SCENE IN: 2012

Kathy Kilburg (left), of Epworth, Iowa, talks with Deb Schroeder, Melissa King, and Nancy Laugesen, all from Dupaco, during the Oct. 19 Salute to Women event at the Grand River Center Friday in Dubuque, Iowa. While at the annual event, the three Dupaco representatives handed out bottles of hydrating "Riches Brew" and talked to attendees about how to pay less interest and save more money. (Jessica Reilly/Telegraph Herald photo. Used with permission.)

Dubuque, IA 52001		Asbury, IA 52002	Dyersville, IA 52040	Manchester, IA 52057	Cedar Rapids, IA 52404	Galena, IL 61036	Platteville, WI 53818
Ph. (563) 557-7600	1465 Sycamore St.	Ph. (563) 557-7600	Ph. (563) 875-2795	Ph. (563) 927-6187	Ph. (319) 366-8231	Ph. (815) 777-1800	Ph. (608) 348-4499
3299 Hillcrest Rd.	2245 Flint Hill Dr.	5865 Saratoga Rd.	807 9th St. SE	1200 W. Main St.	3131 Williams Blvd. SW	11375 Oldenburg Ln.	1100 E. Business Hwy. 151
3999 Pennsylvania Ave.	400 S. Locust St.				110 35th Street Dr. SE		

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

NCUA · EQUAL HOUSING LENDER · AMERICA'S CREDIT UNIONS

SAVE • BORROW • INVEST • INSURE • TRUST

Dupaco

Winter • 2013

Owner's Manual

Rising on Our Laurels

Having worked alongside long-time Dupaco Chief Executive Bob Hoefer for more than 26 years, I observed how he meticulously assembled and developed a talented group of people to lead your credit union. When Bob retired as Dupaco CEO nearly one year ago, your Dupaco Board of Directors entrusted that management team to build upon Bob's rock-solid organizational foundation.

Your management team and I remain humble about carrying forward Dupaco's truly incredible legacy of service to its members and communities. For that, we all can be proud. But, at every opportunity, I tell employees and members that we never will rest on our laurels. In fact, we use them to rise to the next level.

I'm happy to report Dupaco did just that during 2012.

In record numbers, Dupaco put more money to work locally by providing your friends and neighbors low-cost loans for cars, homes, education, funding for small businesses, and more. Overall credit union loan growth increased more than 13% in 2012.

At the same time, Dupaco continues to pay above-market rates for member savings, resulting in increased deposits of more than 7.6%.

As a market leader, your credit union continues to grow.

Every credit union started out of a cigar box in someone's desk drawer—including Dupaco's start with 10 meat packers in 1948. Sixty-four years and 67,000 members later, Dupaco crossed the $1 billion asset threshold in 2012.

While this milestone is a testament to your credit union's unwavering financial strength, it ultimately signifies the thousands of connections we have with our members every day. These links are intrinsic to Dupaco's mission of improving each member's financial situation.

In that spirit, Dupaco performed thousands of free Dupaco Money Makeovers and Credit History Lessons during 2012. These detailed reviews helped improve financial sustainability for many members—and non-members, too.

Member improvement is Dupaco's hallmark, but we also continue to look for ways to be more efficient, effective, and impactful.

For the third time in four years, Raddon Financial Group (RFG), an independent national credit union research firm, recognized Dupaco as one of the 10 top-performing credit unions in the United States with more than $500 million in assets, based on the credit union's 2011 performance.

As a member-owned financial cooperative, these cost savings are returned to you in the form of higher rates on savings and lower rates on loans. This recognition confirms that value proposition and member service strategies are moving in the right direction.

Your management team remains devoted to moving in the right direction. However, we understand three key ingredients ultimately determine Dupaco's success.

It's your board's insightful vision and commitment to the appropriate tools to get the job done.

It's our staff's passion for enhancing their knowledge and zest for making a genuine difference for our members. But, most importantly, it's your loyalty and involvement in Dupaco. Thanks to all of you, together, we will rise on our laurels.

Onward and upward!

Joe Hearn
President and CEO

Dupaco 2012 HIGHLIGHTS

- Membership grew to more than 68,500. **An increase of more than 5%**
- Deposits grew to more than $900 million. **An increase of more than 6%**
- Assets total more than $1.05 billion. **An increase of more than 7.5%**
- Loans outstanding exceed $535 million. **An increase of more than 12%**
- Dupaco remains extremely strong with capital reserves **exceeding 12.7% of assets**–up from 11.3% at last year's end
- For the third time in four years, Raddon Financial Group recognized Dupaco as one of the 10 **top Performing credit unions in the United States** with more than $500 million in assets, based on the credit union's 2011 performance

John Arling (left) and George Frye were among the more than 500 Dupaco members who participated in their credit union's governance proceedings during the 2012 Annual Membership Meeting, held at the Peosta (Iowa) Community Centre on February 12. The 2013 meeting is scheduled for February 10. (D. Klavitter/Dupaco photo)

64TH Participate in the Annual Membership Meeting

You are invited to attend the 64th Annual Meeting of the membership of Dupaco Community Credit Union on Sunday, February 10, at the Peosta Community Centre, 7896 Burds Road, Peosta, Iowa. The business meeting begins at 1 p.m. and will be followed by refreshments, music, and a sandwich luncheon. Door prizes will also be awarded.

