



**SCENE IN: 2017**

In July, Dupaco officially welcomed its 100,000th member-owner to the financial cooperative. Camry Fields (left), of Dickeyville, Wis., joined at the Platteville, Wis., branch with the help of Dupaco's Stacia Vaassen. Dupaco's mission to enrich the lives of its members is as true today as it was in 1948, when 10 Dubuque Packing Co. employees founded the credit union. As a not-for-profit financial cooperative, the more we do for each member, the better all our members do—all 100,000-plus of them! (M. Kuhl/ Dupaco photo)

Owner's Manual is a publication of Dupaco Community Credit Union. Dupaco and the Dupaco logo are registered trademarks of Dupaco Community Credit Union. All rights reserved.

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



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



# Participate. Cooperate. Accumulate.

## Thank You for Using Your Credit Union!

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

During Dupaco Community Credit Union's Thank Use campaign, members proved there is power in participating in their financial cooperative. Nearly 49,000 Dupaco members collected more than \$3.17 million in Thank Use!

By using their credit union's services—loans, savings, eDelivery and credit and debit cards—eligible members boosted their financial well-being and earned Thank Use cash. And the

**THANK USE BREAKDOWN**

Savings Thank Use	26.7%
Loan Thank Use	27.9%
eDelivery Thank Use	12.5%
Individual Swipe Thank Use	14.5%
Group Swipe Thank Use	18.4%

payout occurred on a day that celebrates the cooperative difference of credit unions: Oct. 19, International Credit Union Day. Although the campaign has ended, you're welcome to learn, earn and save at the cooperative any time—and refer others to join! Member participation is the key that powers Dupaco. The more you use your credit union's services, the more all members benefit through enhanced services, favorable rates and more.



## Track Your Credit for a Brighter Future

# Bright Track

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

Dupaco Community Credit Union's Bright Track just got even brighter.

Now, in addition to your credit score and credit-building tips, you can access your full credit report—a free benefit of Dupaco membership.

Regularly monitoring your credit report is another way to not only keep tabs on your financial life to pay less and save more, but also guard against identity theft.

In light of the recent Equifax cybersecurity breach—and the scams that follow these

events—it is critical to keep an eye out for fraud.

You can access Bright Track, which is updated monthly, within Shine Online and Mobile Banking. Your credit report provides a snapshot of your financial life, including:

- ▶ Current and previous names, addresses and employers
- ▶ Current and closed accounts—and your balances
- ▶ Payment history
- ▶ Credit inquiries
- ▶ Public records

Bright Track complements Dupaco's other fraud-fighting products, including its free eNotifiers, which alert you to activity on your accounts, and its low-cost Family ID Restoration, which can help detect fraud early and assist in restoring your identity.

"Make sure you're aware of what's out there," says Dupaco's Tonya McLaughlin.

If you suspect fraud or see suspicious activity on your account, Dupaco is here to help—call your credit union immediately.

PAGE | 1 | Participate. Cooperate. Accumulate.

PAGE | 2 | MoneyMatch Helps Dubuque Woman Realize Dream

PAGE | 4 | Stay Connected to Dupaco Wherever You Go

PAGE | 8 | Stronger Together: The Importance of Advocacy

PAGE | 11 | Dupaco Impacts Members through Financial Education



# MoneyMatch Helps Dubuque Woman Realize Dream

DUBUQUE, Iowa—Coralita Shumaker was attending a workshop four years ago when the seed of a dream was planted.

Homeownership, it turned out, might be possible for the 32-year-old Dubuque woman too.

Shumaker, who rented a three-bedroom apartment, was at a city of Dubuque homebuyer workshop when Dupaco's Krystal Frederick discussed the ins and outs of mortgages.

"If Krystal wouldn't have spoken at that particular class, I would have never thought I could purchase a home," says Shumaker, a single mom of three. "I realized it might be a little work I have to put in. But in the end, I would have a home of my own."

Now Shumaker has just that, thanks in part to Dupaco's MoneyMatch program, in which the savings of a participant are matched by a

grant from the Dupaco R.W. Hoefer Foundation. The savings and matching funds are used to purchase a wealth-building asset, such as a home.

