



SCENE IN:
2014

Winners of Dupaco Community Credit Union's Thanksgiving coloring contest pose with their prizes at Hoover Elementary's Thanksgiving assembly. Each year, Dupaco teams up with Hoover to create a holiday card, which is sent to business partners. This year, more than 100 students participated in the contest. Winners were Lacey King, Camille Reed, Maggie Ellerman and Carleigh Hodgson. Honorable mentions were Josie Andre, N'Kaylis Rolling, Sam Whalen and Iyana Thomas. (L. Hemesath/Dupaco 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



Owner's Manual

WINTER ▶ 2015

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The Three Priorities are You, Staff and Strength

Each year, your credit union's elected board of directors and professional management team meet for several days of planning to determine the organization's annual strategic path. While the interaction is comprehensive and thorough, it is guided by three clear priorities:

STRATEGIC PRIORITY

#1 Member Growth and Engagement

As a not-for-profit credit union, Dupaco's mission is to improve each member's financial position. While we measure this in a number of ways, 2014 offered some notable examples. In exploring ways to highlight our cooperative structure, during a three-month test pilot called GreenBack Impact, members brought loans back to Dupaco and saved more than \$3.5 million in interest. This amount greatly exceeded the \$1-million goal—and thus unlocked a \$25,000-bonus giveback for those members, each of whom on average received an extra \$21.

On an annualized basis, we believe this is a significant amount of money infused directly into our members' pockets.

In addition, our 2014 tri-annual member survey results found Dupaco placed in the 97th percentile among other U.S. credit unions for members who are very satisfied with their credit union. This deepening of relationships is a positive sign that Dupaco is delivering value to members who also are owners of our financial cooperative.

STRATEGIC PRIORITY

#2 Staff Training and Development

Your board recognizes that employees are the key to delivering on the Dupaco brand promise. When we get this right, members benefit. They do more business with their cooperative. And they openly encourage their family and friends to become members.

2014 HIGHLIGHTS

- Created new locations in Cedar Falls, Waterloo and Carroll, Iowa, communities through a **merger with Iowa Community Credit Union**
- Membership grew to nearly 85,000. **An increase of more than 18%**
- Deposits exceeded \$1.07 billion. **An increase of more than 9%**
- Assets total more than \$1.26 billion. **An increase of nearly 12.4%**
- Loans outstanding exceed \$728 million. **An increase of more than 23.3%**
- Dupaco remains extremely strong with capital reserves **exceeding 13.8% of assets**
- For the fifth time in six 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 2013 performance

Dupaco is ranked among the state's best workplaces. We want to remain more than just a place to earn a paycheck, but a place where employees can and do make a positive difference.

We continue to recruit, hire and develop the best and brightest. We want to ensure a deep staff-talent bench—not only to ensure continuity of member service, but to foster career opportunities for all employees.

STRATEGIC PRIORITY

#3 Strength and Sustainability

As we deepen member relationships and develop staff, your board wants to ensure that together, we build a financial cooperative that is strong and sustainable. This ensures a lifetime of positive impact for members, their children and our communities. Inherent in our cooperative structure and mission: Dupaco is strongest when we focus on our members.

As we head into 2015, please know you've elected an outstanding board of smart and dedicated individuals. They remain focused on your three priorities. Dupaco is your cooperative. When we work together, you, your community and your credit union are all better off. Thank you

for your membership, trust and confidence in the financial home you own.
Cooperatively yours,

Joe Hearn
President and CEO



Member Gladys Merfeld chats with Dupaco Board Chair Jeff Gonner at the 65th Annual Membership Meeting at the Peosta Community Centre on Feb. 9, 2014. (D. Klavitter/Dupaco photo)

66th Participate in the Annual Membership Meeting

You are invited to attend the 66th Annual Dupaco Community Credit Union Membership Meeting on Sunday, Feb. 22, 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 also will be awarded.

The Nominating Committee will present the following slate of proposed candidates: Jeff Gonner*, Ron Mussehl*, Randy Skemp* and Andy Schroeder*. Schroeder was appointed to fill the unexpired term of Keith Langan, who retired from the Dupaco Board of Directors in August.

State regulations now require members to vote by paper ballot for credit union board elections. Registration and paper ballots will be available at the annual meeting.

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

GreenBack is positive member impact.

OVER

\$3,000,000

Dupaco Community Credit Union has been on a mission to bring loans back to Dupaco to save members money and strengthen the cooperative.

