



SCENE IN: 2018
 Dupaco staff join local community members to celebrate the accomplishments of students in the Housing Education and Rehabilitation Training program at the housing project open house May 18 in Dubuque, Iowa. The students, including recent graduate Myko Pickett (center), renovated the West Locust Street home while attaining their diplomas. (M. Blondin/Dupaco photo)

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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



Your Membership Pays

In the past two years, participating members received individual shares of **MORE THAN \$6 MILLION** IN Thank USE



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Your savings balances could earn you up to \$75. Qualifying deposits include savings, money market, IRA, term share certificate and health savings accounts.



Earn up to \$150 for the interest you pay on auto, recreational vehicle, personal, home equity and mortgage loans financed (or refinanced) through Dupaco.



You can earn \$0.05 in Thank Use every time you make purchases using your Dupaco debit MoneyCard and/or your Dupaco Visa credit card.



Earn up to \$15 by using Dupaco's digital services, including eDelivery, Bright Track, Shine Online and Mobile banking, Picture Pay, mobile deposit, direct deposit and video teller machines.



When you partner with Dupaco Insurance Services and/or Dupaco Financial Services, you'll be "thanked" in return with up to \$25.



If at least 83.3 percent of participating Dupaco Bright Track-enrolled members improve or maintain their credit scores, you'll receive an additional \$10.

dupaco.com/ThankUse

To be eligible for Thank Use, you must be eligible for Dupaco membership and meet campaign eligibility requirements. See details at dupaco.com/ThankUse.

Earn Cash by Inviting Your Friends to Join!

The more members who join and use Dupaco, the more your not-for-profit cooperative can expand services like Bright Track credit monitoring, mobile deposit, financial education and more. And now you can get rewarded for inviting others to join and use your credit union!

How it works

The Dupaco Refer-a-Friend program, which launched in March, allows eligible members to refer friends and family to join and participate in the credit union by sending them an online invitation.

Find your unique referral link—which can be shared through social media, email or text—inside Shine Online or Mobile Banking.

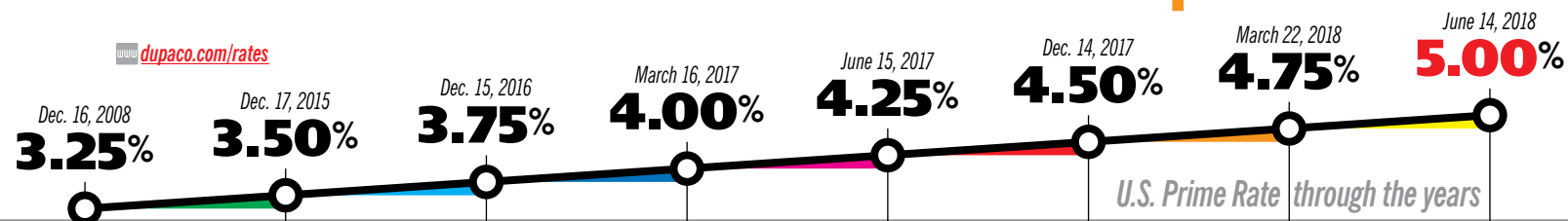
Referred members can open their new Dupaco share savings account (a member's share of ownership in the credit union) and checking account online.

When you refer others to join the credit union and open and use a Dupaco checking account, both of you receive \$50. You can earn up to \$500 per year by referring new members to join.

"Members have been asking for an easy way to encourage those they know to become active members of the credit union," says Dupaco's Jennifer Hanniford. "This program allows members to do just that, and they can add their own message to the request to join—allowing folks to say what it is they like about Dupaco."

For eligibility guidelines, visit dupaco.com/refer-a-friend.

How Do the Fed's Rate Hikes Impact You?



The Federal Reserve has raised the interest rate to the highest level in a decade—the U.S. prime rate is at 5 percent—with more rate hikes expected this year. Whether you're saving or borrowing, Dupaco still has your best interest in mind.

The credit union continues to offer above-market rates for savers, with deposit rates steadily increasing recently. Dupaco is helping savers by offering:

- ▶ **High Yield Savings.**
- ▶ **Competitive Money Market.**
- ▶ **Term share certificates.**
- ▶ **Credit cards:** You might be able to lower your payments by transferring your balances to a low-rate Dupaco Visa credit card.
- ▶ **Home equity line of credit:** Consider consolidating debt with a home equity line of credit. For a limited time, Dupaco is offering a

cash-back and an introductory-rate home equity option for qualified borrowers.

- ▶ **Mortgage:** Dupaco also is offering a discount on closing costs for both new and refinanced mortgages.
- ▶ **Student loans:** Talk to your credit union to find out whether you can save interest by refinancing variable-rate loans into a fixed-rate student loan.