As part of the business meeting, Joe Hearn will give his first President's Report as Dupaco's chief executive officer.

Also, the Nominating Committee will present the following slate of proposed candidates: Richard Burgmeier,* Steve Chapman,* Renee Poppe,* and Robert Wethal.* Wethal was appointed to fill the unexpired term of Robert W. Hoefer, who retired from the Dupaco Board of Directors in July.

Tickets are $1 per member and must be purchased in advance at any credit union location. If you cannot attend the meeting in person, follow @Dupaco for live updates, or visit http://twitter.com.dupaco.

*Incumbents

Dupaco Savings Program Helps Couple Realize Homeownership

Financial Coaching and $2-for-$1 Matching Grant are Keys to Success

Scott VanNatta and Rachel Stecklein brush a fresh coat of paint onto their new home's living room wall. The couple's home purchase was made possible through their systematic saving of $2,000 into an Individual Development Account (IDA), 18 months of financial coaching, and a mortgage loan—all through Dupaco Community Credit Union. The Iowa Credit Union Foundation provided a $2-for-$1 matching grant. (L. Hemesath/Dupaco photo)

By Emily Kittle

A carpenter by trade, Scott VanNatta builds houses for people all the time. But until recently, he never had one to call his own.

With the help of a Dupaco savings program, VanNatta and his partner, Rachel Stecklein, became the proud first-time homeowners of a cozy house on Dubuque's Kaufmann Ave. on Oct. 22.

"It's pretty awesome to be able to come home to my own place," VanNatta said. "I'm actually working toward something now, and I'm going to own this place someday."

In Dupaco's Individual Development Account (IDA) program, the savings of a participant are matched by a dollar-for-dollar grant from the Iowa Credit Union Foundation (ICUF). When additional funding is available, as was the case in this situation, the savings are matched by a 2-to-1 dollar grant.

Since 2010, the Dupaco IDA program has coached eight individuals to save $15,000 of their own money and ultimately receive $31,000 in matching funds. This cumulative $46,000 was used as down payments for homes, education tuition and access to work.

Dupaco opens the savings account and provides the financial coaching required by the program to help ensure the participant's goals are met.

Saving money from every paycheck, Stecklein and VanNatta eventually accrued $2,000, with another $4,000 matched by the ICUF. About 1½ years after enrolling in the IDA program, the young couple used the money to make a down payment on their first house.

"Without some type of help, we wouldn't have been able to move for awhile," said Stecklein, who recently became employed as a social worker at The Finley Hospital.

While Stecklein has been a diligent saver for many years, VanNatta was living paycheck to paycheck before they got serious about buying a home. They both credit the Dupaco IDA program for teaching them valuable life lessons about their finances.

Stecklein says it afforded her the opportunity to learn more about her credit score and all of the costs that come with homeownership. For VanNatta's part, the program caused him to re-evaluate his spending habits. Instead of eating out every day, he now packs a lunch to take to work. He's also more conscious about conserving gas by taking care of multiple errands during one trip.

"It might not seem like a lot of money at one time, but if you do that for a whole year, think about how much you are saving," he said.

"Dupaco is great to work with. They've played a big part in everything," said VanNatta, who predicts the credit union will continue to play an important role in their long-term goals and dreams.

The couple hopes to someday start a family in their new home. In the meantime, they will continue saving what they can to improve their house—new roof, siding, windows, maybe even a walk-in closet for Stecklein.

Participants must meet income guidelines and be residents of, or purchase assets in, the State of Iowa to qualify for an IDA account. The savings and matching funds are then used by the individual to purchase a specific asset such as a home, starting or expanding a small business, paying for education or job training, or purchasing a vehicle to get to work.

Credit union members interested in more information on an IDA may contact Dupaco's Member Services Department at service@dupaco.com or (563) 557-7600 / 800-373-7600, ext. 206.

During their mortgage closing at the Dupaco branch in Asbury, Iowa, on October 22, Rachel Stecklein (from left) and Scott VanNatta discuss additional savings ideas with Dupaco's Paula Ervolino, who coached Stecklein and VanNatta throughout their savings process. The couple's home purchase was made possible through their systematic saving of $2,000 into an Individual Development Account (IDA), 18 months of financial coaching, and a mortgage loan—all through Dupaco Community Credit Union. The Iowa Credit Union Foundation provided a $2-for-$1 matching grant. (D. Klavitter/Dupaco photo)

Dear Dupaco,

I'm a busy man as a union iron worker and family man. I have two auto loans and five credit cards, and although there's no stress on my wallet, I'm growing frustrated with trying to figure out where all my money is going. Frankly, I don't have time to be worrying about my bills. My co-workers told me to look to Dupaco. Anything you can do to alleviate this headache?