During the GreenBack Impact campaign between July 15 and Oct. 31, 2014, the credit union strived to save members a collective \$1 million in interest by refinancing loans with Dupaco.

The credit union surpassed its goal in just over four weeks—and kept going. During the campaign, Dupaco saved members more than \$3.5 million in interest, positively impacting members near and far.

But this achievement doesn't mark the end of GreenBack Impact. Dupaco was helping members improve their financial positions long before this campaign, and will continue striving to do so long after.

dupaco.com/GreenBack

An Index of Services

Your Lifetime Financial Home

At Dupaco Community Credit Union, our vision is to serve as your lifetime financial home. Here's a sampling of the many offerings provided by your member-owned credit union:



Credit card: When used correctly, Dupaco's free, no-fee VISA® credit card allows you to conveniently buy products and services while boosting your purchasing power. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com, or visit dupaco.com/visa.



Dupaco Wealth Management: Dupaco's partnership with First Community Trust brings you a full line of trust, investment, retirement and wealth management services through Dupaco Wealth Management. Contact: First Community Trust, (563) 557-7600 / 800-373-7600, ext. 2590, or dupaco.com/trust.



Online and Mobile Banking: With Shine Online and Mobile Banking, track your balances, run spending reports, set account notifications and even make mobile deposits. Contact: dupaco.com/mobile.



Save your way: Dupaco offers several ways to save, including a basic savings account, "You Name It" savings accounts for specific goals and Holiday Club accounts. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.



Credit History Lesson: Learn how to drive up your credit score and pay less with a free Credit History Lesson from Dupaco. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.

Loans: Dupaco offers a variety of low-cost loans, including funding for cars, homes, education, small businesses and personal loans. Contact: Consumer Loans, (563) 557-7600 / 800-373-7600, ext. 202, or dupaco.com/loans.



MoneyCard: The Dupaco MoneyCard is both a debit card and an ATM card, offering free, unlimited access to your money at all Dupaco ATMs. Avoid ATM surcharges at non-Dupaco ATMs that display the Privileged StatusSM symbol. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.



Shared BranchSM Network: When you're away from home, enjoy face-to-face access and service at thousands of shared credit union branches worldwide. Contact: co-opcreditunions.org/locator.



Tax-advantaged savings: Dupaco's Certified IRA Service Professionals can help you save toward retirement with a Traditional IRA or a Roth IRA. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.



Money Makeover: Look at your total financial picture and learn where you can cut costs and build savings through a free, one-on-one Money Makeover. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or service@dupaco.com.



Dupaco Insurance Services: Safeguard your car, home, business and everything in between. Contact: Dupaco Insurance Services, (563) 557-7600 / 800-373-7600, ext. 210, or dupaco.com/insure.

Dear Dupaco...

Marybeth is a single mom working her tail off. Sadly, 156 payments into her mortgage loan, she was facing the real possibility of losing her home to foreclosure when she reached out to Dupaco's Lisa Mescher for help.



Lisa Mescher

She was a new member of Dupaco, so first I wanted to see what was happening in Marybeth's budget. She made good money but wasn't able to account for where it was going. Money in. Money out. All without keeping track of her available account balance. Her checking account was drowning in overdraft fees and returned check charges.

She needed budgeting help—so that's just what I gave her.

First things first, we wanted her to stay in her home of 13 years. I was able to structure a loan to give her the cash needed to get current on her mortgage. Then, through several face-to-face meetings with Marybeth, we set out to make saving and budgeting priorities. I coached her on tracking her spending, paying herself to build savings and making automatic on-time payments. We set her up with Shine Online Banking access and low-balance-account alerts as a safety net. No more throwing money away on unnecessary fees!

In June, Marybeth was on the verge of foreclosure. Six months later, she hasn't incurred a single overdraft fee, has made on-time payments to her mortgage and auto loans, and even has a savings account balance!

Recently, Dupaco received these kind regards from Marybeth:

Dear Dupaco, When I turned to Dupaco, I needed a lot of help. More help than I thought could or would be provided by a credit union—especially one at which I was a new member. Turns out, I was wrong. Lisa at the Dyersville branch gave me the VIP treatment: getting to know my situation, crafting an actionable plan and seeing me through to success. I went from being broke to making groundbreaking progress, all with the help of my credit union! Thank you!

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.



