



**SCENE IN: 2015**  
 Dupaco staff and families decked the halls of two Dubuque nursing homes singing holiday carols while handing out holiday cards to the residents on Dec. 8. (M. Blondin/Dupaco photo)



Opened the **Peosta Branch Learning Lab** in Peosta, Iowa—the credit union's 19th full-service branch.

Members saved **more than \$3.6 million** in loan interest during the three-month **GreenBack Impact** campaign.

Members set a new record, saving **more than \$4 million** as part of their credit union's annual **Holiday Club**.

Staff vigilance prevented **nearly \$1.2 million** in member fraud losses.

Membership grew to more than 89,000. An increase of more than **6%**

Deposits exceeded \$1.11 billion. An increase of more than **4%**

Assets total more than \$1.33 billion. An increase of more than **6%**

Loans outstanding exceed \$802 million. An increase of more than **10%**

Dupaco **capital reserves** remain extremely strong. Exceeding **14%** of assets

For the sixth time in seven years, Radson 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 2014 performance.

# In Your Best Interest

As a member-owned cooperative, Dupaco exists not to profit a small group of stockholders, but to serve you. Our mission is to improve each member's financial position. To understand the best way to do this, Dupaco continually seeks your input. We achieve this in several ways—surveys, focus groups, and direct member comments and feedback.

## Your credit union's tri-annual member survey found that among 25 various factors, the top five most important were:

- 1 Security
- 2 Competence
- 3 Credibility
- 4 Reliability
- 5 Acts in Members' Best Interest

The first four attributes are nonnegotiable requirements of any institution that handles peoples' money. As such, Dupaco makes relevant and extensive investments in information-technology security,

digital advice and access for members, and staff training and development. The fifth most important attribute—Acts in Members' Best Interest—is inherent in Dupaco's member-owned, democratically controlled structure. You always have a say, no matter how much money you have in the credit union.

As we move into 2016, we look forward to an increased focus on thrift and systematic savings. We anticipate a rise in interest rates during the year. In general, higher interest rates are good news for savers but not such good news for borrowers. Please know Dupaco will continue to offer competitive rates on both deposits and loans.

Dupaco has paid above-market rates during the past nine years. While you may not see immediate changes to our deposit rates, we

are proud of this longtime giveback to our loyal savers.

Because Dupaco is a financial cooperative—owned by its members—decisions about rates and product and service offerings are always made in the best interest of the overall membership.

Dupaco is your cooperative. As we head into 2016, please know you've elected an outstanding board of smart and dedicated volunteers. Their focus remains on you and your best interest.

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

**Onward and upward!**



## Participate in the 67th Annual Membership Meeting

You are invited to attend the 67th Annual Dupaco Community Credit Union Membership Meeting on Sunday, Feb. 28, 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 meeting is the official forum for annual Dupaco board elections. After more than 30 years of dedicated volunteer board service, Richard Burgmeier has decided to not seek another three-year term.

A call for board candidate applications was published in the July 2015 *Owner's Manual* newsletter

and on the Dupaco website. Following a thorough evaluation and interview process, the Nominating Committee will present the following slate of proposed candidates: Steve Chapman\*, Ronald Meyers and Renee Poppe\*.

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

Tickets to attend the annual meeting 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 on Twitter for live updates. \*Incumbents



**SCENE IN: 2015**  
 Dupaco Board Member Richard Burgmeier (center) chats with members before the start of the 2015 membership meeting on Feb. 22 at the Peosta (Iowa) Community Centre. The 2016 meeting is scheduled for Feb. 28. (M. Kuhl/Dupaco photo)

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P.O. Box 179, Dubuque, IA 52004-0179  
 (563) 557-7600 / 800-373-7600  
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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 Helps Members Stay on Bright Financial Track

# Bright Track

Dupaco members have another way to stay money ahead with their credit union.

With Dupaco Bright Track, members have free access to their credit score—and so much more—within Shine Online and Mobile Banking. The program, which aims to help members stay on the right track managing their credit, is a free benefit of Dupaco membership.

