



**SCENE IN: 2017**  
 Dupaco's Luke Telecky (left) examines counterfeit bills during a fraud-training session for Dupaco staff led by Special Agent Michael Hawkins of the U.S. Secret Service (right) on March 16 in Dubuque, Iowa. (M. Blondin/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



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



PAGE | 1 | **Thank Use! Participate. Cooperate. Accumulate.**

PAGE | 2 | From 10 to 100,000 Members, Dupaco's Mission Remains the Same

PAGE | 8 | Protect Yourself from Fraud While Traveling

PAGE | 9 | Grant Program Helps Members Attain Homeownership

PAGE | 11 | Launch Your Retirement Savings

# Participate. Cooperate. Accumulate.

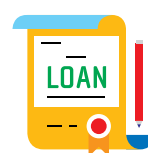
Thank Use demonstrates the power of Dupaco Community Credit Union's member-owned cooperative structure. The more members use Dupaco, the more everyone grows and benefits. Through Sept. 30, Thank Use pays you cash for your participation—and the more you use Dupaco, the more you'll be thanked! When we work together, everyone wins. See how much you've earned by logging into Shine Online or Mobile Banking!

## HERE'S HOW YOU CAN PARTICIPATE:

### ACTIVE CHECKING ACCOUNT REQUIRED



Earn up to **\$75**



Earn up to **\$75**



Earn **\$0.04** with every swipe



Earn up to **\$20**

### SWIPE GROUP GOAL

**Earn. Together.** Swipes of your Dupaco debit and/or credit card moves us closer to our group goal. And when we reach it, you could be eligible for additional Thank Use cash!



After **12.5** million swipes, earn up to **\$40**

See [dupaco.com/ThankUse](http://dupaco.com/ThankUse) for eligibility requirements.



## From 10 to 100,000 Members, Dupaco's Mission Remains the Same

Dupaco Community Credit Union comes from humble beginnings.

In 1948, 10 employees of the Dubuque Packing Company pooled their money and founded the credit union on the philosophy of cooperation and mutual self-help.

This summer, Dupaco will welcome its 100,000th member.

While its membership has grown exponentially since 1948, the credit union's not-for-

profit mission and structure remain the same. Dupaco is making an even bigger positive impact.

As Dupaco's membership and branch locations have grown, so has its ability to provide an expanded range of cost-effective financial services. Through its free Money Makeovers, Credit History Lessons, Bright Track credit score monitoring and other services, Dupaco continues to help its members

get ahead while meeting their lifetime financial needs.

Dupaco's cooperative structure still provides an opportunity for members to use and control their own money—on a democratic basis—to improve one another's lives. It's still people helping people.

And that's the credit union difference.

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

## Dupaco's Great Credit Race Aims to Help Improve Members' Financial Positions

On a mission to help its members build their credit score for a brighter financial future, Dupaco Community Credit Union launched its second Great Credit Race on May 1.

Twelve participants are racing to build their credit score from 0 to as high as possible in six months. The competition provides an opportunity for both racers and observers to gain a better understanding of how credit works and how it impacts every stage of life.

Each racer received a Dupaco Visa credit card with a \$1,000 limit and one-on-one coaching on how the proper use of credit can help build and maintain a favorable credit score. The participant with the highest score at the finish line will win \$1,000, with the second-place finisher receiving \$500.

Consumers' ability to obtain financing, rent an apartment and even get a job might all depend on their credit score, but it's hard to

get credit without a credit score.

"The racers will not only learn about their credit score, but also about how to budget and create a savings plan," says Dupaco's Jill Rothenberger, vice president, consumer lending. "We want to give these young members the tools they need to be financially responsible."

Dupaco's inaugural Great Credit Race kicked off in 2013.



Visit [dupaco.com/GreatCreditRace](http://dupaco.com/GreatCreditRace) for race updates and educational resources on how to build your credit.



### SCENE IN: 2017

The Mullan branch in Waterloo, Iowa, was recently given a makeover and is now fully open for service. The remodel consisted of enlarging the lobby, increasing office space and creating a more dynamic area for Dupaco experts to help you keep your finances moving in the right direction. (M. Schmalz photo)

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

## Build Equity in Your Home and Reap the Benefits

Your house can be a powerful financial asset. As you continue to make payments on your mortgage, you build equity in your home. Equity is the part of the home's value that belongs to you, not the lender.

