



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

Holliday Drive
2045 Holliday 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

Bettendorf
(Coming summer 2022)
2770 Middle Road, Bettendorf, IA

Mailing Address:

PO Box 3250
Dubuque, IA 52004-3250

Phone: (563) 582.1331

Email: Members@DuTrac.org

Access your accounts

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



Quarterly Member Newsletter

Winter 2021 *Update*

Happy New Year !

Each new year brings new goals and resolutions, hopes and fears. This year, I encourage you to resolve to create a financial plan reflecting your personal needs and goals and those of your family.

It's all possible with DuTrac

Begin by visualizing your desired lifestyle and the financial support needed for one, two, or even five years ahead. Set fiscal goals with each benchmark year, ensuring they are realistic and achievable. Then, turn to DuTrac for the resources to reach and surpass your objectives.

Start with a flexible EcoPlus® Checking Account.

Any relationship with a financial partner begins with a transaction or checking account. With DuTrac's **EcoPlus Account**, members gain access to:

- Loan discounts and deposit premiums designed to enhance your financial plans.
- Earnings of up to \$100 for setting up ACH electronic bill payments upon account opening.
- Rebated ATM surcharges when not accessing DuTrac's surcharge-free ATM networks, including Privileged Status and Allpoint ATM networks.
- Easy payments at retail terminals with a no-cost, contactless debit card offering unlimited transactions.
- Automatic email alerts for specific account transaction activity.

Senior Management Team

Andrew HawkinsonPresident & CEO
Kim AdamsSenior VP of Operations & Facilities
Michelle ArissSenior VP of Finance
Megan EganSenior VP of Human Resources
Lee HoernerSenior VP of Sales & Service
Ron KinsellaSenior VP of Lending
Andy LassenSenior VP of Information Technology
Jason NortonSenior VP of Marketing & Business Development

Rebuild your credit

DuTrac's **Credit Builder Loan** helps members achieve financial independence with the help of a fully secured, automatic savings plan constructed directly into a loan. Make an appointment with a financial consultant in regards to your current credit situation.

Retirement, stocks, and wealth planning

My financial planning starts with the financial advisors at **DuTrac Financial Group or First Community Trust**. * Each organization can define your financial goals, navigate trusts, provide sound advice, and deliver personalized service.

Find your way with DuTrac

Meet with one of DuTrac's experienced team members to set up a budget, holiday account, or retirement plan. For more information or to make an appointment to discuss your credit and savings needs for your financial plan, email Members@DuTrac.org, call (563) 582.1331 or visit any of our 13 (*going on 14*) locations.

Here is a toast to you converting your financial goals and dreams into reality beginning in 2022.

Sincerely,

Andrew Hawkinson
President and CEO

* DFG and FCT advisors are valued business partners of DuTrac but advisors are not credit union employees.



In The Know

Dubuque Area Labor-Management Council Scholarship

The Dubuque Area Labor-Management Council has announced two scholarship programs. DuTrac members are eligible. The organization will award up to 17, \$1,000 scholarships for post-secondary education.

- The Skilled Trade Scholarship is awarded to students pursuing a skilled trade as their career path.
- The Education Scholarship focuses on students pursuing a two- or four-year degree.

Visit DALMC.com for an application and criteria.

Deadline is Friday, March 11, 2022.

Warren A. Morrow Memorial Scholarship

The Iowa Credit Union Foundation's 2022 Warren A. Morrow Memorial Scholarship application is now open to Iowa credit union members who are high school seniors or post-secondary students. The organization will award up to 12 scholarships.

- High School Scholarship: Designated for high school seniors planning to enter college in 2022.
- Post-High School Scholarship: Designated for individuals entering or attending an accredited undergraduate, graduate or vocational program in 2022.

Please visit IowaCreditUnionFoundation.org for an application and criteria.

Deadline is Friday, February 4, 2022 at 5:00 PM.

Visit DuTrac.org for more details.

Your Safety is Our Business

Masks are strongly encouraged and appointments appreciated. To schedule an appointment call (563) 582.1331 or email Members@DuTrac.org.

Financial Update

DuTrac's financials as of November 30, 2021:

Members.....	48,613
Shares.....	\$842,911,735
Loans.....	\$680,821,743
Net Worth.....	\$116,206,432
Total Assets.....	\$963,750,662

DuTrac Academic Scholarships

The DuTrac Academic Scholarship Program is now available to graduating seniors who are members in good standing for at least one year with DuTrac.

