



◀ **SCENE IN: 2016**
Dupaco's Dollar the Dog joins other mascots at the Families Helping Families of Iowa, Inc.'s Super Hero Walk on Oct. 15 at Kirkwood Community College in Cedar Rapids, Iowa. Dupaco staff and Dollar walked to raise awareness and funds for foster families in Iowa. (D. King/Dupaco photo)

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NCUA



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Owner's Manual

WINTER ▶ 2017

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2016 HIGHLIGHTS

Opened the **San Marnan Learning Lab**,
Dupaco's newest branch, in Waterloo, Iowa.

Paid eligible members **more than \$2.85 million** in **Thank Use**.

Members set a new record, saving **more than \$4.4 million** as part of their credit union's **annual Holiday Club**.

Staff vigilance **prevented nearly \$1.8 million** in member **fraud losses**.

Membership grew to more than 95,000. **An increase of more than 7%**

Deposits exceed \$1.2 billion. **An increase of nearly 8%**

Assets total more than \$1.49 billion. **An increase of nearly 12%**

Loans outstanding exceed \$896 million. **An increase of nearly 12%**

Dupaco **capital reserves** remain extremely strong. **Exceeding 14.2% of assets**



▲ **SCENE IN: 2016**
Following the annual meeting, Dupaco board members Randy Skemp, Jeff Gonner, Steve Chapman and Ron Meyers take the oath of office. (D. Klavitter/Dupaco photo)

Thanks for Using Your Credit Union

To be genuinely effective, no one person can go it alone. That's the essence of Dupaco's member-owned, cooperative structure.

Our 2016 Thank Use campaign was designed to demonstrate that as a credit union, Dupaco is more than local. It's a financial cooperative owned by your friends and neighbors. The more members use their credit union, the more everyone benefits—both members and Dupaco.

Dupaco's services also take the form of advice and guidance through products like Bright Track credit score monitoring. This additional no-cost benefit of membership is accessible through Shine Online Banking.

As a member of a financial cooperative, please know you're represented by an outstanding board of dedicated volunteers. Their focus remains you and your well-being.

This dedication is personified by longtime director Richard Burgmeier, who decided not to seek an 11th term. We thank Dick for his nearly 31 years of service and unwavering commitment to Dupaco. Please join me in welcoming Ron Meyers, who was elected to the board in February.

Credit unions were created to fulfill a public purpose: the cultivation of thrift, encouragement to save regularly, granting of loans for provident purposes at a reasonable interest rate, and budget and consumer counseling.

Dupaco continues to pursue and fulfill its mission to serve and enrich the lives of our members. This ideal is as true today as it was in 1948,

when 10 Dubuque Packing Company employees founded the credit union on the philosophy of cooperation and mutual self-help.

Today, more than 95,000 members, nine democratically elected volunteer board members and nearly 400 employees work together for the economic betterment of everyone. This lifts people and their communities.

Thanks for participating in the financial home you own. Everyone is welcome here.

Joseph F. Hearn

Joe Hearn
President and CEO



Participate in 68th Annual Membership Meeting

PEOSTA, Iowa—You are invited to attend the 68th Annual Dupaco Community Credit Union Membership Meeting on Sunday, Feb. 19, at the Peosta Community Centre, 7896 Burds Road, Peosta. The business meeting begins at 1 p.m. and will be followed by music, refreshments and a sandwich luncheon. Door prizes also will be awarded.

The meeting is the official forum for annual Dupaco board elections. A call for board candidate applications was published in the Summer 2016 Owner's Manual newsletter and on Dupaco's website. The nominating committee will present

the following proposed candidates: Denise Dolan*, Andy Schroeder* and Bob Wethal*.

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 meeting are \$1 per member and must be purchased in advance at any credit union location. If you can't attend the meeting in person, follow @Dupaco on Twitter for live updates. *Incumbents

dupaco.com/about

Dupaco's Mullan Branch is Getting a Makeover

WATERLOO, Iowa—Dupaco Community Credit Union's Mullan branch is getting a makeover that will expand the member experience.

