



**◀ SCENE IN: 2018**  
 Dupaco's David Klavitter introduces Technori Dubuque 2018's keynote speaker and founder of GameFi Matt Davis on June 14 at the Hotel Julien Dubuque. During the Dupaco-sponsored event in Dubuque, Iowa, five promising Iowa tech startups pitched their businesses to entrepreneurs, business leaders and interested community members. (M. Jungers/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



# Owner's Manual

FALL 2018

Thank USE

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# More Than \$2.6 Million in Members' Pockets

## Your Membership Pays

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

Dupaco Community Credit Union is the financial cooperative where membership pays.

During Dupaco's Thank Use campaign, members proved there's power in participating in their cooperative. As a member-owner of your credit union, you share in our success—not an elite group of stockholders.

More than 50,000 Dupaco members collected more than \$2.6 million in Thank Use. And over the past three years, Dupaco members have shared more than \$8.6 million in Thank Use.

By using their credit union's services—loans, savings, digital services and more—eligible

### HOW MUCH YOU COULD EARN

- Savings Thank Use ..... up to \$75
- Loan Thank Use ..... up to \$150
- Card swipe Thank Use ..... 5 cents per transaction
- Digital services Thank Use ..... up to \$15
- Dupaco Insurance Services and/or Dupaco Financial Services Thank Use ..... up to \$25
- Group credit health Thank Use ..... \$10

members boosted their financial wellbeing and earned Thank Use cash dividends. The payout occurred on a day that celebrates the cooperative

difference: Oct. 18, International Credit Union Day.

Eligible members received an additional \$10 for meeting the initiative's group goal: at least 83.3 percent of participating Bright Track-enrolled Dupaco members improved or maintained their credit scores during the campaign.

While the campaign has ended, you're welcome to learn, earn and save at the cooperative any time. The more you use your credit union, the more all members benefit through enhanced services, favorable rates and more. Thank Use 2019 will be here before you know it. Look for details to be shared in January!



## Free Member Benefit Helps You Track Your Credit



As a not-for-profit financial cooperative, Dupaco is committed to helping you achieve financial sustainability.

Regularly monitoring your credit report not only allows you to keep tabs on your financial life, but also helps guard against identity theft. And in an age of data breaches and scams, it's critical to keep an eye out for fraud.

Dupaco's Bright Track credit monitoring service, a free benefit of membership, provides real-

time access to personalized credit scores, reports and tips within Shine Online and Mobile Banking.

Bright Track, which launched in 2016, complements Dupaco's Credit History Lessons and Credit Coach Loans. It's one more tool to help you build or improve your credit—and gain access to better rates for both loans and insurance.

Tying members' credit score health into this year's Thank Use initiative highlighted these valuable services, says Dupaco's David Klavitter.

Eligible members received an additional \$10 because at least 83.3 percent of participating Bright Track-enrolled members improved or maintained their scores during the campaign.

"This year's Thank Use group goal was an added incentive for members to know and understand their credit score," Klavitter says. "When members know better, they do better."

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



# When Members Come 1st, Everyone Wins

Dupaco remains committed to improving its members' financial positions, and the credit union's efforts are getting noticed.

In its first-ever ranking of in-state financial institutions, *Forbes* recently named Dupaco the top-rated credit union in Iowa. In another survey, Raddon Financial Group Inc. recognized Dupaco as one of the nation's "Top Performing" credit unions.

"This recognition reaffirms that our staff consistently delivers on the Dupaco brand promise to improve each member's financial position and uplift the communities we serve," says Dupaco President and CEO Joe Hearn.

*Forbes*

*Forbes* surveyed more than 25,000 U.S. consumers for their opinions on current and former financial relationships. The banks and credit unions were rated on overall recommendations and satisfaction, as well as trust, terms and conditions, branch services, digital services and financial advice. Dupaco's score also outpaced the top-rated bank in the state.

Raddon

Raddon, a Fiserv Company, recognizes credit unions for their performance in several areas, including profitability, growth and efficiency. More than 500 credit unions were evaluated based on their perfor-

mance in 2017. Dupaco ranked in the top 10 credit unions in its asset class and was named a recipient of the Crystal Performance Award.

Dupaco also received the award in 2009 and 2011–2017.



