

Quarterly Member Newsletter

Fall 2021 Update



"It's the Most Wonderful Time of the Year."

Song title by Edward Pola and George Wyle, 1963

From the beautiful fall leaf weeks in October to New Year's Eve, from warm and sunny to gray and bitter cold, some would say, "It's the Most Wonderful Time of the Year!" It's also a time to

reflect on the past year, the year ahead and fulfill the goal of navigating to your financial freedom along with your trusted financial partner, DuTrac, with you, each step of the way.

If you have secured consumer loans at other financials, "Move them Over to DuTrac" and reduce* your loan payment(s) this holiday season. The gift that keeps on giving, enjoy the benefits of DuTrac membership via "DuTrac's Member Advantage!"

Would an extra, up to \$200, in your wallet help during this holiday season? With DuTrac's **As Easy As 1-2-3** vehicle re-finance promotion, members can **1** - reduce* their monthly payments on their vehicle, **2** - receive up to \$200 in cash and **3** - extend next vehicle loan payments out up to 90 days. Refinance your vehicle today with DuTrac; it really is **As Easy As 1-2-3**. Act soon, 1-2-3 refinancing will end on October 31, 2021.

DuTrac has even more opportunities to expand anyone's wallet both during the holidays and for weeks afterwards. By enrolling in **Holiday Skip-A-Pay**, for a fee on each qualified loan, members may choose to "skip" a single loan payment on a qualified secured loan during the months of November or December.

*DuTrac's standard credit underwriting applies and may impact outcomes.

Plus, Mastercard and DuTrac have partnered this holiday season to provide members with a **Platinum Rewards Mastercard** the opportunity to **earn up to 3X the rewards** on qualifying purchases. Rewards can be used to lower any credit card balance to purchase additional items this season, or rewards may be used to purchase thousands of items from the bountiful selection with **uChoose Rewards**. "uChoose" the rewards; you are in charge.

Members are better served whenever DuTrac is close by. For the Quad Cities, especially the Bettendorf area around Middle Road, DuTrac is expanding its presence by constructing a new 14th branch office building. The full service branch will have all the services you have come to expect from DuTrac including mortgage services, wealth management, commercial lending, ATM, drive-thru service, insurance products and trust services, and much more. Look forward to a grand opening the summer of 2022.

In closing, 2021 is nearly a wrap — it's been a challenging year for many, and DuTrac is here to help as you need us. Together, we can still make your upcoming holiday season, "the Most Wonderful Time of the Year". On behalf of the DuTrac Board of Directors and staff **we wish you, your family and friends, a Happy Holiday Season filled with all of the joy, hope and wonder of the season.**

Andy Hawkinson
President & CEO

Senior Management Team

Andrew Hawkinson.....President & CEO
Kim Adams.....Senior VP of Operations & Facilities
Michelle Ariss.....Senior VP of Finance
Megan Egan.....Senior VP of Human Resources
Lee Hoerner.....Senior VP of Sales & Service
Ron Kinsella.....Senior VP of Lending
Andy Lassen.....Senior VP of Information Technology
Jason Norton.....Senior VP of Marketing & Business Development

Mailing Address:

PO Box 3250
Dubuque, IA 52004-3250

Phone: (563) 582.1331

Email: Members@DuTrac.org

Web: DuTrac.org

Office Locations

Clinton
2900 S 25th Street, Ste. A • Clinton, IA

Jersey Ridge
2330 E 53rd Street • Davenport, IA

Kimberly Road
3100 W Kimberly Road • Davenport, IA

Asbury Road
3465 Asbury Road • Dubuque, IA

Holiday Drive
2045 Holiday Drive • Dubuque, IA

Peru Road
18181 Peru Road • Dubuque, IA

St. Mary's
380 E 14th Street • Dubuque, IA

Walmart
4200 Dodge Street • Dubuque, IA

Dyersville
1161 16th Avenue Court SE • Dyersville, IA

Eldridge
200 N Fourth Ave • Eldridge, IA

Maquoketa
18072 Highway 64 • Maquoketa, IA

Moline
3153 Avenue of the Cities • Moline, IL

Monticello
337 S Main Street • Monticello, IA

Coming Soon
Bettendorf

Access your accounts 24/7:
Call AccessLine at
(563) 557.5000 or enroll in
PC Branch with MobileLink.



Education...

Be Aware of Scammers Asking for Your Money

Scammers have been finding ways to get people to pay with **gift cards** or by **wiring money** for many years. Scammers love getting you to pay that way because they can get your money fast and disappear. It is almost as good as getting you to send cold, hard cash. Which must have occurred to them, too, because some scammers are now going low-tech and asking people to send cash in the mail. Sometimes they even tell people to divide the cash between pages of a magazine.

