



SCENE IN: 2016
 Jon Jackson (left), who sells refurbished furniture out of his home, participated in the Dupaco Community Credit Union-sponsored Community Wide Garage Sale event in Carroll, Iowa, in June. More than 90 sales were registered and received free publicity in a sale directory, available online and in print. The event was co-sponsored by the Daily Times Herald Advertiser and Carroll Broadcasting radio stations. (R. McKinsey/Daily Times Herald photo)

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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



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dupaco.com/ThankUse

Participate. Cooperate. Accumulate.

As a financial cooperative, member participation is the key ingredient that powers Dupaco. The more you use your credit union's services, the more all members benefit through enhanced services, favorable rates and more.
 So, to say thanks for your credit union usage, Dupaco is paying

Thank Use for your participation.
 No enrollment is required! Through Sept. 30, 2016, eligible members will earn Thank Use (AKA cash!) for using the services Dupaco provides. The more services you use, the more Thank Use you'll earn.

HERE'S HOW YOU CAN PARTICIPATE TO UNLOCK THANK USE*

 CHECKING Unlock \$10 with active checking participation	 eSTATEMENT Unlock \$5 with eStatement participation	 VISA Unlock \$10 with VISA® participation	 LOAN Unlock up to \$150 with loan participation	 SAVINGS Unlock up to \$150 with savings participation	 LONGEVITY Unlock up to \$60 based on longevity of credit-union membership
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Track what you've earned to date through Shine Online Banking—simply log in and click on "Thank Use." Or, stop by any branch or call Dupaco at 800-373-7600. On Oct. 20, 2016, your

accumulated Thank Use will be automatically deposited to your share savings account.

*See dupaco.com/ThankUse for eligibility requirements.

'Crasher' Gains Renewed Enthusiasm

FOR CREDIT UNION DIFFERENCE

Plenty of people have crashed parties. Some bolder folks have crashed weddings. But how many people have crashed a national credit union conference?

Dupaco's Tammy Wood has done just that—not once, but twice.

Wood earned the opportunity to represent Iowa as one of 52 crashers at the Credit Union National Association (CUNA)'s 2015 Governmental Affairs Conference (GAC) in Washington, D.C., and she returned in February to help mentor the latest group of credit union rising stars.

Crash the GAC—a program of The Cooperative Trust in partnership with CUNA—gives young credit union professionals the opportunity to connect with others who are making a positive impact within the credit union movement.

"Crashing the GAC can be just another conference you attend for work, or it can be life-changing—and it can help you become a better person and a better employee," says Wood, a relationship development specialist at Dupaco.

Wood has grown more confident in her knowledge of the credit union movement and the cooperative principles it stands for. She's also started reaching out to lawmakers to explain how credit unions are making a positive impact on members' lives.

Wood is no stranger to conference crashing. She crashed the 2014 Iowa Credit Union Convention in Des Moines and was asked to return the following year to mentor that year's group of crashers.

"Tammy is another voice who is willing and able to articulate the importance of what we do," says Dupaco President and CEO Joe Hearn. "And now she's showing others how to do that."



Tammy Wood

DUPACO TO OPEN 2ND LEARNING LAB

dupaco.com/locations

WATERLOO, Iowa—Designed to deliver innovative ways of serving its members, Dupaco's newest branch is expected to open in August.

The full-service branch, with extended Saturday hours, will provide members convenient access to credit union services, notably Dupaco's free, one-on-one personal financial coaching sessions like Money Makeovers and Credit History Lessons. The new branch will be located at the corner of San Marnan Access Drive and Schukei Road in Waterloo.

The San Marnan location will replace Dupaco's existing branch inside the Waterloo Walmart, without disruption of service.

Modeled after the Dupaco Peosta Learning Lab, which opened in May 2015, the new branch will serve as a laboratory to explore and test innovative ways of helping members understand money and improve their financial positions.

The branch will feature state-of-the-art technology, including:

- ▶ Lobby and drive-up interactive teller machines operated remotely by Dupaco staff for conducting everyday transactions.
- ▶ On-site staff available to have deeper conversations about money, products and services.
- ▶ 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.

Also in progress are changes to the Dupaco service experience for the staff of Waterloo's Covenant Medical Center. An interactive teller machine will be installed at the facility, allowing members easy access to transaction services.



