennsylvania branch in Dubuque.

Alex Gaul was promoted to member service representative at the Peosta, Iowa, branch.

Jill Gogel, fraud and BSA compliance specialist, was designated as a Credit Union Security and Fraud Expert after completing an online curriculum. Jill's designation establishes her expertise and knowledge in skills that will reduce the risk of loss from robbery, internal and external fraud, theft and scams. She also obtained designation as a Bank Secrecy Act Compliance Specialist through Credit Union National Association (CUNA) eSchool courses.

Danielle Gratton, senior vice president, chief financial officer, earned the designation of Certified Chief Executive (CCE) from the Credit Union Executives Society's CEO Institute. This rigorous three-year program focuses on strategic planning, organizational effectiveness and leadership to strengthen the individual and, in turn, the entire credit union. Danielle joins the ranks of 547 credit union leaders who also have obtained their CCE and who are recognized throughout the credit union movement as having established a standard of educational excellence.

Wes Hendricks was promoted to branch manager for the Hy-Vee branch in Dubuque.

Deb Herbst accepted the new interactive teller lead position for the Peosta, Iowa, branch and will be located at the Pennsylvania branch in Dubuque.

Abbi LaPage was promoted to indirect processor at the Hillcrest branch in Dubuque.

Todd Link, senior vice president, risk management and remote delivery, successfully passed the exam for the Enterprise Risk Management Certification and earned the Credit Union Enterprise Risk Management Expert designation. This training and certification provide the framework to create strategies for identifying, measuring and managing risk, which will help Dupaco build long-lasting solutions in today's fast-changing financial environment.

Scott Mangin joined Dupaco as lending consultant at the Cedar Heights branch in Cedar Falls, I owa.

Tanya Moore joined Dupaco as commercial lender at the Hillcrest branch in Dubuque.

Tami Rechtenbach was promoted to vice president, member services and training, and will be located at the Pennsylvania branch in Dubuque.

Jill Rothenberger, vice president, consumer lending, has been selected to participate in the 2015 Iowa Innovation Group, a joint program of the Iowa Credit Union League and the Filene Research Institute. Jill is one of 15 credit union leaders selected and tasked with identifying new ways to improve how credit unions provide financial guidance to their fields of membership.

Ashley Schultz joined Dupaco as senior accountant at the Pennsylvania branch in Dubuque.

Tyler Shine accepted the new interactive teller/contact center representative position for the Peosta, Iowa, branch and will be located at the Pennsylvania branch in Dubuque.

Diane Sloman accepted the new interactive teller/contact center representative position for the Peosta branch and will be located at the Pennsylvania branch in Dubuque.

Peter Spinoso joined Dupaco as Select Employer Group (SEG) assistant at the Asbury, Iowa, branch.

Laurie Von Ah joined Dupaco as real estate support specialist at the Asbury, Iowa, branch.

Jean Vonnahme retired on Jan. 30 after having worked in the credit union industry for 17 years.

Ann Willenbring joined Dupaco as welcome center representative at the Hillcrest branch in Dubuque.

Marcie Winkelman was promoted to consumer/real estate lending consultant at the Peosta, Iowa, branch.

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, 2015, 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. 28, 2016, Annual Meeting. Because of education, training, personal liability 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, 2015

Members	86,722
Deposits	$1.10 billion
Loans	$761 million
Assets	$1.30 billion
Reserves	$193 million
Reserve Ratio	14.09%

Dupaco Staff Career Milestones

5-Year Employees
Brenda Atkinson
Michelle Becwar
Megan Francois
Meggan Heacock
Lacy Leibfried

15-Year Employee
Angie Schultz

25-Plus-Year Employees
Laurie Bell (27)
Lisa Bock (31)
Deb Herbst (30)
Jane Hermsen (25)
Bob Hoefer (51)
John Koppes (29)
Laurie Leibold (35)
Diane Kieffer (27)

SCENE IN: 2015

From left: Dupaco's Patti Meyer, Sherry Leeser, Jill Rothenberger, Angie Schultz, Jennifer Hanniford and Jennifer Breitbach were recognized at the Dubuque Women's Leadership Network Women of Achievement Awards ceremony in April. The ceremony is designed to recognize and honor women who have already made, or aspire to make, significant contributions in their professional, personal and volunteer roles in the community. (G. Slade/Dupaco photo)

Congratulations

to these Dupaco employees who will graduate from area high schools and colleges this summer:

- **Logan Ahnquist,** University of Northern Iowa
- **Tyler Doerr,** Loras College
- **Natalie Ervolino,** Dubuque Senior High School
- **Alex Gaul,** University of Northern Iowa
- **Tyler Schroeder,** University of Northern Iowa

Dupaco | DUPACO FINANCIAL SERVICES | dupaco.com/invest

We Help Members Dredge Sand from Financial Goals

By Michael Poppen

The *William M. Black* is a dredge boat docked at the National Mississippi River Museum & Aquarium in Dubuque. The responsibility of a dredge boat is to remove sand and silt that fill up the rivers and harbors, thereby creating a deeper channel in which boats and barges can travel safely.