According to the Federal Trade Commission (FTC), people 70 and older are reporting losing cash to scammers who pretend to be a friend or family member in trouble.



(You know the calls: *“Grandma, I’m in jail. I need you to send me money for bail.”* Or some variation on that theme). Here is what the FTC is seeing from reports of friend and family scams:

- People report losing \$41 million in the last twelve months, versus \$26 million the prior year.

- One quarter of people 70 and older report paying scammers in cash.
- People 70 and older who paid in cash report a median loss of \$9,000. Compare that to all age groups, who report losing a median of \$2,000 so far this year on these types of scams.

So what if you get one of these calls or requests for money? No matter how alarming it seems, stop and check it out.

- Get off the phone and call the family member who is supposed to be in trouble – using a number you know is correct.
- Can’t reach them? Check with another friend or family member.
- Be especially skeptical of unsolicited contacts – regardless of the method (phone, email, text, mail, in-person, etc.). If you did not initiate the contact/interaction, be very cautious.
- Do not wire money and ignore requests to do so.
- Never pay money, to get money.
- Moreover, never, ever send cash by mail, or pay with a gift card, or wire money to someone who demands it.

Check out these important online resources/websites for additional information:

- Internet Crime Complaint Center (www.ic3.gov)
- Federal Trade Commission (www.ftc.gov)
- Better Business Bureau (www.bbb.org)
- Federal Bureau of Investigation (www.fbi.gov)
- Iowa Attorney General (www.iowaattorneygeneral.gov)

In The Know...

International CU Day®



Thursday, October 21, 2021

On October 21, 2021, credit unions worldwide will celebrate International Credit Union Day (ICU Day). This annual event raises global awareness for the credit union movement. Credit unions bring financial inclusion and a promising future to people all over the world. Since the first celebration in 1948, ICU Day is a chance to spotlight and celebrate these achievements. "This year's theme for ICU Day is 'Building financial health for a brighter tomorrow.' The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. ***The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged.***

Shred Event

This October, DuTrac is partnering with Tri-State Shred to offer free shredding to members at their local DuTrac office!

Shred Events

Saturday, October 23, 2021

9:00 – 11:00 AM

DuTrac's Asbury Road Office

3465 Asbury Road, Dubuque, Iowa

Saturday, October 23, 2021

9:00 – 11:00 AM

DuTrac's Jersey Ridge Office

2330 E 53rd St, Davenport, Iowa

Maximum three grocery bags per vehicle.

Members MUST remain in their vehicle – pull up – open trunk or doors and let Tri State Shred staff remove shred from vehicle.

DuTrac will also have secure locked shred containers at most offices (excluding Walmart, Asbury and Jersey Ridge) from October 18 – 22, 2021. One grocery bag per member and member must place shred in bin.

Take advantage of this great way to safely dispose of and recycle your old confidential documents and help protect yourself from identity theft.

*This service is provided for personal documents only, not for businesses or organizations.



Scholarship Question

DuTrac Community Credit Union announces its Academic Scholarship Program. This program is available to graduating high school seniors who are members in good standing for at least one year at DuTrac Community Credit Union.*



The purpose of these scholarships is to recognize members of DuTrac Community Credit Union who have demonstrated scholastic excellence and who are interested in advancing their education at an accredited community college, trade school, technical college or university.

Up to seven (4 - \$500 and 3 - \$1000) non-renewable scholarships will be awarded to qualified student(s). Applicants may qualify for only one award.

Entrants must complete an application available online at DuTrac.org or by contacting Karen at ktegeler@DuTrac.org for print version.

There are two different options available to apply for this scholarship.

- Entrants must write an essay with a minimum of 500 words double-spaced; or
- Create a 60 to 90-second in length video on the following:

"Each year, millions of dollars in scholarships are granted to post-secondary school students to receive additional education for a future career or vocation. Do you feel post-secondary scholarship criteria are biased? What criteria should organizations use to eliminate any bias in disbursing scholarship dollars to ensure an even distribution of scholarship dollars to all students but especially those economically in need of the scholarship dollars the most?"

Drop off or email completed application, essay or video, most recent high school transcript and college acceptance letter at any DuTrac Community Credit Union office or mail to DuTrac Community Credit Union, PO Box 3250, Dubuque, IA 52004-3250, Attn: Karen Tegeler; or email ktegeler@DuTrac.org, by Friday, March 25, 2022.

*Children of DuTrac Community Credit Union employees and board members are not eligible for this scholarship.