It's Not Too Late

dupaco.com/ira

Qualified individuals can make contributions to a Traditional or Roth IRA for 2014 until April 15, 2015.

Contributions are limited to \$5,500 for each of the 2014 and 2015 tax years, according to Dupaco Community Credit Union IRA coordinator Lynn Schmitt, who is a certified IRA professional. Eligible individuals could receive a deduction for Traditional contributions or a tax credit for Roth contributions.

A "catch-up" provision allowing individuals age 50 or older to make additional contributions of \$1,000 for each of the 2014 and 2015 tax years also is available, Schmitt says.

To learn more, contact the IRA experts at any Dupaco location or Dupaco's Member Services team at (563) 557-7600 / 800-373-7600, ext. 218, or service@dupaco.com.



Lynn Schmitt

Brenda Atkinson

Members Net Big Savings with Holiday Club

The economy got a holiday boost thanks to the more than \$4 million saved and paid out to Dupaco Community Credit Union members from their 2014 Holiday Club accounts.

The funds were automatically deposited into members' accounts Oct. 30.

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

This year's Holiday Club savings total was an increase over the \$3.54 million saved and disbursed in 2013.

dupaco.com/save

Brenda Atkinson
accepted the position of IRA specialist and will be located at the Hillcrest branch in Dubuque.

JoJean Cody
joined Dupaco as member service representative at the Hillcrest branch in Dubuque.

Krystal Frederick
was promoted to mortgage loan originator/trainer at the Asbury, Iowa, branch.

Alexandra Hunzeker
joined Dupaco as business member service representative at the Hillcrest branch in Dubuque.

Megan Klostermann
was promoted to mortgage/lending consultant at the Manchester, Iowa, branch.

Angie Ries
joined Dupaco as member service representative at the Dyersville, Iowa, branch.

Cole Schmelzer
joined Dupaco Financial Services as financial consultant at the Hillcrest branch in Dubuque.

Lynn Schmitt
was promoted to IRA coordinator at the Hillcrest branch in Dubuque.

Nacole Carlyle joined Dupaco as real estate processor at the Asbury, Iowa, branch.

Olivia Connolly joined Dupaco as business lending processor at the Hillcrest branch in Dubuque.

Libby Donovan was promoted to real estate closer at the Asbury, Iowa, branch.

Amber Lee joined Dupaco as real estate processor at the Asbury, Iowa, branch.

Jenna Mausser was promoted to real estate underwriter at the Asbury, Iowa, branch.

Dupaco's Burgmeier Honored

AT 2014 IOWA CREDIT UNION LEAGUE CONVENTION

Richard Burgmeier, elected member of Dupaco's Board of Directors, was presented the Volunteer Cooperative Spirit Award by the Iowa Credit Union League on Sept. 18 during its annual convention, which was held in Dubuque.

ICUL bestows this award upon those who exemplify the spirit of the credit union industry and the communities they serve.

Since his election to Dupaco's volunteer Board of Directors in 1985, Burgmeier has been one of the most influential leaders both on the board and in the Dubuque community. He played an instrumental role in the formation of Dupaco Financial Services and Dupaco Insurance Services, and led the transition of leadership from retired CEO Bob Hoefer to current CEO Joe Hearn.



Dupaco Staff Career Milestones

5-Year Employees
Jaron Sommer
Jean Vonnahme

10-Year Employee
Carrie Kraus

25-Year-Plus Employees
Sandy Courtney (44)
Pat Slattery (34)
Nancy Laugesen (32)
Mike Ferris (30)
Jeann Digman (27)
Diann Mozena (25)



SCENE IN: 2014
Dupaco's RJ Montes talks to Chris Farber from Y105 about the credit union difference during International Credit Union Week in October. Each year, Dupaco celebrates the event by encouraging members and nonmembers to stop into a branch to grab a cookie and talk about what it means to be a member. (L. Hemesath/Dupaco photo)

Social Security: 'It's a No-Brainer?'