With money automatically saved from every paycheck, Shumaker eventually accrued \$2,000, with another \$2,000 matched by the program. She also qualified for the city's Washington Neighborhood Homebuyer Loan Program.

As Shumaker saved, she also continued to meet with Frederick, who showed her how to drive up her credit score and offered encouragement along the way.

On Aug. 30, Shumaker realized her homeownership dream, buying a move-in-ready, four-bedroom house—providing more space for her family and opening the door to more dreams for the future.

"To accomplish something as big as this, I'm proud of myself," Shumaker says. "It just makes

me want to strive to do even bigger and better things. I have ideas to open my own business. This homeownership process went so well, I don't have any doubt in my mind that when it's time to open my business,

Dupaco will be the first one I come to."

To learn more about MoneyMatch or how you can contribute to the Dupaco R.W. Hoefer Foundation to support programs like this, visit [dupaco.com/MoneyMatch](http://dupaco.com/MoneyMatch).

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



## SWEETENINGS

TASTE A GREAT RATE

Promotional APR as low as

# 4.90%

for six months!

After that, the APR will be a low

# 10.00%

## TO

# 17.00%

on Dupaco Platinum Visa cards\*

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

\*4.90% promotional rate is valid for credit purchases or cash advances that post between 11/1/17 and 12/31/17. Dupaco Rewards Visa cards not eligible. The 4.90% annual percentage rate (APR) expires six months from the date of your first credit purchase 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 10.00% and 17.00%, 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 before interest is charged on purchases, and there are 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—up to \$15 if you are four (4) or more days late; returned payment fee—up to \$25.

# An Index of Services: YOUR LIFETIME FINANCIAL HOME

Dupaco strives to serve as your lifetime financial home. So, whether you're at a branch, connecting with staff via Skype, phone or email, or logging into Shine Online or Mobile Banking, you always have opportunities to access and master your money. Are you getting the most out of your credit union?

Dupaco opened **557** Credit Coach Loans in 2016.

loan, and interest dividends are paid while you make payments and establish your credit.



## Dupaco credit and debit cards

Boost your purchasing power by choosing between a Dupaco

Rewards Visa® and a Platinum Visa—both with no annual fee. Dupaco's MoneyCard is both a debit card and an ATM card. Avoid ATM surcharges at non-Dupaco ATMs that display the Privileged Status® symbol. All of Dupaco's credit and debit cards feature EMV chip technology to reduce your risk of card fraud, and are compatible with mobile wallets.

**14,717,533**

Dupaco Visa card and MoneyCard transactions were conducted in 2016.