Bill Goodman

*Dupaco Money Makeover artist **Aaron Plein** in Cedar Rapids delivered Bill a Dupaco experience that brought with it windfall savings.*

"With little interest in spending so much time paying bills, and with widely scattered debt, Bill was losing money to high interest rates. He had the right idea when he wanted to consolidate his payments to Dupaco. By doing so I found that we could save him $124 per month on auto loans and $130 per month on his credit cards.

If he stays on track with his monthly payments, Bill will be out of his auto loan debt in four-and-a-half years and his credit card debt in three years! Instead of paying six different financials, he's now paying only Dupaco and is saving a whopping $250 per month on all payments.

We achieved Bill's goal of bringing his loans to one place and sweetened the deal by saving him money—the icing on the cake!"

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.*

IRA Individual Retirement Account Contribution Reminder

dupaco.com/ira

Qualified individuals can still make 2012 contributions to a Traditional or Roth IRA until April 15, 2013.

"Contributions are limited to $5,000 for the 2012, and $5,500 for the 2013 tax years," according to Dupaco's Jamie Blake and Lynn Schmitt, both Tri-State-area certified IRA professionals.

A "catch-up" provision allowing individuals age 50 or older to make additional contributions of $1,000 for the 2012 and 2013 tax years is also available, Blake and Schmitt pointed out.

To learn more, contact the IRA experts at any credit union location, or our Member Services team at (563) 557-7600/ 800-373-7600, ext. 206, or service@dupaco.com.

Jamie Blake *Lynn Schmitt*

Members Saved More than $3.48 Million for Holidays

More than $3.48 million was injected into the local economy as a result of Dupaco's payout of this season's Holiday Club deposits to more than 3,372 Dupaco members.

The funds were automatically deposited into members' share draft checking or savings accounts on Tuesday, October 30.

A Holiday Club is traditionally opened in November, with small deposits made into the account weekly or biweekly throughout the year. Around the following October 31, all savings, plus accumulated dividends, are paid out automatically to the depositor.

The habit of systematically saving money is a core principle of Dupaco and its Money Makeover, according to Dupaco Member Services Vice President Tami Rechtenbach.

For account service or more information, visit any Dupaco location or contact our Member Services team at (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.

dupaco.com/save

STAFF UPDATES

Bob Hoefer,

strategic consultant to the Dupaco board, was appointed to the Affiliates Management Company (AMC) Board of Directors. AMC is a wholly owned holding company of the Iowa Credit Union League (ICUL), which was formed to better integrate and align ICUL's operating companies.

Jill Rothenberger

was promoted to the position of lending consultant supervisor for Dupaco's consumer loan department at the Hillcrest branch in Dubuque, Iowa. She will oversee the department's loan officers, as well as manage the online loan and phone application channels.

Rachel Keeler

was hired as a financial services representative at Dupaco's Hillcrest branch in Dubuque.

***Stacy Rissman** began her employment at Dupaco as a business lending processor and is serving members from the Hillcrest branch in Dubuque.*

***Crystal Simon** joined Dupaco as a member solutions representative. Her office is located at Dupaco's Asbury, Iowa, branch.*

***Lynn Whitaker** was hired to serve as information technology systems administrator. Her office is located at Dupaco's Hillcrest branch in Dubuque.*

Hoefer Named Honorary Director

For "masterfully balancing his role as president and CEO, and his elected status as a member of the credit unions' volunteer board of directors," the Dupaco Board of Directors conferred upon retired Dupaco chief executive and volunteer director Bob Hoefer the distinguished title of "Honorary Board Member with Distinction."

Hoefer retired as CEO in February 2012 and retired from the Dupaco board in July 2012. During his more than 47 years of service to the credit union, Hoefer helped grow Dupaco into a $1-billion asset and a top-performing U.S. credit union. He currently serves as a strategic consultant to the board.

Honorary Board Member with Distinction is the pinnacle of honors bestowed upon a volunteer director by Dupaco members. It recognizes "outstanding contributions to the credit union and its mission to improve each member's financial position through valued relationships and personalized financial advice, products, and service."

In tribute to Hoefer's "ability to balance countless and significant decisions in his dual roles," the Board dedicated the Robert W. Hoefer Board Room at the credit union's headquarters on Pennsylvania Avenue in Dubuque.

Bob Hoefer

SCENE IN: 2012

Through money management classes, habitual saving, and a $1,000 matching grant, Dupaco member Danny Zaring in October used his $2,000 down payment to buy a used vehicle so he can get to work. Danny's effort and reward is made possible, in part, through Opportunity Passport, an initiative of the Community Foundation of Greater Dubuque, in partnership with Four Oaks and Dupaco. (D. Klavitter/Dupaco photo)

Taxes, Fruit, and Folly

Sometimes the prospect of that bright, neatly decorated box under the Christmas tree is just too much for a child to bear, as it was for me a week before Christmas Eve 1984. The gift would call to me at night while I lay awake in bed, my feet incubating in my plastic-soled footed pajamas. The shiny wrapping would even beckon during the day, nestled on a bed of angel hair (yes, the spun glass my parents allowed us to use for mustaches). For days I badgered them into letting my sister and I open a gift early. They held out…until one day, my dad relented.