Dupaco Bright Track complements the one-on-one, personal service already provided by Dupaco credit experts. It's one more tool members have at their fingertips to help build or improve their credit score, enabling them to pay less and save more.

Here's a look at what Dupaco Bright Track will do for you:

- ▶ Provide immediate access to your credit score, which is updated monthly, within Shine.

- ▶ Assign a grade in each of the areas that make up a score (payment history, credit usage, total balances, length of credit and recent credit). The grade will help you see where there is room for improvement.
- ▶ Offer tips on how to improve your score. A better credit score brings access to better rates for both loans and insurance.
- ▶ Be available to any member with a personal account who is age 18 or older.
- ▶ Show you how your score rates—Is it unfavorable? Good? Excellent?—and will provide the average score in your zip code for comparison.
- ▶ Keep a historical record of your score from the first time you access it within Shine, so you can see how it changes over time.

[dupaco.com/BrightTrack](http://dupaco.com/BrightTrack)



▲ This is an example of what Dupaco members will see through Bright Track.



Jamin Foust,

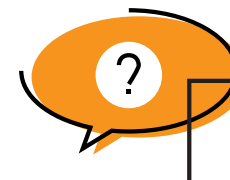
loan consultant at Dupaco's Hillcrest/JFK branch in Dubuque, credits creativity as his secret sauce in helping members be money ahead. Here's his story:

A couple came in seeking an auto loan to purchase a used car for their daughter. While reviewing their credit, I found a case of credit card creep. Over the years, they had been putting purchases on credit, paying monthly minimums and carrying over balances. As a result, they were looking at credit card debt exceeding \$30,000.

It was time to get creative: I wanted to get them out from under this debt, get them the car loan they needed and help them achieve their long-term goal of homeownership.

A Dupaco loan for these members would pay off all of the credit card debt—saving them more than \$200 a month in payments—and with one monthly payment instead of seven. Within three years, they'll be debt-free, having saved \$13,900 in total interest!

Just six months after their consolidation loan with Dupaco, their credit score improved by 100 points—giving them leverage to buy a home once they're ready!



Curious whether we can positively impact your financial future? Stop in to any branch, call us at (563) 557-7600 / 800-373-7600 or email [service@dupaco.com](mailto:service@dupaco.com).



It's Not Too Late

[dupaco.com/lira](http://dupaco.com/lira)

Even though a new year has begun, there's still time to make good on your 2015 retirement savings goals. Follow these tips, provided by Lynn Schmitt, lead IRA specialist at Dupaco:

- ▶ Qualified individuals can make contributions to a Traditional or Roth IRA for 2015 until Monday, April 18, 2016.
- ▶ Eligible individuals could receive a deduction for Traditional contributions or a tax credit for Roth contributions.
- ▶ Contributions are limited to \$5,500 for each of the 2015 and 2016 tax years.
- ▶ A "catch-up" provision allows individuals age 50 or older to make additional contributions of \$1,000 for each tax year.

To learn more, contact a Member Service Representative at any Dupaco location or Dupaco's IRA experts at (563) 557-7600 / 800-373-7600, ext. 218, or [service@dupaco.com](mailto:service@dupaco.com).



Lynn Schmitt

Brenda Atkinson

# We've Saved Members Millions!

Back in July, Dupaco set out to save members \$3 million in interest by bringing their loan and credit card balances home to Dupaco. GreenBack Impact hit the savings mark on International Credit Union Day, weeks ahead of the campaign's end on Oct. 31.

Why does this matter? You see, when a financial cooperative like Dupaco grows, every member benefits—in the form of competitive interest rates, lower fees and expanded service offerings. Thank you for being an active participant in the growth of your credit union!

[dupaco.com/GreenBack](http://dupaco.com/GreenBack)

# GreenBack <sup>IMPACT</sup> 20 by the numbers:

Total interest saved during GreenBack Impact: **\$3,659,081**

Duration of campaign **3.5** months | **\$24,200** paid to members for referrals

Loans brought back to Dupaco from other lenders: **1,170** of which 561 were auto loans

Dupaco members in **21 states** participated in GreenBack Impact (More than 9,000 members live more than 50 miles from a physical Dupaco branch!)