You can borrow against that equity with a Home Equity Line of Credit, which can be drawn upon and paid down by the homeowner for a set period of time.

"Once you have the HELOC in place, you can

really use it for anything—purchasing a vehicle, paying for a vacation, helping with children's school costs or even paying off other debt," says Chris Hurley, mortgage/consumer lending consultant at Dupaco Community Credit Union's Cedar Heights branch in Cedar Falls, Iowa.

Here are three ways to increase your home's equity to get the most out of your line of credit:

**Make additional payments:** Setting up automatic biweekly payments allows you to

make one full additional payment each year. **Boost your payments:** Round up your monthly mortgage payments to pay off your loan faster.

**Increase the value of your home:** "Many experts believe the best projects are kitchen or bathroom remodels, replacing old appliances and adding an extra bedroom," Hurley says.

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

## Get cookin' on your summer projects with a Home Equity Line of Credit

# 2.99%\*

INTRO APR\*

After 6 months, the rate will be a low

# 4.00-4.49%

### AVOID GETTING BURNED BY FEES

- NO annual, application, maintenance or transaction fees
- Closing costs covered up to \$350

### ALWAYS SERVED FRESH

- Your line of credit is available for use 24 hours a day/7 days a week
- Advance your line easily via Shine Online Banking

### PERFECTLY SIZED PAYMENT PORTIONS

- Repayment terms up to 15 years (keeps monthly payments lower)
- Schedule automatic payments (optional)

### A SIDE OF SAVINGS

- Potential money-saving tax benefits (check with your tax advisor for details)

APPLY ONLINE AT [WWW.DUPACO.COM/LOANS](http://WWW.DUPACO.COM/LOANS), CALL 800-373-7600, EXT. 202 OR EMAIL [LOANS@DUPACO.COM](mailto:LOANS@DUPACO.COM).

\*The 2.99% introductory Annual Percentage Rate (APR) is for qualified members with a credit score of 675 or above who open a new Home Equity Loan. The 2.99% introductory APR expires 180 days after the date the account is opened, at which time the APR will increase to the non-discount variable rate ranging from 4.00-4.49% APR, based on credit score and combined loan-to-value (total mortgage balances divided by the total value of the house) as determined at time of account opening. If member does not qualify for the 2.99% introductory APR, then the applicable APR is a variable rate ranging from 7.00% to 10.00% based on credit score. The APR may vary after the account is opened. Maximum APR 21%. Introductory APR is accurate as of 3/1/2017 and is subject to change. Home Equity Loans require a minimum \$10,000 line of credit and a combined loan-to-value of 85% or less. Closing costs paid by the credit union to a maximum of \$350. There are no application, annual, maintenance or transaction fees associated with this account; however, lender may recover origination charges if loan is closed within 30 months of opening. Consult your tax advisor regarding the deductibility of interest. Property insurance required. This offer is good for a limited time only. This offer is not transferable and may not be used in conjunction with any other discounts, offers or coupons. Rate requires Dupaco membership. Account opening subject to qualification and approval.



# Board Update

During Dupaco Community Credit Union's 68th Annual Membership Meeting on Feb. 19, Denise Dolan, Andy Schroeder and Bob Wethal were re-elected to serve three-year terms on the credit union's volunteer board of directors. Following the membership meeting, the board of directors made the following appointments:

- 1 | **Renee Poppe**, chair of the board
- 2 | **Bob Wethal**, vice chair
- 3 | **Denise Dolan**, secretary
- 4 | **Steve Chapman**, treasurer, chair of Investment/Asset Liability Management and Salary Savings Plan Oversight Committees
- 5 | **Jeff Gonner**, chair of Audit Committee
- 6 | **Ron Meyers**, chair of Marketing and Nomination Committees
- 7 | **Ron Mussehl**, chair of Business Lending Committee
- 8 | **Andy Schroeder**, chair of Credit/Delinquent Loan Committee and CUSO Board of Directors
- 9 | **Randy Skemp**, chair of Personnel Committee



## NOMINATIONS BEING ACCEPTED

The Dupaco Nominating Committee is accepting applications from qualified members interested in serving on the Dupaco Board of Directors, an unpaid body of volunteers elected by the membership. Interested candidates are required to submit biographical information by Aug. 31, 2017, and individually review director responsibilities with members of the credit union's board and staff. From the applicant pool, the committee will recommend a slate of candidates to the membership at the Feb. 18, 2018, Annual Meeting. No nominations will be accepted from the floor. Interested members must submit their intentions in writing to: Dupaco Community Credit Union, Nominating Committee, P.O. Box 179, Dubuque, IA 52004-0179.

