



UPDATE

NEWSLETTER

MESSAGE FROM THE PRESIDENT

Spring is a natural time to reflect on what it truly means to be your credit union. We're more than a place to deposit funds or find a loan—we're a cooperative committed to serving your best interests. That commitment guides our decisions, improvements, and the standards we hold ourselves to every day.

Part of that responsibility is ensuring your voice is heard where it matters. Earlier this year, two members of your board of directors, myself, and over 6,000 credit union staff and directors from around the country attended the Governmental Affairs Conference in Washington, D.C. We are advocating on your behalf—sharing the real challenges our members face, from rising costs to tight household budgets. You deserve representation in those conversations, and we will continue to show up and tell your stories.

On a larger scale, we recognize that today's economic environment is creating uncertainty for many. Please know we are monitoring conditions closely, maintaining financial strength, and making proactive decisions so we're ready to support you when needed.

One of the largest issues affecting credit unions across the country is fraud. Fraud awareness continues to be a key issue affecting our members. Our team works diligently to protect your accounts, but informed members are a critical line of defense. We encourage you to review the articles in our newsletter and other resources DuTrac provides you. We can't stress enough that we all must stay vigilant regarding fraud.

This year marks 80 years of earning your trust—something we never take for granted. It inspires us to keep improving and to remain in your corner for years to come.



Andrew Hawkinson
President and CEO

80 DuTrac Community Credit Union

Yesterday. Today. Tomorrow.

— 80 Years of Service —

Earn up to **\$800** with DuTrac's **REFER A Friend PROGRAM!**

Refer a friend and you'll both get an **\$80 cash reward!**
Earn up to **\$800 in cash rewards** when you share the
benefits of being a DuTrac member.



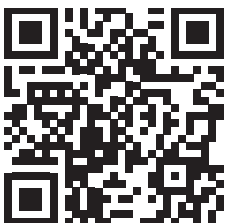
Visit us at any location!

CLINTON | DECORAH | DUBUQUE | DYERSVILLE | ELDRIDGE | MAQUOKETA | MOBILE | MONTICELLO | QUAD CITIES




Promotion begins January 1, 2026. Referral must qualify for membership and referrer must be a current member in good standing. Referral must have/open a savings account with a minimum \$5 deposit and open an EcoPlus Checking account, meeting eligibility requirements, with a minimum \$25 deposit, OR referral must transfer a loan in the amount of \$10,000 or greater along with a \$5 savings account. The \$80 bonuses would be deposited once the referral qualifications are met. If requirements are not met within 90 days of opening the new account Refer-a-Friend \$80 bonus is void. Limit one \$80 bonus per referral; maximum ten (10) referral payments per referring member per calendar year. This promotion is subject to change at any time and without notice.



Scan me!



DuTrac.org/refer-a-friend

 /DuTracCCU
 /DuTracCCU
 /@DuTracCreditUnion

QUESTIONS?

For more information, visit [DuTrac.org](https://www.dutraccu.org),
email Members@DuTrac.org, call (563) 582-1331
or stop by any of our convenient locations.

Where Your Projects Become Memories

Spring projects? Summer vacations?

Bring your dreams to life with **4.99% APR*** on a Home Equity Plus Line of Credit!

From home improvements or a dream vacation to starting a business or consolidating debt— we'll help you unlock your home's equity and enjoy a nine-month introductory rate of 4.99%* on a new Home Equity Plus Line of Credit (HELOC).

Call or visit one of DuTrac's branch offices to speak with a financial services consultant today!

- The Home Equity Plus Line of Credit includes:
- A one-time application
- Access your line of credit 24 hours a day, seven days a week
- A low, variable interest rate
- A 10-year draw period without re-qualifying
- Repayment terms up to 15 years
- Up to \$250 in closing costs waived with automatic payment & direct deposit



[DuTrac.org/HELOC](https://dutrac.org/HELOC)



*The introductory 4.99% APR (Annual Percentage Rate) is available on new Home Equity Lines of Credit (HELOCs) for qualified DuTrac members with a credit score of 680 or higher. Maximum 90% CLTV. (Combined loan-to-value = sum of first mortgage balance and HELOC limit divided by property value). After the nine-month 4.99% introductory APR, a variable rate derived from the 13-week U.S. Treasury Bill Index plus a margin based on credit score and CLTV will apply. Account holder's rate is based on standard credit qualifications, with a non-discounted variable rate as low as 5.99% APR. Maximum rate of 18% APR. Introductory and Non-Introductory APR accurate as of January 1, 2026. HELOC account holders are required to be a member of DuTrac Community Credit Union by purchasing \$5 in membership shares. Property insurance is required. Property appraisal may be required with fees averaging an estimated \$150-\$450. Total closing costs may range from \$0-\$700. Offer may end at any time without notice.