**Incomplete or applications not fulfilling the entry requirements will not be included in the judging.

Back to School Mini-Grant Winners



The following teachers were randomly selected to receive \$175 as part of DuTrac's 75th Anniversary for DuTrac's Back to School Mini-Grant Giveaway. The DuTrac Mini-Grant funds may be used for school supplies, equipment or innovative educational expenses for their classroom or school.

Amy Rice
Buchanan Elementary

Dawn Streets
Carver Elementary

Karla Jokiel
Carver Elementary

Katie Leibfried
Carver Elementary

Jenna Tomkins
East Dubuque Elementary

Michele Roth
Eisenhower Elementary

Monica Salwolke
Eisenhower Elementary

Tacy Steines
Eisenhower Elementary

Lindsey Backhaus
Eisenhower Elementary

Haley Sturm
Marquette Catholic School

Shannon Wroblewski
Eisenhower Elementary

Tiffany Liddle
Eisenhower Elementary

Amy Cooksley
Eisenhower Elementary

Karen Hitchcock
Hempstead High School

Angela Salazar
Hillcrest Elementary School

Meggan Kramer
Hoover Elementary School

Ciara Martinez
Horace Mann Early Learning Center

Hannah Schneider
Marshall Elementary

Jessica Lester
Western Dubuque Peosta Elementary

Molly Crowel
Prescott Elementary School

Stacy Goerd
Prescott Elementary School

Candy Stewart
River Ridge District 210

Amy Rambousek
Sageville Elementary School

Sandra Gaul
Wahlert Catholic High School

Kellie Klein
Washington Middle School

Hannah Hansen
Whittier Elementary

Upcoming Events & Promos...

ENJOY THE NEW DUTRAC.ORG

We hope you are enjoying the updated look and feel of the new DuTrac.org. Discover a better way to bank, borrow and invest. Below are a few changes we hope you will like:



- Clean, easy-to-view design
- Right-sized content for easy reading and mobile scrolling
- Member-focused navigation "Bank, Borrow, Invest" along with familiar top- and bottom-of-the-page navigation i.e. "Rates, Contact Us, and Search, etc."
- Expand/collapse content - Click on a "+" or a red/green button to obtain more information.
- Cross-linked products within the site - Discover related products and services as cross links to ensure you see the range of benefits available to you.

Calendar of Events

October

- 11 Virtual Annual Meeting
- 21 International Credit Union Day
- 23 Shred Event
- 31 Happy Halloween!

November

- 3 First Community Trust Estate Planning Webinar
- 11 **All Offices Closed** (Veteran's Day)
- 25 **All Offices Closed** (Thanksgiving Day)

December

- 1 - 23 Kids Concerts*
- 24 **All Offices closing at noon** (Christmas Eve)
- 25 **All Offices Closed** (Christmas Day)

January

- 1 **All Offices Closed** (New Year's Day 2022)

*Kids Concerts

The DuTrac Kids Concert program is played on area radio stations KAT-FM 92.9 and KDST 99.3 during December, starting December 1 and running through December 23.

KDST 99.3 - December 1 - 23, 2021 - 7:40 AM, 12:25 PM, and 5:32 PM

KATFM 92.9 - December 1 - 23, 2021 - 6:35 AM; 11:35 AM; 2:35 PM, and 7:35 PM

Check DuTrac.org mid-November for the schedule of schools participating and their play times.

Financial Update

DuTrac's financials as of August 31, 2021:

Members.....	48,907
Shares.....	\$839,711,969
Loans.....	\$668,028,907
Net Worth.....	\$114,262,873
Total Assets.....	\$959,196,446

It's the most wonderful time of the year.

Skip-a-Pay is back.

Stress a little less this holiday season with DuTrac's Skip-a-Pay.

Skip a loan payment in November or December and use the extra funds to shop, take a trip, catch up on other bills, or anything else you need to make your season merry and bright.

Apply by 10/31/21 to skip November payment(s) or by 11/30/21 to skip December payment(s). A \$30 processing fee is charged for each loan payment you request to skip. Restrictions may apply. Learn more and apply online at DuTrac.org/SkipAPay

Starting your holiday shopping?



Take advantage of
DuTrac Mastercard Platinum

Offer valid 11/1/2021 thru 12/31/2021
Offer not valid on Cash Advances or Balance Transfers.

TRIPLE REWARDS

Earn 3 POINTS for every \$1 SPENT!

Visit DuTrac.org or call 563.582.1331 or visit any of our 13 convenient locations to learn more!!

Wealth Management & Insurance



Matt Pillard
Trust Officer - FCT



Did you know less than 50% of Americans have an Estate Plan?