My sister and I were sent into the other room while Mom and Dad picked our presents to open. We were brought back into the family room and sat opposite my parents. My mom—that knowing accomplice—presented our gifts with great fanfare. My sister tore into hers first, as I watched with delight. From the package emerged an orange—as in fruit—and from the chair sprang my sister! Sprinting over to my dad in tears, the orange was hurled with as much form and speed as could be delivered by any Big League pitcher, hitting my dad's stomach with a dull thud! My dad erupted in laughter and I sat, astonished at not only the gift but also the pace of my sister's reaction. Needless to say, after opening my package, I was not surprised to find a bright red apple perched atop green and white tissue paper.

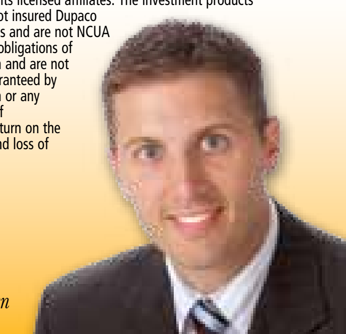
To me, talk of the "Fiscal Cliff" represents an impending, if not looming, wrapped box. Despite your political leaning or what one might think plausible, there is no doubt of the significant national impact. No one really knows what the outcome or the reaction will be. Adding to the economic uncertainty is the tax-planning challenge, if not the future, of many beneficial tax laws.

Regardless, strategies that may potentially help lower tax bills will always be welcome by those they affect. A few to consider are listed here:

- **Invest in tax-deferred and tax-free accounts**—Tax-deferred accounts like the traditional 401(k) and 403(b) plans and individual retirement accounts (IRAs) help reduce taxable income. Assets held in these accounts remain tax-deferred until you are—generally speaking—retired, and withdrawals are potentially taxed at a lower rate. Roth IRAs and Roth-style employer-sponsored savings plans are not tax deductible, but allow tax-free withdrawals at retirement.
- **Consider government and municipal bonds**—Interest on U.S. government issues is subject to federal taxes but exempt from state taxes. Municipal bond income is generally exempt from federal taxes, and municipal bonds issued in-state may be free of state and local taxes as well.
- **Put losses to work**—At times, you may be able to use losses in your investment portfolio to help offset realized gains. If you have "leftover" losses, you can counterbalance up to $3,000 against ordinary income. Any remainder can be carried forward to offset gains or income in future years, subject to certain limitations.
- **Keep good records**—Keep records of purchases, sales, distributions, and dividend reinvestments so you can properly calculate the basis of shares you own and choose the shares you sell in order to minimize taxable gain or maximize deductible loss.

Perhaps by the time this article is published, our legislators will have come to an agreement or compromise. Either way, let's hope lessons are learned and Congress can move forward in a positive direction.

Speaking of which, I learned two valuable lessons that fateful day in '84. Fruit is traditionally gifted around the holidays to symbolize generosity and kindness. More importantly, if I were to ever play the same trick on my kids, I'd certainly use much softer fruit. Happy New Year to you and yours!



Michael Poppen

The "Fiscal Cliff" and How It Could Affect Your Estate Plan

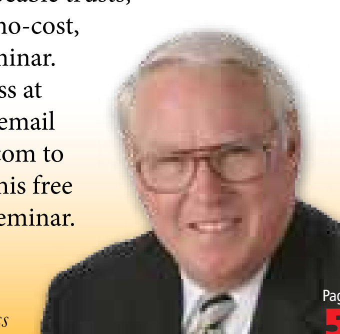
Estate planning ensures your wishes regarding property distribution and care of any minor children are carried out in your absence. When done correctly, estate plans can save your family time, money, and grief. That's why it's important to understand the difference between a last will and testament, and a revocable living trust in an estate plan.

Many people incorrectly assume that a revocable living trust is for the wealthy. But the benefits offered to the average person can be significant. Learn all about these and other essential estate-planning documents, including last wills and testaments, irrevocable trusts, and more at this no-cost, no-obligation seminar.

Call Dale Repass at 563-587-0533 or email drepass@fctrust.com to reserve a seat at this free estate-planning seminar.

FREE ESTATE-PLANNING SEMINAR

Thursday, January 17, 2013
Choose from: 4–5 pm or 6–7pm
Dupaco Community Credit Union
3999 Pennsylvania Avenue, Dubuque, Iowa
Presented by First Community Trust



Dale Repass

Protection Connection

Child ID Theft Increasing

By Emily Kittle

Parents typically do all they can to protect their children—everything from holding their youngster's hand in parking lots to talking about fire safety.

And now, parents have another task to add to their to-do list: protecting their child's identity.

Child identity theft—when a thief uses a child's personal information to get a job, government benefits, medical care, utilities, loans, or a mortgage—is a rising national trend.

"Children aren't applying for any type of credit until they reach adulthood, so if their Social Security number is used, it may go undetected for an extended period of time, making it advantageous for the criminal to use," says Dubuque Police Lt. Scott Baxter, a crime prevention officer.