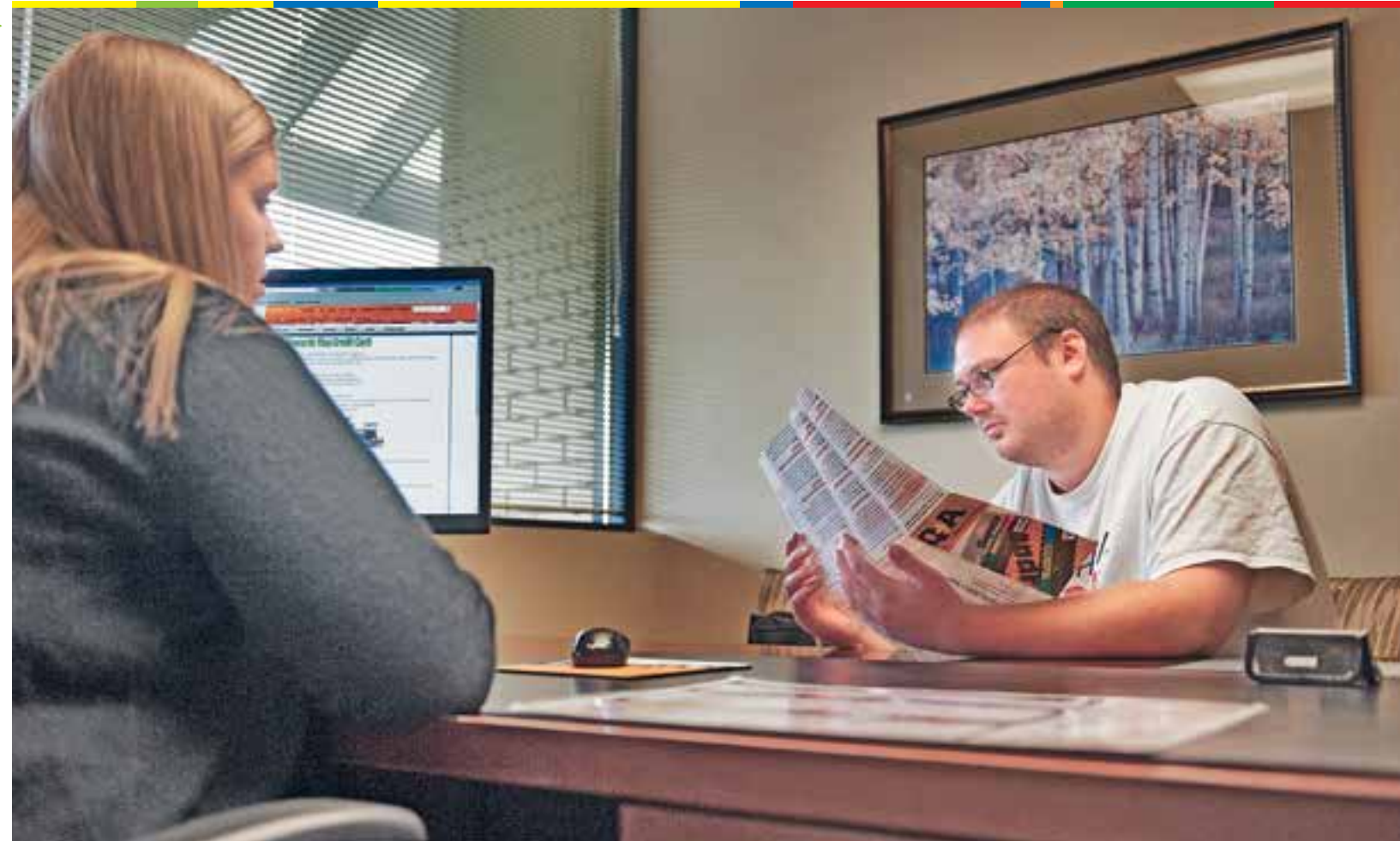
## Mortgage Payment Protection

Protect your biggest investment in the event the unexpected occurs. Available to both new and existing borrowers, Dupaco's Mortgage Payment Protection is a voluntary insurance product that will help make your mortgage payment (principal and interest) for six months for a covered event of involuntary unemployment, disability or death. It allows you to catch your breath so you can get back on solid financial footing.



## Credit Coach Loan

Your credit score impacts your ability to obtain financing, rent an apartment and sometimes even get a job. Drive up your score with Dupaco's Credit Coach Loan. The money you borrow is secured in your savings account for the term of the



## ▲ SCENE IN: 2017

Nino E., of Dubuque, Iowa, one of 12 racers in Dupaco's Great Credit Race, meets with Dupaco coach Amanda Durham about his race strategy. Participants began racing May 1 to build their credit scores from 0 to as high as possible in six months. Each racer received a Dupaco Platinum Visa credit card with a \$1,000 limit and one-on-one credit and budget coaching. The participant with the highest score at the finish line will win \$1,000. (M. Blondin/Dupaco photo)

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



Dupaco member Coralita Shumaker and her children, Richard (from left), Kenyari and Kamarie, settle into their new home in Dubuque, Iowa. Shumaker took part in Dupaco's MoneyMatch program and received matching grant money toward her down payment. The MoneyMatch program is a matched savings program that assists low-income members purchase wealth-building assets. (M. Blondin/Dupaco photo)



# Dupaco Again Named 'Top Performing' Credit Union

- > 2009
- > 2011
- > 2012
- > 2013
- > 2014
- > 2015
- > 2016

> **2017** Crystal Performance Award  
**"Top Performing"**  
 Raddon Financial Group

Dupaco Community Credit Union has again been recognized as one of the nation's "Top Performing" credit unions, reaffirming its commitment to improve its members' financial positions.

