

UPDATE

NEWSLETTER

MESSAGE FROM THE PRESIDENT

Constantly Evolving to Serve

For nearly 80 years, we have been constantly evolving as a financial institution. We seek out those changes that allow us to better serve and return greater value to the membership while we continue to grow!

The credit union has built new or updated branch offices in the communities we serve making them brighter, safer, and more user-friendly. This past June, DuTrac successfully implemented a new, more sophisticated core processing system, allowing us to expand service offerings and improve our service to the membership. We are acquiring better tools to serve the dynamic needs of a changing membership.

In February of this year, we rolled out our DuTrac Mobile Branch with the goal of reaching more members in the communities where you live, work, and play. Now we are excited to introduce the latest step in our evolution.

Many of you may have noticed the colors of the Mobile Branch. We are changing the colors of the DuTrac logo, which is being done to better represent the core values of DuTrac and its service commitment to the membership. The design of our logo has not changed, but we will be migrating toward our new colors. . .blue and gray.

The new combination of blue and gray colors refreshes and enhances the design. Each color having special meaning:

Blue: Symbolizes trust, loyalty, and stability. The introduction of blue reflects DuTrac's commitment to these values. It signifies our dedication to building strong relationships with our members, business partners, and employees.

Gray: Represents balance, intelligence, compromise, and seriousness. Gray complements blue, adding a modern touch to our brand. It underscores our adaptability and resilience in an ever-evolving business landscape.

The refresh of the logo reflects the membership and the business environment of today. By keeping the "design" of the logo, we are committed to DuTrac's unwavering best traditions of superior member service under all conditions. There is no doubt that change is a constant, and we are constantly evolving to meet these changes.

We look forward to serving you even better, where you live, with refreshed branch offices and technology, a refreshed logo, and the same superior service commitment to you.



Andrew Hawkinson
President and CEO

INTRODUCING OUR BRAND AND BRAND-NEW LOOK



The new logo represents our vision for the future.

For nearly 80 years, DuTrac has been constantly evolving as a financial institution. Now, we are excited to introduce the latest step in our evolution.

The DuTrac logo has undergone a refresh by enhancing the colors to reflect today's membership and the dynamic business environment, yet the logo design remains constant in the same way DuTrac is steadfast in its commitment to member service. The new colors represent DuTrac's long-held reputation of credibility, trust, and reliability while continuing to offer intuitive, modern, safe and secure products that help our member's achieve their financial needs.

"We are present for our members. We recognize their dynamic financial service needs and understand those needs will continue to evolve. DuTrac is committed to providing innovative, modern products and services ahead of that change. Our new, refresh of the logo reflects the membership and our commitment, yet maintains all of the core values DuTrac is known to bring forth in its service to its members," stated CEO Andrew Hawkinson in describing the symbolism behind the logo refresh.

As DuTrac rolls out our new logo, members will see it first on places such as our website, e-banking and smart app as well as in our communications and promotions. Members may also notice the previous logo featured in other areas as we work to get everything updated.

We are excited to reveal a refresh in our logo, and we hope you will like our new look.

ENTER DUTRAC'S NATIONAL ANTHEM SHOWCASE

April 22 – May 17, 2024

Amateur individuals, duets, trios and quartets are invited to submit their best rendition of America's national anthem. Entry forms will be available starting Monday, April 22 at DuTrac.org and must be submitted no later than noon on Friday, May 17. Limit one entry per person or group. The vocalist(s) having the winning selection will receive a \$500 VISA Gift Card and their rendition will be aired by Radio Dubuque during the kick-off to the 2024 Dubuque Fireworks and Air Show.

Entry forms and complete rules will be available at DuTrac.org starting April 22. Submissions on CD may be dropped off at any DuTrac location or MP3 files may be emailed to ktegeler@dutrac.org.



SAVASAURUS CLUB MAQUOKETA DRIVE IN MOVIE EVENT

May 1 – end of season 2024

Voy 61 Drive In Theatre
1228 Highway 61, Delmar, IA

With summertime blockbusters about to hit the big screens in the coming months, a drive-in movie trip sounds like the perfect way to spend an evening with the family. This summer, make new family memories with your kids by heading to the local 61 Drive In Theatre, courtesy of your local DuTrac Community Credit Union.

Members will have access to pre-movie activities at no charge including swing set, tether ball, sandbox, whiffle ball, basketball, volleyball, and a children's train.