By Michael Poppen
There is a gentleman I know...at least I'll refer to him as a gentleman. Though retired, he continues to do contracting work on the side. For lunch he'll often visit a certain convenience store offering a special of two hot dogs and drink for \$2.99. He refers to this culinary concession as a "no-brainer!" Unfortunately, the decision to take Social Security may not be as simple. There are a lot of different illustrations and scenarios being cast out as tools on how to more effectively capture the benefits of our largest welfare program, Social Security. Many questions persist such as, when do we file? Do we file and suspend? Should we

wait until full retirement age? When is full retirement age? What is the rate of increase? Are the benefits taxable? What is the break-even point? These are very good questions. However, the bottom line is that these benefit illustrations are meant to be used as a guide, not as a rule. As with anything so personal, each situation presents different challenges from a planning perspective. The fact is Social Security should help fill the income void, which could not otherwise be maintained through retirement (i.e. old age), disability or death. In planning for Social Security, the need is obviously going to influence the decision.

One thing is certain, if you can pay off debt and save money prior to retiring, Social Security will feel a lot more secure and you can be a lot more social. Please contact us at (563) 557-7600 / 800-373-7600, ext. 211, with any questions about Social Security planning and how it might impact your retirement. 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 the 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

Kara Rau joined Dupaco as real estate closer at the Asbury, Iowa, branch.

Jason Sheehy joined Dupaco as IT system administrator at the Hillcrest branch in Dubuque.

Tressa Tracy was promoted to real estate originator at the Asbury, Iowa, branch.

Tony Welsh joined Dupaco as business credit analyst at the Hillcrest branch in Dubuque.

Joe Hearn president/CEO, was elected to serve on the Iowa Credit Union League Board of Directors for 2014-2015. ICUL is the trade association for Iowa's not-for-profit credit union industry. By serving on the 12-member board, Hearn represents the collective interests and future of Iowa's 107 credit unions and their more than 1 million members.

David Klavitter senior vice president of marketing, presented findings from a prototype program at the Filene Research Institute fall meeting. The program addressed the plight of underbanked and underserved populations, and sought to leverage the proven correlation between physical fitness and financial fitness by creating an "alternative credit score" that credit unions could use as another indicator of an individual's creditworthiness.

Todd Link vice president of remote services, was a featured speaker at the 2014 Verafin Conference in September. Verafin is one of the North American leaders in fraud-detection software. Link's presentation, "Collaborative Fraud Management," focused on the importance of building partnerships with credit union members, the local community, law enforcement and other financial institutions as best practices to reduce fraud in a community.

John Heavens, Wes Hendricks, Brittany Muntz and Tammy Wood recently graduated from Dale Carnegie Training®.



FREE SEMINAR

An Overview of Wills, Trusts and More

Presented by Dupaco and First Community Trust

Wednesday, Jan. 28
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 will soon offer an estate-planning seminar via a live webinar. Stay tuned for details at dupaco.com.

Navigating Estate-Planning Basics

Many people assume that revocable living trusts are just for the wealthy, but the benefits they can offer to the majority of 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 is about getting the right legal documents in place to plan for the possibility of mental incapacity and inevitable death.

Learn about essential estate-planning documents, including last wills and testaments, revocable living trusts, irrevocable trusts and more at our latest free seminar. Call Jim Liddle at (563) 690-0029 or e-mail jliddle@fctrust.com to reserve a seat at this seminar.



Jim Liddle

Member Advocate in Legislature

State and federal legislation often affects the benefits you receive as a member/owner of Dupaco Community Credit Union. Here's a look at some of the issues Dupaco will either defend or push during the next legislative session:

- **Maintain Credit Union Tax Status:** Credit unions' tax status has always been based on the fact that they are not-for-profit, financial cooperatives that serve the credit and savings needs of Iowans. Credit unions pay property taxes, sales tax, payroll tax and a money and credits tax. Our different tax treatment from for-profit banks continues to be earned based on our not-for-profit, member-owned, cooperative structure.
- **Bank and Credit Union Equity:** In 2014, banks pursued a reduction to the state franchise tax, stating that they were at a tax disadvantage compared to credit unions. The Iowa Credit Union League supports true bank/

- credit union equity, which provides tax relief for banks and service equity for credit unions. Equal services should include any resource a bank can provide a customer, as well as the removal of any field of membership restrictions that prohibit credit unions from serving all Iowans.
- **Protect Iowans' Personal Financial Information:** The use of debit and credit cards has increased in recent years, producing more opportunities for identity theft as hackers become more sophisticated at accessing account information. In 2015, ICUL will support legislation encouraging/requiring merchants to better safeguard consumers' information against data security breaches.
- **State Funding for Individual Development Accounts:** In 2008, the Iowa Legislature made the first of three investments in the state Individual Development Account program. IDAs are matched savings accounts that help