Number of times Dupaco's website was visited during GreenBack Impact: **1,124,143**

# Holiday Club: BY THE NUMBERS

Happy holidays, indeed! Dupaco members set a new savings record for the 2015 giving season:

**\$4,229,730:** Dollars members saved in their Holiday Club accounts

**\$227,000:** Approximate increase from the previous year's savings total

**4,038:** Number of members with a 2015 Holiday Club account

**Oct. 30, 2015:** Day the accumulated savings, plus interest, were automatically transferred to participants' checking or share savings accounts

Start saving now for next year's holiday spending; open your account at [dupaco.com/OnlineAccounts](http://dupaco.com/OnlineAccounts).



# Staff Updates

**|1| Janelle Ayers** joined Dupaco as insurance services representative at the Cedar Rapids, Iowa, Williams branch.

**|2| Nick Baal** was promoted to credit administration supervisor at the Hillcrest branch in Dubuque.

**|3| Abbey Bahl** was promoted to lead business lending processor at the Hillcrest branch in Dubuque.

**|4| Michelle Becwar** was promoted to lead education impact architect at the Asbury, Iowa, branch.

**|5| Tim Bemis** was promoted to insurance services manager at the Hillcrest branch in Dubuque.

**|6| Ken Bowers** joined Dupaco as insurance agent at the Dyersville branch.

**|7| Lisa Bowers** joined Dupaco as vice president, Human Resources at the Pennsylvania branch in Dubuque.

**|8| Dylan Buls** was promoted to assistant vice president, branch manager at the Cedar Falls, Iowa, branch.

**|9| Kevin Cray** was promoted to software development supervisor at the Hillcrest branch in Dubuque.

**|10| Tera Cuellar** was promoted to cash management representative at the Pennsylvania branch in Dubuque.

**|11| Carrie Culbertson** was named senior card services representative at the Pennsylvania branch in Dubuque.

**|12| Lisa Elskamp** was promoted to lead member solutions mortgage consultant at the Asbury, Iowa, branch.

**|13| Joe Ervolino** was named senior systems administrator at the Hillcrest branch in Dubuque.

**|14| Steve Ervolino** was promoted to chief information officer at the Pennsylvania branch in Dubuque.

**|15| Traci Fagot** joined Dupaco as member solutions consultant at the Asbury, Iowa, branch.

**|16| Dan Ferris** was promoted to member service representative at

the Hillcrest branch in Dubuque.

**|17| Krystal Frederick** was promoted to mortgage lending consultant supervisor at the Asbury, Iowa, branch.

**|18| Amy Gleason** joined Dupaco as member solutions consultant at the Asbury, Iowa, branch.

**|19| Jill Gogel** was promoted to fraud services supervisor at the Pennsylvania branch in Dubuque.

**|20| Meggan Heacock** was promoted to vice president, controller at the Pennsylvania branch in Dubuque.

**|21| Mallorie Hermesen** joined Dupaco as consumer lending processor at the Hillcrest branch in Dubuque.

**|22| Tracy Jameson** joined Dupaco as senior card services representative at the Pennsylvania branch in Dubuque.

**|23| Brad Kemp** was promoted to vice president, business lending at the

Hillcrest branch in Dubuque.

**|24| Kelly Klein** was named senior card services representative at the Pennsylvania branch in Dubuque.

**|25| Tonya McGlaughlin** was promoted to assistant vice president, branch manager at the Mullan branch in Waterloo, Iowa.

**|26| Jamie Millius** was named human resources administrative assistant at the Pennsylvania branch in Dubuque.

**|27| Lindsey Monigold** joined Dupaco as mortgage/consumer lending consultant at the Platteville, Wis., branch.

**|28| Mary Mullenix** was named teller services associate/member experience trainer at the Williams branch in Cedar Rapids, Iowa.

**|29| Casey Roegner** joined Dupaco as business services associate at the Hillcrest branch in Dubuque.

**|30| Crystal Simon** was named accounts payable

associate at the Pennsylvania branch in Dubuque.