**▲ SCENE IN: 2018**

Member Chad Woodson (left) meets with Dupaco's Abby Schermer on Sept. 25 at the Pennsylvania Avenue branch in Dubuque, Iowa. The credit union is committed to helping members like Woodson improve their financial positions every day. (M. Blondin/Dupaco photo)

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

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

## 1. Do the two-step.

Attend a more affordable institution for your general education courses before transferring to your school of choice.

## 2. Go for extra credit.

Try to earn college credits while still in high school.

1.

3.

## 3. Seek out scholarships.

Apply for every form of scholarship, grant and tuition waiver you're eligible for.

## 4. Location scout.

Staying in state is usually the most affordable option.

4.

## 5. Double down.

Some schools offer accelerated programs to complete a four-year degree in three years.

5.

# Ways to Lower the Cost of College Tuition

# How to Help Your Kids Become Money-Savvy Grownups

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

By Michelle Steffes

Member service representative at Dupaco's Carroll, Iowa, branch Kids are never too young to learn about money.

By getting our children involved with their money—and ours—we can help them get money ahead long before they leave the nest.

### Model money management.

Talk about how you manage your finances. When you pay with a credit card, explain how you must pay for those purchases when your credit card statement arrives. Talk about the bills you pay, how your checking account works and how you save money.

### Involve kids in the kitchen.

The average household spends \$3,008 per year on dining out, according to the Bureau of Labor Statistics. Teach your kids how to cook meals at home, and let them help you find the best grocery deals and coupons to save even more.

### Help them save, spend and share.

When you teach your kids the three pillars of money management—save, spend and share—

you empower them to make decisions on their own and value their money.

### Consider two savings accounts.

Many parents request two savings accounts for their children—one the kids can't touch and one they can use. When kids want money from that second savings account, the parents bring them to Dupaco so they have to take out the cash, bring it to the store and watch it disappear when they buy the toy they wanted. It's a great way for kids to get hands-on experience with both saving and spending.

### Save together for family fun.

I've also worked with members who, when preparing for a family vacation, set out a savings jar for everyone to contribute to. As they acquire spare change, they put the coins into the jar. When it's time for vacation, they take the jar to Dupaco to find out how much they saved and bring the money with them to spend on extras. I love this idea, because it's a group effort for a memorable cause!

### Help your child open a checking account.

Encourage your children to open a checking account when they're mature enough for that responsibility. It's often a good idea to begin using a checking account when they start getting paid for a part-time position or other odd jobs. It's one more way teens can practice managing their money.



**▲ SCENE IN: 2018**

DoPack member Elise, of Earlville, Iowa, was selected as Dupaco's #FlatDollar contest winner. Elise took Flat Dollar with her to the Delaware County Fair on Kids Day. She also got to enjoy a trip to Adventureland with the free tickets she won. (H. Vonderhaar photo)

# Dupaco Helps Its Members Get Money Ahead

Dupaco provided members an annual direct financial benefit of

**\$13,018,368**

compared to Iowa banks' rates and fees.

That's equivalent to more than

**\$250** per household.\*

\*Credit Union National Association data as of Sept. 30, 2017.

Performed more than

**1,700**

**FREE Money Makeover**

Dupaco Money Makeovers in 2017.

**\$2.3 million**

in member fraud losses prevented by vigilant Dupaco staff in 2017.

More than

**1 in 4 loans**

were less than **\$2,500**

as an alternative to payday loans in 2017.

**45 min.**—

Average time spent providing financial coaching to each new member.

Provided more than

**9,500 FREE CREDIT HISTORY LESSONS**

in 2017 to help members understand their credit.

For a one-on-one appointment to get money ahead, call Dupaco at 800-373-7600, ext. 206.

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



# How You Share in the Success of Your Credit Union

At Dupaco, we're more than just local. We're a not-for-profit cooperative owned by you, our members. This means no outside investors or stockholders are calling the shots. You have control of your money, and you reap the benefits. Your money stays here, enriching the lives of your friends, neighbors and community.

This is as true today as it was 70 years ago when 10 Dubuque Packing Company employees founded the credit union on the philosophy of cooperation and mutual self-help.

Dupaco's Thank Use campaign is a great example of how powerful a credit union can be. Thank Use began in 2016 as a way to share the organization's success with the members who most use Dupaco services. In three short years, we have shared millions of dollars in bonus dividends with our participating member-owners.

Beyond Thank Use, Dupaco members continue to earn more at their credit union

through the recent rate increases on saving and certificate accounts.