The *William M. Black* was a "side-wheeler" with a paddle wheel on each side of the vessel. Speaking tubes and cables for directional dials ran throughout the body of the craft. To operate efficiently, crew members would communicate orders through the tubes or manipulate the dials by pulling or pushing handles attached to cables.

The same can be said of financial planning. Dupaco Financial Services has a multitude of investment strategies and vehicles for our members and clients. Through communication and comprehensive planning, we can utilize guaranteed rates, guaranteed income, mutual funds, managed portfolios and life insurance to meet any number of objectives.

Knowing that "All ahead full!" does not apply to everyone, our aim is to help members dredge the sand and silt from their financial goals through communication and management of investment risk. Whether seeking income, safety, growth or a combination, please give any one of our consultants a call at (563) 557-7600 / 800-373-7600, ext. 211.

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.

FREE SEMINAR

An Overview of Wills, Trusts and More

Presented by Dupaco and First Community Trust

Wednesday, Aug. 26
3–4 p.m. or 5:30–6:30 p.m.

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

Live outside of the Dubuque area? *Dupaco and First Community Trust now offer an on-demand estate planning webinar you can view any time at **dupaco.com/trust.***

FCT | FIRST COMMUNITY TRUST | dupaco.com/trust

Navigating Estate-Planning Basics

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 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 benefits that 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's 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 our latest free seminar. Call Jim Liddle at (563) 690-0029 or e-mail jliddle@fctrust.com to reserve a seat.

Jim Liddle

Why Dupaco's VISA®

IS YOUR 'GO-TO' CREDIT CARD

The time has arrived, and Dupaco Community Credit Union has unveiled its "smarter," more secure VISA credit card. "EMV smart cards make it nearly impossible for fraudsters to counterfeit a fake card," says Todd Link, senior vice president, Risk Management & Remote Delivery at Dupaco.

Dupaco EMV (Europay, MasterCard and Visa) cards are being reissued to members as their current cards expire. Over the next 20 months, every Dupaco VISA card will be replaced with an EMV smart card.

But one thing hasn't changed: Members will still have access to the same local, knowledgeable Dupaco staff they have grown to know and trust.

"Dupaco's EMV cards represent another reason to make your Dupaco VISA your 'go-to' credit card," Link says. As you receive your EMV card, keep these tips in mind:

- Not all merchants are ready to process EMV transactions, but you can swipe your EMV card the same way traditional cards work. "Continue to ask merchants, because what may not have been an EMV-capable terminal last week might easily accept EMV today," Link says.
- When a merchant accepts EMV cards, you need to insert your card into the device. Don't forget to remove it when the transaction is complete.
- Continue to look for the tap-and-go logo on payment terminals. It's a more efficient way to pay.

Dupaco will continue to invest in smart card technology and has plans to begin issuing EMV debit cards next year.

For information on how to use an EMV card, and how to identify which retailers accept EMV cards, visit dupaco.com/visa.

dupaco.com/visa


Todd Link

Trusteer Rapport

The complex, ever-changing world of online fraud is making it nearly impossible for most people to adequately protect themselves against online threats. To that end, Dupaco offers Trusteer Rapport—malware protection software from IBM Security—at no cost to members.

Download of Trusteer Rapport is available only within Shine Online Banking following member log-in.

Typically, we would tell you to avoid downloading files from the Internet, especially if you do not know the file's origin. Therefore, for your protection and peace of mind, we're making the file download for Trusteer Rapport available ONLY within Shine Online Banking. After log-in, you'll be presented a window (like the one shown at right) with the option of downloading the Trusteer Rapport software.

Dupaco highly recommends the download, installation and use of this software for protection against malware on all of the computers you use to secure your personal and/or financial information while you're online.

For more information on the protection Trusteer Rapport offers Dupaco members, and for tips on installation and use of Trusteer, visit dupaco.com/trusteer or contact Dupaco at 800-373-7600.

dupaco.com/trusteer

When's the Last Time You Reviewed Your Policy?

For many households, summer is a season of change. Whether it's finally getting around to finishing that basement or preparing to send a child to college, some family milestones are worth a call to your insurance agent. Checking in with your insurer will confirm that you are properly covered, and it could save you some money, says Tim Bemis, assistant manager at Dupaco Insurance Services.