- lower-income, working Iowans save money for the purchase of assets that improve their lives. IDA recipients also receive financial counseling from credit unions. Unfortunately, funds for the program are nearly exhausted. ICUL supports continued state investment in the 2015 legislative session.
- **Support Efforts to Prevent Elder Financial Abuse:** The Iowa Legislature took steps in 2014 to better protect Iowa's seniors against financial abuse of elders. Credit unions train their employees and implement best practices to be on the lookout for signs of elder financial abuse and, if discovered, take appropriate actions. Iowa's credit unions stand ready to assist in legislative efforts to strengthen protections for our seniors against financial abuse.

dupaco.com/PoliticalAction

Despite its Value, Half of Americans Have Inadequate Life Insurance

While many people see value in life insurance, less than half of adults ages 25 to 64 have individual life insurance policies, according to LIMRA*.

Here are three things you should be aware of when it comes to this important coverage:

1. Whole life versus term insurance: Whole life insurance remains in force for the insured's entire life, while term insurance is in effect for a specific period of time and, as a result, is less expensive. Dave Keil, an

insurance agent at Dupaco Insurance Services in Dyersville, Iowa, recommends that most people carry some whole life insurance—at least enough to cover burial expenses—and enough term insurance to replace their income from now until age 65.

2. The right amount: Not sure how much coverage you need? Today's rule of thumb recommends starting with a policy that's 10 times your annual income. "I'm not sure it's perfect, but it's a place to start," Keil says.

3. Group life insurance: Some employees wrongly assume they don't need additional life insurance if they have group life insurance through their employer. "As soon as they no longer work at that employer, that coverage is gone," Keil 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.



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

dupaco.com/checking

5,000
Free Shared Branches

3,456
Free Privileged Status ATMs

48
Free Dupaco Branch Locations

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 StatusSM Network of 3,456 ATMs.**
- Free Shine Online and Mobile Banking, featuring budget building and tracking tools, eStatements, custom account alerts by e-mail or text, online document storage area and more.
- Free Online Bill Pay.***

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

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



Simplify your search for affordable health insurance

Designed for credit union members

With the TruStage Health insurance Program and GoHealth, you have access to experts and tools to help you understand the new law and find the best value.

- Open Enrollment ends February 15
- You may be eligible for financial assistance
- The Affordable Care Act requires health coverage for nearly every American

TruStageHealth.com
Call toll-free
1-888-416-2166



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Dupaco Among 1st to Offer New Way to Pay

Dupaco Community Credit Union is among the first wave of financial institutions to integrate its credit card with Apple Pay, the newest mobile-payment technology.

The payment option is available on Apple iPhone 6 and 6 Plus.

Todd Link, vice president of remote services at Dupaco, has answers to some common questions about Apple Pay:

How does my iPhone 6 allow me to make payments?

The phone is equipped with Near-Field Communication. This allows phone users to communicate with payment terminals that display the contactless communication icon.

In addition, Apple Pay uses biometric identification to improve payment security.

Apple Pay, in combination with the card brands, also offers tokenization. These one-time tokens are created for every transaction so sensitive card data is not provided to merchants or stored on the phone. When a transaction occurs, the token number is sent to the payment processor and securely matched to the card number.

Should I trust this technology?

Card breaches are often the result of malicious malware infecting a retailer's computer system. With tokenization, merchants no

longer store card information, reducing the likelihood of widespread card compromises.

I've heard that Apple Pay transactions are limited to a fairly small dollar amount?

Card issuers have limited purchases to \$25 and \$50, depending on the card brand. But it is anticipated that as popularity of this product grows, the limits might be increased.

Won't this add time to my checkout?

In testing, Apple has been able to demonstrate electronic payment via smart phone is faster and more efficient than a traditional card swipe.

How much does it cost to use Apple Pay?

Dupaco has fees internally associated with offering Apple Pay. But at this time, there is no plan to pass along these fees to our members.

How many businesses are equipped to accept Apple Pay via NFC?

More than 220,000 stores accept contactless NFC payments. That number continues to grow as the popularity of Apple Pay and other NFC products takes hold. See the complete list and learn more at www.apple.com/iphone-6/apple-pay/.



dupaco.com/mobile

Are You Ready for Homeownership?

Homeownership can be rewarding. But it's a commitment that requires time and money, and it's not the right fit for everyone.