Ranking no. 1 in its asset class, Dupaco has been named a recipient of the Crystal Performance Award. The Raddon Financial Group recognizes credit unions for their performance in several areas, including profitability, growth and efficiency. More than 500 credit unions were evaluated based on their performance in 2016.

At a cooperative like Dupaco, the more business members do with their credit union, the more everyone benefits. As Dupaco has grown, so has the credit union's ability to offer cost-effective financial services.

"When Dupaco helps its members save money, the whole credit union grows and becomes an even stronger cooperative to better serve its members in the years to come," says Dupaco President and CEO Joe Hearn. Dupaco also received the award in 2009 and 2011–2016.

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



## ▲ SCENE IN: 2017

Dupaco member Carol Callahan, of rural Bernard, Iowa, visits with Dupaco's Spencer Smith at Dupaco's Learning Lab in Peosta, Iowa. While wintering in Arizona with her husband, Callahan utilizes shared branching to stay connected to her credit union from afar. (M. Blondin/Dupaco photo)

## Stay Connected to Dupaco Wherever You Go

BERNARD, Iowa—Carol Callahan is a longtime Dupaco member, regularly stopping by a nearby credit union branch to access her money.

When Callahan and her husband began wintering in Arizona six years ago, the rural Bernard couple remained connected to their credit union with face-to-face service from afar—thanks to the CO-OP Shared Branch<sup>SM</sup> network.

Shared branching has become the second largest network of financial institution branches in the country, offering fee-free access to your money at more than 5,000 participating credit union branches nationwide. Whether you're away from home or disaster strikes in your hometown, the Shared Branch network can be an invaluable resource.

The Callahans found a Shared Branch credit union less than a mile from their Arizona home.

"We're probably there every two weeks or so, whenever we need money or we have money to deposit," Callahan says. "It's so convenient and easy."

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 identify your credit union, provide your account number and show photo identification.

That's the credit union difference.

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

**1,672**  
 Number of Dupaco members who used shared branching during the past two months.



## 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

**Mackenzie Damm**, community outreach and education representative, was selected to "crash" the 2017 Iowa Credit Union Convention. The Iowa Crasher Program is part of the efforts of the Emerging Leaders Connection to create an environment of opportunity and growth through community, education and mentorship. It allows crashers to network, share ideas and broaden their knowledge of the credit union industry.

**Jennifer Hanniford**, vice president, marketing communication, and **Sherry Leeser**, vice president, marketing intelligence and strategy, graduated from CUES Strategic Marketing School. The school's curriculum encompasses effective communication of credit union values, how to improve the member experience and developing an analytical framework for creating marketing strategies.

**Andrew Houy**, assistant vice president, Galena (Ill.) branch manager, was selected by TH Media's *bizTIMES* as one of its 2017 Rising Stars. Individuals are chosen annually for their leadership and community volunteerism, and as role models in their personal and professional roles.

**Jill Gogel**, fraud services manager, earned the Certified Anti-Money Laundering Specialist certification after completing an examination. Gogel's designation establishes her as a professional who demonstrates aptitude and expertise in the detection and enforcement of anti-money laundering.



### FINANCIAL STRENGTH

As of Sept. 30, 2017

Members: **102,339**

Deposits: **\$1.26 billion**

Loans: **\$951 million**

Assets: **\$1.58 billion**

Reserves: **\$235 million**

Reserve Ratio: **14.9%**



## ▲ SCENE IN: 2017

Dupaco member Matt Montross, of Onslow, Iowa, visits with Dupaco's Jason Tomkins on Sept. 12 at the Interactive Teller Machine located in Dupaco's Learning Lab in Peosta, Iowa. The video teller machines allow members to make transactions via a remote Dupaco teller in real time. (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).