Stop by DuTrac's Maquoketa office to pick up your free admission ticket* to the 61 Drive In Theatre between May 1 and end of season 2024. Ticket must be used by end of season 2024.

**One free admission ticket per member between May 1 and end of season 2024. Must be a member of DuTrac Community Credit Union to receive free admission ticket. Tickets will not be mailed and must be picked up in person at the Maquoketa office. The 61 Drive In Theatre is open Friday, Saturday and Sunday starting at 6:30 p.m.*



SAVE THE DATE 2024 DUTRAC ANNUAL MEETING

Event set for Monday, October 14, 2024

'Save the Date' for DuTrac's 2024 Annual Meeting taking place on Monday, October 14, 2024 at 5:30 p.m. Additional information will be available July 1.



CHICAGO CUBS VS. MILWAUKEE BREWERS

Saturday, June 29, 2024

American Family Field, Milwaukee, WI

Bettendorf, Maquoketa and Dubuque, Iowa Departures

\$150 per person

Welcome aboard as we depart for American Family Field in Milwaukee, Wisconsin for this late afternoon 3:10 p.m. game.

Price includes deluxe motor coach transportation, ticket to the game, water, snack, and driver gratuity.

Make reservations early, with payment and final reservations due by Friday, April 19, 2024. Additional information will be sent once payment is received.

THE BIKINIS

Wednesday, July 24, 2024 – Circa 21 Dinner Playhouse, Rock Island, IL

\$96 per person

Everyone's favorite girl group from the sixties, The Bikinis – or "The Jersey Girls," as they're affectionately called – are back together after 20 years, bringing back the sun, fun and all the great songs they sang down on the boardwalk at the Jersey Shore. The Bikinis relive their heyday and beyond, beginning the summer of 1964, the night these four inseparable friends won the Belmar Beach Talent Contest. The Bikinis is a nonstop celebration of song!



MATILDA

Friday, August 2, 2024 – The Fireside Theatre – Fort Atkinson, WI

\$130 per person



Matilda the Musical is a captivating masterpiece packed with high-energy dance numbers and catchy songs. Matilda tells the story of an extraordinary girl who, armed with a sharp mind, a vivid imagination, and psychokinetic powers dares to take a stand to change her story with miraculous results. Unloved by her cruel parents and evil headmistress, she impresses her teacher with courage and cleverness in a joyous celebration

of one girl's triumph over what's "not right!"

Menu includes your choice of: chicken alfredo, roast pork tenderloin, or grilled Atlantic salmon, along with vegetables, salad and dessert.

Payment and reservations for both shows are due by Friday, June 28, 2024. Price includes deluxe transportation from Dubuque, lunch, show, water, snack, waitstaff, and driver gratuities.

To make reservations, please contact Karen at 563.585.8584 or email ktegeler@dutrac.org.

If a cancellation is necessary after Friday, June 28, 2024, every effort will be made to provide a partial or full refund. However, DuTrac cannot provide a guarantee of a refund.

DuTrac reserves the right to cancel, terminate, modify or suspend any promotion/ event at any time.

Convenience has arrived.

Introducing MOBILE BRANCH

Now the personal service of
a traditional DuTrac office can travel
right to our communities.



Learn more, including how to request the Mobile Branch
for your event at dutracs.org/mobilebranch

STARTING APRIL 1



Imagine the possibilities when
your “everyday purchases” paid
with a DuTrac Mastercard may
return money and prizes back
to you! Every time an in-store/
in-person purchase is made
with your DuTrac Mastercard,

you automatically receive one (1) entry for a chance to win the following prizes: a monthly chance to win one (1) of 25 Prepaid Mastercard Cards each with a value of \$50; one (1) Grand Prize of a four (4)-night trip for two (2) to a destination of the winner's choosing based on the following selected city options: New York, Chicago, Los Angeles, or Miami. No purchase is necessary. PIN-based debit, international, and corporate Mastercard purchase transactions are ineligible. Offer ends 12/31/24.

For more information, please visit [DuTrac.org](https://dutracs.org)

AMERICA SAVES WEEK

April 8 – 12



America Saves is a non-profit organization that uses principles of behavioral economics and social marketing to motivate, encourage and support everyday Americans to save money, reduce debt, build wealth, and create better

financial habits. As an organization, we are dedicated to helping build financial confidence because it is a place where we can support ALL people, including the most vulnerable among us.