Estate planning may feel uncomfortable, but it's a topic that everyone should think about. Who will take care of your children if something happens to you? How should your assets be distributed? Are there advantages to gain by planning your estate? A successful estate plan ensures your wishes and loved ones are taken care of after you are gone, and the process begins with understanding your options.

First Community Trust, a trusted partner of DuTrac Community Credit Union, is excited to host a free estate planning webinar on Wednesday, November 3rd. This educational presentation will provide tips and strategies to help you confidently address these important questions and more.

Please take this opportunity to gain actionable estate planning insight from the safety of your own home. There is no cost or obligation. Plan to join us for this free event!

Estate Planning Webinar
Wednesday, November 3, 2021
5:30 – 6:30 PM

The estate planning webinar will also cover useful insights into:

- The difference between a will and a trust
- Information on choosing an executor or trustee
- An overview of the estate settlement process

To Register, contact Matt Pillard at (563) 557.5044 or Matt.Pillard@FCTrust.com.



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Let the financial advisors at **DuTrac Financial Group** help you make the most of what you have and assist you in living the best life possible in the future by making the right financial choices now.

To speak to a Financial Advisor or schedule an appointment, call 563.557.5002 or email: Sherry.Kurtz@cunamutual.com



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Salute to Women of Achievement

DuTrac Community Credit Union nominated eight employees to be presented in the Telegraph Herald's "Annual Salute to Women" – highlighting tri-state women in business.



Sheila Harjehausen

Receptionist
Asbury Branch



Martina Ross

Member Service Representative
Asbury Branch



Jill Schmitt

Help Desk/Database Specialist
Asbury Branch



Jean Mausser

Branch Manager
Dyersville Branch



Celeste Hefel

Senior Mortgage Consultant
Dubuque Area



Theresa Schmuecker

Debt Counselor
Peru Road Branch



Beth Weiland

Branch Manager
St. Mary's Branch



Laura Merritt

Assistant Branch Manager
Peru Road Branch

Happy Veteran's Day. Honoring our very own who served. Thank you to ALL veterans for your service!



Charles "Chaz" Kindred

Assistant Branch Manager – Walmart Office

US Army Veteran
Sept 1996 - Sept 2000
Military Police Officer
Sergeant



Dennis Naranjo

Commercial Lender – Jersey Ridge Office

Iowa Army National Guard (IARNG)
2009 - Present
Plans Officer
Captain

- **What were some of the reasons that you joined the military?** I joined for wanting to do something that would have an impact on the legacy I leave behind. To do something so important that would be reflected upon many as a noble thing to do.
- **What was basic training like?** You started as a boy and were trained to finish as a warrior.
- **Where did you serve during the war or what wars did you serve?** Iraq and Afghanistan
- **What are some things you remember most about your deployment?** The very huge differences in society and how each country does things differently that we (USA) would perceive as outside of the norm. Like hanging a slab of meat outside all day without cover/refrigeration from the elements (flies, birds, etc.)
- **Can you describe how you felt coming home from combat?** A sense of home, a way to relax from the 24/7 adrenaline rush.
- **Was there anything you especially missed about civilian life?** A juicy grilled burger from Burger King, a comfortable bed, daily warm showers.
- **Is there anything you wish civilians understood about military service?** Respect for your fellow brothers or sisters in arms goes far beyond blood relations. It's not just about weapons and guns but more for the dedication of serving our great nation in the ultimate voluntary form.

- **What were some of the reasons that you joined the military?** I started as an enlisted soldier and, as many of us do, I started doing it for the education benefits. Then, I realized there was more to it and enjoyed the strong bonds formed between all soldiers. I switched to the Officer Corps. to have a bigger impact during my career and have more responsibility. Now, I do it for the camaraderie and experience.
- **What was basic training like?** It was definitely a challenge. The physical challenge will always be there, but the mental part is where most people struggle. I honestly liked it despite the hardships and I would do it all over again.
- **Where did you serve during the war or what wars did you serve?** I joined in 2009 and I have only been deployed to Kosovo.
- **What are some things you remember most about your deployment?** It was amazing to see how multiple countries came together to support a mission. In addition, in Kosovo, people love the United States Military. It was amazing to see how much they appreciated us being there.
- **Was there anything you especially missed about civilian life?** The ability to go anywhere without any conditions or requirements. Overall, I missed spending time with friends and family.
- **What are some fun things you and your friends did together while you were deployed?** I bought a DJ set and we did get-togethers on Fridays and Saturdays. It was a way to keep us entertained since we could not leave the camp unless it was mission related.