◀ SCENE IN: 2016

Members of the Four Mounds Foundation, the Dubuque City Council and Dupaco celebrated a housing project completed by the HEART (Housing Education and Rehabilitation Training) program on Jan. 19. The house on Jackson Street was the 30th project completed by the HEART program since 2004. (City of Dubuque photo)

dupaco.com/foundation

Simplify Car Shopping by Getting Pre-Approved

In the market for a new car? Getting pre-approved for an auto loan before you set foot in a dealership can bring peace of mind—and save you green. At Dupaco, you can apply for an auto loan online, over the phone or at any of the credit union's 19 branches.

There are many advantages to getting pre-approved:

Learn what's on your credit report. When you apply for a car loan, the lender will pull your credit report. This gives you an opportunity to

address any credit issues before you fall in love with your dream car.

Find out your interest rate. The better your credit score, the lower your auto loan's interest rate will be. "Your credit will play a key factor in the type of vehicle you can afford," says Ben Wagner, member engagement manager at Dupaco's Pennsylvania branch in Dubuque.

Establish your car budget. When you're pre-approved, you know exactly how much you can spend on a vehicle. And by working with

your credit union in advance, you can determine a payment plan that fits your budget.

Simplify the negotiation. "When you know where your payment needs to be, your negotiation tends to focus on the selling price of the car rather than on the interest rate and trade-in," Wagner says. "Then it's really about getting that vehicle at the best price you can."

dupaco.com/loans

dupaco.com/HomeEquity

Our Prime Cut Home Equity Loan is SMOKIN'!

2.99%*

INTRO APR*

After 6 months, the rate will be a low

4.00-4.49%

AVOID GETTING BURNED BY ANNUAL FEES

Dupaco's Prime Cut Home Equity loan is the choice way to borrow. Throw in the fact that there may be tax advantages with Prime Cut, and you're really sizzling!

Apply online at dupaco.com/loans or call 800-373-7600, ext. 202.

*The 2.99% introductory Annual Percentage Rate (APR) is for qualified members with a credit score of 675 or above who open a new Home Equity Loan. The 2.99% introductory APR expires 180 days after the date the account is opened, at which time the APR will increase to the non-discount variable rate ranging from 4.00-4.49% APR, based on credit score and combined loan-to-value (total mortgage balances divided by the total value of the house) as determined at time of account opening. If member does not qualify for the 2.99% introductory APR, then the applicable APR is a variable rate ranging from 8.00-10.00% based on credit score. Introductory APR is accurate as of 6/1/2016 and is subject to change. Home Equity Loans require a minimum \$10,000 line of credit and a combined loan-to-value less than 85%. Closing costs paid by the credit union to a maximum of \$350. There are no application, annual, maintenance or transaction fees associated with this account; however, there may be an early termination charge applied if loan is closed within 30 months of opening. Consult your tax advisor regarding the deductibility of interest. This offer is good through 8/31/2016 and is subject to meeting credit criteria. This offer is not transferrable and may not be used in conjunction with any other discounts, offers or coupons. Rate requires Dupaco membership. Account opening subject to qualification and approval. You must live or work in Dupaco's charter area to be eligible for membership.



DON'T FORGET

Have you moved? Changed phone numbers?

Don't forget to update your contact information with Dupaco Community Credit Union.

If the contact information we have for you is out of date, we might not be able to relay important account-related information to you, and it could affect your ability to activate your credit and/or debit card.

To update your contact information, stop by any Dupaco branch or call 800-373-7600.



Staff Updates

Joe Bisenius was named assistant vice president, branch manager at the Cedar Rapids, Iowa, Fourth Avenue branch.

Nick Cannavo was named branch manager at the Cedar Rapids First Avenue branch.

JoJean Cody was promoted to member service/inclusion specialist at the Hillcrest branch in Dubuque, Iowa.

Robert Daughters was promoted to help desk representative at the Pennsylvania branch in Dubuque.

Katie Dupont was promoted to lead internal auditor at the Pennsylvania branch in Dubuque.

Lisa Elskamp was promoted to member solutions supervisor at the Asbury, Iowa, branch.

Dan Ferris was promoted to member service representative at the Hillcrest branch in Dubuque.

Jennifer Hanniford was promoted to vice president, marketing communication at the Asbury branch.

John Heavens was named assistant vice president, branch manager at the Cedar Rapids Williams branch.

Cindy Hilkin was promoted to consumer lending consultant supervisor at the Hillcrest branch in Dubuque.

Andrew Houy was promoted to branch manager at the Pennsylvania branch in Dubuque.

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

Chris Johanns was promoted to virtual lending consultant at the Hillcrest branch in Dubuque.

David Klavitter was promoted to chief marketing officer at the Pennsylvania branch in Dubuque.