Finishing a basement, for instance, increases the value of your home. But your original homeowner's policy doesn't reflect the additional square footage.

"If you add 800 square feet to the value of your home, that value isn't calculated under the original policy," Bemis says, "and you may leave yourself short of full replacement cost in the case of a loss."

Home upgrades and other life events also can make you eligible for additional insurance discounts. Here are some ways to save:

- Add a central alarm system to your home.
- Install hail-resistant shingles to your roof.
- Did your student's GPA improve this past school year? Your coverage may be eligible for a good student discount.
- You might be eligible for a discount when your student is away at school and leaves the car at home.

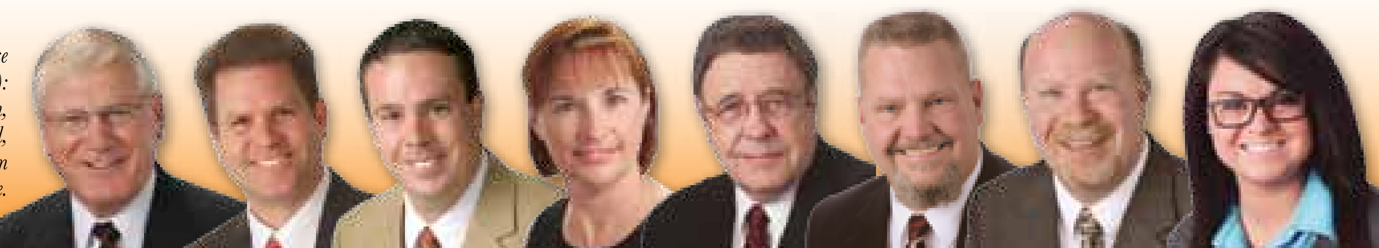
Bemis recommends touching base with your insurance agent annually, about 30 to 45 days before your policy renewal, or any time you experience a life event.

"Reviewing your coverage lets us at least have a discussion about what does and doesn't affect your coverage," Bemis says.

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 e-mail at insurance@dupaco.com.

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

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



Individual Development Accounts (IDAs) were among the topics discussed during a meeting with U.S. Rep. Rod Blum and Iowa credit unions on April 3. Blum visited Dupaco's Pennsylvania branch in Dubuque to learn more about how credit unions improve members' financial lives. From left: Dupaco Board members Bob Wethal and Steve Chapman, Blum District Director John Ferland and Blum. (L. Hemesath/Dupaco photo)

5,000+ Free Shared Branches

3,464 Free Privileged Status ATMs

19 Free Dupaco Branch Locations

Totally Free Dupaco Checking Account

dupaco.com/checking

From Free to Shining Free

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 than 5,000 shared branches.
- Fee-free transactions within the Privileged Status℠ Network of 3,464 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 when you meet and maintain our relationship standard of $1,500 in total loan OR total deposit balances, AND subscribe to free Dupaco eStatements. Payments over 25 are subject to Dupaco's standard cost per payment.

Dupaco Members Awarded College Scholarship Money

Each year, Dupaco awards up to five nonrenewable $1,000 college scholarships to Dupaco members who plan to attend accredited colleges or universities. A minimum of one scholarship is awarded to a qualified student planning to attend a community, trade or technical college. Scholarship applications are judged on academic achievements, extracurricular involvement, financial need and an essay. The following students were awarded Dupaco college scholarships for 2015:

- **Leah Downing,** Waterloo, Iowa, Expo High School
- **Tyler Conzett,** Galena, Ill., Galena High School
- **Lynsi Nauman,** Durango, Iowa, Wahlert Catholic High School
- **Logon Welling,** Guttenberg, Iowa, Beckman Catholic High School
- **Dylan Averkamp,** Cuba City, Wis., Cuba City High School

In addition, Dupaco member Jennifer Fleege was selected as a recipient of the Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation. Congratulations to all scholarship recipients and 2015 graduates!

dupaco.com/scholarships

SCENE IN: 2015

A LED-illuminated, 3D Dupaco sign is installed in late May at Dupaco's newest branch in Peosta, Iowa. The new branch underpins Dupaco's mission to improve each member's financial position. The Peosta Branch Learning Lab will focus on improving ways in which credit union staff help members understand money. These improvements and best practices can eventually be integrated into Dupaco's other 18 offices.(D.Klavitter/Dupaco photo)

Turn to Your Credit Union for Biweekly Payments

dupaco.com/homes

Biweekly payments give Dupaco members twice the benefit: Loan savings at absolutely no cost.

But there are plenty of mortgage-payment companies out there trying to make a quick buck off this popular payment option.