**|31| Sam Spurling** was promoted to mortgage/consumer lending consultant at the Galena, Ill., branch.

**|32| Kathy Steffes** was promoted to assistant vice president, branch manager at the Carroll, Iowa, branch.

**|33| Tonya Vogt** was promoted to accounting payroll/benefits representative at the Pennsylvania branch in Dubuque.

**|34| Kyle Wagner** joined Dupaco as consumer lending processor at the Hillcrest branch in Dubuque.

**|35| Lynn Whitaker** was promoted to project coordinator at the Pennsylvania branch in Dubuque.

**|36| Amy Wickham**, assistant vice president, creative architect, was selected by *Credit Union Magazine* as a 2015 Credit Union Rock Star for her creativity and innovation.

# Mairzy Doats, Goals and Oats

By Michael Poppen

Welcome to another year with Dupaco! Hopefully 2015 went down as smooth as that last glass of eggnog. Or, perhaps the year was a bit more challenging, like a spoon cutting through overcooked beef tenderloin?

Regardless, we will address 2016 with renewed spirit and the steel resolve of the Quaker Oats man! Speaking of which, January is National Oatmeal Month. What better way to address

financial goal planning than considering the hardy, stick-to-your-ribs, pantry mainstay.

*The message: Make SMART goals.*

For one to save money, or eliminate debt, it is best to use concrete numbers to establish such a goal. To say, "This year, I'll pay down debt" or "I'm saving more money" is a losing proposition.

Instead, set goals like, "I'm going to add \$100 a month to my mortgage payment" or "I'm going

to increase my 401(k) contribution by 2 percent." By using solid numbers, we are ultimately more accountable to meeting a specific objective.

For some, the stress of goal planning is much like the texture of oatmeal. It can distract one from realizing the end results and benefits. So, try to force a spoonful down the gullet; you'll realize it's not too bad.

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 STAFF CAREER MILESTONES

- |   |  |  |
|---|--|--|
| <p><b>5-Year Employees</b></p> <ul style="list-style-type: none"> <li>▶ Lauren Gonner</li> <li>▶ Claire Cook</li> </ul> | <ul style="list-style-type: none"> <li>▶ Carrie Minor</li> <li>▶ Julie Petsch</li> <li>▶ Stacia Vaassen</li> <li>▶ Tonya Vogt</li> </ul>   | <p><b>25-Year-Plus Employees</b></p> <ul style="list-style-type: none"> <li>▶ Donna Digman (25)</li> </ul> |
| <p><b>10-Year Employees</b></p> <ul style="list-style-type: none"> <li>▶ Abby Kramer</li> <li>▶ Joe Bisenius</li> </ul> | <ul style="list-style-type: none"> <li>▶ Angie Heim (25)</li> <li>▶ Diann Mozena (26)</li> <li>▶ Jeann Digman (28)</li> <li>▶ Mike Ferris (31)</li> <li>▶ Nancy Laugesen (33)</li> <li>▶ Pat Slattery (35)</li> <li>▶ Sandy Courtney (45)</li> </ul> |  |

**SCENE IN: 2015**  
*Twenty-three years and 70,000 members later, this deposit envelope still works! Mailed to Dupaco by a member living in Wisconsin, the envelope is most likely from 1992, when Dupaco had just added its fourth branch. Since the printing of this envelope, Dupaco has embraced more ways to fund accounts, including mobile check deposit and the nationwide network of Shared Branch<sup>SM</sup> credit unions. But Dupaco's focus on thrift and systematic saving remains unchanged! (Dupaco photo)*

# Fundamentals of Estate Planning



Education is essential. Even if you already have an estate plan, you might not understand what it says or means.

Estate planning isn't simply about signing a bunch of legal documents that get spit out of a computer. Instead, it's about making informed

decisions that lead to the creation of legal documents that put your wishes, goals and final instructions in writing, resulting in the one basic thing that estate planning is really all about—creating peace of mind for you and your loved ones.