Jill Knepper was promoted to help desk representative at the Pennsylvania branch in Dubuque.

Michelle Knuckey was promoted to member service/lending consultant/operations assistant at the Pennsylvania branch in Dubuque.

Sherry Leeser was promoted to vice president, marketing intelligence and strategy at the Asbury branch.

Amy Meyer was promoted to member service representative at the Carroll, Iowa, branch.

Sara Meyer was promoted to consumer lending processor at the Hillcrest branch in Dubuque.

RJ Montes was promoted to assistant vice president, branch coach at the Pennsylvania branch in Dubuque.

Brittany Muntz was promoted to relationship development specialist at the Pennsylvania branch in Dubuque.

Steven Ramos was promoted to member service representative at the HyVee branch in Dubuque.

Angie Saboe was promoted to member service/lending consultant at the Sycamore branch in Dubuque.

Abby Scherrman was promoted to consumer lending consultant at the Hillcrest branch in Dubuque.


Kellie Schmitt was promoted to contact center representative at the Pennsylvania branch in Dubuque.

Tyler Schroeder was promoted to member service representative at the Waterloo, Iowa, Mullan branch.

Ashley Schultz was promoted to accounting supervisor at the Pennsylvania branch in Dubuque.

Nick Thurm was promoted to business lending processor at the Hillcrest branch in Dubuque.

Kerri Trecker was promoted to community outreach

 FINANCIAL STRENGTH	
As of May 31, 2016	
Members:	91,916
Deposits:	\$1.17 billion
Loans:	\$842 million
Assets:	\$1.39 billion
Reserves:	\$213 million
Reserve Ratio:	15.32%

and education representative at the Carroll branch.

Kyle Wagner was promoted to member service representative at the Key West, Iowa, branch.

Felicia White-Carson was promoted to member service representative at the Cedar Rapids Fourth Avenue branch.

? DID YOU KNOW?

In 2016, Dupaco has experienced record employee growth through new hires, promotions and transfers. To see more staff updates, go to Dupaco.com/StaffUpdates.

Paula Ervolino was recognized in the category of Up and Coming Leader by the Dubuque Women's Leadership Network at its annual Women of Achievement Awards in April. Also nominated for awards were **Michelle Becwar**, **Donna Digman** and **Jill Gogel**.

Joe Hearn, president and CEO, was appointed chair of the Credit Union Executives Society (CUES) board of directors for 2015–16. CUES is dedicated to educating and developing credit union CEOs, directors and future leaders—helping them reach their full leadership potential.

Melissa King, assistant vice president, community outreach and education, was selected to participate in the 2016 Iowa Innovation Group, a joint program of the Iowa Credit Union League and the Filene Research Institute. Melissa joins other innovators challenged with identifying new ways to improve how credit unions provide financial guidance to their members.

The Crasher Program of the Credit Union National Association (CUNA) allows young credit union professionals to attend CUNA conferences

and participate in separate growth and development opportunities during the conference.

Jared Levy, relationship development specialist, applied and was selected to crash the CUNA Marketing Conference in March. **Tammy Wood**, relationship development specialist, was sought out to act as a crash mentor for CUNA's Governmental Affairs Conference (GAC). Tammy applied and was selected as a crasher of the Iowa Credit Union League conference in 2014 and the GAC in 2015.

DUPACO STAFF CAREER MILESTONES

5-Year Employees

- ▶ Kelly Liddle
- ▶ Nickolas Baal
- ▶ Adam Dodds
- ▶ Andrew Katrichis
- ▶ Samantha Walsler
- ▶ Linda Minder
- ▶ Dawn Aubrey
- ▶ Marina Henriksen

10-Year Employees

- ▶ Michelle Kolfenbach

15-Year Employee

- ▶ Jennifer Hanniford
- ▶ Tami Rechtenbach
- ▶ Keith Chaston
- ▶ Pam Baal
- ▶ Erin Hermsen
- ▶ Chris Schlosser

20-Year Employee

- ▶ Donna Stence

25-Year-Plus Employees

- ▶ Deb Digmann (25)
- ▶ Linda Maas (25)
- ▶ Jane Hermsen (26)
- ▶ Laurie Bell (28)
- ▶ Diane Kieffer (28)
- ▶ John Koppes (30)
- ▶ Deb Herbst (31)
- ▶ Lisa Bock (32)
- ▶ Laurie Leibold (36)
- ▶ Nancy TeKippe (38)

Dupaco Sponsors Film Screening on Student Debt Crisis

dupaco.com/LifeEvents

College debt will likely become one of the biggest financial obligations of a student's life.