Up to seven, \$1,000 non-renewable scholarships will be awarded to qualified students who plan to attend an accredited community college, trade school, technical college or university.

There are two ways to apply:

- Type and submit an essay, double-spaced, containing a minimum of 500 words, or
- Create a 60-to 90-second video on the following topic:

"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?"

« Essay and video entries must be submitted by Friday, March 25, 2022.

For complete scholarship guidelines visit DuTrac.org, or contact Karen at (563) 585.8584. DuTrac employees and their immediate family members are not eligible.

Important Information Regarding Your Tax Refund

- DuTrac's routing number: 273974549.
- The checking or savings account number you would like the refund deposited into. (No subshare accounts.)
- If you would like your refund deposited into your DuTrac savings account, please select the savings option on your tax form(s) and provide your membership/account number.* (Do not include any dashes. Do not add an additional 0 to your membership number.)
- If you would like your refund deposited into your DuTrac checking account, please select the checking option on your tax form(s) and provide your checking account number.* This number can be found at the bottom of your check in the center. (Do not include any dashes.)

**** If you are unsure about your savings or checking account numbers please contact your local DuTrac office at (563) 582.1331. This information applies to all automatic deposits or withdrawals from your DuTrac checking or savings account(s).***



Upcoming Events & Promos

Seamlessly save for the holidays

Open or add to your

DuTrac Holiday Savings Club

by making direct deposits or automatic transfers from an account.

Start at DuTrac.org!



Saving made **FUN!**

DuTrac's Savasaurus Club teaches children about the importance of saving and managing money – *in fun and creative ways!*

« Visit DuTrac.org or email Members@DuTrac.org to get your child(ren) started today!



EcoPlus Account

Checking, plus a whole lot more.

EcoPlus sustains the financial needs of members as members' needs change – and grow! DuTrac's EcoPlus Account has the ability to add new features and services to meet the needs of members' many life phases.



Visit DuTrac.org or call (563) 582.1331 to enroll today!

Calendar of Events

January

- 1-3 Reflections in the Park
(Murphy Park | Dubuque, IA)
- 17 **All Offices Closed**
(Martin Luther King Jr. Day)

February

- 4 Warren A. Morrow Memorial Scholarship Closes (5:00 PM)
- 21 **All Offices Closed**
(Presidents Day)
- 23 First Community Trust Retirement Planning Webinar (5:30-6:30 PM)

March

- 11 DALMC Scholarship Deadline
- 25 DuTrac Academic Scholarship Deadline

April

- 17 **All Offices Closed**
(Easter Sunday)

May

- 30 **All Offices Closed**
(Memorial Day)

« DuTrac's events goal is to get back to doing what we love for our members – experiencing baseball games, shopping, festivals, Broadway musicals and comedies in some of the most beautiful, historic theaters with friends and family.

Thank you for your time and patience.

Please continue to check DuTrac's online events page to find out about any upcoming shows, events and seminars.

Wealth Management & Insurance



Matt Pillard
Trust Officer - FCT



Retirement Planning Webinar

Recent events have many people thinking about their retirement plans. Perhaps the pandemic-induced market volatility has you wondering if your investment allocation truly matches your risk tolerance? Regardless of whether you're retired or are working toward retirement, there is a lot to keep up with. We're here to help!

First Community Trust (FCT), a trusted partner of DuTrac Community Credit Union for more than 20 years, is excited to host a no-cost webinar to share ideas to help solidify your retirement plans, whether approaching retirement, retiring or just looking to get started.

Wednesday, February 23
5:30 – 6:30 PM
Online Webinar

Gain insight into:

- Social Security strategies
- Sustainable withdrawal strategies
- Investment management considerations
- Tips for remaining on track

Please contact Matt at (563) 557.5044 or Matt.Pillard@FCTrust.com to reserve your webinar seat today!



Accidents Happen.
Be prepared with Accidental Death
& Dismemberment Insurance

Visit **TruStageADD.com**
Call toll-free **1-855-612-7910**



TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, P.O. Box 61, Waverly, IA 50677-0061. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union. Base policy no.'s 2018-ADD-POL, E10a-014-2012. Product availability and features may vary by state.

Retirement. Insurance. Investments.

There is no better time to prepare
for your FINANCIAL FUTURE.

DuTrac Financial Group, your full-service financial services team, will create a plan to achieve your financial goals. Even during difficult times.