For questions about saving or borrowing at Dupaco, call 800-373-7600.

How to Put Your Home's Equity to Work for You

Your equity increases as you pay your home's mortgage balance down. You also can boost its value by making smart home improvements.

A *Consumer Reports* survey of millennials found that a "modern/updated kitchen" topped the list of ideal home features. And you don't have to spend a lot to reap the benefits.

"For as little as \$5,000, you should be able to add a new suite of appliances, as well as a new countertop and flooring, resulting in a fresh, coordinated look. Applying a fresh coat of paint to the walls or cabinets, and updating the hardware, can also breathe new life into the space," *Consumer Reports* advises.

Whenever you update your home, strive for an open, flexible floor plan—the second-most desired feature in a home, the survey found.

When it comes to any home-improvement project, it's critical to establish a budget before you start. "Things cost more than you expect," says Dupaco's Amanda Durham. "Even after you get a bid, budget for a little more so you're prepared for unexpected costs."

For more information or to apply, contact Dupaco's Consumer Loan Department at 800-373-7600, ext. 202, or loans@dupaco.com.

What's the Difference?



- Line of credit (available when a member needs funds)

- Closing costs up to \$350 paid by Dupaco

- Variable rate

- Interest rate determined by credit score and loan-to-value (requires appraisal and equity in house)

- Advances can be used for anything

- Closed-end/one-time advance

- No closing costs

- Fixed rate determined by credit score

- To be used when there is no equity in house

- Bids required/funds must be qualified home improvements

dupaco.com/HomeEquity

SCENE IN: 2018

Dupaco board members Denise Dolan, Bob Wethal and Randy Skemp take the oath of office following the 69th annual Dupaco Meeting of the Membership on Feb. 18 at the Peosta Community Centre in Peosta, Iowa. (D. Klavitter/Dupaco photo)



How to Buy a Used Car with Confidence

In the market for a new-to-you vehicle?

THERE ARE PROS TO BUYING USED:

- ▶ The original owner will have absorbed the costly depreciation that occurs in the first few years of ownership.
- ▶ And, since the value of the vehicle is lower, you will save on sales tax and insurance premiums.

But how do you find a used vehicle that fits both your needs and budget? Dupaco's Adam Dodds offers these tips:

Before you shop: It's a good idea to get preapproved so you can set a budget from the start. This also gives you an opportunity to review your credit score for a clearer picture of your financing options.

Safety first: When you're considering a used vehicle, it pays to know the vehicle's history. Get a vehicle history report from a site like CARFAX®. Take the vehicle on a thorough test

drive, and have a reputable mechanic look at it prior to purchase.

Know your options: If you're in the market for a newer used vehicle, consider a Certified Pre-Owned car. These vehicles are relatively new with low miles and have been inspected and refurbished by the dealership.

dupaco.com/vehicles

Learning Lab Explores New Ways to Help Members

MARION, Iowa—Designed to deliver innovative ways of serving its members, Dupaco's newest branch opened April 30 in Marion.

Members and guests celebrated the opening of the Marion Learning Lab, 5970 Carlson Way, during a ribbon-cutting ceremony and open house June 26.

The full-service branch, which is the credit union's third Learning Lab, focuses on teaching members how to control their money through hands-on demonstrations. The branch features:

- ▶ Interactive video-teller kiosks guided by remote Dupaco staff for full-service transactions.
- ▶ A collaboration station to explore money matters with on-site staff.
- ▶ Free personalized financial coaching sessions through Money Makeovers and Credit History Lessons.
- ▶ Technology tables to experiment with mobile deposit, set up eNotifiers or learn about mobile payments.

While the branch is new, Dupaco's methodology remains the same—delivering personalized financial advice to improve its members' financial positions.



▲ SCENE IN: 2018

Dupaco's newest branch opened in Marion, Iowa, on April 30. This full-service, two-story branch near the intersection of Highways 13 and 151 serves as a learning laboratory to explore and test new ways of helping members understand money.

dupaco.com/locations

Your Voice is the Difference Maker

Despite months of bank attacks, state lawmakers this spring rejected an effort to increase taxes on Iowa credit unions. That's because you helped showcase that a not-for-profit financial alternative is needed in the marketplace.

With 86 percent of the market in Iowa, banks will always be bigger and have more money than credit unions. But they don't have members like you.

As Dupaco gets ready to celebrate our 70th anniversary this summer, we continue to fulfill our mission to enrich the lives of our more than 108,000 members. At Dupaco, you're not just a

member, you're an owner.

We share in the success of the credit union with extra benefits like Thank Use—where participating members shared more than \$6 million during the last two years! Access Shine Online Banking to see your share.