Dupaco is committed to helping its college-bound members—and their families—make sense of the rising costs of college and the long-lasting financial implications of student debt. It's another way Dupaco is fulfilling its mission to help improve its members' financial positions.

To that end, Dupaco sponsored a special screening of the documentary *Broke, Busted, and Disgusted*, which discusses the true costs of a college degree, along with a panel discussion about the student-debt crisis during the Julien Dubuque International Film Festival in Dubuque, Iowa, on April 22. Dupaco offers a variety of tools to help members navigate their education options before making that commitment. At Dupaco's Life Events section online, you can use budget worksheets to compare college costs, discover how much debt you can afford after



▲ SCENE IN: 2016

During an April 22 panel discussion about the student-debt crisis, (from left) Brittany Muntz of Dupaco, Nikki Berna of Dubuque Senior High School, film producer Adam Carroll and NICC President Dr. Liang Wee address questions from attendees. The discussion followed a free screening of the documentary *Broke, Busted, and Disgusted* at Mindframe Theaters in Dubuque. (M. Blondin/Dupaco photo)

college and watch "Prepping for College Costs," a Money Clips edutainment video. Also available is an Education Toolkit that walks you through the decision-making process.

Before heading to college, students can request a free Credit History Lesson to learn how to maintain good credit from the beginning of their higher-education journey.

Dupaco Members Awarded College Scholarships

Each year, Dupaco awards up to five nonrenewable \$2,000 college scholarships to Dupaco members who plan to attend accredited colleges or universities.

The following students were awarded the 2016 Dupaco College Scholarship:

- ▶ **Jared Davis** (*Hempstead High School, Dubuque, Iowa*)
- ▶ **Angela Hunt** (*Xavier High School, Cedar Rapids, Iowa*)
- ▶ **Jonathan Schaefer** (*Wahlert High School, Dubuque, Iowa*)
- ▶ **Colin Thiele** (*Platteville High School, Platteville, Wis.*)
- ▶ **Thomas Lehmann** (*Beckman Catholic High School, Dyersville, Iowa*)

In addition, Dupaco member **Lucas Thormann**, a graduating senior at Dubuque Senior High School, was selected as the first-place, \$1,500 winner of the Warren A. Morrow Memorial Scholarship contest, awarded annually by the Iowa Credit Union Foundation.

? DID YOU KNOW?

To assist with education financing, Dupaco offers student loan options to help cover the gap left after grants and federal student aid have been applied.

dupaco.com/StudentLoan

BrightTrack

Free on-demand credit scores.

Now You Know.

A credit score is a powerful number. The ability to obtain financing, rent an apartment or even get a job can all hinge on that number.

Dupaco Community Credit Union aims to help you manage your credit so you can save more and pay less—and achieve financial sustainability.

Some of the credit-building tools Dupaco offers include:

- ▶ **Dupaco Bright Track:** As a benefit of membership, you receive free access to your credit score—and tools to help you improve or monitor your score—within Shine Online and Mobile Banking.

- ▶ **Credit History Lesson:** At no cost, learn confidential coaching tips on how you can improve—and maintain—your score, consolidate debt and pay less.

- ▶ **Money Makeover:** During a free one-on-one meeting, you can review your entire financial picture, including your credit score, budgeting, asset and debt review, systematic savings and retirement planning.

- ▶ **Credit Coach Loan:** Those who have either no credit or damaged credit can benefit from this short-term, share-secured loan. The program helps participants get in the habit of making loan payments, which boosts the largest segment that makes up your credit score: payment history.

Now You Know.

dupaco.com/BrightTrack

Congratulations to these Dupaco employees who will graduate from area colleges this summer

- ▶ **Matt Bell**, University of Wisconsin-Platteville
- ▶ **Rachel Demmer**, Northeast Iowa Community College
- ▶ **Melissa Kuhl**, University of Dubuque
- ▶ **Sara Meyer**, Loras College



COMMUNITY CALENDAR

Discount Adventureland Tickets

LOCATION: Adventureland Park, Altoona, Iowa
COST: \$32
Discounted tickets can be purchased at Dupaco for just \$32—a savings of \$5 to \$10. For park information, visit AdventurelandPark.com. Ticket quantities are limited.

Discount Lost Island Tickets

LOCATION: Lost Island, Waterloo, Iowa
COST: \$24
Day-pass tickets are available at Dupaco for \$24 each, a savings of \$2.40. For water-park information, visit TheLostIsland.com. Ticket quantities are limited.