Baxter urges parents to take precautions to prevent their child from becoming the next victim. Consider these tips from Baxter and the Federal Trade Commission (FTC):

- Limit how often you share your child's Social Security number. When a school or medical facility requests the number, for instance, ask whether it's necessary, how they will safeguard the information, and how records of it will be destroyed. If you're not satisfied with the answers, provide an alternative form of identification.
- Keep your family's personal information, including Social Security cards and birth certificates, safely locked up.
- Shred unwanted documents containing your child's personal information instead of throwing them in the regular garbage.
- Teach your children about the importance of guarding their personal information, especially when they're using social networking sites.
- Check whether your child has a credit report by contacting credit reporting companies close to his or her 16th birthday. If you find a report with errors, you can work on correcting them before your child needs to establish credit. You will have to provide proof that you are the child's parent or legal guardian.
- If you suspect identity theft, contact the three major credit reporting companies (Equifax®, Experian®, and TransUnion®), the Internal Revenue Service, and your local law enforcement agency; and file an identity theft report with the FTC at https://www.ftccomplaintassistant.gov/.

Visit the FTC's website at http://ftc.gov for a step-by-step guide, including necessary forms, on reporting child identity theft and how to check for a credit report in your child's name.

dupaco.com/fraud

Dupaco DUPACO INSURANCE SERVICES

dupaco.com/insure

Local Insurance Agents Provide Personal Expertise

These days, Internet advertising is dominated by insurance companies urging consumers to buy their product. Most of these companies attempt to make the online buying experience exciting. In reality, purchasing insurance is not always glamorous. Careful attention must be paid to ensure the right coverage.

There are many benefits to enlisting a local insurance agent rather than an online entity:

- **Expertise:** A local insurance agent is usually licensed, has a solid reputation, years of insurance experience, and a personal interest in clients and their needs. Online insurance agents often lack the experience and time to fully understand clients.
- **Personal resource:** A local insurance agent is one phone call away, and without the voice-mail labyrinth. With an online insurance company, call center staff is typically hired only to provide general assistance, and they are not personally licensed in property and casualty insurance.
- **Choices:** A local independent agent offers a variety of protection and coverage choices, with a selection of credits such as multi-policy discounts. Online insurance companies tend to be one-stop shops, leaving clients vulnerable to uninsured risks.
- **Claims service:** At the time of loss, a local insurance agent is a familiar voice to help in the process. With an online insurance company, clients file claims on their own and frequently need to repeat their situation to a different person each time they make contact.

Insurance is serious business, and it is important that what you purchase meets your needs. For the right insurance and endorsements, contact the professionals at Dupaco Insurance Services for a no-cost, no-obligation review by calling (563) 557-7600 / 800-373-7600, ext. 210.

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

Representing Dupaco Insurance Services are (from left) Keith Langan, Brad Langan, Mark Kremer, Pam Baal, Melody Stokes, and David Keil.

Policy for the People

dupaco.com/policy

During an Oct. 26 meeting in Cedar Rapids, Dupaco member Jim Shore (pictured left to right), Dupaco CEO Joe Hearn, and Iowa First District Congressman Bruce Braley discuss how credit unions benefit their members. Braley consistently sides with credit unions on the important financial services issues that come before the United States Congress. Braley was re-elected on Nov. 6. Dupaco continuously takes a non-partisan review of federal and state legislation and local lawmakers that help credit unions, like Dupaco, better serve their members. (D. Klavitter/Dupaco photo)

DUPACO IS MAKING A NEW STATEMENT

Your credit union is making a statement. Starting with the January 31, 2013, month-end statement, Dupaco's member documents will feature a new layout and design.

MEMBER NUMBER:
1234567890

STATEMENT PERIOD:
09/01/2012 to 09/30/2012

PAGE:
1 of 2

P.O. Box 179
Dubuque, IA 52004-0179

(563) 557-7600 / (800) 373-7600 / dupaco.com

SAMPLE A SAMPLE
123 ANY ST
ANYTOWN US 12345-1234

DUPACO COMMUNITY CREDIT UNION

SAVINGS/ASSET BUILDER - S1	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
SAV - 000000001	13,078.58	0.00	574.90	13,653.48

Current APY 0.40% | Dividends Paid YTD $47.06

DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
09/14	Previous Balance			13,078.58
09/14	ACH Credit PAYROLL		215.69	13,294.27
09/28	ACH Credit PAYROLL		345.95	13,640.22
09/30	Dividend Credit		13.26	13,653.48
09/30	Ending Balance			13,653.48

INVESTORS CHOICE - S6	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
SAV - 000000002	29,983.26	0.00	17.25	30,000.51

The design change is based on member input and review. The new statement features a larger page design that is intended to be easier to read, makes better use of color, and organizes member accounts in a more streamlined manner.

What's more? What you see is what you get. The Shine Online Banking electronic e-statements will feature the exact the same, full-color format as the paper version.

Like Credit Unions, Area Food Co-ops Focus on Members

Credit unions—like Dupaco—are financial cooperatives. What's a cooperative? A cooperative is an independent group of people united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. The co-operative model of enterprise can be applied to any business activity, including financial services and food. Credit unions, like Dupaco, actively collaborate with cooperatives from all sectors as a way to foster growth and improve the communities in which we work and live.