I am humbled by the stories I hear and the impact Dupaco continues to have on our members and the communities we serve. Employees continue to share stories, and I am so proud of the work we are doing.

Thank you for allowing us to be your lifetime financial home.



Joe Hearn  
President and CEO



## SCENE IN: 2018

Dupaco President and CEO Joe Hearn (center) cuts the ribbon during the Marion Learning Lab open house June 26 in Marion, Iowa. Hearn is joined by Marion Chamber of Commerce representatives as well as Dupaco board, staff, members and community partners. (M. Jungers/Dupaco photo)

## SCENE IN: 2018

Owner of Key City Creative Center Tim Hitzler gives Dupaco member Tina Sio, of Dubuque, Iowa, a tour of the Dubuque space June 21. Sio was one of two winners awarded memberships to the center to develop their skills and training, thanks to a partnership between Dupaco and the makerspace. (M. Blondin/Dupaco photo)



# Staff Updates

**Leslie Alvarez** was appointed lead community outreach and education representative at the Marion, Iowa, branch.

**Janelle Ayers** was appointed insurance service agent at the Williams Boulevard branch in Cedar Rapids, Iowa.

**Dorothy Back** joined Dupaco as a member service representative at the Williams Boulevard branch.

**Crystal Kleitsch** was appointed community outreach and education representative at the Marion branch.

**Steve Smith** joined Dupaco as an IT support specialist at the Marion branch.

**Andrea Vogel** joined Dupaco as a member service representative at the Williams Boulevard branch.

**Steve Wallace** joined Dupaco as a member service/lending consultant/operations assistant at the Williams Boulevard branch.

**Felicia White-Carson** was appointed member service representative II at the Williams Boulevard branch.



## FINANCIAL STRENGTH

As of Sept. 30, 2018

Members: **111,482**

Deposits: **\$1.32 billion**

Loans: **\$1.09 billion**

Assets: **\$1.65 billion**

Reserves: **\$246 million**

Reserve Ratio: **14.9%**

## Notes Bearing Interest

**Leslie Alvarez**, lead community outreach and education representative, was selected to "crash" the Iowa Credit Union League Annual Convention in September. The Crasher program is a training and mentorship opportunity for young credit union professionals.

**Erin Bubenyak**, mortgage lending consultant; **Jeann Digman**, vice president, mortgage lending; **Krystal Frederick**, mortgage lending consultant supervisor; **Tressa Pergande**, mortgage lending consultant; and **Laurie Von Ah**, mortgage lending consultant; made the Iowa Mortgage Association President's Club in 2017.

**Keith Chaston**, IT operations supervisor, recently completed the Executive MBA program for Data Analytics at Loras College.

**Mackenzie Damm**, community outreach and education representative, was selected as a mentor for the Iowa Credit Union League Crasher program.

**Matt Dodds**, chief operating officer, was inducted into the Iowa Credit Union League's Board of Directors in September.

**Erin Engler**, assistant vice president, community outreach and education supervisor, was featured in the July edition of the *Telegraph Herald's Her* magazine, in which she shared her experience on how she became financially savvy, her role in the community and tips to help today's savers and spenders.

**Steve Ervolino**, chief information officer, presented on Active Directory security at the Credit Union National Association's Cybersecurity Conference in Nashville, Tenn., in June.

**Meggan Heacock**, vice president, controller, was selected by TH Media's *bizTIMES* as one of its 2018 Rising Stars. Individuals are chosen annually for their leadership, community volunteerism and being a model in his or her personal and professional roles.

**David Klavitter**, chief marketing officer, presented on how Dupaco's Thank Use program has built better member relationships at the Credit Union Watercooler conference in Madison, Wis., in June.



## SCENE IN: 2018

DoPack member Avery D. gives Dollar the Dog a high five at Dupaco's inaugural Member Pool Party at the Marion (Iowa) Pool on July 28. (C. Woltz/Dupaco photo)

## DUPACO STAFF CAREER MILESTONES

### Five-Year Employee

David Andrew



## DID YOU KNOW?

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



Sunday, Nov. 11, 2018  
**Veterans Day**  
 Hy-Vee branch, Dubuque, Iowa, open normal hours: 11 a.m.–4 p.m.  
 All other branches are closed.