America Saves encourages individuals and families to take the America Saves pledge, a tool that empowers them to commit to save successfully with a plan. Thousands of non-profit, government, and corporate organizations partner with America Saves through local, regional, statewide, and national campaigns both year-round and during America Saves Week.

Each day of America Saves Week has its own theme that touches on five important areas of financial wellness; however, some of those themes have been broadened so that we, a participating organization, can connect with the concepts in a way that best supports our community and the work we do.

Watch for social media posts and emails that touch on each day's theme.

Visit [DuTrac.org](https://dutracs.org) to sign up for the America Saves pledge.

MEMBER ALERT!

Be on the lookout for misguided and misleading mail regarding your DuTrac Mortgage, HELOC or any DuTrac consumer loan. Some documents received by mail state you need to contact us immediately about an urgent matter with your loan such as an expired home warranty, setting up automatic payments, or the warranty on your vehicle having expired.

DuTrac Community Credit Union will not contact you for these or related topics on any type of loan. Misleading mail often has “DuTrac” bolded. The bold lettering is meant to grab your attention to make it appear as though it was sent by DuTrac. Look closely at the document for verbiage similar to “Not affiliated with, sponsored by, loan information not provided by DuTrac Community Credit Union.”

If you receive mail, like the example shown, please stop by, email or call DuTrac at 563-582-1331 so we may validate your concern and determine if the documents

received are junk or legitimate. We care about your safety and the security of your funds.



CHECKMATE 2024: SAFEGUARDING YOUR ASSETS IN THE BATTLE AGAINST FRAUD

Being cautious about fraudulent checks is crucial to protecting our finances and ourselves. Below are general tips to help prevent falling victim to check fraud:

- 1. Verify the Source:** Be skeptical of unexpected checks received in the mail. If not expecting a payment, use caution and verify the legitimacy of the check. If receiving a payment by check, ensure knowledge of both the person and/or the company writing the check.
- 2. Verify Names Listed on a Check:** If receiving a check to cash or deposit and are being asked to sign the front as payor and back as payee, this is a known check scam.
- 3. Be Cautious with Overpayments:** Exercise caution if receiving a check from someone for an amount greater than what is owed, especially if asked to send back an excess amount. This is a common tactic in scams.
- 4. Keep Software Updated:** If receiving digital checks or using online banking, ensure software is up-to-date and has the latest security patches. NEVER give out DuTrac e-banking or app access credentials or allow anyone access to any online financial accounts.
- 5. Report Suspicious Activity:** If a check appears to be fraudulent or suspicious, let the trusted, expert staff at DuTrac know immediately. We can help provide guidance on the next steps.



Members may receive fraudulent checks in various situations. Scammers employ different tactics to carry out their schemes. Please note below common scenarios whereby members may receive fraudulent checks:

- 1. Online Purchase/Sale Scams:** Scammers respond to online ads or listings, agreeing to purchase an item. They then send a check for an amount higher than the agreed-upon price, asking the seller to cash the check and send back the excess amount. The check is fake.
- 2. Mystery Shopping Scams:** Members receive a check and a letter indicating that they have been selected as a mystery shopper. They are instructed to deposit the check, use part of the funds to make a purchase, and report on their experience. The check is fraudulent.
- 3. Lottery or Prize Scams:** Members may be notified that they have won a lottery or prize and a check is sent to cover taxes/fees. To claim the prize, victims are asked to deposit the check and send a portion of the funds back. The check bounces and the victim is left with a loss.
- 4. Romance Scams:** Scammers develop online relationships and send fraudulent checks to gain the trust of their victims. They then fabricate reasons for needing the victim to cash the check and send them money.
- 5. Fake Job/Work from Home Offers:** Job seekers receive fake job opportunities where they are sent a check as an advance payment or to cover expenses. The scammer then requests the recipient to send part of the funds elsewhere. The check is fake and the victim loses money.
- 6. Emergency or Grandparent Scams:** Scammers contact members, claiming a family member is in trouble and needs immediate financial assistance. They send a check, asking the victim to deposit it and send money to help the "family" member. It's important for DuTrac members to be vigilant, verify the legitimacy of checks, and be cautious when dealing with unfamiliar individuals or situations. If something seems suspicious or too good to be true, investigate it further and consult with a trusted DuTrac Community Credit Union consultant.

DuTrac is your trusted financial partner and strives to protect you against fraud. DuTrac never requests personal information via email or text message, including usernames and passwords. Use caution when opening or responding to emails, text messages, and phone calls regarding your account. If unsure or suspicious regarding any communication about your DuTrac account, contact DuTrac directly at 563-582-1331 or visit any branch. Find the tools to identify fraud and steps to take if you become a victim at DuTrac.org or email fraud@dutrac.org.