Sundays, July–August Music in the Gardens

LOCATION: Dubuque Arboretum and Botanical Gardens, Dubuque, Iowa
TIME: 6:30 p.m.
COST: Free
Pack a picnic, lawn chairs and blanket, and bring the family to the Music in the Gardens Free Concert Series each Sunday. All ages are welcome. Performance schedule is available at DubuqueArboretum.com.

Tuesday–Sunday, July 26–31 Dueling Dogs at the Dubuque County Fair

LOCATION: Dubuque County Fairgrounds, Dubuque, Iowa
TIME: Varies
COST: Free with gate admission
During Dueling Dogs, two dogs compete by jumping off the platform, swimming to the end of the pool, then grabbing a target and swimming with it back to the platform.



Thursday, July 28 Member Appreciation Ice Cream Days

LOCATION: Dupaco branches in Dubuque, Iowa
TIME: Noon–4 p.m.
COST: Free
Complimentary ice cream will be offered to members to celebrate Dupaco's cooperative, member-owned roots.



Friday, July 29 Member Appreciation Ice Cream Days

LOCATION: Dupaco branches in Carroll, Cedar Falls, Cedar Rapids, Dyersville, Manchester and Waterloo, Iowa; Galena, Ill.; and Platteville, Wis.
TIME: Noon–4 p.m.
COST: Free
Complimentary ice cream will be offered to members to celebrate Dupaco's cooperative, member-owned roots.

Saturday, July 30 Dyersville Pool Party

LOCATION: Dyersville Aquatic Center, Dyersville, Iowa
TIME: 7–9 p.m.
COST: Free—ticket required
This event is free for Dupaco members with advanced tickets, available at Dupaco branches in Dyersville, Iowa, and on Hillcrest Road in Dubuque, Iowa.

Saturday, July 30 Dupaco Night at Cedar Valley CourtKings

LOCATION: Cedar Valley SportsPlex, Waterloo, Iowa
TIME: 7:30 p.m.
COST: \$5 adults, children free
In its inaugural season, the Cedar Valley's Minor League basketball team takes on the Minnesota Broncos. Dupaco members will enjoy half-price adult single-game tickets, and accompanying children get in free! Purchase tickets at the Cedar Valley SportsPlex with a Dupaco MoneyCard debit card or a Dupaco VISA® credit card to receive discount.

Saturday–Sunday, Aug. 6–7 Chestnut Family Fun Days

LOCATION: Chestnut Mountain Resort, Galena, Ill.
TIME: 10 a.m.–8 p.m.
COST: Varies
Members can enjoy unlimited Alpine Slide rides and unlimited 18-hole mini-golf for only \$25 per person. Or, try the "New Adventure Package," which also includes one Soaring Eagle Zip Line ride, for \$30 per person (both at a savings of \$10 per person). Disc rental is available for only \$5. Coupon is required and available at Dupaco's Dubuque and Galena branches, or online at dupaco.com/events.

Friday, Aug. 12 Summerfest Dubuque

LOCATION: Town Clock Plaza, Dubuque, Iowa
TIME: 5–10 p.m.
COST: Free
Enjoy country music by 50 Pound Rooster and Big Time Grain Company under the Town Clock. Cold beverages and food will be available for purchase. Proceeds benefit the Education-to-Employment Grant fund for the 2016–17 school year.

Saturday, Aug. 20 Ruhl&Ruhl Realtors Charity Kickball Tournament

LOCATION: Veterans' Memorial Park, Dubuque, Iowa
TIME: First pitch 9 a.m.
COST: \$200 team registration (10–14 players)
Register a team or come as a spectator to help raise funds for a joint initiative to help families rise from poverty to prosperity through services offered by Cedar Valley Friends of the Family, The Circles Initiative and Dubuque/Jackson County Habitat For Humanity. Concessions available, plus prizes and inflatables for the kids. For more information, visit facebook.com/RuhlKickball.



One member's Friday the 13th turns from frightful to delightful with the help of Traci Fagot at Dupaco's Asbury, Iowa, branch.

Recently, a member called me frantic and on the verge of tears because she was overdrawn on her checking account, even after her payroll deposit. This was on the heels of learning her tax-refund check was going to be delayed, in turn holding up her plans to pay off a short-term, high-interest payday loan.

Earlier in the year, the single mom took out a payday loan in a pinch to cover a heating bill. With a better-paying job on the horizon, she thought she'd be able to pay it off quickly at relatively little additional cost.