Learn all about the essential estate-planning documents, including last will and testaments, revocable living trusts, irrevocable trusts and more at our upcoming free seminar. Call Jim Liddle at (563) 690-0029 or email [jliddle@fctrust.com](mailto:jliddle@fctrust.com) to reserve a seat at this seminar.

## FREE SEMINAR

Thursday, Feb. 25  
**Estate Planning**  
**LOCATION:** Dupaco's branch at 3999 Pennsylvania Ave., Dubuque, Iowa  
**TIME:** 10 a.m. or 5:30 p.m.  
**COST:** Free to members  
 Live outside of the Dubuque area? Dupaco and First Community Trust now offer an on-demand estate-planning webinar you can view any time at [dupaco.com/trust](http://dupaco.com/trust).

The process of estate planning 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 actually can be an effective financial tool for many people in diverse circumstances.

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

[dupaco.com/trust](http://dupaco.com/trust)



Jim Liddle



# Safeguarding Your Social Security Number

## PROTECTION CONNECTION

[dupaco.com/fraud](http://dupaco.com/fraud)

From doctors' offices to schools, consumers are constantly asked to supply their Social Security numbers. Every time that all-important number is put out there, it opens the door to identity theft.

The Social Security Administration recommends asking these questions to help you decide whether to divulge those nine confidential digits: Why is my number needed? How will it be used? And, what will happen if I refuse to provide it?

"Follow your instincts," says Jill Gogel, fraud services supervisor at Dupaco. "If you ever have any concerns about giving out your information, make sure you're asking

these questions. And if you still don't feel comfortable, don't provide it."

When you have to disclose your number, Gogel says there are ways to keep the identifier secure:

► **Keep tabs on your credit.** You can get a free copy of your credit report every 12 months from each of the three credit bureaus at [AnnualCreditReport.com](http://AnnualCreditReport.com). Pull your credit report from a different bureau every four months.

► **Get a Credit History Lesson.** If you have concerns about your credit or simply want to learn more about what makes up your score, request a free Credit History Lesson from Dupaco.

► **Consider purchasing Family ID Restoration coverage.** Dupaco has partnered with Deluxe to offer its members additional resources to help prevent and respond to identity theft and fraud.



Jill Gogel

# The Disability Reality

*Here are five truths about disability and its impact:*

1 | **The probability is real.** Studies show that a 20-year-old worker has a one-in-four chance of becoming disabled before reaching full retirement age, according to the Social Security Administration.

2 | **Disability can be lengthy.** The average individual disability claim lasts 31.6 months, according to the Council for Disability Awareness.

3 | **Disability insurance can bring financial relief.** Anyone who can't afford to live without an income should carry disability insurance, Bemis says. "There will be some folks with enough in their rainy day fund to get by for

Could you afford to be without a paycheck for three months—or longer?

"Our ability to earn an income is perhaps our greatest asset—greater than any home or auto we'll ever own," says Tim Bemis, insurance services manager at Dupaco Insurance Services, which offers a complete line of insurance options, including disability. "We insure the home and car, but most of us overlook insuring ourselves and our income."

possibly several months, but anything longer becomes a severe financial hardship," he says.

4 | **You can protect your outstanding loans.**

When participants of Dupaco's voluntary Payment Protection program unexpectedly suffer from a protected life event, such as a disability, the protection might cancel or reduce repayment of their loan debt during that difficult time.

5 | **You can lower your odds of becoming disabled.** The majority of disability claims are caused by illnesses. Adopting healthier habits can decrease your risk of disability.

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 email at [insurance@dupaco.com](mailto:insurance@dupaco.com).



# Sign On

[dupaco.com/about/dupaco-logo.html](http://dupaco.com/about/dupaco-logo.html)

▼ **SCENE IN: 2015**  
The Sycamore branch sign in Dubuque shines at dusk. (D. Klavitter/Dupaco photo)

Dupaco recently completed installation of new eye-catching and energy-efficient exterior signs at all 19 branches. The paint on many of the former blue signs had faded as a result of years of weathering. They were due to be repainted.