With biweekly payments, you end up making one extra payment each year—both shortening the life of the loan and reducing the interest you pay. But borrowers don't realize the savings of more frequent payments when they use a lender or company that charges fees to do so.

Laurie Sullivan, a servicing specialist in Dupaco's Real Estate department, recently worked with a member who got burned by an outside loan-payment company that "offers" to transfer funds from consumers' accounts to their mortgage servicers on a biweekly basis.

The company had been charging the Dupaco member $68 a month—for over the past year—to move funds from her Dupaco account to her mortgage account, also held at Dupaco.

"I about went through the roof when I found out how much she was paying," Sullivan says. "I felt so bad for her."

At Dupaco, biweekly payments are a benefit of membership. In fact, there are no fees to set up biweekly payments on any loan at the member-owned credit union. Members are offered this cost-saving option, along with other payment plans, when they take out a loan.

"Members can always switch to biweekly payments at a later date," Sullivan says.

By providing sound advice and fee-free services to help members pay less and save more, members can feel confident that their credit union is working in their best interest.

To learn more about setting up fee-free biweekly mortgage payments, call Dupaco's Real Estate department at (563) 557-7600 / 800-373-7600, ext. 204.

Laurie Sullivan

New Home Doesn't Always Mean New Financial

By Emily Kittle

My family hasn't lived in Dubuque for nearly five years. But no matter where we go, Dupaco Community Credit Union continues to be there for us.

Most recently, that involved refinancing our mortgage from afar.

As interest rates continued to drop earlier this year, we decided to jump on the refinance wagon again. We wanted to stay with the financial home we know, even though we're about 75 miles away from the closest Dupaco branch.

But distance proved to be no issue. From beginning to end, Dupaco was there for us.

We ironed out the details through a series of phone calls and e-mails, working with the same knowledgeable staff who helped us buy our house. Dupaco walked us through several scenarios, helping us determine which term, rate and payment best fit our goals and budget—the same service we would have received in person.

When it came time to sign the papers, Dupaco overnighted the documents to us. We drove a few short minutes away to a CO-OP Shared Branch℠, which Dupaco had contacted in advance, to have the documents notarized (at no cost). We were in the branch for maybe 15 minutes. Then we had the signed paperwork overnighted back to Dupaco.

It was that easy to save thousands of dollars on the life of our home loan—75 miles away from our financial home!

dupaco.com/homes

SCENE IN: 2015

Dupaco's Deb Herbst, Tyler Shine and Diane Sloman communicate via the video teller machines. The machines are stationed in the Peosta branch and are operated by Dupaco tellers located at Dubuque's Pennsylvania branch. The technology will free up time for the on-site Peosta branch staff to provide members a deeper level of service. (D.Klavitter/Dupaco photo)

dupaco.com/locations

19 Branch Locations To Serve You

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 W. 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

19 Peosta Learning Lab
185 Peosta St. | Peosta, IA
Phone: (563) 582-2805, ext. 793

Dupaco

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

Dubuque Pool Party

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

The swim will be Saturday, July 18, from 7 to 9 p.m. at Flora Park Swimming Pool in Dubuque.

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

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. 1, or Sunday, Aug. 2. Coupons also are available at all Dupaco locations.

Save $15 on Family Fun

Chestnut family fun days

Get unlimited Alpine slide rides, unlimited 18-hole mini-golf, and FREE green fees on the 9-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 1 or Sunday, August 2, 2015. Disc rentals are available for $5.

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

Dupaco | Chestnut Mountain Resort

ADVENTURELAND DISCOUNTS

Adventureland Park

Altoona, Iowa

Dupaco is again offering discounted tickets to Adventureland Park in Altoona, Iowa, to credit union members this summer. Tickets can be purchased at any Dupaco location for just $30—a savings of $10 on a regular-priced admission.

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 at any Dupaco location for just $21—a savings of almost $5. 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.

Thursday, July 30

Dubuque/Peosta

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

Friday, July 31

Outside Dubuque

- 11375 Oldenburg Ln., Galena, IL
- 110 35th St. Dr. SE, Cedar Rapids, IA
- 3131 Williams Blvd. SW, Cedar Rapids, IA
- 501 4th Ave. SE, Cedar Rapids, IA
- 218 W. Mullan Ave., Waterloo, IA
- 3301 Cedar Heights Dr., Cedar Falls, IA
- 3421 W. 9th St., Waterloo, IA
- 1334 Flammang Dr., Waterloo, IA
- 503 W. Hwy. 30, Carroll, IA
- 1100 E. Business Hwy. 151, Platteville, WI
- 807 9th St. SE, Dyersville, IA
- 1200 W. Main St., Manchester, IA