Please know your voice always makes a difference. Thanks for standing up for the financial home you own.

Joseph F. Hearn

Joe Hearn
President and CEO



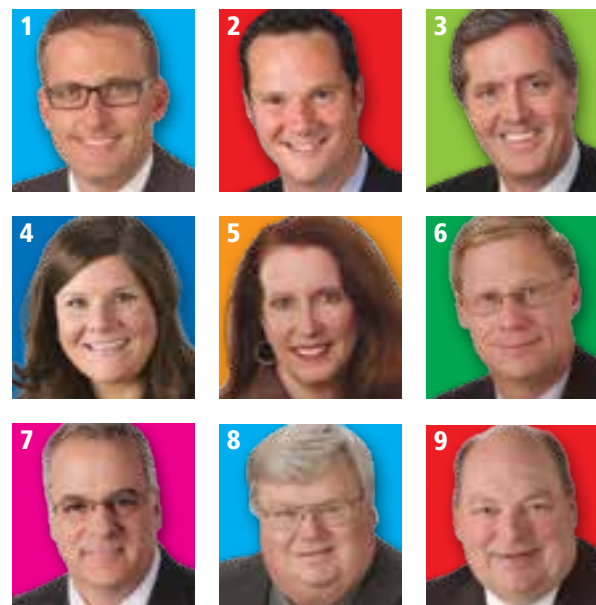
▲ SCENE IN: 2018

CEO Joe Hearn (right) thanks Sen. Chuck Grassley for his support of regulatory relief for credit unions and community banks during a town hall meeting in Bellevue, Iowa, on May 1. (D. Klavitter/Dupaco photo)

Volunteer Board of Directors Announces Appointments

During Dupaco's 69th Annual Membership Meeting on Feb. 18, Jeff Gonner, Ron Mussehl and Randy Skemp 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 Bob Wethal , chair of the board | 5 Denise Dolan , chair of Nomination and Personnel committees |
| 2 Andy Schroeder , vice chair, chair of Credit Union Service Organization Board of Directors | 6 Jeff Gonner , chair of Investment/Asset Liability Management Committee |
| 3 Steve Chapman , secretary, chair of Salary Savings Plan Oversight Committee | 7 Ron Meyers , chair of Credit/Delinquent Loan Committee |
| 4 Renee Poppe , treasurer, chair of Marketing Committee | 8 Ron Mussehl , chair of Business Lending Committee |
| | 9 Randy Skemp , chair of Audit 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. Candidates are required to submit biographical information by Aug. 31, 2018, and individually review director responsibilities with members of the board and staff. From the applicant pool, the committee will recommend candidates to the membership at the Feb. 24, 2019, Annual Meeting. No nominations will be accepted from the floor. 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

Staff Updates

Justin Alspach was appointed help desk representative at the Pennsylvania Avenue branch in Dubuque, Iowa.

Brittany Beesecker joined Dupaco as a relationship development representative at the Operations Center in Dubuque.

Julie Blasen joined Dupaco as a card services representative at the Operations Center.

Maddie Boettner was appointed welcome desk representative at the Pennsylvania Avenue branch.

Hannah Brehm joined Dupaco as a member service representative at the Hillcrest Road branch.

Manny Calderon was appointed member service representative II at the Peosta, Iowa, branch.

Bruce Carr was appointed member service representative at the Platteville, Wis., branch.

Olivia Connolly joined Dupaco as a consumer lending consultant at the Hillcrest Road branch.

Robert Daughters was appointed help desk supervisor at the Pennsylvania Avenue branch.

Libby Donovan was appointed mortgage post closing specialist at the Asbury, Iowa, branch.

Devon Douvikas was appointed financial services registered administrative assistant at the Hillcrest Road branch.

Thomas Draus III was appointed consumer lending representative at the Hillcrest Road branch.

James Eppler was appointed member service/lending consultant/operations assistant at the Locust Street branch (inside Hy-Vee) in Dubuque.

Nikole Eudaley was appointed consumer lending consultant at the Hillcrest Road branch.

Ryan Fitch was appointed member service representative II at the Key West, Iowa, branch.

Judy Folken was appointed lead deposit operations representative at the Operations Center.

Aaron Gassman joined Dupaco as a member solutions consultant at the Asbury branch.

Trish Goodwin was appointed member service representative at the Locust Street branch (inside Hy-Vee).

Hillary Gottschalk was appointed teller services supervisor at the Hillcrest Road branch.

Tom Harbaugh joined Dupaco as a relationship development specialist at the Operations Center.

Marilyn Heitz joined Dupaco as an accounting representative at the Pennsylvania Avenue branch.

Kim Hundrieser joined Dupaco as a contact center representative at the Operations Center.