The new signs are illuminated by LEDs (light emitting diodes). This will conserve energy and will reduce annual electricity and

maintenance costs by more than \$16,000.

Unlike fluorescent lamps, the LEDs produce a brilliant and consistent illumination that will not dim, flicker or fade in cold weather.

For maximum visual impact, new sign-production technology was considered during the updated Dupaco logo-design process, according to Dupaco Marketing Senior Vice President David Klavitter.



# New MoneyCard to Offer Added Security



Dupaco members will soon have access to an even safer debit card.

EMV® (Europay, MasterCard® and VISA®) chip-enhanced MoneyCards are expected to start being issued this year.

"The EMV chip cards will make counterfeit card production nearly impossible," says Todd Link, senior vice president, Risk Management & Remote Delivery at Dupaco. "This will reduce fraudsters' ability to steal card numbers, produce a fake card and use it at traditional merchants."

*Here are a few changes you might notice with your new card:*

► **New numbers for joint owners:** Joint owners will both receive new card numbers. If this applies to you, once you receive your new card number, make sure you update any bills, such as cable or cell phone accounts, that automatically charge against your MoneyCard.

► **New way to pay:** The cards will primarily be used as a chip card (inserted into the payment terminal), but they also can be swiped at merchants that don't offer EMV card terminals.

► **Greater convenience:** You will no longer

need to stop by a Dupaco branch to change your card's PIN. Instead, you will be able to make the change by simply calling a toll-free number.

[dupaco.com/fraud](http://dupaco.com/fraud)



Todd Link





Rate as low as **4.90% APR<sup>1</sup>** After six months the rate will be a low **9.25% APR<sup>1</sup>** to **16.25% APR<sup>1</sup>**  
[dupaco.com/visa](http://dupaco.com/visa)



**EXAMPLES**

- Interest savings of **\$4,420** for balance transfer of \$2,000<sup>2</sup>
- Interest savings of **\$11,051** for balance transfer of \$5,000<sup>2</sup>
- Interest savings of **\$17,683** for balance transfer of \$8,000<sup>2</sup>

Transfer your balances now. Call 800-373-7600, ext. 202, or complete your balance transfer request through Shine Online Banking in the Transfer menu.



**SCENE IN: 2015**  
 Waterloo (Iowa) Chamber of Commerce representatives joined Dupaco staff in a groundbreaking ceremony for the new San Marnan Drive branch in Waterloo on Dec. 1. The full-service branch, expected to open this summer, will focus on helping members improve their financial positions, in part through hands-on demonstrations of Dupaco desktop, tablet and mobile deposit services. (B. Wubbenal/Greater Cedar Valley Alliance photo)

[dupaco.com/locations](http://dupaco.com/locations)

# 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-annual-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. 202, or [loans@dupaco.com](mailto:loans@dupaco.com), or visit [dupaco.com/visa](http://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](http://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](http://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](mailto:service@dupaco.com).



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. 202, or [loans@dupaco.com](mailto:loans@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](http://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 Status<sup>SM</sup> symbol. Contact: Member Services, (563) 557-7600 / 800-373-7600, ext. 206, or [service@dupaco.com](mailto:service@dupaco.com).



**Shared Branch<sup>SM</sup> 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](http://co-opcreditunions.org/locator).



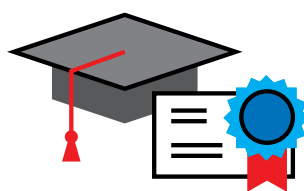
**Tax-advantaged savings:** Dupaco's Certified IRA Service Professionals can help you save toward retirement with a Traditional IRA or a Roth IRA. Contact: IRA Department, (563) 557-7600 / 800-373-7600, ext. 218, or [service@dupaco.com](mailto:service@dupaco.com).