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

## Taking the Mystery Out of the Machine

Interactive Teller Machines are making their way into more Dupaco branches. The video teller machines allow members to make transactions via a remote Dupaco teller in real time. Learn more about the newest way to conduct transactions:

**Q:** *Is this technology replacing people?*  
**A:** No. In fact, Dupaco's interactive tellers allow on-site staff to have deeper conversations with members about money. "Now we can spend more one-on-one time with our members to do Credit History Lessons, Money Makeovers, help with budgeting and more," says Collin Olson, member service representative at the San Marnan Learning Lab in Waterloo, Iowa. "An extra perk of having ITMs is that it allows our drive-ups to have extended hours, so our members can speak to live tellers before and after our branch lobby hours."

**Q:** *Do I need my debit card to use an ITM?*  
**A:** No. "You simply touch the screen, and it connects you to one of our live Dupaco tellers," Olson says.

**Q:** *What transactions can I do?*  
**A:** Cash and check deposits, withdrawals, transfers, loan payments, ordering checks and much more. "Our members can do just about all the same transactions they would

if a teller at the branch were helping them," Olson says.  
**Q:** *Are the ITMs difficult to use?*  
**A:** "Many of our members are amazed by how a real person actually pops up on the screen to assist them, how easy they are to use and how much the tellers can do for them," Olson says.

### Dupaco features Interactive Teller Machines at the following locations:

- ▶ **Pennsylvania Avenue branch** in Dubuque, Iowa
- ▶ **Peosta Learning Lab** in Peosta, Iowa
- ▶ **Williams Boulevard branch** in Cedar Rapids, Iowa
- ▶ **Covenant Hospital** in Waterloo, Iowa
- ▶ **Mullan branch** in Waterloo, Iowa
- ▶ **San Marnan Learning Lab** in Waterloo, Iowa
- ▶ **Oldenburg Road branch** in Galena, Ill.



#### ▲ SCENE IN: 2016

Shortly after the opening of the San Marnan Learning Lab in Waterloo, Iowa, Dupaco member Donovan Miles (left) uses the Interactive Teller Machine with the help of Dupaco's Collin Olson. (G. Brown photo)

## On-Demand Webinar Tackles College Financial Aid

College planning and the financial aid process can seem overwhelming. But it doesn't have to be so daunting. Dupaco Community Credit Union's "How to Prepare and Pay for College" webinar, presented in partnership with Student Choice, will help you get educated on how to finance your or your child's college education. Insider tips include information about when to start

planning for college, how to receive free money toward higher education and how to cover the remaining cost. The webinar, which can be viewed at [dupaco.com/ExploreYourOptions](http://dupaco.com/ExploreYourOptions), directly relates to Dupaco's mission to help improve each member's financial position.

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

## Notes Bearing Interest

**Leslie Alvarez**, community outreach and education assistant; **Abbey Bahl**, business loan processor supervisor; **Erin Bubenyak**, mortgage/consumer lending consultant; **Kevin Cray**, software development supervisor; **Kelly Liddle**, fraud specialist; **Mary Mullenix**, teller service associate/trainer; and **Cydney Tran**, member service representative, graduated from Dale Carnegie® Training this spring.

**Erin Engler**, assistant vice president, community outreach and education supervisor, was recognized by the Women's Leadership Network as its Up and Coming Leader for 2017.

**Judy Folken**, senior deposit operations representative, was selected to receive a scholarship to attend CU Recovery Collection Academy, where she will network with other credit union professionals and learn more about the collection process and making credit unions more efficient.

**Crystal Kleitsch**, community outreach and education assistant, and a junior at Loras College, was selected for the first class of Principal Community Scholars. This pilot program is designed to encourage student leadership in meeting community needs. Selected students receive a \$1,000 scholarship from Principal upon completion of their project.