But life happens, and other obligations began to pile up. By the time she called Dupaco, the \$700 payday loan was costing her more in interest than the original loan—and continuing to rack up interest and accrue more fees.

She realized she needed Dupaco for help. I got to work immediately on a plan to consolidate her three loans, including the payday loan, to one lower, manageable payment, saving her on sky-high interest and fees.

On that Friday the 13th, she realized her credit union truly had her best interest in mind. And this member is now back on track with a plan to keep her checking account in the black!

Curious whether we can positively impact your financial future? Stop in to any branch, call us at 800-373-7600 or email service@dupaco.com.



Dupaco's Community-Wide Garage Sales Expand

As a credit union, Dupaco promotes thrift. And that's exactly what makes sponsoring Community-Wide Garage Sales a perfect fit for the credit union.

This year, Dupaco brought its popular garage-sale events to two new communities—Cedar Rapids and Carroll, Iowa. The credit union hosts similar events each spring in Dubuque and Manchester, Iowa, and Platteville, Wis.

Area residents participate by hosting a sale or shopping registered sales on the Community-Wide Garage Sale dates. Those who hosted the nearly 800 registered sales had access to free publicity and were eligible to pick up a complimentary garage sale kit.

"What makes this event a great fit for Dupaco is its community connection and emphasis on thrift, which is a core principal of the credit union," says Dupaco President and CEO Joe Hearn.

SCENE IN: 2015

Team Dupaco took first in the inaugural Ruhl&Ruhl Realtors Charity Kickball Tournament in August 2015.

The Dupaco-sponsored event returns on Aug. 20 to raise money to assist community agencies in their work to help families to overcome poverty. (M. Kuhl/Dupaco photo)



KIDS: Get ready to swim at the Dyersville Pool Party on July 30.

www.dupaco.com/events

facebook.com/dupaco

twitter.com/dupaco

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

Mum's the Word: How to Protect Your Passwords

PROTECTION CONNECTION

dupaco.com/fraud

When it comes to fighting identity theft, protecting your accounts with strong passwords is imperative. But how do we keep track of those hard-to-crack protectors?

Steve Ervolino, Chief Information Officer at Dupaco Community Credit Union, has some advice:

Use strong-yet-easy-to-remember passwords.

It really is possible. Phrases are better than single words. For example, "Chicago" is a terrible password, especially if your Facebook page lists it as your favorite city. "Ch!c@g0" is better, but still fairly common. "Ch1cago !s lovely" is easy to remember, difficult for someone to crack and has many options for modification when the password expires.

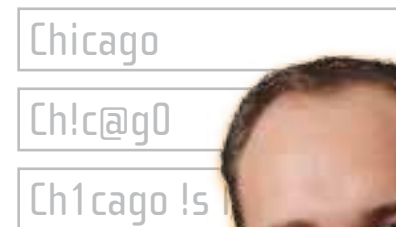
Don't store your passwords.

While that's the safest approach, it can be unrealistic. If you must store them, never write them down. Instead, use a commercial-grade password manager that encrypts your passwords when they are stored and protects them with one complex master password. Choose a solution from a well-known company that has been reviewed by independent technology publications, and expect to pay \$20 to \$50 annually for the service.

Use multiple passwords.

Do not use the same password for every website, especially financial-related sites such as Shine Online Banking. "It's tempting and easier to do that, but if one site is compromised

and thieves get your password, they now have access to all of your sites," Ervolino says.



Steve Ervolino

Stronger Together: The Importance of Advocacy

POLICY FOR THE PEOPLE

dupaco.com/PoliticalAction

State and federal legislation often affects the benefits you receive as a member/owner of Dupaco Community Credit Union.

A survey of more than 600 Iowa credit union members found that members like you want to know more about legislative issues and candidates—regardless of party affiliation—that affect the way they save, borrow and manage money.

To provide this information, Dupaco added an advocacy section to its website, dupaco.com/PoliticalAction. It's another way you can stay engaged and lend your voice to the credit union movement.

Within the advocacy section, you can sign up to receive updates from the Iowa Credit Union League on legislative actions impacting members. You can opt out of receiving these emails at any time, and your information will not be used for any other purposes.

Grassroots advocacy was crucial during the 2016 Iowa Legislative session. Nearly

1,500 Iowa credit union members contacted their representatives when anti-credit union legislation was introduced and stopped that

legislation from moving forward.

As part of the credit union movement, we are stronger together when we make our collective voice heard. Your voice does make a difference.