[dupaco.com/about](http://dupaco.com/about)

# Life Events

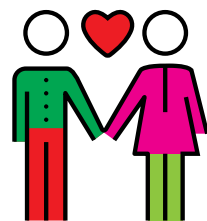
## For Whatever Life Throws Your Way

Dupaco is here to help optimize every stage of your financial life. So when you're preparing for major changes—from graduation to marriage to retirement—resources are only a click away at [dupaco.com/LifeEvents](http://dupaco.com/LifeEvents). Here's a sneak peak at what you'll find:



### Life after Graduation

**Heading to College:** It's time to tackle the Free Application for Federal Student Aid. Know what to expect with the FAFSA and other college-prep strategies.  
**Finding a Job:** Consider these six sometimes-overlooked factors when a job offer is on the table.



### Getting Married

**Wedding Planning:** Plan the wedding of your dreams without making a nightmare of your finances.  
**After the Vows:** Learn which questions to address together as you prepare to merge your lives and finances.



### Baby on Board

**Gear Up:** Nurture that budget! Learn how to save more and spend less on all of that baby gear.  
**Childcare:** The biggest weekly expense for most parents is childcare. Can you afford to reduce work hours or leave your job? Use our calculator to explore this option.





▲ Supporting the most contested hockey trophy in Iowa? Check! Dupaco is excited to partner with United States Hockey League teams Dubuque Fighting Saints, Cedar Rapids RoughRiders and Waterloo Black Hawks as the title sponsor for the Cowbell Cup. This fan favorite brings extra excitement as the three teams compete in the series, which will include 12 games for each of the three participating teams. Visit [www.ushl.com](http://www.ushl.com) for information about the league and links to each team's website.



▲ **KIDS:** Get ready to roll at the DoPack Skate Party in Dubuque on March 5.

## COMMUNITY CALENDAR

Tuesday, Feb. 16

### United States Air Force Band Presents Freedom Winds

**LOCATION:** University of Dubuque Heritage Center, Dubuque, Iowa  
**TIME:** 7 p.m.

**COST:** Free

Complimentary tickets are available at Dupaco locations in Dubuque, Dyersville and Peosta, Iowa; Galena, Ill.; and Platteville, Wis.

Sunday, Feb. 21

### Chestnut Mountain Ski Days

**LOCATION:** Chestnut Mountain Resort, Galena, Ill.  
**TIME:** Noon–9 p.m.

**COST:** Varies

With coupon available at Dupaco, members can get a lift ticket for \$25 (save \$27) OR a lift ticket, lesson and rental for only \$35 (save \$72). Discount coupons will be available at Dupaco locations in Dubuque, Dyersville and Peosta, Iowa; Galena, Ill.; and Platteville, Wis.

Sunday, Feb. 28

### 67th Annual Dupaco Community Credit Union Meeting of the Membership

**LOCATION:** Peosta Community Centre, Peosta, Iowa  
**TIME:** 1 p.m.

**COST:** \$1

All Dupaco members are invited to participate in your credit union's annual meeting. Tickets must be purchased in advance and are available at all Dupaco locations. Business meeting begins at 1 p.m. with sandwich luncheon to follow.

Saturday, March 5

### DoPack Skate Party

**LOCATION:** Skate Country, Dubuque, Iowa  
**TIME:** 4:30–6:30 p.m.

**COST:** \$2.50

Tickets are \$2.50 per person and include admission, quad-skate rental and unlimited soda! Tickets must be purchased in advance and are currently available at Dupaco locations in Dubuque, Dyersville and Peosta, Iowa; Galena, Ill.; and Platteville, Wis.



Thursday, March 10

### BestFest

**LOCATION:** Grand River Center, Dubuque, Iowa

**TIME:** 5–7:30 p.m.

**COST:** \$30

Support Hospice of Dubuque by attending BestFest. Enjoy samples provided by those voted the area's best product and service providers. Tickets are available at Hospice of Dubuque, 1670 JFK Road and at Dupaco's location at 3299 Hillcrest Road, Dubuque.