Dupaco Community Credit Union's Real Estate department recently presented a home-buying seminar, laying out the pros and cons of homeownership. The well-attended seminar—titled "Are You Ready?"—will be repeated this spring.

Jeann Digman, Dupaco's vice president of mortgage lending, says the seminar, which aims to better prepare prospective homebuyers, is a perfect fit for Dupaco and its mission.

"We don't want to put anybody in a situation where down the road they're set up to fail," Digman says. "We want to be their

lifetime financial home and put them in a home they can afford."

Digman lays out six differences between homeownership and renting:

1. Equity: Unlike renting, homeownership affords you the opportunity to build equity in your home.

2. Maintenance: When you own a home, all of the maintenance falls on you (and your pocketbook). "If you're going to purchase a home, you want to make sure you don't use up every last dollar. You still need to have funds in reserve if your furnace goes out," Digman says. When you rent, however, these are the landlord's responsibilities.

3. Stability: Typically, your mortgage payments will remain stable. You have less

control over your rent payments.

4. Temporary home: If you plan to live somewhere for a short period of time, renting typically trumps homeownership to avoid getting stuck with a house that's difficult to sell.

5. Tax advantages: Homeownership offers tax advantages that renting does not.

6. Utilities: Utility bills are typically higher in a house compared to a smaller apartment.

Not sure whether homeownership is the right financial step for you? Contact a Dupaco mortgage lender at (563) 557-7600 / 800-373-7600, ext. 204.

dupaco.com/homes



Jeann Digman leads a home-buying seminar on Nov. 18 at the Pennsylvania branch in Dubuque.

The approach was different than other financials' seminars in that it focused on the earliest stage of the process—determining when someone is ready to start the home-buying process. The seminar helped educate members about all aspects of the process and how to put a plan in place. (M. Becwar/Dupaco photo)

SCENE IN:
2014



Dupaco's New VISA® Card to Offer Added Security

dupaco.com/traud

Dupaco Community Credit Union members will soon have access to an even safer VISA credit card.

Chip-enhanced VISA credit cards are in the final testing phase and will start being issued early this year. Over the span of about 10 months in 2015, all members will receive their enhanced card, which offers added layers of security and protection against card fraud.

"Keeping our members' financial information safe remains our top priority," says Todd Link, vice president of remote services at Dupaco.

The smart cards contain an embedded chip

that will improve card security and enable them to be used internationally.

The new cards, which will be accepted everywhere VISA is accepted today, will work much like existing cards. The card will either be swiped for payment (at non-chip-accepting merchants) or inserted into the payment terminal (at chip-accepting merchants).

Members do not need to order the new card, and there will not be a cost to receive it.



Mobile Deposit: Quite Literally, a Snap

When it comes to easy online banking, Dupaco Community Credit Union has an app for that.

But while Dupaco's Mobile Deposit tool has exploded in popularity, some people might still be a little apprehensive about trying out this brave new world of electronic depositing.

No worries. The process is safe, secure and easy, says Todd Link, vice president of remote services at Dupaco. Using Dupaco's app, members simply snap a photo of the front and back of a properly endorsed check.

"The big savings is time—it's the thing we can't purchase with money," Link says. "You can literally deposit an item in less than a

minute from start to finish."

If you're new to the snap-and-deposit process, here are three tips to keep in mind:

1. Avoid making a duplicate deposit. Endorse the back of your paper check with your name and write "FOR MOBILE DEPOSIT" in all caps. Once it's been deposited, date and mark it as deposited so you or your spouse don't accidentally deposit the check again.

2. Hang onto that check. Once the deposit has been posted to your account, keep the check for 14 days. It gives both financial institutions time to address any issues.

3. Then, destroy it. Once you know the

check has cleared and you've passed that two-week window, use a cross-cut shredder to destroy the check.

Todd Link

dupaco.com/mobile



Dupaco has connected with NICC Business and Community Solutions in Dubuque to bring you savings as you look to expand your personal or professional skills. Dupaco members will receive a discount on select NICC classes offered through the program:

- **It's a Juggling Act**
- **Computer Essentials Microsoft Office 2013—Level 1**
- **Computer Essentials Microsoft Office 2013—Level 2**



- **LinkedIn: The Power of Virtual Networking**
- **Microsoft Excel 2013 Fast-Paced—Level 1**
- **Twitter—Marketing Your Business 140 Characters at a Time**

► **Why You Should "Like" Facebook Marketing**

► **Business Email: Write it Right**

For more information about each course and the dates available, visit dupaco.com. To receive the discount, register directly with NICC Business and Community Solutions at (563) 557-8271, ext. 380, or e-mail kloftb@nicc.edu. You must identify yourself as a Dupaco member for the discount to be applied.

dupaco.com/seminars

Dupaco to Award College Scholarship Money

Your credit union membership gives you access to scholarship opportunities for college. Don't miss the chance to apply for free money!