## The Cowbell Cup Rivalry is Back!

The Dubuque Fighting Saints, Waterloo Black Hawks and Cedar Rapids RoughRiders are once again battling for the most fiercely contested hockey trophy in Iowa—the Dupaco Cowbell Cup.

The Dupaco Cowbell Cup series consists of 12 games for each of the three teams. During the 2016–17 season, the Waterloo Black Hawks claimed the Dupaco Cowbell Cup, with the Dubuque Fighting Saints close behind with a second-place finish.

Find the full Cowbell Cup schedule, plus discount offers on hockey, at [dupaco.com/events](http://dupaco.com/events).



### ▲ SCENE IN: 2017

The Kittle family, of Madison, Wis., relies on the CO-OP Shared Branch<sup>SM</sup> network when they need face-to-face access to their Dupaco accounts. Treating them as if they were at their own financial cooperative, Heartland Credit Union's Jaynie Sannito hands out candy to Maggie (from left), Cora and Aidan after depositing their birthday money into their Dupaco savings accounts. Shared branching—it's a credit union thing! (E. Kittle photo)

## EXTRA CREDIT FOR THE COLLEGE BOUND

# Financial Tips for Nontraditional Students

A growing number of nontraditional students are taking their places in classrooms across the country, according to the National Center for Education Statistics.

Dupaco's Spencer Smith is one of them. He is working toward his associate's degree and, eventually, his bachelor's degree.

But returning to school at an older age can require careful planning. If you're recently back in the classroom, consider these tips to make the most of your education experience:

► **Establish a budget.** Nontraditional students typically have more "real-world" expenses than their younger counterparts. A free Dupaco Money

Makeover can help you create a realistic budget that sets you up for financial success, both now and after your school days are behind you.

► **Stay employed.** To ensure budgeting success and limit student loans, continue earning income while you are back in school.

► **Ask about tuition reimbursement.** Find out whether your employer offers tuition reimbursement.

► **Borrow wisely.** "Find out how much it's going to cost you to go to school," Smith says. "Will the job you want to get support the loans you have to pay back?" If you face a gap in funding, consider Dupaco's Extra Credit Student Loan.

► **Take advantage of student discounts.**

From discounted movie tickets to computer software, the savings add up.



Spencer Smith

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



PLATTEVILLE, Wis.—After finding and buying a house in Sun City, Calif., Mike and Susan Wilkerson had mixed emotions. They were happy with their new home, but they were quickly growing weary of their mortgage arrangement.

Not only did their 30-year mortgage come with a less than desirable interest rate, their local bank would not allow them to pay ahead on their loan.

"I like to pay things off early if I can," Mike says. "I wanted to pay every two weeks, and they would not accept partial payments."

That's when the retired couple connected with **Lindsey Monigold**, a mortgage lending consultant at Dupaco's branch in Platteville.

After reviewing the Wilkersons' finances, Monigold delivered some refreshing news: Dupaco could help them.

By moving their mortgage to Dupaco, and switching from a 30- to a 15-year loan, the couple could save about \$90,000 in interest. Not only that, they could pay ahead. While the Wilkersons do not live or work within Dupaco's chartered area, they are able to join because an immediate family member is already a member.

"I was surprised we could save such a large amount," Mike says.

Even though 1,800 miles separate the Wilkersons from Dupaco, the mortgage-refinance process has been easy, Mike says. The only glitch came when the couple's local bank of 10 years refused to notarize their mortgage documents.

The experience prompted the Wilkersons to make Dupaco their primary financial institution. They plan to access their money through a variety of resources, including the CO-OP Shared Branch<sup>SM</sup> network, Privileged



Status ATM network, direct deposit and Shine Online Banking.

"Since I have connected with Dupaco, I have been very surprised with the ease of the whole process," Mike says. "I enjoy their friendliness and willingness to go the extra mile to make all of this work."

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



### ▲ SCENE IN: 2017

With the help of Dupaco, Mike and Susan Wilkerson, of Sun City, Calif., refinanced their mortgage from afar—and didn't let 1,800 miles stop them from making Dupaco their primary financial home. Mike predicts the money they saved by refinancing with Dupaco will be put toward spending more time with their 19 grandchildren, including Riker (left) and Roland.