Meghan Hurst was appointed virtual lending consultant at the Hillcrest Road branch.

Chris Johanns was appointed business lending consultant at the Hillcrest Road branch.

Noah Kachelski joined Dupaco as a member service representative at the Hillcrest Road branch.

Rachel Kluck was appointed member experience development supervisor at the Hillcrest Road branch.

Brittany Krapfl was appointed marketing analyst at the Asbury branch.

Chris Lansing joined Dupaco as a member service representative at the Hillcrest Road branch.

Amber Lee was appointed mortgage funding representative at the Asbury branch.

Tara McDermott joined Dupaco as a creative architect at the Asbury branch.

Tanya Moore was appointed vice president, business lending at the Hillcrest Road branch.

Kayla Myers was appointed mortgage closing representative at the Asbury branch.

Nikki Nelson joined Dupaco as an indirect lending specialist at the Pennsylvania Avenue branch.

Marie Pillard was appointed senior mortgage closer at the Asbury branch.

Dennis Price joined Dupaco as a consumer lending consultant at the Hillcrest Road branch.

Melissa Roe was appointed member service representative II at the Galena, Ill., branch.

David Schick was appointed branch manager at the Locust Street branch (inside Hy-Vee).

Katie Schueller was appointed senior finance specialist at the Pennsylvania Avenue branch.

Diane Sloman was appointed contact center representative at the Operations Center.

Spencer Smith was appointed member service/lending consultant/operations assistant at the Sycamore Street branch in Dubuque.

Ryan Soedt joined Dupaco as a treasury financial manager at the Operations Center.

Peter Spinoso was appointed community outreach and education representative at the Asbury branch.

Laurie Sullivan was appointed mortgage servicing specialist at the Asbury branch.



FINANCIAL STRENGTH

As of May 31, 2018

Members: **108,002**

Deposits: **\$1.32 billion**

Loans: **\$1.03 billion**

Assets: **\$1.64 billion**

Reserves: **\$243 million**

Reserve Ratio: **14.8%**

Julie Thompson was appointed mortgage closing representative at the Asbury branch.

Tony Viertel joined Dupaco as a relationship development specialist at the Operations Center.

Britt Volquardsen joined Dupaco as a member service representative at the Hillcrest Road branch.

Jon Voss was appointed consumer lending representative at the Hillcrest Road branch.

Tammy Wood was appointed member engagement supervisor at the Operations Center.

Notes Bearing Interest

Sailu Aryal, senior internal auditor, received her Certified Credit Union Internal Auditor designation this spring. The designation signifies an expert level of understanding of credit union internal auditing.

JoJean Decker, member service inclusion representative, and **Ali Hunzeker**, member service representative, graduated from the Northeast Iowa Community College Leadership Academy this spring.

Katie Fisher, consumer/mortgage lending consultant; **Megan Francois**, consumer/mortgage lending consultant; **Tim Gau**, IRA specialist; **Marlie Russell**, card services representative; **Jenna Shultz**, member service/lending consultant/operations assistant; **Jillissa Stratton**, member service representative II; and **Kimberly Timmer**, member experience trainer II, graduated from Dale Carnegie® Training this spring.

Former Dupaco President/CEO **Bob Hoefer** and his wife, **Marilyn**, received the 2017 First Citizen Award by the Dubuque *Telegraph Herald*.

Mark Kremer, senior insurance agent, and **Chris Rogers**, senior insurance agent, were listed as Top Ten Producers for Life Insurance in the Iowa/Nebraska region for Auto Owner's Insurance. In addition, the entire Dupaco Insurance Services team achieved Progressive's Platinum Blue Level standards, making DJS the second agency in Iowa and one of only 60 in the country to achieve this level.

Jamie Millius, human resources representative, and **Sarah Pink**, human resources specialist, received Society of Human Resources—Certified Professional. The credentials are based on the Human Resources landscape, focusing on the competencies and knowledge HR professionals need to lead in today's business community.

Chad Orr, senior financial data analyst, was selected to the Iowa Credit Union League's 2018 Iowa Innovation Group. He will join a group of innovators from across Iowa to come up with new and innovative ways to serve our members and fight for the future of consumer finance through credit unions.

Marlie Russell, card services representative, was chosen to "Crash" the CO-OP's annual THINK18

conference, which brings together hundreds of the nation's most forward-thinking credit union leaders to collaborate with world-renowned experts in technology, trends and change management.

Retirements

▶ **Mike Ferris**, CUSO accounting manager at the Hillcrest Road branch in Dubuque; 34 years of service; retired May 2018.

▶ **Keith Langan**, consulting agent for Dupaco Insurance Services at the Hillcrest Road branch; 12 years of service; retired February 2018.