▲ SCENE IN: 2016

Dupaco staff learned about deciphering counterfeit bills with Special Agent Michael Hawkins from the U.S. Secret Service (left) during a fraud-training session in Dubuque. The safety and security of Dupaco members is job no. 1, which is why educational sessions like this are critical. Sessions also were held in Waterloo and Cedar Rapids, Iowa. (M. Kuhl/Dupaco photo)

Before You Hit the Road This Summer...

It's road-trip season! But before you take your next adventure, be prepared. Tim Bemis, insurance services manager at Dupaco Insurance Services, says road-trip safety starts at home—prior to leaving:

Know your route. GPS is great, but don't rely solely on it. Use Google Street View to first take a virtual road trip and get familiar with exits and interchanges. Plan for safety breaks along your route to avoid fatigue.

Know your vehicle. Make sure your vehicle

isn't involved in a recall. If it is, get it repaired before you leave, and check that all vehicle maintenance is up to date. Pack securely, and make sure your vehicle has an emergency road kit that includes signaling devices, a first-aid kit, jumper cables, a hand-crank flashlight, water, medications, snacks and warm clothes or a blanket.

Know your insurance. Call your insurance agent and review your coverage to eliminate surprises. If you have an accident on the road, do you have trip-continuation and/or rental-car

coverage on your policy? If you have roadside assistance and towing on your insurance policy, know what emergency number to call. Store your most recent insurance ID cards in your glove compartment.

Know your riders. Children can be more distracting than cell phones, according to an Australian study of family driving habits. Have snacks and entertainment lined up before the trip. Most importantly, keep children secure in their seats.

Know your adventure. "Remember, it's a road trip. It's supposed to be fun," Bemis says. "Take your time and enjoy the ride. Give yourself plenty of time to reach your destination."



Tim Bemis

Janelle Ayers

Pam Baal

Ken Bowers

Mark Kremer

Brad Langan

Keith Langan

Emma Lazore

Brian Lyons

Chris Rogers

GreenBack Impact Garner Recognition

Dupaco Community Credit Union received accolades for its successful 2014 GreenBack Impact initiative, a campaign that centered on saving its members a collective \$1 million in interest.

In March, the Center for Business Analytics at Loras College in Dubuque recognized Dupaco as the 2016 Business Analytics Innovation Award recipient for demonstrating excellence through its consumer-centric campaign that paid real dividends to its members.

"It's always gratifying to recognize an organization like Dupaco that consistently strives to meet the needs of those they serve," says Kimberly Roush, graduate marketing specialist for Loras.

Dupaco promised to distribute \$25,000 in bonus dividends to participating members if

the goal was reached. During the four-month campaign, Dupaco employees saved 1,300 members more than \$3.5 million in interest—

far surpassing its goal—by refinancing loans that originated from other lenders.



▲ SCENE IN: 2016

For its successful implementation of the 2014 GreenBack Impact campaign, Dupaco was awarded the Business Analytics Innovation Award by Loras College in March. The member-centric campaign saved members more than \$3.5 million in loan interest in its first year, prompting the credit union to launch a similar initiative in 2015, which again netted members more than \$3 million in savings. From left: Mike Newland, TH Media; David Klavitter, Dupaco; Digger Kurt, Dupaco; Rich Clayton, Oracle; and Dan Conway, Loras College. (Loras College photo)

Have You Reviewed Your Life Insurance Lately?

By Michael Poppen

We at Dupaco Financial Services have seen firsthand how life insurance—or lack thereof—has impacted families. People are living longer, and the cost of insurance is not as much as it once was. That is why this month we would like our members to bring in their old insurance policies for review.

You might not have enough life insurance coverage or perhaps you are paying too much. With old cash-value policies, we might be able

to double your death benefit and reduce, if not eliminate, the policy premium you pay! Perhaps you have money set aside for burial expenses or a gift to family members in a CD. What if we could double that benefit amount tax free? Isn't it worth the time to look into these options?

Life insurance is a subject that we should be more aware of, but we either do not understand or believe in it. We want our members to know that we can help ensure

families and loved ones are protected.

What is more important than peace of mind—especially when you know you have the best interests of your family's financial stability in place?

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.

Dupaco Arms Members with Financial Education

Dupaco believes in the power of education. "The more we can arm our members with financial education, the better they can manage their finances and reach their goals," says Michelle Becwar, lead education impact architect at Dupaco's Asbury, Iowa, branch. Many financial resources are just a click away at dupaco.com:

Edutainment: A hub of financial resources, Dupaco's Life Events section now features Money Clips. The videos serve to both educate and entertain members about a variety of financial topics. The latest features include "Prepping for College Costs," "Shared Love, Shared Finances" and "Are You Ready to Buy a Home?" Watch Dupaco's Money Clips at dupaco.com/MoneyClips.