Monday, Nov. 12, 2018  
**Observance of Veterans Day**  
 Hy-Vee branch, Dubuque, open normal hours: 9 a.m.–7 p.m.  
 All other branches are closed.

Thursday, Nov. 22, 2018  
**Thanksgiving Day**  
 All branches are closed.

Monday, Dec. 24, 2018  
**Christmas Eve**  
 Hy-Vee branch, Dubuque, open 9 a.m.–2:30 p.m.  
 All other branches close at 12:30 p.m.

Tuesday, Dec. 25, 2018  
**Christmas Day**  
 All branches are closed.

Monday, Dec. 31, 2018  
**New Year's Eve**  
 All branches close at 4 p.m.

Tuesday, Jan. 1, 2019  
**New Year's Day**  
 All branches are closed.

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



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](https://twitter.com/dupaco)

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



Through May 31, 2019  
**Grout Museum Free Admission**

**LOCATION:** Grout Museum District, Waterloo, Iowa  
 Dupaco members receive free admission to all of the museums in the Grout Museum District for two adults and all dependent children. Members must show proof of membership by presenting their Dupaco debit or credit card or check.



Through Sunday, Oct. 28  
**Vesperman Farms Coupon**

**LOCATION:** Vesperman Farms, Lancaster, Wis.  
 Receive one free admission with one paid admission and a coupon. Limit one coupon per group. Coupons are available at all Dupaco branches except the Carroll, Iowa, location. Limited quantities available.



Through Wednesday, Oct. 31  
**Bloomsbury Farm Coupon**

**LOCATION:** Bloomsbury Farm, Atkins, Iowa  
 Members receive one free child's admission per each full-price adult paid admission and a coupon. A printable coupon is available at [dupaco.com/events](http://dupaco.com/events). Coupons also are available at Dupaco branches in Dubuque, Cedar Rapids, Marion, Waterloo, Cedar Falls, Dyersville, Peosta and Manchester, Iowa. Visit [bloomsburyfarm.com](http://bloomsburyfarm.com) for hours.



Second Sunday of each month, November–December; February–April  
**Dupaco Days at the River Museum**

**LOCATION:** National Mississippi River Museum & Aquarium, Dubuque  
**TIME:** 10 a.m.–5 p.m.  
**COST:** \$10.50 for adults, \$6.50 for children  
 Dupaco members receive a 35-percent discount on general admission to the museum when they show their Dupaco debit or credit card or check. The museum offers several daily activities, including live animal encounters and feedings. For more information, visit [rivermuseum.com](http://rivermuseum.com).



Sunday, Nov. 11  
**The Sleeping Beauty**

**LOCATION:** University of Dubuque Heritage Center, 2255 Bennett St., Dubuque  
**TIME:** 2 p.m.  
**COST:** \$10 adult, \$5 child  
 The Virginia Repertory Theater will perform this musical adaptation from the original story by Charles Perrault. Dupaco members receive a discount of \$5 off adult and \$4 off child tickets by using the code "dopack." The discount is not valid for the lap-seat option. Visit the Farber Box Office at the Heritage Center, call (563) 585-SHOW or go to [dbq.edu/HeritageCenter](http://dbq.edu/HeritageCenter).

Sunday, Dec. 2  
**Junie B. in Jingle Bells, Batman Smells**

**LOCATION:** University of Dubuque Heritage Center, 2255 Bennett St., Dubuque  
**TIME:** 2 p.m.  
**COST:** \$10 adult, \$5 child  
 The tale is based on the best-selling book series by Barbara Park and is performed by Casa Manana. Dupaco members receive a discount of \$5 off adult and \$4 off child ticket prices by using the code "dopack." The discount is not valid for the lap-seat option. Visit the Farber Box Office at the Heritage Center, call (563) 585-SHOW or go to [dbq.edu/HeritageCenter](http://dbq.edu/HeritageCenter).



Saturday–Monday, Jan. 19–21  
**Ice Fest**

**LOCATION:** National Mississippi River Museum & Aquarium, Dubuque  
**TIME:** 10 a.m.–5 p.m. daily  
 Sponsored by Dupaco, the museum's annual Ice Fest includes IPTV Kids Club's Dan Wardell, snow and ice sculptures, ice harvesting and crafts. Dupaco members receive 35 percent off a one-day admission when they show their Dupaco debit or credit card or check. Discounts also will be available in the museum stores.