? DID YOU KNOW?

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



COMMUNITY CALENDAR

ADVENTURELAND

LOCATION: Adventureland Park, Altoona, Iowa

Purchase tickets at any Dupaco location for \$38 each. Ticket quantities are limited.



Discounted Tickets

LOCATION: Lost Island Waterpark, Waterloo, Iowa

Purchase tickets at any Dupaco location for \$24 each. Ticket quantities are limited.

Sundays, July–August

Music in the Gardens

LOCATION: Dubuque Arboretum & Botanical Gardens, Dubuque, Iowa
TIME: 6:30 p.m.

Pack a picnic, lawn chairs and a blanket, and bring the family to the free concert series each Sunday. All ages are welcome. Performance schedule is available at DubuqueArboretum.com.



▲ SCENE IN: 2018

A combined 350 years of Dupaco experience in one photo! From left: Georgia Slade, Deb Digmann, Nancy Laugesen, Deb Schroeder, Kurt Wuertzer, Gregg Liddle, Bob Hoefler, Alice Pettit, Lisa Bock, Linda Maas and Joe Hearn. (M. Jungers/Dupaco photo)

Tuesday–Sunday, July 24–29

Dupaco DoSpace at the Dubuque County Fair

LOCATION: Dubuque County Fairgrounds Creative Arts Center, Dubuque

Make and do inside this space created for kids! Play with oversized blocks and games, create art and explore the Kidz Science Safari, which features interactive science, technology, engineering and math exhibits. Free with fair admission.



Thursday–Friday, July 26–27

Member Appreciation Ice Cream Days

TIME: Noon–4 p.m. July 26 at Dupaco's branches in Dubuque and Peosta, Iowa

TIME: Noon–4 p.m. July 27 at Dupaco's branches in Dyersville, Iowa; Galena, Ill.; and Platteville, Wis.

Complimentary ice cream will be offered to members to celebrate Dupaco's cooperative, member-owned roots.

Saturday, Aug. 18

Madagascar Jr.

LOCATION: Grand Opera House, Dubuque

TIME: 2 p.m.

Dupaco members may use the code "Dupaco" to receive \$5 off regular ticket prices. With the code, members will receive \$10 adult tickets and \$5 under 18 tickets. The code will be valid for any "Madagascar Jr." performance, provided tickets are available.

Tickets can be ordered at the box office or at thegrandoperahouse.com.

Saturday, Sept. 22

Blocktober Fest

LOCATION: Block of 10th and Washington streets, Dubuque

TIME: Noon–7 p.m.

Celebrate Oktoberfest at this Millwork District Block Party, presented by the Dubuque Jaycees and sponsored by 7Hills Brewing Company and Dupaco. Enjoy craft and domestic beers, live music, food vendors, adult games and kid-friendly activities. Olliewood Action Sports will be the featured entertainment, with a BMX/skateboard tournament for prizes.



dupaco.com/events

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

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

twitter.com/dupaco

If you have any questions on Community Calendar information, contact Dupaco at 800-373-7600, ext. 0.

dupaco.com/careers

My IMPACT



DUBUQUE, Iowa—With their wedding on the horizon, college sweethearts Rebecca and Tom Ameche hoped to find a house to call their own before the big day.

They turned to Rebecca's longtime credit union, Dupaco, for help—and found guidance and unexpected savings at every turn.

"As first-time homebuyers, it was hard to know what to expect," Rebecca says. "No matter who we talked to, everyone was willing to help and get us the best answer they could in a timely manner."

Dupaco helped the couple merge their finances, showed them how to automatically save for holidays and trips, taught them how to continue building their credit and guided them through the homebuying journey. After looking at a handful of houses, the Loras College graduates found the perfect one for them in a neighborhood they knew well.

"It's right by Loras College. I guess we can't get away from it," Tom says.

Dupaco's Krystal Frederick knew how important every bit of savings would be for the young couple getting started. And while the Ameches didn't qualify for some income-based grants, Frederick found other savings for the couple, who bought their house in April:

- ▶ \$1,000 first-time homebuyer grant through the Dupaco R.W. Hoefler Foundation.
- ▶ \$600 off closing costs through a Dupaco promotion.
- ▶ 80/15 loan, allowing the couple to take out two mortgages to avoid paying Private Mortgage Insurance. The first mortgage was for 80 percent of the home's value, the second for 15 percent. By piggybacking the loans—an option for qualified borrowers—the couple saves \$160 in monthly PMI payments, Frederick says.

"It was a great surprise to hear about the first-time homebuyer grant and be able to qualify for it," Rebecca says.

The savings has freed up the couple's budget to tackle some projects. So far, they've painted most rooms in their three-bedroom house.