Webinars: Participate in a series of ongoing Dupaco webinars that give viewers an opportunity to ask questions of the presenters. Upcoming webinars include "Understanding Your Relationship with Money," "Online Banking—Keeping Track of Your Money," "Keeping Debt Under Control" and "Pay Yourself First." Next up:

- ▶ "Understanding Credit and Bright Track," noon Thursday, July 28
- ▶ "Financial Checkup—Plan for Life's Changes," noon Thursday, Aug. 25

Learn more at dupaco.com/seminars.



Hillcrest Rd.
3299 Hillcrest Rd. | Dubuque, IA
PHONE: (563) 557-7600, ext. 70

Pennsylvania Ave.
3999 Pennsylvania Ave. | Dubuque, IA
PHONE: (563) 557-7600, ext. 791

Asbury
5865 Saratoga Rd. | Asbury, IA
PHONE: (563) 557-7600, ext. 75

Sycamore St.
1465 Sycamore St. | Dubuque, IA
PHONE: (563) 557-7600, ext. 76

Key West
2245 Flint Hill Dr. | Dubuque, IA
PHONE: (563) 557-7600, ext. 71

Inside HyVee
400 S. Locust St. | Dubuque, IA
PHONE: (563) 557-7600, ext. 790

First Ave.
110 35th Street Dr. SE | Cedar Rapids, IA
PHONE: (319) 366-8231, ext. 792

Williams Blvd. SW
3131 Williams Blvd. SW | Cedar Rapids, IA
PHONE: (319) 366-8231, ext. 78

4th Ave. SE
501 4th Ave. SE | Cedar Rapids, IA
PHONE: (319) 364-0291, ext. 805

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

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

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

Cedar Falls
3301 Cedar Heights Dr. | Cedar Falls, IA
PHONE: (319) 277-3940, ext. 801

Carroll
503 W. Hwy. 30 | Carroll, IA
PHONE: (712) 792-1735, ext. 806

Dyersville
807 9th St. SE | Dyersville, IA
PHONE: (563) 875-2795, ext. 74

Galena
11375 Oldenburg Ln. | Galena, IL
PHONE: (815) 777-1800, ext. 72

Manchester
1200 W. Main St. | Manchester, IA
PHONE: (563) 927-6187, ext. 77

Platteville
1100 E. Business Hwy. 151 | Platteville, WI
PHONE: (608) 348-4499, ext. 73

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

OPENING SOON
San Marnan Branch Learning Lab
Corner of San Marnan Access Dr. and Schukei Rd. | Waterloo, IA
PHONE: (319) 234-0381, ext. 802

dupaco.com/locations

Fundamentals of Estate Planning



Estate planning isn't simply about signing a bunch of legal documents. It's about making informed decisions that lead to the creation of

legal documents that put your wishes, goals and final instructions in writing—creating peace of mind for you and your loved ones.

living trusts, irrevocable trusts and more, at our upcoming free seminars.

dupaco.com/trust

FCT Partnership Expands

Dupaco members in the Cedar Falls, Iowa, area now have more convenient access to First Community Trust services. FCT representative Suzana Sumar is now based in Dupaco's branch at 3301 Cedar Heights Drive, Cedar Falls.

FREE SEMINAR

Tuesday, Aug. 16

Estate Planning

LOCATION: Cedar Falls Library, 524 Main St., Cedar Falls, Iowa
TIME: 5:30–6:30 p.m.

To reserve a seat call or email Suzana Sumar at 319-859-3461 or ssumar@fctrust.com

Wednesday, Sept. 7

Estate Planning

LOCATION: Dupaco's branch at 3999 Pennsylvania Ave., Dubuque, Iowa
TIME: 3–4 p.m. or 5:30–6:30 p.m.

To reserve a seat call or email Jim Liddle at 563-690-0029 or jliddle@fctrust.com

Dupaco and FCT also offer an on-demand estate-planning webinar at dupaco.com/trust.

The process includes inventorying your assets and making a will and/or establishing a trust, often with an emphasis on minimizing taxes. People often associate a trust only with the wealthy. But a trust can be an effective financial tool for many people.

Take the time to carefully evaluate what you are trying to accomplish. First Community Trust can help make sure you have the estate plan that is right for you.

Learn about essential estate-planning documents, including last will and testaments, revocable



Jim Liddle

Suzana Sumar