**▲ SCENE IN: 2018**  
 Dupaco member James Baugh and his son James Baugh Jr. celebrate the credit union's Member Appreciation Day July 27 at the First Avenue branch in Cedar Rapids, Iowa. Katti Rummery from Hy-Vee helped Dupaco give members credit for 70 first-rate years by handing out sweet treats. (C. Woltz/Dupaco photo)



CEDAR RAPIDS, Iowa—At a young age, Monté Autry was in his family's rural North Carolina kitchen alongside his grandpa and mom every day, watching and helping them cook. Especially on Sundays.

"My grandpa loved to cook," says Autry, who now lives in Cedar Rapids. "We had a humongous kettle pot that took four to five people to carry, and we stuck it over the open wood fire and cooked everything from homemade pork skins to deep-fried catfish."

Autry caught the cooking bug early and has long dreamed about creating meals for others.

One day, he opened up about his dream with Dupaco staff and shared his idea to start a catering business to bring the soul-food cooking of his childhood to his new home in Iowa. Dupaco's **John Heavens** listened—and provided Autry with a loan to do just that.

"There was something about John and hearing him say, 'I believe in you.' That's all I ever needed was somebody to believe in me," Autry says.

This spring, Autry used the loan to purchase a meat smoker and launch Autry's Veterans BBQ and Catering Service, a mobile catering business in Cedar Rapids. He prepares everything from ribs to Caribbean jerk wings to homemade macaroni and cheese.

Autry, a single father and U.S. Army veteran, says business has been slow but steady. In time, he would love to start a food truck and, eventually, a small restaurant in the Cedar Rapids area.

"I can go into Dupaco and ask for guidance, not even necessarily to get a loan, and sit down and go over financials," Autry says. "I have an idea written on paper, and Dupaco is helping me make that come true."

Dupaco also is helping Autry with his personal finances. He's been steadily building his credit, which has helped him get into a lower-rate car loan and is setting him on a path to homeownership down the road.

Dupaco gave Autry a shot, and he wanted to thank his credit union the best way he knew how. In June, he arrived at his local branch with several trays of home-cooked Southern food.

"When you get a group of people to believe in you and say, 'You can do it. How can we help?' it shows that Dupaco stands for honor, integrity, tactfulness and respect," Autry says. "Dupaco has been a lifesaver and feels like home."

**?** 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).



**▲ SCENE IN: 2018**  
 Member Monté Autry, owner of Autry's Veterans BBQ and Catering Service, visits with Dupaco's John Heavens on Sept. 19 at Dupaco's Williams Boulevard branch in Cedar Rapids, Iowa. Dupaco believed in Autry's dream to start his business and provided him with a loan to do just that. (B. Kaplan photo)



# What You Should Know About Free Credit Freezes

## PROTECTION CONNECTION

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

You now have another way to protect your credit. A new federal law, which took effect Sept. 21, allows you to get free credit freezes for yourself and your children, and yearlong fraud alerts. Previously, you could be charged fees to freeze and unfreeze your credit, depending on your state's laws.

### How credit freezes work

Freezing your credit prevents creditors from accessing your credit report—making it more difficult for fraudsters to open new credit, loans and services in your name.

You must place credit freezes with each of the three major credit-reporting companies—Equifax®, Experian™ and TransUnion®. Typically, you're assigned a PIN that allows you to freeze and unfreeze your credit as needed.

Credit freezes don't affect your current credit and loan accounts.

### Child credit freezes

Thanks to the new law, you also can freeze your children's credit until they are old enough to use it. Prior to this law, not all states allowed parents to do so. And some states charged fees for this service.

"Social Security numbers are still being stolen and misused, so I would have no hesitation about freezing my child's credit," says Dupaco's Cindy Hilkin.

### What to remember

A credit freeze can create hurdles when you need to apply for new credit. The freeze remains active until you remove it, so plan ahead by unfreezing your credit before applying for any new credit or loans.

You also can sign up for yearlong fraud alerts, requiring businesses to verify your identity before issuing credit. The law

extends the previous 90-day alert period.

Credit freezes and fraud alerts should not take the place of regularly monitoring your credit. Continue to keep tabs on your credit through services such as Dupaco's free Bright Track credit monitoring service.