## HOLIDAY HOURS

Saturday, Nov. 11, 2017

**Veterans Day**

In-store Hy-Vee branch, Dubuque, Iowa, open 9 a.m.–4 p.m. CT  
All other branches are closed

Thursday, Nov. 23, 2017

**Thanksgiving Day**

All branches are closed

Sunday, Dec. 24, 2017

**Christmas Eve**

In-store Hy-Vee branch, Dubuque, open 11 a.m.–2:30 p.m. CT  
All other branches are closed

Monday, Dec. 25, 2017

**Christmas Day**

All branches are closed

Sunday, Dec. 31, 2017

**New Year's Eve**

In-store Hy-Vee branch, Dubuque, open 11 a.m.–4 p.m. CT  
All other branches are closed

Monday, Jan. 1, 2018

**New Year's Day**

All branches are closed

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

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



Be on the lookout for additional events by checking Dupaco's Member Events and Discounts webpage.



# The Ins and Outs of Tech Support Scams

## PROTECTION CONNECTION

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

**WARNING:** The unsolicited phone call or pop-up message warning you of problems with your computer was likely a scam.

The tech support scam is yet another way fraudsters are trying to gain access to your computer, money—or both.

### How it works

Scammers call and claim to be computer techs associated with companies like Microsoft or Apple, or they send pop-up messages warning about nonexistent computer problems, according to the Federal Trade Commission.

“They say they’ve detected viruses or other malware on your computer. They claim to be ‘tech support’ and will ask you to give them remote access to your computer. Eventually, they’ll diagnose a nonexistent problem and ask you to pay for unnecessary—or even harmful—services,” the FTC warns.

### How to protect yourself

Follow these steps to protect yourself from scams like these:

- ▶ Keep your computer and virus software up to date.

- ▶ Don’t open unsolicited emails or pop-up messages that aren’t from trusted sources.
- ▶ Install Trusteer Report, available through Dupaco, to protect your computer from financial malware.
- ▶ Remember that reputable businesses and services don’t call out of the blue.
- ▶ Resist being pressured. “Fraudsters are persistent. They will call, text and email you with the hopes you will give up or give in,” says Kelly Liddle, fraud specialist at Dupaco.

# Have You Reviewed Your Life Insurance Lately?

Life is full of big moments.

And when life changes, so do your life insurance needs. Here are eight milestones that can impact the coverage you need:

- 1 | Birthdays:** “Every year that we wait to purchase life insurance, the premiums get more expensive,” says Tim Bemis, insurance services manager at Dupaco Insurance Services.
- 2 | Weddings:** Do you have a life insurance policy to care for your loved one if the unexpected

happens?

**3 | New homeowners:** When you buy a house, you’re also taking on additional debt. Life insurance can help alleviate that burden for those who are left behind.

**4 | New job:** Employer-sponsored life insurance plans typically are not portable.

**5 | Birth of child or grandchild:** Not only is this an important time to reevaluate your coverage, but it’s also crucial to start policies

for children early. It guarantees their future insurability in the event of an unexpected health issue.

**6 | College-bound:** If a college student dies, the parents often are responsible for student loan balances.

**7 | Business owners:** Life insurance can be used to buy out partners or shareholders in a buy/sell agreement when there is an unexpected death of an owner.

**8 | Death of a loved one:** “When you’ve gone through the death of a friend or a relative, you see firsthand the value life insurance adds—or would have added,” Bemis says.



# Stronger Together: The Importance of Advocacy

## POLICY FOR THE PEOPLE

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

State and federal legislation often affects the benefits you receive as a member of Dupaco. As a result, credit union members tell us they want to stay informed of potential outcomes and support lawmakers who help credit unions better serve members like you.

Dupaco is chartered in and affected by Iowa law, thus the credit union focuses on candidates in that state.

The Iowa Credit Union League evaluates state and federal candidates who have best exemplified the positive advancement of credit union issues. This is based on a candidate’s record on consumer finance issues, positive history of credit union interaction and answers to a credit union questionnaire the league sends to all candidates.