**Kelly Ruegnitz**, assistant vice president, branch manager, was selected to the Iowa Credit Union League's 2017 Iowa Innovation Group. She will join a group of innovators from across Iowa to create new and innovative ways of serving members and fighting for the future of consumer finance through credit unions.



#### ▲ SCENE IN: 2017

Recent graduates Cory Bryson (from left) and Nathan Suarez chat with Dupaco's Andrew Houy and Peter Spinoso at the Housing Education and Rehabilitation Training program's latest housing project open house on May 18 in Dubuque, Iowa. The students helped renovate the Jackson Street home while attaining their diplomas. The HEART program, which receives financial support from Dupaco, aims to teach at-risk high school students trade skills through community-revitalization projects. (M. Blondin/Dupaco photo)

#### ? DID YOU KNOW?

For the latest new hires, promotions and transfers throughout the organization, go to [Dupaco.com/StaffUpdates](http://Dupaco.com/StaffUpdates).



#### FINANCIAL STRENGTH

As of May 31, 2017

Members: **99,458**

Deposits: **\$1.25 billion**

Loans: **\$922 million**

Assets: **\$1.56 billion**

Reserves: **\$229 million**

Reserve Ratio: **14.7%**



## COMMUNITY CALENDAR

### ADVENTURELAND

#### Discounted Tickets

LOCATION: Adventureland Park, Altoona, Iowa  
COST: \$32

Discounted tickets can be purchased at Dupaco for just \$32—a savings of \$5 to \$10. For park information, visit [AdventurelandPark.com](http://AdventurelandPark.com). Ticket quantities are limited.

Be on the lookout for additional events. Check Dupaco's Member Events & Discounts page at [dupaco.com/events](http://dupaco.com/events).

## Adventures with #FlatDollar Calling all DoPack members!

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

Sandra J Miller added a new photo to Dupaco Community Credit Union's Timeline — in Epworth, Iowa.  
May 12 at 3:03pm

#FlatDollar stopped at The Freedom Rock today to do some geocaching.



5 likes, 1 Comment  
Like Comment Share

Dupaco's youngest members, ages 12 and younger, can participate in Dupaco's #FlatDollar contest for a chance to win four free tickets to Adventureland Park in Altoona, Iowa.

Go to [dupaco.com/DoPack](http://dupaco.com/DoPack) to download and cut out Dollar the Dog, then take him on adventures with you this summer. Snap a photo of Flat Dollar as you deposit money in your

savings account, while on vacation with your family, having fun at a Dupaco-sponsored event and enjoying other adventures.

Then, post it to Dupaco's Facebook page using the hashtag #FlatDollar to enter to win four free Adventureland tickets—and for your chance to see your #FlatDollar adventures published online, in DoNotes and in Dupaco branches!

## EDUCATIONAL OPPORTUNITIES

### FCT

FIRST COMMUNITY TRUST

Thursday, July 27

#### Estate Planning Webinar

LOCATION: Online pre-registration is required to access webinar; information available at [www.dupaco.com/trust](http://www.dupaco.com/trust)

TIME: 10–11 a.m.

COST: Free

Presented by First Community Trust, this free seminar will cover the topic of estate planning, with an overview of wills, trusts and more.

### Dupaco Members Awarded College Scholarships

Each year, the Dupaco R.W. Hoefer Foundation College Scholarship Program awards up to 10 nonrenewable \$2,000 college scholarships to full-time, first-year students planning to attend an accredited community college, trade school, technical college or university. The following students were awarded this year's scholarships:

- ▶ Madalyn Pfohl (Cuba City High School, Cuba City, Wis.)
- ▶ Audrey Hefel (Wahlert Catholic High School, Dubuque, Iowa)
- ▶ Cassandra Ruppert (Maquoketa High School, Maquoketa, Iowa)
- ▶ Sarah Wareham (Wahlert Catholic High School, Dubuque, Iowa)
- ▶ Alexis Costello (Linn-Mar High School, Cedar Rapids, Iowa)
- ▶ Christopher Wuertzer (Wahlert Catholic High School, Dubuque, Iowa)
- ▶ Aaron Costello (Western Dubuque High School, Epworth, Iowa)
- ▶ Olivia Gaul (Wahlert Catholic High School, Dubuque, Iowa)
- ▶ Katherine Gansemer (Western Dubuque High School, Epworth, Iowa)
- ▶ Carrie Klein (Hempstead High School, Dubuque, Iowa)

Dupaco member Alyssa Kremer, a graduating senior at Marquette Catholic High School in Bellevue, Iowa, was selected as the third-place \$750 winner of the Warren A. Morrow scholarship, awarded annually by the Iowa Credit Union Foundation.