Nicole Corbett, CRPC®
Financial Advisor



Ryan Batey
Financial Advisor



Mark Konrardy, CRC®
Financial Advisor



To speak to a Financial Advisor or schedule an appointment, contact
DuTrac Financial Group at 563.557.5002 or Sherry.Kurtz@cunamutual.com.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.
FR-3953956.1-1221-0124

Education

Take simple steps to avoid dormant accounts

Dormant account defined

A dormant account has had no financial activity for an extended period, except for posting dividends/interest. Such accounts can include checking and savings, brokerage, 401(k), and pension funds.

Financial institutions are required by state laws to transfer funds held in dormant accounts to the state's treasury if attempts to contact the owner are unsuccessful.

Owners can retrieve unclaimed property at any time by filing an application with their state at no cost or for a nominal handling fee.

The state takes over record-keeping and returning lost or forgotten property to owners or their heirs if the owner passes away.

Please call 563.582.1331 or stop by any branch office to update or review your account or account ownership.

Tips to avoid a dormant account

- Review your credit union accounts regularly to identify which accounts are close to becoming officially inactive.
- Create account activity with automatic transfers. Automated transactions will keep your account active and may help to build your savings balances.
- Keep personal information and physical mailing addresses up-to-date on your DuTrac accounts. If we can't contact you and your account is considered dormant from non-use, it could be turned over to the state.
- Keep accounts with joint owners and beneficiaries updated. A change in life situation, like getting married, divorced, or losing a loved one, may require an update to your account ownership.



Daniel Deutmeyer



John Vail



Susan Kern



Nicholas Specht



Crenna Brumwell



David Eggers



Chad Kruse



Kevin Mueller



Scott Neyens



Harlan Pedretti



Michael Ready

DuTrac elects Board members, officers

DuTrac Community Credit Union hosted its 75th Annual Meeting on Monday, October 11.

During the meeting, Daniel Deutmeyer, Scott Neyens, and Nicholas Specht were re-elected to the DuTrac Board of Directors.

Also, the following officers were elected: Daniel Deutmeyer, Chair; John Vail, Vice-Chair; Susan Kern, Chief Financial Officer, and Treasurer; and Nicholas Specht, Secretary. In addition, Harlan Pedretti

was appointed Credit Committee Chair and will serve with Kevin Mueller, John Vail, Chad Kruse, Daniel Deutmeyer, and Ron Kinsella, Senior Vice President of Lending.

Crenna Brumwell was appointed Audit Committee Chair and will serve with Scott Neyens, Michael Ready, and David Eggers. Nicholas Specht was appointed Nominating Committee Chair and will serve with Kevin Mueller, Scott Neyens, Crenna Brumwell, and Michael Ready, Associate Director Liaison.

Protect yourself

Now, more than ever, diligence is key to safeguarding against identity theft. See below for 10 tips.

1. Check account activity

This step is the single most effective strategy to secure your finances. Report any discrepancies to your financial institution immediately.

2. Review your credit report

Slowly review credit reports annually—report discrepancies to all three credit reporting bureaus: Experian, Equifax, and TransUnion.

3. Use a strong password for online banking and keep PINs and passwords private

Do not use a birthday, a spouse's name, a child's name, or social security number, but use a capital letter or two along with a few numbers or characters. Get a new password every few months or so.

4. Do not give out account info over the phone or via email

Your credit union will never call requesting account numbers, PINs, or passwords. If any doubts about the caller, hang up and contact the credit union directly.

5. Use anti-virus protection software, firewalls, and spyware blockers

Make sure to keep your computer updated with the most recent security software.

6. Don't use public computers for online banking

Avoid conducting transactions using public Wi-Fi.

7. Check for secure connections

Check your browser to verify a secure connection - a padlock symbol should appear in the browser line or at the bottom of the browser page. For example, if the web address starts with "https," you should have a secure connection.

8. Be aware of your surroundings at ATMs

Keep an eye on the people around you, ensure no one is standing too close. Keep your PIN private and close your transaction entirely before walking away. If there is anything at all suspicious, quit your transaction and walk away immediately.

9. Shred documents and old checks

Documents with account information should be destroyed beyond recognition after their IRS holding period is complete.

10. Minimize check writing

Whenever possible, use a card or pay in cash. Write checks in permanent blue ink. This tip makes it more difficult for fraudsters to alter the written information.

Visit [DuTrac.org](https://du trac.org) or follow us on social media for more recommendations on how to spot identity theft and keep your personal information private.

Contact card support 24/7 if you suspect your DuTrac debit or credit card is compromised. You can also visit IdentityTheft.Gov for information on reporting identity theft and recovery steps.