Your voice does make a difference. Consider becoming a credit union advocate by signing up at [dupaco.com/PoliticalAction](http://dupaco.com/PoliticalAction) to receive updates on legislative actions impacting members like you.

As part of the credit union movement, we are stronger together when we make our collective voice heard.



### ▲ SCENE IN: 2017

Iowa State Sen. Pam Jochum (left) shows Dupaco Chief Marketing Officer David Klavitter some of the Dubuque Packing Company memorabilia saved by her father, Eugene “Mickey” Hingtgen, who worked at the Pack for more than 30 years. Jochum donated the relics to Dupaco, which has become a de facto archive of the People of the Pack, which Dupaco and the Dubuque Telegraph Herald published in 2014. (J. Hearn/Dupaco photo)

# You Voted. Dupaco Won!

The Steeple Square revitalization project in Dubuque’s historic Washington Neighborhood received a \$15,000 lift, thanks to online voters.

Dupaco asked for the public’s support for the project by way of online votes in its effort to win the Strong Communities Award, which honors projects, people and programs that promote small business growth and retention in communities.

The Federal Home Loan Bank of Des Moines selected Dupaco’s Steeple Square project as one of seven national finalists for the online competition. Voting for the monetary award took place Sept. 18–22.

Along with other community partners, Dupaco leads the effort to revitalize Dubuque’s former St. Mary’s Catholic Church campus, transforming it

into Steeple Square. The campus will provide a vibrant hub for events, arts and culture, education and outreach programs, affordable housing and child care.

“We so appreciate everyone who understands the future positive impact of the former St. Mary’s revitalization and took the time to vote,” says Dupaco Chief Marketing Officer David Klavitter.

### SCENE IN: 2017

High school students in the Housing Education and Rehabilitation Training program gain marketable trade skills through hands-on training experience as they refurbish stained glass windows during the Steeple Square revitalization. Dupaco partners with both Steeple Square and the HEART program to empower individuals and families on the path to financial sustainability. (HEART photo)

[steeple-square.com](http://steeple-square.com)





# A Matter of Perspective

By Michael Poppen

Typically, a visit home involves an outing with my dad.

On one particular trip, we met up with his coffee clutch for breakfast. Typically, their cohort waxes on topics of the day, such as sports, politics and different cuts of meat. Of course, morning coffee is not complete without a discussion on pain tolerance.

One gentleman had recently argued with his wife about how the pain he endured was similar

to that of childbirth. His wife obviously bristled and said he was out of his mind. To which he relayed to us, "Apparently she's never had a sprained ankle!"

I never gave birth, but if the grip your wife places on your hand during contractions is an indication of scale, I know on which side of the argument to stand.

Experiences, or lack thereof, can easily influence perspective. Financially, selective memory or simply not knowing can easily undermine respective goals.

The financial planners and consultants at Dupaco Financial Services apply understanding

and data to help guide you past the unknown and unfamiliar. Whether saving for retirement, managing a portfolio or taking retirement income, our solutions-based planning is derived from knowledge spanning a wide range of client objectives—always done ethically and in the best interests of our members.

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



# FCT Helps Member Gain Financial Confidence



ASBURY, Iowa—Before he passed away, Kathryn (Kay) Norman's husband made a request.

He wanted his wife to lean on First Community Trust for financial guidance when he was no longer there to help her. Dupaco Community Credit Union partners with FCT to bring members a full line of trust, retirement and wealth-management services.

"My husband wanted me to find a financial family that would be a little bit more focused on guiding me and helping me learn things," says Norman, of Asbury. "He was pretty much the housekeeper of our paperwork, bills, everything."

It's been four years since Norman first turned to FCT after the death of her husband. She says she's found a financial partner she can trust.

"I've had to think about things I never had to think about before," Norman says. "And I've learned a lot through their knowledge, guidance and attention to my financial situation. I'm more confident."