Credit unions like Dupaco are financial co-operatives.

At its core, a co-operative is a business, rooted in principles like community, voluntary and open membership, and, of course, cooperation. The co-operative model can be applied to any business, from financial services to the food sector.

Dubuque is preparing to welcome its first food co-op. And other co-operatives, like Dupaco, are doing their part to help launch the Dubuque Food Co-op—all in the spirit of cooperative help. When co-operatives from all sectors collaborate, it fosters growth and improves the communities in which we work and live.

"Food co-ops, specifically, are formed by people seeking better access to good, healthy food," according to David Lester, general manager of Oneota Community Food Cooperative in Decorah, Iowa.

"By forming a co-op, you have control over what type of products you can have in your store," Lester said. "Local control over your own business is a good thing."

Dupaco and Oneota are among some 30,000 co-ops in the United States, with several in the tri-state area alone. A co-operative is an independent group of people united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

"A co-operative's entire purpose is to provide products and services to its members—not to maximize profit," said David Klavitter, Dupaco's senior vice president of marketing and public relations. "That means co-operatives make decisions which are in the best interest of their members, and thus, the community."

Like many co-ops, Oneota started humbly. But today, the food co-op offers 8,000 square feet of retail space and claims about 4,000 active members, Lester said.

"Now it seems like a natural food grocery store that anyone can shop in, and it's very accessible to lots of people and has a lot more variety," he said.

In a recent survey, Oneota members said co-ops' biggest advantages are: the treatment of their workers, community support and local control of business.

The Dubuque Food Co-op, expected to open this year in Dubuque's Historic Millwork District, is already receiving a warm welcome in its community.

With more than 750 member-owners so far, the food co-op is about halfway toward its full membership goal, according to Tom Goodman, vice president of the co-op's board of directors.

Members pay a one-time $100 fee, or member share, which is fully refundable if they decide to leave. Among other benefits, members receive one owner's share of the full-service grocer, discounts on the products located inside of the 6,000 square-foot store and a say in the direction of the co-op.

"Every member is an owner. As a result, you can make suggestions, you can run for the board of directors, you can volunteer or invest more money," Goodman said. "There are a number of things you can do to make sure it succeeds."

Goodman, a longtime organic food consumer, jumped at the chance to get involved with the co-op initiative 2½ years ago.

"It's been a lot of work, but there's a light at the end of the tunnel," he said. "And when the store gets opened, it will be a great thing for Dubuque."

Learn more by reading the complete story at www.dupaco.com/foodcoop.

AREA FOOD COOPERATIVES

New Pioneer Food Co-op
Iowa City and Coralville, Iowa
www.newpi.coop

Oneota Community Food Co-op
Decorah, Iowa
www.oneotacoop.com

Dubuque Food Co-op
Dubuque, Iowa
www.dubuquefoodcoop.com

Pre-planning a Funeral Has Many Benefits

By Emily Kittle

It's not the kind of conversation you have at the breakfast table. Let's face it, discussing your mortality over eggs and toast isn't easy.

But funeral pre-arrangement is among the most important discussions you'll ever have. Creating a funeral plan in advance of your passing can save your loved ones money and anxiety, and provide peace of mind during a very difficult time.

That's just what many Dupaco members discovered at recent Dupaco Breakfast Bites seminars in Dubuque, Iowa and Platteville, Wis.

"When a person prearranges, I tell them, 'You're going to be giving your family one of the greatest gifts in the world,'" said Matt Melby, funeral director at Melby-Bendorf Funeral Home & Crematory in Platteville. "It lets the family be able to focus on being a family and not have to worry about the details."

Melby says he's talking to more people about pre-arranging their funerals. Many of them are snowbirds who want to make sure there's a plan in place should they die while away from home. It's an opportunity to record specific instructions and wishes, providing loved ones with a clearer picture of how you want to be remembered.

While it's difficult to broach the topic of mortality, it's important to begin the dialogue about last wishes, said Maggie Lange, pre-arrangement counselor at Egelhof, Siegert & Casper Funeral Homes & Cremation Services in Dubuque.

"Our most basic obligation should be to openly share our thoughts about death throughout our lives with our families, and it should seem normal," she said. "We need to change the culture. Find opportunities to talk so that the end of life can be dignified."

When there's an open discussion about death and dying, the value of pre-planning a funeral often becomes apparent:

- Family members are spared from making decisions during a difficult time. "I can't tell you how often people thank us for having met with their loved one, making it so easy for them to come together and have such a sense of peace, knowing that they did it their way," Lange said.
- Costs are controlled, with you deciding what best fits your family finances. Children agonize over every decision and want the best for their parents, often causing them to overspend, Lange said. Pre-planning your funeral helps alleviate worry over financial obligations.
- Important documents are recorded. When a death occurs, a funeral service provider needs certain information immediately for the death certificate, Social Security, burial transit permits, and obituary. "When I meet with families, I always start with getting their wishes in writing and pertinent biographical information in writing," Melby said. "Today, there are a lot of families who aren't in tune with their grandmother's maiden name."
- Your service is personalized, with final decisions made on your terms. You decide whether it's a public or private service and how the funeral will pay tribute to the special life lived. "Your service should be about who you are, what you value, and how you view relationships," Lange said.
- Arrangements can be updated throughout the years as your needs and wishes evolve.