Friday, March 11

### Cowbell Cup Competition

**LOCATION:** Young Arena, Waterloo, Iowa

**TIME:** 7 p.m.

**COST:** \$10

The Dubuque Fighting Saints vs. the Waterloo Black Hawks. Receive a special Cowbell Cup ticket price of \$10 when you purchase tickets online at [waterlooblackhawks.com/dupaco-group](http://waterlooblackhawks.com/dupaco-group) (use case-sensitive password DUPACO2016). Deadline to order is March 10. Limit eight tickets. Children 3 years and younger who do not need a seat do not need a ticket. Questions: contact Allison Longnecker at 319-296-7583 or at [allison@waterlooblackhawks.com](mailto:allison@waterlooblackhawks.com).



Saturday, March 12

### Cowbell Cup Competition

**LOCATION:** The Stable, Cedar Rapids, Iowa

**TIME:** 7 p.m.

**COST:** \$10.75 (Green Zone); \$12.75 (Grey Zone); \$14.75 (Blue Zone)

The Dubuque Fighting Saints vs. the Cedar Rapids RoughRiders. Receive a special Cowbell Cup ticket price when you purchase tickets by calling 319-261-GOAL(4625) and mention Dupaco Cowbell Cup. There is no limit to the number of tickets purchased. Children 3 years and older need a ticket.



Thursday, March 17

### Everyday Heroes

**LOCATION:** Holiday Inn, Dubuque, Iowa

**TIME:** 7:30 a.m.

**COST:** \$20

Support the American Red Cross as they honor those who have gone above and beyond to make a difference in their communities. Purchase your advance tickets for the annual Everyday Heroes recognition breakfast by calling the American Red Cross office at (563) 564-4564.



### ▲ SCENE IN: 2015

As the 2015 beneficiary of the Halloween Benefit Movie fundraiser in Dubuque, the Dubuque Bike Coop had a strong showing of volunteers on hand to receive the check on Nov. 5. Delivering the check were representatives from each of the movie event co-sponsors, Dupaco, AMC Star Theater and KAT-FM radio. (S. Leaser/Dupaco photo)

[dupaco.com/about](http://www.dupaco.com/about)

## EDUCATIONAL OPPORTUNITIES

Thursday, Feb. 25

### Estate Planning Seminar

**LOCATION:** Dupaco's branch at 3999 Pennsylvania Ave., Dubuque, Iowa

**TIME:** 10 a.m. or 5:30 p.m.

**COST:** Free to members

This free seminar, presented by First Community Trust, will cover the topic of estate planning, with an overview of wills, trusts and more. Pre-registration is requested by contacting Jim Liddle at (563) 690-0029 or [jliddle@fctrust.com](mailto:jliddle@fctrust.com).

Through Thursday, March 31

### Dupaco Community Credit Union Scholarship Program

**ENTRY DEADLINE:** Thursday, March 31

**LEARN MORE AND APPLY:** [dupaco.com/scholarships](http://dupaco.com/scholarships)

The Dupaco Community Credit Union Scholarship Program offers up to five nonrenewable \$2,000 scholarships to member-students in good standing who plan to enroll at any accredited college or university as full-time, first-year students.



Through Tuesday, May 17

### NICC Business and Community Solutions Member Discounts

**LOCATION:** Northeast Iowa Community College, Town Clock Business Center, Dubuque

**CLASS TIMES:** Vary

**COST:** Varies

Dupaco members will receive a discount on select Northeast Iowa Community College Business and Community Solutions classes. Register by calling NICC Business and Community Solutions at

(563) 557-8271, ext. 380, or email [Kloftb@nicc.edu](mailto:Kloftb@nicc.edu). You must identify yourself as a Dupaco member for the discount to be applied. Classes include:

- ▶ You Have a LinkedIn Account...Now What Do You Do With It?
- ▶ The Perfect Storm Advanced
- ▶ Facebook Marketing: Attract Fans, Build Your Brand, and Get Results!
- ▶ Engaging Millennials in the Workplace
- ▶ Using Twitter for Professional Networking and Customer Relations
- ▶ Retaining Millennials in the Workplace

For more information, visit [dupaco.com/seminars](http://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

[dupaco.com/events](http://www.dupaco.com/events)

[facebook.com/dupaco](https://facebook.com/dupaco)

[twitter.com/dupaco](https://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](mailto:awickham@dupaco.com).