It's not uncommon for Norman to reach out to FCT multiple times a week. Whenever she has a question, they always make time to answer her, she says. Norman has made Dupaco and its partner, FCT, her primary financial institution,

and she uses Dupaco Insurance Services for her insurance needs.

"Everything is now conveniently under one roof," she says. "They pay attention to you as a person and not as a number."

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



Jim Liddle

# Moving the Numbers:

## Dupaco Impacts Members through Financial Education

Many families are struggling to be financially secure.

A Prosperity Now study found that more than one in four Iowans have virtually no savings, according to Radio Iowa.

Deb Schroeder, vice president, community outreach and education at Dupaco, is not surprised that Iowa has fallen from seventh to 14th place in overall financial security.

"As we go out in the community, we are finding it to be more common that people are struggling to under-

stand what impacts their overall financial status," she says.

Placing an emphasis on the power of financial education, Dupaco is working to empower more members to have financially secure futures.

"What we are trying to do as a credit union is focus on that principle of thrift and teach the importance of saving," Schroeder says. "If we can arm our members and potential members with knowledge, it's going to help them get ahead in life."

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

### MAKING A DIFFERENCE

**4,557** Number of free Credit History Lessons provided in 2016

**2,008** Number of free Money Makeovers provided in 2016

**557** Number of Credit Coach Loans opened in 2016

**886** Number of Fresh Start Checking accounts opened in 2016

**84** Number of share-secured loans opened in 2016



### ▲ SCENE IN: 2017

Dupaco's #FlatDollar contest winner Landrey, of Platteville, Wis., takes Flat Dollar with him to deposit his kindergarten graduation money at Dupaco's Platteville branch. Landrey is saving to buy a tractor to farm with his grandpa, but he took a day off from the farm to use the free Adventureland tickets he won. (J. Dietzel photo)

**Hillcrest Rd.**  
3299 Hillcrest Rd. | Dubuque, IA  
PHONE: (563) 557-7600

**Pennsylvania Ave.**  
3999 Pennsylvania Ave. | Dubuque, IA  
PHONE: (563) 557-7600

**Asbury**  
5865 Saratoga Rd. | Asbury, IA  
PHONE: (563) 557-7600

**Sycamore St.**  
1465 Sycamore St. | Dubuque, IA  
PHONE: (563) 557-7600

**Key West**  
2245 Flint Hill Dr. | Dubuque, IA  
PHONE: (563) 557-7600

**Inside Hy-Vee**  
400 S. Locust St. | Dubuque, IA  
PHONE: (563) 557-7600

**Marion Learning Lab**  
Carlson Way | Marion, IA

**First Ave.**  
110 35th Street Dr. SE | Cedar Rapids, IA  
PHONE: (319) 366-8231

**Williams Blvd. SW**  
3131 Williams Blvd. SW | Cedar Rapids, IA  
PHONE: (319) 366-8231

**4th Ave. SE**  
501 4th Ave. SE | Cedar Rapids, IA  
PHONE: (319) 364-0291

**San Maran Learning Lab**  
1946 Schukei Rd. | Waterloo, IA  
PHONE: (319) 234-0381

**W. Mullan Ave.**  
218 W. Mullan Ave. | Waterloo, IA  
PHONE: (319) 235-0381

**Inside Covenant Medical**  
3421 W. 9th St. | Waterloo, IA  
PHONE: (319) 277-3940

**Cedar Falls**  
3301 Cedar Heights Dr. | Cedar Falls, IA  
PHONE: (319) 277-3940

**Carroll**  
503 W. Hwy. 30 | Carroll, IA  
PHONE: (712) 792-1735

**Dyersville**  
807 9th St. SE | Dyersville, IA  
PHONE: (563) 875-2795

**Galena**  
11375 Oldenburg Ln. | Galena, IL  
PHONE: (815) 777-1800

**Manchester**  
1200 W. Main St. | Manchester, IA  
PHONE: (563) 927-6187

**Platteville**  
1100 E. Business Hwy. 151 | Platteville, WI  
PHONE: (608) 348-4499

**Peosta Learning Lab**  
185 Peosta St. | Peosta, IA  
PHONE: (563) 582-2805

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