If you decide to pre-arrange your funeral, strongly consider involving your family or special friends. You go over a lot of information during the process, and it's easier to digest when you're surrounded by those you love.

It's also best to make funeral plans when you are not under stress. The task can be very difficult when you are ill.

"When one faces death, those last months or days should be enjoyed rather than scrambling to make plans," Lange said.

Another advantage of pre-arranging your funeral: You have time to shop around.

Choose a well-established funeral-service provider. You should feel comfortable with the staff, facilities, quality of services, location, and family loyalty. Each funeral home should provide you with a breakdown of their costs for services. Compare each provider's general price list.

Pre-planning your funeral also allows you to decide how your final expenses are funded:

- You can have a burial trust established at a financial institution to shelter monies irrevocably for the future. This allows you to assign those costs to the funeral home so that it is not an asset any longer.
- You can work with a death-benefit company, which serves as a life insurance policy of sorts. This is often a good alternative for healthy, young people.
- Traditional life insurance policies might be able to pay for a funeral without upsetting your finances, but the cost of premiums can be pricey.

Ultimately, pre-arranging puts you in control. "Planning frees us to live life fully," Lange said.

Dupaco members attend a recent Breakfast Bites session in Dubuque. (L. Hemesath/Dupaco photo)

COME FOR BREAKFAST!

Registration and breakfast are from 8:45 to 9:15 a.m., and the program will be held from 9:15 to 10:15 a.m. *RESERVATIONS ARE ESSENTIAL, as space is limited! To register, call Lexie Hemesath, marketing associate, at 800-373-7600 / 563-557-7600, ext. 2809.*

JOIN US:

Wednesday, February 13, 2013 in Cedar Rapids

Cedar Memorial 4200 First Ave. NE

8:45 – 9:15 a.m. *Registration and Breakfast*
9:15 – 9:25 a.m. *Welcome and Introductions*
9:25 – 10:30 a.m. *Pre-Planning a Funeral*
10:30 a.m. *Seminar Evaluations*

Tips to Help Cure the Holiday Spending Hangover

By Emily Kittle

The holidays often give way to overdoing—both overindulging and overspending.

With another holiday season behind us, the reality of our gift-giving spending spree is setting in. The bills are arriving, and we're left reliving every swipe of the credit card.

"It is very common to get off track with our holiday spending," said Sarah Paulson, a lending consultant at Dupaco. "Once a person starts shopping, it's hard to stop."

If you're dealing with a holiday spending hangover, follow these steps to help get yourself on the mend:

1. Address your debt. If you're feeling overwhelmed with your credit card debt, find out whether Dupaco can help you consolidate those bills. Make payments on time to avoid hurting your credit score. "In the meantime, stop swiping that card and try to stick to your original budget so that you don't get yourself into further debt," Paulson said.

2. Get a financial checkup. Schedule a Dupaco Money Makeover to evaluate your total financial picture and identify areas where you can cut costs and save money. A new year brings another opportunity to get back to budget basics. "In the old days, we always had that checkbook register. Everyone lived by that, and you knew how much you had to spend," said Cindy Hilkin, a loan consultant at Dupaco. "We need to go back to that. Realistically, you can't spend the money if it's not there."

3. Start saving for the holidays next year. Now is the perfect time to open a Dupaco Holiday Club savings account. Consider how much you spent this past season to determine how much to save each pay period. For example: If you spent $1,000 and you're paid biweekly, contribute $50 from each paycheck to your Holiday Club account. The money will be ready to spend—guilt-free—when the holidays arrive. Start small, and save whatever is realistic for your budget. Every little bit helps.

SCENE IN: 2012

Dupaco's Amy Wickham (from left), Four Mounds Foundation Executive Director Christine Olson, KAT-FM's Josh Crowell and Lisa Delaney celebrate proceeds totaling $1,000 from the Halloween Benefit Movie in Dubuque, sponsored by Dupaco, KAT-FM, and AMC/Star Cinema. The money was awarded to the Four Mounds Foundation for their Housing Education and Rehabilitation Training (HEART) Program. HEART provides students the opportunity to gain skills and education through work in the classroom and on-site rebuilding of derelict homes in Dubuque's downtown Washington Neighborhood. The annual family-friendly movie event, which featured Puss In Boots, was held October 27 at Star Cinema in Dubuque. Tickets were pre-sold for 92 cents, and the event was sold out several days in advance. (J. Hanniford/Dupaco photo)

Scholarships Available for College Bound

Your credit union membership gives you access to special scholarship opportunities for college. Don't miss the chance to apply for free money! Scholarship information, including application forms and complete rules and eligibility guidelines, is available at www.dupaco.com/scholarship.

The Dupaco Scholarship Program offers up to five nonrenewable $1,000 scholarships to member students in good standing who plan to enroll at any accredited college or university as full-time, first-year students. A minimum of one scholarship will be awarded to a student planning to attend a qualified community, trade, or technical college. Entries must be dropped off to any Dupaco branch or postmarked no later than Saturday, March 30.