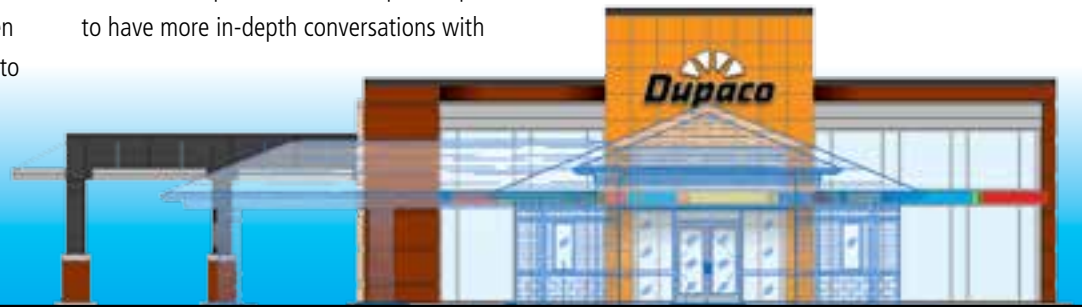
The Waterloo branch will remain open during construction, which is expected to be finished in April.

The remodeled branch will feature a brighter, bolder look that's consistent with Dupaco's 18 other branches. It

also will boast more space to better serve its members. The lobby will be enlarged, and added office space will allow Dupaco experts to have more in-depth conversations with

members about money matters.

Monitor branch progress at dupaco.com/mullan.



Bill Pay the Easy Way

can even set up recurring payments to avoid missed or late payments.

Can't take a picture of your bill? No problem—as an alternative, you also can manually make a payment, and you can use Picture Pay from a tablet or computer too.

Picture Pay is free for a maximum of 25 payments per calendar month when you meet and maintain Dupaco's relationship standard of \$1,500 in total loan OR total deposit balances, AND subscribe to free Dupaco eStatements instead of paper statements. Payments over 25 are subject to Dupaco's standard cost per payment. Get all the Picture Pay details at Shine Online or at dupaco.com/BillPay.

Dupaco's Picture Pay allows you to use your phone to take a picture of a bill and initiate a payment.

To access Picture Pay the easy way, log in to Shine Mobile Banking. Snap a picture of a bill stub to set up a payee, fill in the amount to pay and the due date, and you're finished! Your payees are stored in Picture Pay for easy access. If your payments are always the same amount, you

Holiday Club: BY THE NUMBERS

Happy holidays, indeed! Dupaco members set a new savings record for the 2016 giving season.

\$4,448,564

Total dollars members saved in their Holiday Club accounts

\$218,834

Approximate increase from the previous year's savings total

4,308

Number of members with a 2016 Holiday Club account

270

Increase in member participation from the previous year

Oct. 31, 2016

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.

An Index of Services: YOUR LIFETIME FINANCIAL HOME

Dupaco Community Credit Union strives to serve as your lifetime financial home. Here are some of the member-focused offerings provided by your credit union.

MANY WAYS TO ACCESS YOUR MONEY



Credit card: Dupaco's low-variable-rate, no-annual-fee VISA® credit card allows you to boost your purchasing power and features EMV chip technology to reduce your risk of card fraud.

Mobile payments: Download your operating system's designated app and upload your card information to make purchases with your phone instead of your plastic. Apple Pay, Android and Samsung Pay are all compatible with Dupaco's VISA credit card.



MoneyCard: It's both a debit card and an ATM card, offering access to your money at all ATMs. Avoid ATM surcharges at non-Dupaco ATMs that display the Privileged Status™ symbol.



Online and Mobile Banking: With Shine Online and Mobile Banking, track your balances, set account notifications, pay bills and even deposit checks with your phone.



Shared Branch™ Network: When you're away from home, enjoy free access and service at thousands of shared credit union branches worldwide.

Learn more by calling 800-373-7600, ext. 0, or by emailing service@dupaco.com.

EDUCATIONAL PRODUCTS AND SERVICES



Bright Track: Monitor changes to your credit score via Bright Track, a free benefit of membership, accessible within Shine Online and Mobile Banking.



Credit Coach Loan: Drive up your credit score with a Credit Coach Loan. The money you borrow is secured in your savings account for the term of the loan, and interest dividends are paid while you make payments and establish your credit.