UPCOMING EVENTS

april

- 1** MasterCard Promotion starts
- 8-12** America Saves Week
- 19** Deadline to sign up for Cubs/Brewers trip
- 22** National Anthem Showcase contest starts

may

- 9** First Community Trust Retirement Planning Webinar
- 17** National Anthem Showcase contest ends
- 31** Closed for Memorial Day

june

- 19** Closed for Juneteenth
- 28** Deadline to sign up for The Bikinis and Matilda trips
- 29** Cubs/Brewers Trip to Milwaukee

july

- 4** Closed for Independence Day
- 24** The Bikinis

THE REAL ESTATE MARKET IS HOT
AND CHANGING DAILY!

Get pre-qualified for your mortgage loan by visiting DuTrac.org - you don't want to miss the opportunity to make an offer on your dream home with the assistance of your realtor. If considering buying or selling your home, we encourage you to reach out to one of our Mortgage Consultants for the latest information on mortgage rates, housing programs, and real estate news. In this dynamic housing market it is more important than ever to work with a trusted expert mortgage consultant who knows the market and can help with your mortgage financing needs - you deserve the home of your dreams. Visit DuTrac.org to obtain additional information, our online application, and contact information for the DuTrac Mortgage Consultants should you have further questions. Let's have you pre-qualified for your next home purchase – and make your dreams of homeownership come true.



DuTrac
MORTGAGE



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FERREIRA SELECTED FOR IOWA
INNOVATION GROUP; DEBO TO
MENTOR

2024 Iowa Innovation Group Participants



Bryan Ferreira

After clearing an application and interview process, Kimberly Road member service representative, Bryan Ferreira, will participate in the 2024 class of the Iowa Innovation Group (IIG) created by the Iowa Credit Union League (ICUL) in collaboration with the Filene Research Institute. This is the fourth consecutive year a representative from DuTrac will participate in the statewide leadership and development program. This year's class will be mentored by a fellow DuTrac employee, Lucinda DeBo, assistant branch manager at DuTrac's Bettendorf office. Luci was a participant in the 2023 IIG.



Lucinda DeBo

ICUL has partnered with **Filene Research Institute** since 2013 to offer IIG. Emerging credit union leaders will receive ongoing leadership coaching and develop an industry innovation project over several months through Filene's "Method of Innovation." IIG aims to develop future leaders of the credit union industry, equip them with the abilities to evaluate industry insights, create innovative solutions, and engage audiences with a pioneering mindset. Participants will reveal their innovative project work at the Iowa Credit Union Annual Convention, September 18-20, 2024 in Des Moines, IA.

NEW MOLINE BRANCH



Coming to Moline this summer!

Crews from Davenport-based Russell are currently finishing up the exterior and have shifted their focus to the interior of the new Moline branch office. We look forward to showing you the new space during our grand opening this summer.



FINANCIAL UPDATE

DuTrac's financials as of February 29, 2024.

Number of members	53,653
Shares	\$967,737,542
Loans	\$871,095,021
Net Worth	\$128,417,074
Total Assets	\$1,089,751,016

NO-COST RETIREMENT PLANNING WEBINAR

Thursday, May 9 - 5:30 p.m. – 6:30 p.m.

Gain insight into:

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

Everyone has a vision for their retirement; few have a plan to achieve their vision. When it comes to retirement, the decisions you make today do impact your future. Having a plan in place today will help you achieve your future retirement goals.

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 on bringing your retirement goals together into a single plan, regardless if you are approaching retirement, retiring, or just looking to get started. We welcome any questions or concerns you may have regarding your retirement and related topics. We are here to help.

Please contact Matt at **563-557-5044** or **matt.pillard@FCTrust.com** to reserve your webinar seat today!



Matt Pillard
Vice-President, Trust Officer



**YOUR BEST LIFE BEGINS WITH A PLAN.
WE WORK WITH YOU TO CREATE IT.**

Our team of experienced financial professionals can create a plan to help you pursue your financial goals.

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Nicole Corbett, CRPC®
Vice President, Wealth Management
LPL Financial Advisor



Matthew Stewart
LPL Financial Advisor

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May Lose Value

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OFFICE LOCATIONS

Bettendorf
2770 Middle Road • Bettendorf, IA

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