The Warren A. Morrow Memorial Scholarship Program is open to any Dupaco member in good standing who plans to enroll at an eligible post-secondary educational institution. The Program, facilitated by the Iowa Credit Union Foundation, provides scholarship opportunities for high school seniors and post-high-school graduates. Entry deadline for this program is Friday, February 1, and applications must be submitted online.

dupaco.com/scholarships

2013 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.

www.facebook.com/dupaco twitter.com/dupaco

Dupaco Hockey Nights!

Hockey is the coolest game in town—but nothing's cooler than saving big money on admission! Join the fun as the United States Hockey League's local rivals do battle on each other's home ice. During Dupaco Night at both ice arenas, you'll be able to take advantage of reduced ticket prices and an evening of fun! Members can purchase reserved-seat tickets in advance for just $6 each! But score your tickets early—quantities are limited!

CEDAR RAPIDS ICE ARENA | CEDAR RAPIDS

Dubuque Fighting Saints VS. Cedar Rapids RoughRiders

Saturday, February 23, 7:05 p.m.

Advance tickets are required and are available only at Dupaco's 3131 Williams Blvd. location in Cedar Rapids.

MYSTIQUE ICE CENTER | DUBUQUE

Cedar Rapids RoughRiders VS. Dubuque Fighting Saints

Friday, March 1, 7:35 p.m.

Advance tickets are required and available only at Dupaco's Hillcrest/JFK location in Dubuque.

Kids: Enter the DoPack coloring contest for your chance to win game tickets and the chance to drop the opening puck.

dupaco.com/coloringcontest

Cast Your Vote! BEST FEST

Voting is now open for BestFest 2012, which honors the Tri-State-area's best products, services, food, and entertainment, and supports Hospice of Dubuque's fund-raising efforts. Vote online at www.dupaco.com/bestfest or look in *The Dubuque Advertiser* for an official BestFest ballot. All ballots must be received by 5:00 p.m., Thursday, January 31. The best of the Tri-States will then be honored at BestFest on Thursday, March 21 at the Grand River Center, where winners will gather and give away samples of their best products.

Tickets to this annual benefit event will be available for purchase beginning Friday, February 1 at Dupaco's office at 3299 Hillcrest Road in Dubuque and Hospice of Dubuque's office at 1670 John F. Kennedy Road. Vote for the best, then come out and enjoy with the rest of the Tri-States!

dupaco.com/bestfest

American Red Cross of the Tri-States Chapter

Nominate an Everyday Hero

In its 10th year, Dupaco, the American Red Cross of the Tri-States, and Radio Dubuque stations 92.9 KAT-FM, 1370 KDTH, 101.1 The River, and 97.3 The Rock present Everyday Heroes of the Tri-States. If you know a Tri-State-area resident who has made a difference through his or her actions, performed an extraordinary act, or even saved a life, nominate that individual as an Everyday Hero.

Nominees are eligible for recognition in any of the following categories: Fire and Rescue, Law Enforcement, Health-Care Worker, Professional Responder, Adult Good Samaritan, Youth Good Samaritan, Industrial Safety, Military, Animal Rescue, Volunteer Community Impact, and Education. To nominate an Everyday Hero or for more information, visit www.dupaco.com/heroes. Nominations are due by 5:00 p.m., Thursday, January 31. Those selected as honorees will be recognized at a special public presentation and breakfast to be held on Tuesday, March 19.

dupaco.com/heroes

Dupaco Discount Ski Day

This winter, catch big air and savings with Dupaco's discount days at Galena's Chestnut Mountain Resort and Dubuque's Sundown Mountain! Stop by any Dupaco location and pick up a free coupon. Then redeem it at the Chestnut or Sundown office on the dates below.

Don't know how to ski? No problem. With our special Dupaco coupon you can receive a lesson, lift ticket, and ski or snowboard rental. So whether you're just beginning or a pro, these discounts are rad reasons to hit the slopes and dig into the fresh powder!

Chestnut Mountain Resort

Sunday, January 27, noon–9:00 p.m.

Lift Ticket $25 (savings of $22)

Lift Ticket, Lesson, and Rental $30 (savings of $69)

Sundown Mountain

Saturday, February 23, 9:00 a.m.–9:00 p.m. and Sunday, February 24, 9:00 a.m.–8:00 p.m.

Lift Ticket $35 (savings of $9.94)

Life Ticket, Lesson, and Rental $61 (savings of $34.91)

Save Bucks on Bull Riding

Enjoy the longest eight seconds in pro sports with championship bull riding! Cowboys and bulls will stampede into Dubuque's Five Flags Arena February 8 and 9. Adults can save 5 "bucks" off regular ticket prices for the Friday, February 8 performance by picking up discount coupons available at any Dupaco location. Redeem coupons when purchasing your Friday night tickets in advance at the Five Flags Arena box office.

Help us kick hunger! Bring a canned good to Five Flags Arena the night of the event to help replenish the St. Stephens Food Bank.