Credit History Lesson: Learn how to drive up your credit score with a free Credit History Lesson from Dupaco.



Money Makeover: Learn where you can cut costs and build savings through a free, one-on-one Money Makeover.



Save your way: Save for your specific goals with You Name It savings accounts or a Holiday Club account.



It's Not Too Late to Save

dupaco.com/ira

There's still time to make good on your 2016 retirement savings goals. Follow these tips provided by Lynn Schmitt, lead IRA specialist at Dupaco Community Credit Union, to get started:

- Qualified individuals can make contributions to a Traditional or Roth IRA for 2016 until April 18, 2017.
- Eligible individuals could receive a deduction for Traditional contributions or a tax credit for Roth contributions.
- Contributions for the 2016 tax year are limited to \$5,500 if you are younger than 50 and \$6,500 if you are 50 or older.

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.

Deposit Checks in a Snap

With Dupaco Community Credit Union's mobile app, it's never been easier to deposit the occasional paper check.

Through the app, eligible members can snap a photo of their check and deposit it electronically. It's easy and secure—and has quickly grown into one of Dupaco's more popular mobile products.

Here's a look at the evolution of the credit union's mobile deposit feature:

- Mobile deposit launched in **July 2013**.
- In its first full month, members made **330 mobile deposits** totaling more than **\$81,000**.
- Fast-forward to **October 2016**, with members making more than **2,600 mobile deposits** totaling **\$1.1 million**. (That's a higher deposit volume than at some of Dupaco's physical branches!)
- Nearly **6,000 members** have taken advantage of mobile deposit so far.

dupaco.com/mobile



Dupaco Recognized for its Focus on Members

Dupaco Community Credit Union is passionate about making a positive impact on the lives of its members and the communities it serves. This member-driven approach is getting noticed. During the past year, the credit union has been recognized multiple times for the work it's doing on behalf of its 95,000-plus members. Dupaco is honored to have received these accolades:

DUBUQUE AREA CHAMBER Presented with the Dubuque Area Chamber of Commerce's Members Choice Award for Business of the Year.

► Named one of Iowa's "Top Workplaces" in 2016 by *The Des Moines Register*, ranking no. 10 out of 55 midsize employers.

► Recognized as one of the nation's "Top Performing" credit unions with the Crystal Performance Award.

► Received the Credit Union National Association (CUNA) Operations and Sales and Service Council "Excellence Award" for its Making Connections employee-training program.



► Voted Favorite Business in two categories by TH Media's *her* magazine readers: first place in both the favorite local bank/credit union category and the investment advice category.

The awards are recognition of what is at the heart of Dupaco—service to its members.



dupaco.com/about

Survey Says: Dupaco Takes Member Feedback Seriously

Dupaco Community Credit Union wants to know what's on your mind. That's why surveys play such a vital part in engaging member sentiment.

We've got questions, and so do you. Here's a Q&A on Dupaco's surveys.

Q: Why does Dupaco survey its members?
A: Asking for input ensures their voices are heard. Since Dupaco members also are owners, it's important they have a say in what their credit union is doing and what it could be doing better.

Q: How many surveys does Dupaco use?
A: Dupaco emails transactional and relationship surveys. Transactional surveys are triggered by becoming a member; opening a new product; or conducting a transaction at a branch, over the phone or online. Relationship surveys are emailed to members regardless of whether they have conducted a transaction. Dupaco also emails surveys to members who have interacted with Dupaco Insurance Services and Dupaco Financial Services.

Q: How often are members surveyed?
A: Because products and services are always evolving, members are surveyed once every three months.

Q: How does Dupaco use the results?
A: The data helps staff and management understand how to improve services and functions for all members.