"It's nice to be able to feel like you're accomplishing little goals to make the house more of our own," Tom says.

Since merging their finances, the Ameches have gotten into a weekly habit of touching base on money matters. They regularly use Dupaco's Shine Online Mobile Banking app and Bright Track credit monitoring to keep tabs on their money and credit.

"We're used to having our own money. It's been an adjustment, but it's been helpful to sit down and talk about it each week," Rebecca says.

Their budget now includes another expense, with the addition of a new resident in their house—a golden retriever named Hank.

"I've always wanted a dog of my own," Tom says. "I didn't wait too long."



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: 2018

▲ Dupaco members Tom and Rebecca (Wolter) Ameche settle into their first home with a new addition to the family—a golden retriever named Hank. With the help of their credit union, the couple purchased their Dubuque, Iowa, home a few months before their wedding day. (M. Blondin/Dupaco photo)



▲ SCENE IN: 2018

Senja Hines shops the sales with her daughter, Avery, during Dupaco's Community-Wide Garage Sales on May 12 in Platteville, Wis. Dupaco sponsored six community-wide garage sales this year, with more than 950 sales listed for free publicity both online and in printed directories. (S. Gassman photo)

EDUCATIONAL OPPORTUNITIES



FIRST COMMUNITY TRUST

Wednesday, July 18

Estate Planning Seminar

LOCATION: Dupaco's Galena, Ill., branch

TIME: 5:45–6:45 p.m.

COST: Free

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



FIRST COMMUNITY TRUST

Thursday, Sept. 6

Estate Planning Seminar

LOCATION: Pennsylvania Avenue branch in Dubuque, Iowa

TIME: 5:45–6:45 p.m.

COST: Free

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

Say Farewell to Cardholder Signatures on Receipts

PROTECTION CONNECTION dupaco.com/fraud

Store checkout lines should be moving a little faster.

The major card networks—MasterCard, Visa, Discover and American Express—no longer require cardholder signatures for in-store credit and debit purchases. The only caveat: Visa still requires a signature if the merchant doesn't accept EMV chip cards.

"One of the main reasons for removing the signature requirement was to make in-store purchases faster and more convenient," says Dupaco's Jim Bemboom.

Signatures are no longer necessary to combat card fraud. EMV chip cards and other technologies, such as tokenization and biometrics, offer the best security for cardholders during in-store transactions.

Dupaco has been issuing Visa credit cards with EMV chips since 2015 and MoneyCard

debit cards with EMV chips since March 2017. You also can pay securely with your mobile wallet.

But until April, the signature requirement for in-store purchases was in place for merchants unless a cardholder's four-digit PIN was used.

Merchants can now choose if they want to collect a signature, and some might still ask for it.

"If a merchant asks for a signature, the cardholder should comply," Bemboom says.

Signing off

Nearly **1 in 5 Americans** don't remember the last time they used their signature outside of a sales receipt.

Source: MasterCard's "Signature Retirement" survey

4 Reasons to Use a Mobile Wallet

dupaco.com/MobilePayments

- 1 You can use your Dupaco cards.** Dupaco credit and debit cards can be used with Apple Pay, Google Pay and Samsung Pay.
- 2 Mobile wallets are safer than physical cards.** Mobile wallets send a payment code rather than your card number during transactions.
- 3 You can protect your mobile wallet.** You can require a passcode or fingerprint to access your phone (and your mobile wallet).
- 4 You can deactivate your card.** If you lose your phone, disable your card through Shine, or call Dupaco.



Members Made the Difference. Thank You.

POLICY FOR THE PEOPLE dupaco.com/PoliticalAction

Your collective voices helped defeat bankers' efforts to increase taxes on credit unions during the 2018 Iowa legislative session, which ended in May.

The Iowa lawmakers' tax reform package ultimately reaffirmed that credit unions are fulfilling their purpose to "provide an opportunity for members to use and control their own money on a democratic basis in order to improve their economic and social condition."

Thanks to all our members who persisted in writing letters, making phone calls, showing up at

town hall meetings and rallying in Des Moines. You were the catalyst in this victory.



▲ SCENE IN: 2018

Credit union members, volunteer board members and staff participate in a rally to advocate for credit unions at the Iowa State Capitol in Des Moines on March 7. (M. Burley photo)

40,000+ Number of emails sent to legislators from Iowa credit union members

2,500+ Number of handwritten letters mailed to legislators

750+ Number of people who rallied for financial choice at the Iowa State Capitol

Why Distracted Driving is Costing Everyone Money

dupaco.com/insure

More drivers are multitasking behind the wheel—from texting or talking on phones to eating or drinking. And drivers everywhere are paying the price.