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

[dupaco.com/events](http://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 Dupaco at 800-373-7600, ext. 0.



## My IMPACT

### SCENE IN: 2017

With the help of her credit union from afar, Dupaco member and mother of two Emily VanDeWiel, of Lodi, Wis., is working to achieve her financial dream of buying a house for her family of four. (L. Stovall photo)

LODI, Wis.—Dupaco Community Credit Union doesn't miss an opportunity to help its members connect to opportunity.

Long-distance member Emily VanDeWiel, of Lodi, is proof positive. Dupaco's Lisa Mescher reached out to VanDeWiel to discuss the possibility of moving a dealer-financed auto loan to the credit union. VanDeWiel declined, but their phone conversation didn't end there.

They talked about VanDeWiel's financial dreams for the future. VanDeWiel shared that she hoped to buy a house for her family of four. Mescher said Dupaco could help.

"It was great to have someone who actually cares about helping you achieve your goals," VanDeWiel says. "In today's world, life gets so busy, and it's nice to have that reassurance that I'm being taken care of."

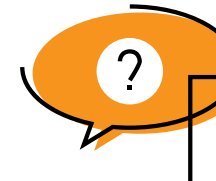
VanDeWiel felt like she was getting nowhere paying down some high-interest credit card debt. Mescher recommended moving the balance to an existing personal loan at Dupaco. That cut VanDeWiel's

interest payments in half, freeing up money to open three new savings accounts—a You Name It Savings Account for a house and a savings account for each of her daughters. With every paycheck, VanDeWiel is now systematically saving for her family.

"I already know my daughters' futures are looking better than they were a month ago," she says.

Now that she is intentionally saving for a down payment, VanDeWiel hopes to buy a house this year. But she has no plans to move away from her longtime credit union, which has continued to help her from miles away.

"It will be a huge relief to have something that we can call our own to raise our family in," VanDeWiel says.



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](mailto:service@dupaco.com).

## Shared Branching Offers Homestyle Convenience



The CO-OP Shared Branch<sup>SM</sup> network keeps you connected to Dupaco Community Credit Union—no matter where you go.

Through this expansive network, you have fee-free access to your money at more than 5,000 participating credit union branches nationwide.

With shared branching, you can make deposits, cash and check withdrawals, loan payments, transfers and more as if you were at your own credit union. You need only to identify your credit union, provide your account number and show photo identification.

That's the credit union difference.

[co-opsharedbranch.org](http://co-opsharedbranch.org)

# Protect Yourself from Fraud While Traveling

## PROTECTION CONNECTION

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

If you're planning a summer getaway, it's easy to get wrapped up in the excitement of the excursion. But don't take a vacation from fraud prevention.

Follow these fraud-fighting tips so your vacation can remain just that:

► **Call ahead.** Notify card issuers of your travel itinerary in advance to ensure your credit and debit cards work while you're

away. "Also, if there are two cardholders on the account but only one person is planning on leaving, we need to get that noted so security doesn't suspect fraud," says Marlie Russell, a card services representative at Dupaco Community Credit Union.

► **More isn't always better.** When it comes to credit cards, travel lightly. Don't store all the cards you bring in the same place, and

always know exactly where they are.

► **Be aware of your surroundings.** If you're withdrawing cash or paying with your debit card, cover the PIN pad with your free hand. If the card-reading device looks questionable, err on the side of caution and pay with cash.

► **Monitor your accounts.** Both Shine Online and Shine Mobile Banking allow you to keep tabs on your accounts. You can set up eNotifiers to be alerted of activity and transactions on your accounts.

# Dupaco Cards Can be Used for Mobile Payments

Safer and easier than carrying your credit and debit cards, mobile payments are becoming increasingly popular due to the lack of data saved on a retailer's system.