Q: Do respondents have to supply confidential information?
A: The surveys never request confidential financial information, including account numbers, Social Security numbers or online banking credentials. Should you ever receive an unsolicited request for confidential information, do not provide it; instead, report the incident to Dupaco.

dupaco.com/protection/how-dupaco-communicates.html



▲ SCENE IN: 2016
Dupaco's Luke Wilkerson shows member Roger Langkamp the Shine Mobile Banking updates on Nov. 28 at Dupaco's Pennsylvania Avenue branch in Dubuque, Iowa. These updates include PIN log-in access, simplified navigation, easy eStatement viewing and features like Quick Balance and Picture Pay. (M. Blondin/Dupaco photo)

Dupaco-Sponsored Event to Address Student-Debt Crisis

Dupaco Community Credit Union is sponsoring a free event to explore the decisions parents and teens are faced with as students prepare to graduate from high school. Life After Graduation: Explore Your Options will take place this spring. The event is open to the public and will include a special screening of the film *Broke, Busted & Disgusted*, which explores the student-debt crisis, and a Dupaco-led discussion on developing a plan to explore options

and determine a path. "Heading to college may be one of the biggest financial decisions of a student's life, and we want to do our best to educate them during their college-planning process," says Dupaco President and CEO Joe Hearn. As details become available, including date and location, information will be shared in-branch and online at dupaco.com/ExploreYourOptions.

Notes Bearing Interest

Dylan Buls, assistant vice president, branch manager, served as a crasher mentor at the Iowa Credit Union League convention in September, based on his leadership as a crasher at the 2015 event. The crasher program provides young credit union professionals a deeper insight into credit unions.

Matt Dodds, chief operating officer, was sworn in to the Iowa Credit Union League board in September. The board represents the collective interests of Iowa's 92 credit unions and their more than 1 million members. The ICUL is the trade association for Iowa's not-for-profit credit union industry.

Joe Ervolino, senior information systems administrator; **Rachel Kluck**, teller service supervisor; **Abby Scherrman**, consumer lending consultant; **David Schick**, member service representative/lending consultant/operations assistant; and **Peter Spinoso**, community outreach and education assistant, graduated from Dale Carnegie® Training in November.

Danielle Gratton, chief financial officer, was elected in December as Vice Chair on the Iowa Credit Union Foundation board, which works to help Iowans improve their lives through programs focused on financial literacy and access to trusted financial services.

Joe Hearn, president and CEO, was recognized as one of Dubuque's "Movers, Shakers, and Newsmakers of 2016" by the Dubuque Area Chamber of Commerce.

Bob Hoefer, strategic consultant and retired Dupaco chief executive officer, was among three credit union leaders honored by the Iowa Credit Union Foundation in September with a Community Impact Award for making a difference in his community through philanthropic and charitable investments.

Mark Kremer, Dupaco Insurance Services agent, was named in the Top 100 Agents for Life Sales. This recognition is based out of all agents who represent Auto Owners in the 26 states in which they operate.



▲ SCENE IN: 2016
Member Anthony Seidel visits Dupaco's First Avenue branch in Cedar Rapids, Iowa, on Oct. 20 during the credit union's Thank Use payout celebration to find the Thank Use he earned for participating in his cooperative was deposited into his account. Although the Thank Use campaign has ended, you are welcome to learn, earn and save at Dupaco any time. (B. Kaplan photo)

DID YOU KNOW?

For the latest new hires, promotions and transfers throughout the organization, go to Dupaco.com/StaffUpdates.

Dupaco	
FINANCIAL STRENGTH	
As of Nov. 30, 2016	
Members:	95,584
Deposits:	\$1.20 billion
Loans:	\$896 million
Assets:	\$1.49 billion
Reserves:	\$212 million
Reserve Ratio:	14.2%



▲ Dupaco is excited to partner with United States Hockey League teams the Dubuque Fighting Saints, the Cedar Rapids RoughRiders and the Waterloo Black Hawks as the title sponsor for the Cowbell Cup. This fan favorite delivers 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 for information about the league and links to each team's website.



Fourth Saturday of each month, January through April Museum Madness at Grout Museum District

LOCATION: All Grout Museum sites
TIME: 9 a.m.–5 p.m.
COST: \$4 for Youth Explorer Pass, \$6.50 for Adult Explorer Pass
Dupaco members can present a Dupaco credit or debit card as proof of membership to receive half-price admission to Museum Madness, which

www.dupaco.com/events

facebook.com/dupaco

twitter.com/dupaco

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

COMMUNITY CALENDAR



Friday, Jan. 13 Dupaco Cowbell Cup Competition

LOCATION: The Stable, Cedar Rapids, Iowa
TIME: 7 p.m.
COST: Varies
The Cedar Rapids RoughRiders vs. the Dubuque Fighting Saints. Receive a special Cowbell Cup ticket price of \$4 off each ticket when you purchase any regular-priced ticket by calling (319) 261-GOAL (4625) and mention Dupaco Cowbell Cup. There is no limit to the number of tickets that can be purchased. Children ages 3 and older need a ticket.