► **The Dupaco Community Credit Union 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 member-student planning to attend a qualified community, trade or technical college. Entries must be dropped off at any Dupaco branch or postmarked no later than Tuesday, March 31.

► **The Warren A. Morrow Memorial Scholarship Program** is open to any Dupaco member in good standing who plans to enroll at an eligible postsecondary 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, Feb. 6, and applications must be submitted online.

Scholarship information, including application forms and complete rules and eligibility guidelines, will soon be available at dupaco.com/scholarships



SCENE IN:
2014

Nearly 900 people attended the 2014 Halloween Benefit movie in Dubuque, which raised \$1,000 for the nonprofit Northeast Iowa School of Music. Celebrating the successful event were (from left) Mike Field and Mike Callaghan (92.9 KAT-FM); Angie Hamel (AMC); Jennifer Hanniford (Dupaco); and Liz Thompson, Payton Zentz and Isaac Johnson (NISOM). (J. Hanniford/Dupaco photo)

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

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 for 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

Friday, Feb. 6, 7:05 p.m.

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

MYSTIQUE ICE CENTER | DUBUQUE

Cedar Rapids RoughRiders vs. Dubuque Fighting Saints

Saturday, Feb. 7, 7:05 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 to drop the opening puck.

dupaco.com/coloringcontest



Cast Your Vote! BEST FEST

Voting is open for BestFest 2015, which honors the tri-state area's best products, services, food and entertainment in support of Hospice of Dubuque's fundraising 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 p.m. Friday, Jan. 30. The best of the tri-states will be honored at BestFest on Thursday, March 12, at the Grand River Center, where the winners will gather and give away samples of their best products.

Tickets to this annual benefit event will be available for purchase in February at Dupaco's 3299 Hillcrest Road location and at Hospice of Dubuque's office at 1670 JFK Road. Vote for the best, then come out and enjoy with the rest of the tri-states.

dupaco.com/bestfest



Nominate an Everyday Hero

Now in its 12th year, Dupaco, the American Red Cross of the Tri-States, KWWL 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: Animal Rescue, Education, Fire & Rescue, Adult Good Samaritan (age 18+), Youth Good Samaritan (under 18), Health Care, Law Enforcement, Military, Professional Responder, Volunteer Community Impact and Workplace Safety.

To nominate an Everyday Hero, visit www.dupaco.com/heroes. Nominations are due by 5 p.m. Friday, Jan. 23. Those selected as honorees will be recognized at a special public presentation and breakfast Tuesday, March 17.

dupaco.com/heroes

Save Bucks on Bull Riding

Enjoy the longest eight seconds in pro sports with professional bull riding. Cowboys and bulls will stampeede into Dubuque's Five Flags Arena Friday–Saturday, Feb. 6–7. Adults can save 5 "bucks" off regular ticket prices for the Feb. 6 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.

Dupaco Discount Ski Day

This winter, catch big air and savings with Dupaco's discount day at Chestnut Mountain Resort in Galena, Ill. Stop by any Dupaco location and pick up a free coupon. Then redeem it at the Chestnut office on the date 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 a great reason to hit the slopes and dig into the fresh powder!

Chestnut Mountain Resort

Sunday, Feb. 8, noon–9 p.m.
Lift Ticket \$25 (savings of \$25)
Lift Ticket, Lesson and Rental \$35 (savings of \$70)

Skating Party

Are you ready to roll? Dollar is pleased to invite all DoPack members and their families to a special private skating party Saturday, Feb. 28, from 4:30 to 6:30 p.m. at Skate Country, 5630 Saratoga Road, in Asbury, Iowa. Tickets for the party are just \$2.25 and include admission, quad-skate rental (in-line skate rental is extra) and unlimited soda (a savings of approximately \$2.50).

Tickets should be purchased in advance and are available at all Dubuque Dupaco locations. Quantities are limited, so skate into a Dupaco branch to get yours today!