Dupaco Community Credit Union's chip-enabled MoneyCards and Visa credit cards are now compatible with Apple Pay, Samsung Pay and Android Pay. Simply download the designated app your operating system works on, and upload your card information.

To pay, hold your smart phone or smart

watch near the card reader to process the transaction in mere seconds.

"With mobile payments, there's no more fumbling to find a card to use, swiping it, selecting 'debit' or 'credit,' and then entering a PIN or signing," says Jim Bemboom, card services supervisor at Dupaco.

Before paying, make sure the retailer accepts mobile payments, as not every merchant does.

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



## POLICY FOR THE PEOPLE

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

### DON'T FORGET

Have you moved?  
Changed phone numbers?  
New email address?

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

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

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



### ▲ SCENE IN: 2017

At the Iowa State Capitol in Des Moines on March 15, Dupaco's Tami Rechtenbach (right) talks with State Rep. Kristi Hager about legislation being considered by the Iowa House of Representatives that could impact credit unions. (D. Klavitter/Dupaco photo)

# 5 Benefits of Pet Insurance to Consider Right Meow

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

We insure our vehicles, homes, health and more—but what about the furry members of our families?

Last year, Dupaco Insurance Services began offering Figo Pet Insurance to bring dog and cat owners peace of mind.

*Not sure if the coverage is the right fit for you and your pet? Here are five benefits to consider:*

1 | **It can make treatment affordable.**

When your dog or cat requires emergency medical treatment, veterinarian bills can soar into the thousands of dollars. Pet insurance can help defray those costs.

2 | **You pick the plan.** Figo offers three plans, and you customize your reimbursement percentage and annual deductible.

3 | **It covers nearly all illnesses and injuries.** All illnesses and injuries are covered

by Figo if they are not pre-existing conditions. A pre-existing condition is any issue that shows clinical signs prior to the start of your policy period and relevant waiting period.

4 | **You choose the veterinarian.** You can take your sick or injured dog or cat to any licensed veterinarian, emergency room or specialist in the United States or Canada.

5 | **It's easy to manage.** Figo is the first cloud-based pet insurance company, allowing you to submit claims by uploading a bill from any device, share your pet's medical records any time and more.



# Grant Program Helps Members Attain Homeownership

DUBUQUE, Iowa—Lisa Jogerst spent the past couple of years planning and saving for her first house. So, when she walked through a well-kept white, two-story, two-bedroom house in Dubuque, she knew she'd found the one. She made an offer that day.

Jogerst received some financial relief when she needed it most—becoming the first recipient of a new first-time homebuyer grant program at Dupaco Community Credit Union. Through a grant from the Dupaco R.W. Hoefer Foundation, the program is offering 20 \$1,000 grants in the form of down-payment or closing-cost assistance to eligible recipients.

Jogerst used the grant toward closing costs May 19, freeing up money to furnish her first home. "Going into an empty house with a couple of things and everything else either donated from family or friends, I want to have some nice new pieces," she says. "I'm slowly making it a home and making it mine. It's just right for me."

Grant recipients must finance their mortgage through Dupaco, meet household income eligibility limits and complete an online homeownership course, among other eligibility requirements. A Dupaco mortgage lender can help members apply for the grant during their mortgage loan application.



### ▲ SCENE IN: 2017

Dupaco member Lisa Jogerst (left) closes on her first home with Dupaco's Laurie Von Ah on May 19 in Dubuque, Iowa. Jogerst is the first recipient of the \$1,000 first-time homebuyer grant from the Dupaco R.W. Hoefer Foundation. (M. Blondin/Dupaco photo)

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

# It's Here!

Now you can earn and redeem points for merchandise, travel, gift cards and even cash back with a **Rewards Visa** from the credit union you know and trust!



Every **\$1** Spent on your Visa = **1** Point Earned

### ONLINE POINTS REDEMPTION

for cash back, statement credit, gift cards, merchandise, and hotel and travel opportunities

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

**NO ANNUAL FEE**

### GRACE PERIOD

Before interest is charged on purchases

# Practicing the Art of Patience Pays Off

By Michael Poppen

The more things change...

The more they remain the same? I read somewhere that change is much like watching the waves come to shore or the flames of a fire dance about.