Sunday, Jan. 29 & Sunday, Feb. 26 Dupaco Days at Chestnut Mountain

LOCATION: Chestnut Mountain Ski Resort, Galena, Ill.
TIME: Noon–9 p.m.
COST: Varies
With coupon, members can get a lift ticket for \$25 (a savings of \$25) or a lift ticket, lesson and rental for only \$35 (a savings of \$70). Coupon is required and is available at the Hillcrest Road branch in Dubuque and Dupaco branches in Peosta and Dyersville, Iowa; Galena, Ill.; and Platteville, Wis. Or simply print one at dupaco.com/events.



Saturday, Feb. 4 Dupaco Cowbell Cup Competition

LOCATION: Mystique Community Ice Center, Dubuque, Iowa
TIME: 7:05 p.m.
COST: \$8
The Dubuque Fighting Saints vs. the Cedar Rapids RoughRiders. Receive a special Dupaco Cowbell Cup ticket price when you purchase tickets online at

DubuqueFightingSaints.com/groups and enter the password "cowbell." Deadline to order is Friday, Jan. 27. Limit eight tickets. Tickets purchased online include a \$1-per-ticket processing fee. Children ages 2 and younger who do not need a seat do not need a ticket. Contact Katie Kenne at (563) 587-2211 or at kkenne@dubuquefightingsaints.com with questions.



Saturday, Feb. 11 Dupaco Cowbell Cup Competition

LOCATION: Young Arena, Waterloo, Iowa
TIME: 7 p.m.
COST: \$10 or \$8
The Cedar Rapids RoughRiders vs. the Waterloo Black Hawks. Receive a special Dupaco Cowbell Cup ticket price of \$10 for any White Zone seat (or \$8 for any Blue Zone seat) when you purchase tickets online at waterlooblackhawks.com/dupaco-group (use case-sensitive password DUPACO2017). Children ages 3 and younger who do not need a seat do not need a ticket. Contact Allison Longnecker at (319) 296-7583 or at allison@waterlooblackhawks.com with questions.

BLUES BLOWOUT

Saturday, Feb. 18 Iowa Public Radio Blues Blowout

LOCATION: Electric Park Ballroom, Waterloo, Iowa
TIME: Doors open at 6 p.m.; show begins at 6:30 p.m.
Sponsors Dupaco, Iowa Public Radio and Friends of KUNI/KHKE present Bob Dorr & the Blue Band, The Blue Trio featuring Cathy Henry, Danielle Nicole and more. Tickets go on sale in early January and can be purchased in advance online at iowapublicradio.org for \$25 each or \$30 at the door.

Sunday, Feb. 19 68th Annual Dupaco 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.

Be on the lookout for additional events. Check Dupaco's Member Events & Discounts page at dupaco.com/events.



◀ **SCENE IN: 2016**
Dupaco assisted member Barry Funke to recover from an auto accident and start his business, Funke Auto Shine, in Manchester, Iowa. (D. Klavitter/Dupaco photo)

MANCHESTER, Iowa—Barry Funke had long been attracted to Dupaco Community Credit Union's competitive rates. But the Manchester man became a lifelong member after the credit union gave him a chance when no one else would.

Three years ago, Funke was on his way to work in the early morning hours when he hit black ice, sending his vehicle off a railroad bridge. The accident left him paralyzed.

Funke remained hospitalized for three months and was unable to work for nearly two years as he underwent physical therapy to regain strength in his legs. While he remains paralyzed, Funke can now walk with the help of crutches.

Last year, Funke was ready to work again. It was a necessity, with mounting medical bills making it more difficult to make ends meet.

With plans to launch an auto-detailing business, Funke turned to several local banks in hopes of obtaining a loan to cover the upfront costs. Each time, he was denied because he was "too high of a risk."