How it impacts you

In a study of hundreds of thousands of drivers who used the Cambridge Mobile Telematics app, phone distraction occurred in more than half of the trips that ended in a crash.

But it's not just those involved in collisions

who are feeling the impact of distracted driving.

Auto insurance rates are on the rise—in part because of this phenomenon, according to Tim Bemis, insurance services manager at Dupaco Insurance Services. More collisions bring higher costs for insurance companies.

Since 2011, the average insurance premium has jumped 16 percent to \$926, NBC News reported.

What you can do

1 | Put the phone down. That text or phone

call can wait until you're no longer driving.

2 | Talk to your kids. Young drivers are responsible for the highest level of phone involvement in crash or near-crash incidents, according to the National Safety Council.

3 | Plan your route in advance. Or, ask a passenger to program the route so you can keep your eyes on the road.

4 | Use technology. Cell phone blocking technology can be used to prohibit calls and texts while vehicles are in motion.

For a no-cost, no-obligation insurance review, contact Dupaco Insurance Services at 800-373-7600, ext. 210, or insurance@dupaco.com.

Shine Online Banking Now Brighter (and Better) Than Ever

Dupaco's Shine Online Banking rolled out May 30 with a fresh design and new features—offering even more ways to know and grow your money.

The new Shine Online Banking is designed to enhance and simplify your experience, offering several new features:

Loans made easy. Simplified loan and credit applications allow you to enter your background

information and submit applications more quickly.

Advanced fraud protection. Easily prevent unauthorized use of your Dupaco debit and/or credit cards using the new Card Disable option.

Loose change, big savings. This newest systematic savings tool, ChangeUp Savings, enables you to have your "loose change" from debited transactions automatically

deposited into your Dupaco savings account.

Dupaco website

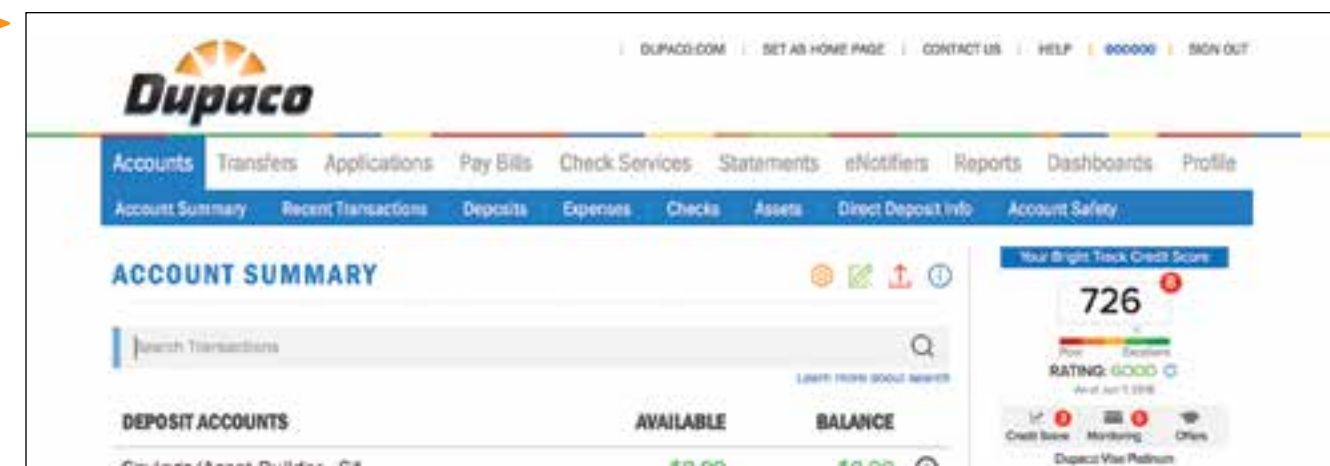
Dupaco's website, Dupaco.com, also is getting a makeover! The newly designed site will feature simplified navigation and will display optimally across all device types. It will enable you to access multiple educational tools and resources in a variety of formats, including videos, blogs, calculators and worksheets. Plus, you'll have the option to explore content by answering questions about your financial goals.

The revamped website is expected to launch this summer.

SCENE IN: 2018 ▶

The new Shine Online Banking debuted May 30. Now brighter than ever, it is designed to enhance and simplify your online banking experience.

dupaco.com



Considerations of the Consummate Consumer

By Michael Poppen

Consumers are constant targets to marketing campaigns of anecdotes, phrases and analogies in efforts of purchasing persuasion.

Of course, the responsibility of finding the right solution or product to meet certain needs or objectives falls squarely on the shoulders of consumers! There is one phrase that tends to stand out when making these types of decisions—"Price is only an issue in the absence of value."