### ▲ SCENE IN: 2018

Dupaco member Damian Janisch reads to his son Xzavier in their Dickeyville, Wis., home. Thanks to swift action by his financial cooperative, Janisch's money—and his Dupaco accounts—were secured when he became a victim of identity theft. (S. Gassman photo)

# High or Low Deductible: Which is the Right Fit?

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

When's the last time you reviewed your auto insurance policy? Taking time to do so will help you know whether your coverage is still the best fit for you.

An important part of the process is determining your deductible. Typically, the lower your deductible, the higher your premium will be, and vice versa.

Consider these tips when navigating the right deductible for you:

**1 | Talk to your insurance agent.** Your agent can help you review your coverage, explore other options and play with the numbers to help you determine the best fit for you, says Brad Langan, insurance agent at Dupaco Insurance Services.

**2 | Know what your budget can afford.** If you're trying to save on your monthly premium by opting for a higher deductible, look at your other expenses first. If you're involved in an accident, can you afford to pay a high deductible?

**3 | Calculate how long it would take to recoup your savings.** How much would you save—or not save—by going with a higher deductible? Your agent can help you do this. But here's an example:

► **Option A:** \$100 comprehensive deductible with a \$200 annual premium.

► **Option B:** \$500 comprehensive deductible with a \$150 annual premium.

You would save \$50 per year in annual premiums with Option B, but you would be exposed to a \$400 difference in your deductible. If you have Option B and hit a deer, it would take eight years to recoup the savings from the lower premium.



# Stronger Together: The Importance of Advocacy

## POLICY FOR THE PEOPLE

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

State and federal legislation often impact the benefits you receive as a member of Dupaco.

Because it is chartered in and affected by Iowa law, the credit union focuses on legislative candidates in that state.

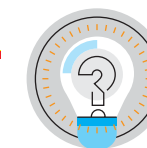
The Iowa Credit Union League evaluates state and federal candidates who have best exemplified the positive advancement of credit union issues—reviewing their record on consumer finance issues, history of positive credit union interaction and answers to a credit union questionnaire sent to all candidates.

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



### ▲ SCENE IN: 2018

Northeast Iowa Community College invites Dupaco President and CEO Joe Hearn, along with more than 200 area business leaders, to its Peosta, Iowa, campus July 26 for a roundtable discussion on workforce development with President Donald Trump, Congressman Rod Blum and Iowa Governor Kim Reynolds. (J. Hearn/Dupaco photo)



## HOW TO

# Use Dupaco's New Card Security Option



Misplace your Dupaco debit or credit card? Easily prevent unauthorized use of your card within Shine Online and Mobile Banking. Access this feature via the Account Safety tab on your Accounts menu. Next, select Card Security, where you can disable and enable your debit MoneyCard and/or Visa credit card.

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

# Are You Prepared for Financial Hard Times?

Emergency preparedness doesn't always involve a natural disaster. Whether it's a job loss, divorce or medical emergency, financial hard times can strike when we least expect them.

Here's how you can prepare to lessen the impact of a financial crisis:

### Review your budget.

Write down all your expenses—rent or house payment, car payments, insurance premiums, utilities, student loans, groceries, everything. When you see your expenses on paper, it's easier to determine where you might need to cut costs to save more. Need help? Request a

free Dupaco Money Makeover by calling 800-373-7600, ext. 206.

### Pay yourself first.

The best way to build an emergency fund is to set a predetermined amount to automatically come out of each paycheck and into a savings account. While your emergency fund should ideally be at least three to six months' worth of expenses, the most important thing is to start saving.

Dupaco offers multiple savings-building tools: ► **You Name It Savings Accounts** are free to open and can be used to save for specific purposes. Add automatic transfers to these

accounts for effortless saving.

► **ChangeUp Savings** rounds up your debit card purchases to the nearest dollar and automatically moves that extra change to your savings account.

### Lean on your credit union.

If you find yourself in a financial crisis, don't be afraid to reach out to your credit union. Dupaco understands that life happens, and is here as a resource to help you when these financial hard times strike.

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



# Make a Will to Plan—and Plan Willingly

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

By Michael Poppen

I unabashedly admit I am a quote guy. Humorous reflections and pithy quips on everyday life from Mark Twain and Ben Franklin are always welcome.

Ben Franklin was quoted as saying, “There are three faithful friends—an old wife, an old dog and ready money.” This is no platform in which to debate the order or priority those three should rank!

Therefore, for today’s purposes, I’ll add another faithful friend to that list: a will, and perhaps a trust. This is hardly witty, but just as important.