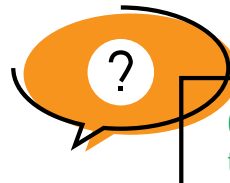
Then someone encouraged him to reach out to Dupaco. Manchester Branch Manager Kelly Ruegnitz dug deeper than just his credit score, which had dipped because of medical bills. She crafted a plan to loan Funke the startup funds he needed, using his truck as collateral.

Funke Auto Shine opened its doors in Manchester on April 1.

"I was getting so used to being told no. It was huge that Dupaco was willing to help. They were a lifesaver," Funke says. "I was very successful prior to that accident, and it seemed like everything was falling apart. Dupaco helped me get back on my feet."

At Dupaco, Funke knows he's more than a number.

"Dupaco cares about you and wants you to succeed," he says. "I'm just very thankful to be alive and to have people who are here to help me. I owe them a lot."



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

SCENE IN: 2016 ▶

Dupaco's Carrie Culbertson talks with Adele Smith, of Independence, Iowa, one of three winners of Dupaco's Philanthropy Day poster contest, about how she gives back and helps others. Adele's winning artwork was showcased at the National Philanthropy Day luncheon at the Grand River Center in Dubuque, Iowa, on Nov. 17. (M. Blondin/Dupaco photo)



Avoid Identity Theft Online and Off

PROTECTION CONNECTION

dupaco.com/fraud

Identity thieves are lurking around every corner of the physical and digital worlds.

Dupaco aims to help its members keep their private information private—not only on Data Privacy Day, Jan. 28, but every day.

These practical tips can keep you one step ahead of fraudsters:

► **Destroy it.** Are you guilty of throwing your monthly statements, bills and receipts straight into the trash or recycle bin? Opt for using a crosscut shredder instead.

► **Don't share your Social Security number.** This should be treated like the personal ID number it is. If you need to provide your SSN, find out why it is needed. Never divulge it over the phone or by email

in response to an unsolicited request.

► **Choose strong passwords.** Craft a password that uses at least one number and one special symbol. And avoid using the same login information to access online

banking as you would to shop online.

► **Put safeguards in place.** Dupaco eNotifiers inform you of every transaction made on your account. If you get an alert of a transaction you didn't make, you can call Dupaco and get the account blocked before further damage is done.



▲ SCENE IN: 2016

Dupaco Board Member Steve Chapman offers insight during Dupaco's strategic-planning session on Sept. 9 in Dubuque, Iowa. During the session, Dupaco's board and staff identified strategic growth and improvement opportunities for the credit union. (D. Klavitter/Dupaco photo)

POLICY FOR THE PEOPLE

dupaco.com/PoliticalAction


▲ SCENE IN: 2016

Incoming Iowa House District 57 Rep. Shannon Lundgren talks about credit union issues during a visit to Dupaco on Nov. 30. From left: Dupaco President and CEO Joe Hearn, Lundgren and Dupaco SVP Service Delivery Nancy Tekippe. (D. Klavitter/Dupaco photo)

The Disability Reality

Here are four 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.