While watching, it is easy to notice varying heights of the wave or how the fire flickers change in color as energy is passed from one coal to another. However, fundamentally, the waves will push against the shore time after

time. The fire, given a constant supply of fuel, will burn hot, consuming oxygen until extinguished.

Historically speaking, the market returns of stocks, bonds and mutual funds have mirrored the short history of the United States. Right or wrong, in a capitalist state, the more things change, the more they remain the same. Unfortunately, war, economic bubbles, terrorism and poverty will continue. But, along with that, there will be recoveries, innovation, growth and hope for a better future!

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

People change, as do financial and personal objectives. But, as Nelson Mandela once said, "May your choices reflect your hopes, not your fears." Knowing change is inevitable and consistent, we can maintain the level of perseverance and patience needed in trying times—personally and financially.

Please contact Dupaco Financial Services if we can help.

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.



# Parents: Stop Putting Off Estate Planning



If you have children, you know how difficult it can be to find spare time.

And when you do have a free moment, end-of-life planning is about the last way you'd like to spend it.

But if you don't make those decisions, someone else will. If you die without a will or trust, most states have laws that determine what happens—including guardianship of your children—for you, according to Jim Liddle, vice president, trust officer at First Community Trust.

Not sure where to begin? Consider these questions as you prepare to create an estate plan:

**Who do I want to settle my affairs?** That includes collecting and selling your assets, taking care of final debts, filing final tax returns and more. This person or entity is named the executor in your will.

**Who do I want to take care of my children?** This person is named the guardian in your will.

**Who do I want to take care of any money I leave my children?** This person or entity is named the trustee in your will.

**What do I want the trust for the benefit of my kids to look like?** Consider what reasons your children can get assets out of the trust, what

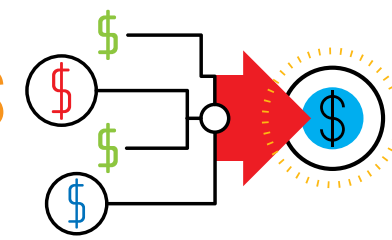
ages they must be to do so and other special provisions you deem appropriate.

"Once you start the conversation, I believe a parent will find peace of mind in knowing that if the unthinkable happened, there is a plan in place," Liddle says.



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

# Program Helps Members Manage Student Debt



A new Dupaco Community Credit Union program aims to help college borrowers take control of their student debt through a student loan refinance option—the credit union's latest tool to help its student members navigate the cost of college every step of the way.

Through Dupaco's new loan program, eligible borrowers can refinance existing private or federal

student loans into one manageable loan. The program offers favorable rates and repayment terms to help borrowers relieve their debt burden.

The student loan refinance option complements an existing student loan program the credit union has long offered. Dupaco's Extra Credit Student Loan provides students who are heading to college or are already in school with funding to cover the

gap left by other types of aid.

As a credit union, Dupaco's mission is to improve its members' financial positions.

"Our student loan refinance option is one more tool in our kit to help our members achieve financial stability," says Jill Rothenberger, vice president, consumer lending at Dupaco.

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

# Launch Your Retirement Savings

If you've struggled to save for retirement, you're not alone.

Nearly half of U.S. families have no retirement account savings, according to the Economic Policy Institute.

But Dupaco's newest savings account, Launchpad, can help you establish—and grow—retirement savings at your pace.

Dupaco will help you set up a systematic savings plan in which a set amount of your paycheck gets directly deposited into your Launchpad account.

Once you've saved \$1,000 in your account, you'll have learned and demonstrated the discipline it takes to move that balance into a retirement savings account, like a

Dupaco Individual Retirement Account.

Launchpad is one more tool the credit union offers to help its members attain a brighter financial future.

To open a Launchpad savings account, call Dupaco at 800-373-7600, ext. 0.

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

## SCENE IN: 2017 ▶

Dupaco's David Klavitter (left) and Loras College's Bobbi Earles present during the American Red Cross Everyday Heroes recognition breakfast March 16 in Dubuque, Iowa. Whether it's being prepared for an unexpected financial hurdle or helping your neighbor in an emergency, preparedness is in everyone's best interest. That's why Dupaco is a longtime supporter of the Red Cross and its Everyday Heroes program, which recognizes ordinary people who have done extraordinary things. (M. Blondin/Dupaco photo)



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PHONE: (608) 348-4499

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PHONE: (563) 582-2805

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