Groundbreaking news: the problem with aging is we get older! Age is certainly a state of mind, but in preparation for the inevitable, steps should be taken to make sure all affairs are in order upon passing.

There are many cases where a simple will or trust would allow for a quick and efficient transfer of assets to the intended heirs. Yet,

without proper foresight and documentation, assets and property can be held up in probate courts for long periods of time.

Make sure beneficiaries are listed on all accounts, and make time to establish a will or trust if you have not done so already. Then “ready money” is money ready...

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.



# How to Make Your Estate Less Overwhelming for Your Survivors

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



Creating an estate plan is a lot like going to the dentist. You know you should do it, but it’s not exactly pleasant.

But having a plan in place can make life easier for those left behind.

Jim Liddle, vice president, trust officer at First Community Trust, says you can take several steps now that will be invaluable to your loved ones later:

**Work with an attorney.** Work with an estate-planning attorney to have a correctly executed will and/or revocable living trust. Depending on your situation, you might find that utilizing a revocable living trust is beneficial for you and your heirs, and is a way to avoid the probate process.

**Keep your financial records up to date.**

This way, when your executor is working to collect the assets in the estate, there is a great reference to work from. Periodically review that list with your executor. If you aren’t comfortable divulging specific financial details, sharing where your accounts are located can be helpful.

**Consolidate your financial relationships.**

During life, consolidating your relationships with financial institutions and investment accounts can keep things simple. Upon passing, this streamlines the estate process.

**Communicate your wishes.** It can be in the form of a will or trust that’s read after your passing. If possible, talk about your intentions

with your heirs to reduce any surprises that might arise after you are gone.

“Communicating your wishes and intentions to your heirs is key to a smooth process,” Liddle says.



Jim Liddle

# Living Debt-Smart Is Possible. Here’s How.

With plans to upgrade to a larger house, Dupaco’s Tammy Wood and her husband struggled to find the perfect home that was worth the larger mortgage.

So, the couple abandoned their plan and decided to do the exact opposite. Instead of buying bigger, they downsized into a smaller house—allowing them to pay off student loans and other debt.

“I thought it would be awful living in a smaller house. You don’t have as much of your own space,” Wood says. “But it’s actually very freeing.”

The average American household carries \$137,063 in debt, according to a USA Today story. But it is possible to live debt-smart.

**Systematically save.** Establish a You Name It Savings account for emergency savings. Systematically set aside money in the account so you eventually have enough savings to live on for three to six months.

**Buy used vehicles.** A newer used vehicle allows you to get a smaller loan for a shorter term so you can keep more of your money.

**Avoid payday lenders.** Payday loans are easy to get but hard to escape. A free Dupaco Credit History Lesson might help you consolidate debt to get a lower interest rate and more reasonable terms.

**Budget for the things you love.** “A budget means you have a place for each dollar, and you are aware of where it’s going,” Wood says. “If you love going to the movies, budget for it. Then you don’t have to feel guilty about it.”

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



**▲ SCENE IN: 2018**

Dupaco’s Tammy Wood’s daughter, Hayden, paints her new room. After struggling to find the perfect home that was worth the larger mortgage, Wood and her family decided to downsize and focus on paying off their student loans and other debt. (T. Wood photo)

# 4 Free Things You Can Do to Support Your Local Economy



When you’re a part of a credit union, your money stays in the communities it serves.

At a credit union, any profit recycles back into the cooperative, the community and your pocket. Your money stays here—put to work locally by providing your friends and neighbors low-cost loans for cars, homes, funding for small businesses and more.

Dupaco is celebrating 70 years as a local cooperative, supporting the communities it serves. You can help support your community, too. Here are a few ideas to help boost your economy without spending a single cent!

**1 | Show your support online.**

Write a review on Google, Yelp or TripAdvisor, and follow local businesses on social media to help make them more discoverable.

**2 | Attend a community event.**

Public events often rely on sponsorships, and potential sponsors look at past attendance to gauge whether an opportunity is worth their investment.

**3 | Find a new purpose for your old stuff.**

Whether you donate or sell your old stuff, keeping it in your community and out of the landfill contributes to the local economy.

**4 | Share your skills.**

By sharing your talents, you can contribute to others’ successes, which feeds back into the local economy.

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

**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 Maman 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](http://dupaco.com/locations)