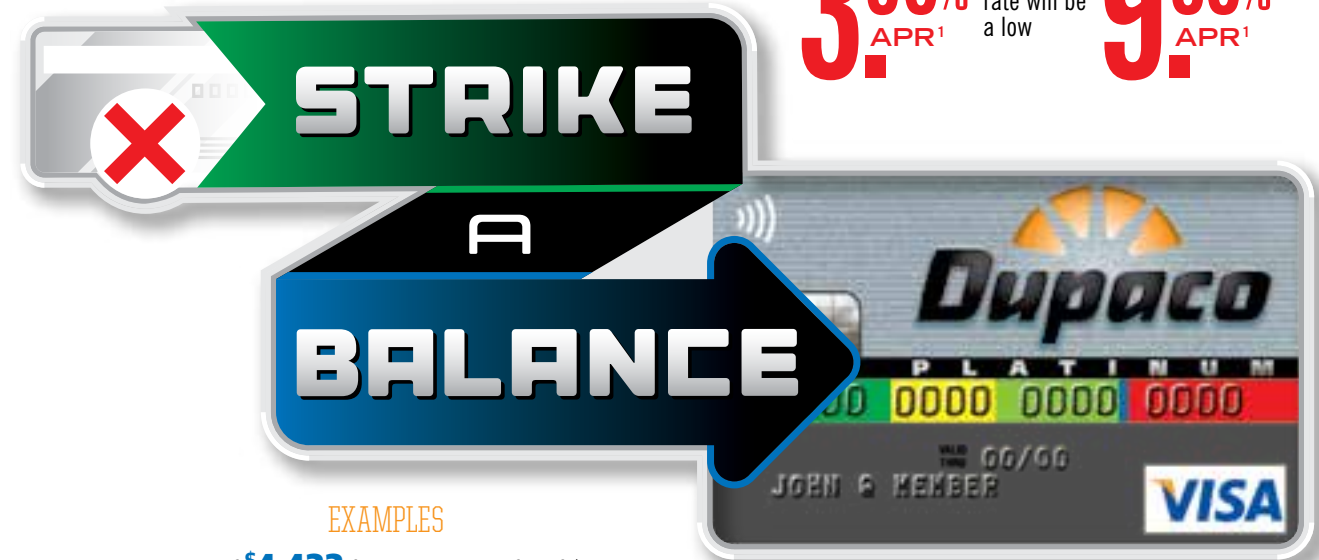
4 | You can protect your outstanding loans.

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.

Request a no-cost, no-obligation insurance analysis at dupaco.com/insure. Or contact the Dupaco Insurance Services team at (563) 557-7600 / 800-373-7600, ext. 210, or by email at insurance@dupaco.com.



Rate as low as **3.90% APR¹** After six months the rate will be a low **9.50% to 16.50% APR¹**

dupaco.com/visa


EXAMPLES

Interest savings of **\$4,433** for balance transfer of \$2,000²
Interest savings of **\$11,084** for balance transfer of \$5,000²
Interest savings of **\$17,735** for balance transfer of \$8,000²

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

¹The 3.90% balance transfer promotional rate is valid for balance transfers and cash advances that post between Jan. 2, 2017, and March 31, 2017. The 3.90% annual percentage rate (APR) expires six months from the date of your first balance transfer or cash advance, at which time the APR will revert back to the APR established at time of account opening, which is a variable rate from 9.50% to 16.50%, based on your creditworthiness. Account must be in good standing to qualify. All VISA® APRs will vary with the market based on the Prime Rate. There is a grace period on purchases, and no annual fees or participation fees. Other fees include: cash advance fee—\$3 or 1.50% of the amount of each cash advance, whichever is greater (maximum of \$15); foreign transaction fee—1.00% of each transaction in U.S. dollars; late payment fee is \$15 or the minimum due, whichever is less if you are four (4) or more days late; returned payment fee—up to \$25.

²Interest rate savings examples are for illustrative purposes only. All interest rate savings examples assume: 1.) the credit card balance(s) the member held elsewhere were at a 23.00% annual percentage rate (APR) and 2.) the balance transferred to a Dupaco VISA is eligible for the six-month promotional rate of 3.90% APR, which would convert to a 9.50% APR after the promotional period. Additionally, the Dupaco VISA minimum monthly payment amount is 3.0% of the credit card balance, while most other cards are at 1.0%–2.0% of the balance. Consequently, the minimum monthly payment amounts used in the above examples are as follows: \$2,000 balance—\$40 on old card, \$60 on Dupaco card; \$5,000 balance—\$100 on old card, \$150 on Dupaco card; \$8,000 balance—\$160 on old card, \$240 on Dupaco card. Not all members will qualify for a Dupaco VISA. There is a 25-day grace period on purchases, and no balance transfer, annual fees or participation fees. Other fees include: cash advance fee—\$3 or 1.50% of the amount of each cash advance, whichever is greater (maximum of \$15); foreign transaction fee—1.00% of each transaction in U.S. dollars; late payment fee—up to \$15 if you are four (4) or more days late; returned payment fee—up to \$25.

Fruit Cake and Taxes

By Michael Poppen

The holidays are over, and we face the New Year with renewed energy and focus. The same cannot be said about the tax code. Within a few weeks, we will be inundated and buried under a cascade of 1099s, W-2s, interest statements, Schedule Cs and 1040s produced from our incomes, required minimum distributions, pensions, mutual funds, stocks, Social Security, etc.