This suggestion is relative and has no social

barrier. It is applicable to virtually any purchase, service or consumable. When trying to filter through the constant noise of needs and wants, as a consumer the question should be, "Is the value I receive for this service or product equal to or greater than the costs I'm paying in return?"

In the case of investing, the subject of fees and charges comes up often. High costs can potentially diminish overall returns. However, low costs don't necessarily mean better returns!

Ultimately, transparency is important. Investors

dupaco.com/invest

must decide if their experience in investment planning at lower costs carries a greater value than the service and expertise a paid, trusted financial consultant will provide.

We thank our loyal members and clients for the valued trust you place in us. Please have a safe and happy summer!

For a no-cost, no-obligation consultation, contact Dupaco Financial Services at 800-373-7600, ext. 2305.

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.



A Simple Timeline of the Typical Probate Process

dupaco.com/trust

If you understand how the probate process works, you'll be more prepared—and, hopefully, less stressed during the difficult time after the passing of a loved one.

While each estate is unique, the process usually takes about 12 months from beginning to end.

Here's a typical timeline of the probate process provided by First Community Trust's Jim Liddle:

Step 1 | Executor is appointed.

The executor or administrator will be appointed by the court. If there's a will in place, the named executor will work with an attorney to be

appointed by the court. If there's no will, your state has a general one that will be used, and the court will appoint an administrator.

Step 2 | Assets are inventoried.

It's up to the executor to discover and collect all the assets owned by the deceased person into the estate and prepare a listing of the assets. This listing is called the probate inventory.

Step 3 | Decedent's wishes are carried out.

Once all the assets are compiled, the bills are paid and final tax returns are filed, the executor will ensure the intentions of the decedent are carried out.

Step 4 | The estate is closed.

After the final tax return acquittance (a notice from the state that no further tax is owed by the estate) is received by the estate, the executor and attorney will prove to the court that all expenses have been paid and the intended beneficiaries have received or will receive their assets.

For a no-cost, no-obligation consultation, contact First Community Trust at (563) 690-0029.



Jim Liddle



Learn How to Take Control of Your Student Debt

dupaco.studentchoice.org/refinance

Juggling multiple student loan payments?

Through Dupaco's Student Loan Refinance solution, eligible borrowers can refinance existing private or federal student loans into one manageable loan—the credit union's latest tool to help its student members navigate college costs every step of the way.

"Our student loan refinance option is one more tool in our kit to help our members achieve financial stability," says Dupaco's Jill Rothenberger.

Whether you're looking for payment relief and breathing room in your budget or to pay less interest over the life of your loan, Dupaco's options can help accomplish your

goals. The program offers favorable rates, flexible repayment terms and no fees for early payoff.

Curious what you might be able to save? Use Dupaco's calculator at dupaco.studentchoice.org/refinance to compare the credit union's loan options with your current loans.

Members Awarded College Scholarships

The Dupaco R.W. Hoefer Foundation College Scholarship Program awarded 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. Congratulations to the following 2018 scholarship recipients:

- ▶ **Jadon Corkery**, of Beckman Catholic High School in Dyersville, Iowa
- ▶ **Abby Demmer**, of Western Dubuque High School in Epworth, Iowa
- ▶ **Skye Digman**, of Platteville High School in Platteville, Wis.
- ▶ **Alexis Doremus**, of Dubuque Senior High School in Dubuque, Iowa
- ▶ **Bailey Haskin**, of Wahlert Catholic High School in Dubuque

- ▶ **Alex Hingtgen**, of Wahlert Catholic High School in Dubuque
- ▶ **Caitlin Kennedy**, of Beckman Catholic High School in Dyersville
- ▶ **Elly Meyer**, of Western Dubuque High School in Epworth
- ▶ **Katelyn Montross**, of Williamsburg High School in Williamsburg, Iowa
- ▶ **Casey Nichols**, of Hempstead High School in Dubuque

Dupaco member **Anne Steffes**, a graduating senior at Kuemper Catholic High School in Carroll, Iowa, was selected as the second-place \$2,000 winner of the Warren A. Morrow Memorial Scholarship, awarded annually by the Iowa Credit Union Foundation.

dupaco.com/scholarships



▲ SCENE IN: 2018

Professional speaker, author and documentary filmmaker Adam Carroll offers coaching tips to Dupaco staff during a training session March 22 at the Pennsylvania Avenue branch in Dubuque, Iowa. (M. Blondin/Dupaco 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
5970 Carlson Way | Marion, IA
PHONE: (319) 366-8231

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

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

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

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

INTERACTIVE TELLER KIOSKS

Inside NewBo City Market
1100 3rd St. SE | Cedar Rapids, IA

Inside Covenant Medical Center
3421 W. 9th St. | Waterloo, IA

dupaco.com/locations