As we assemble these documents into a neat little pile, it is a good time to remind ourselves of that fruit cake we received from Great-Aunt Beatrice. You know... it arrived shortly before

Thanksgiving, resigned to its space on the countertop between the toaster and the telephone.

The income received from interest in dividends, capital gains, income, salary and interest paid out over the course of the year is a lot like the fruit cake. Each ingredient might be good as it stands by itself; however, if mixed together it becomes a tangled nutty slab of waxy green and red fruit!

That's why it's important to review the vehicles and investments from which the income is received. If you find yourself owing the IRS, perhaps moving a portion of your portfolio to

municipal bonds—on which the income is not taxed federally—will alleviate this burden. Or, maybe a tax-deferred vehicle, such as an IRA, to limit the amount of income might be suitable.

The bottom line is that no matter what your income goal or tax situation is, the team at Dupaco Financial Services has a solution for you.

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. Dupaco Community Credit Union and Dupaco Financial Services are not registered broker/dealers and are not affiliated with LPL Financial.

dupaco.com/invest



Quick Tips to Make You Retirement Ready

FCT
FIRST COMMUNITY TRUST

Worried you're not ready to retire?

"For those members who are close to retirement, there may be fear that they may not have enough saved or they may need to change their standard of living," says Jim Liddle, vice president, trust officer at First Community Trust.

If you're closing in on retirement and wondering whether you've saved enough, you might find peace of mind following these strategies:

Look at the numbers. Review your nest-egg assets, sources of fixed income (including Social Security, pension income and wages if you plan to work part time in retirement) and projected expenses in retirement. "This is a great way to understand how much a member may be spending, what portion of that is covered with

fixed income and what distributions, if any, from the nest egg will be required to maintain the planned standard of living," Liddle says.

Know what you need. With that information, you can project what will be needed on an annual basis from your retirement savings so you can determine the necessary size of your nest egg.

Ask for help. If you'd like to boost your retirement savings, consider working with Dupaco Community Credit Union or First Community Trust to determine what types of retirement accounts might be beneficial to utilize.

Cut expenses. If additional saving is not an option, look at

your expenses—either current expenses or those projected in retirement—to determine what can be trimmed. A free Dupaco Money Makeover is a good place to start. "If money is freed up, boosting retirement savings will be a great way to solidify a member's ability to retire the way he or she wants to," Liddle says.

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FAFSA Process Becomes Easier for Families



Families interested in pursuing higher education now have more time to wade through their financial aid options thanks to changes in the submission process for the Free Application for Federal Student Aid.

The FAFSA is used to determine student financial aid eligibility and must be completed every year a student attends college.

The 2017–18 FAFSA rolled out two big changes:

2016 OCT. 1 It can be submitted earlier. Students could file their FAFSA as early as Oct. 1, 2016, rather than waiting until January 2017.

TAX YEAR 2015 It uses earlier income information. For example, for the 2017–18 FAFSA, students and their parents report data from the 2015 tax year instead of their 2016 records.

Here are some ways families will benefit from these changes, according to Erick Danielson, supervisor at the Iowa College Access Network:

Less guesswork. By using an earlier tax year, families can complete the FAFSA without estimating their tax information.

Easier to report. More families will be able to take advantage of the IRS Data Retrieval Tool, which allows

them to automatically import tax information into their FAFSA.

Know options sooner. Students can learn what type of financial aid they qualify for sooner, giving them more time to gather additional information and make an informed decision.

Less stress. Knowing their financial options earlier might help some students choose their college sooner.

Some colleges have moved up their FAFSA priority date. Students should complete their FAFSA by this deadline to be considered for the most aid.

dupaco.com/ExploreYourOptions



SCENE IN: 2016

▲ The Credit Union National Association Operations, Sales & Service Council recognized Dupaco's Making Connections three-part employee onboarding training program during an awards ceremony in Las Vegas on Sept. 29. Dupaco's Jennifer Breitbart (from left), Tami Rechtenbach, Nancy Tekippe and Amy Wickham accepted the award on behalf of the credit union.

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