80 Years in the Driver's Seat.

Celebrate with auto loans as low as **4.80% APR*** for 84 months.



More info at [DuTrac.org/auto-loans](https://dutrac.org/auto-loans)



*4.80% Annual Percentage Rate (APR) available for up to 84 months on new consumer vehicle loans only at DuTrac Community Credit Union (DuTrac). Monthly payment example: 84 monthly payments of \$14.04 per \$1,000 borrowed at 4.80% APR. All loans subject to credit approval, DuTrac lending policies, and product term limits. Offer not available to refinance existing DuTrac loans. Excludes real estate, home equity, share secured, personal loans, lines of credit, and business loans. Does not qualify for the EcoPlus loan discount. Rates, terms, and offers are subject to change without notice.

Take Control of Your Money—Without the Stress



Trying to budget, track spending, and still feeling anxious when you check your credit card balance? A lot of people are doing everything “right” but still feel stuck thanks to high interest rates or lingering debt.

The good news? The right credit card can make things easier.

DuTrac offers some of the lowest credit card rates around. That means less money going toward interest—and more staying in your pocket. You can also transfer balances without paying any balance transfer fees, making it easier to combine debt and pay it off faster.

Pick the card that fits your life:

- Choice Mastercard – Want flexibility? Choose between a variable or fixed rate.
- Platinum Rewards Mastercard – Got solid credit? Earn rewards on everyday purchases and redeem points for cool stuff or to pay down your card balance.

A DuTrac Mastercard gives you tools to stay in control without overthinking it.

Even better, with DuTrac’s CardTracker, you can not only track your spending, you can also:

- Check your balance in real time
- Get instant alerts for purchases
- Lock or unlock your card right from your phone
- Set travel notifications so your card works wherever you go

It’s quick to set up—just log into DuTrac’s app or e-banking and you’re good to go.

Plus, DuTrac is not only local, but available. If you call DuTrac during branch hours, your call will be answered by a person who will get you to a qualified staff member to answer any questions you may have

Getting your finances on track doesn’t have to feel overwhelming. With the right tools, you can stress less, stay in control, and start building the future you want.

Learn more at [DuTrac.org/borrow/credit-cards](https://www.dutracs.org/borrow/credit-cards)



2026 ANNUAL MEETING

We invite you to participate virtually on
Monday, May 18, 2026 from 5:30 - 6:30 pm

In addition to members casting their votes to fill those Board seats with terms expiring during the 2026 Annual Meeting, they will receive a brief review of the 2025 financial operations of DuTrac and planned future highlights.

RSVP by 5:00 pm on Thursday, May 14 to Karen Tegeler at ktegeler@dutrac.org or 563.585.8584

2026 BOARD OF DIRECTOR NOMINEES

NOTICE OF BALLOTING



The Board of Directors has carefully evaluated its structure and determined that reducing its size from 11 members to no fewer than 9 members will enhance overall effectiveness and governance. This adjustment is intended to promote more focused discussions, improve decision-making efficiency, and strengthen individual accountability while still preserving a diversity of perspectives and expertise. The revised board size maintains the flexibility to meet the organization's evolving needs while ensuring continued strong oversight, strategic guidance, and alignment with best practices in corporate governance.



CRENNA BRUMWELL

Dubuque, IA | RUNNING FOR A 3-YEAR TERM

EMPLOYMENT: City Attorney for the City of Dubuque

EDUCATION & OCCUPATIONAL EXPERIENCE:

University of Northern Iowa (Bachelor's Degree)

University of Iowa (Law School)

WHY ARE YOU INTERESTED IN SERVING AS A MEMBER OF DUTRAC'S BOARD OF DIRECTORS?

I believe in community service and servant leadership in both my professional and personal lives. I've lived in Dubuque for over 20 years and joined DuTrac as soon as I moved to the community. Being a part of an organization with a mission I believe in is important to me and I look forward to continuing to serve.



KEVIN MUELLER

Dubuque, IA | RUNNING FOR A 3-YEAR TERM

EMPLOYMENT: Owner of Chiropractic First

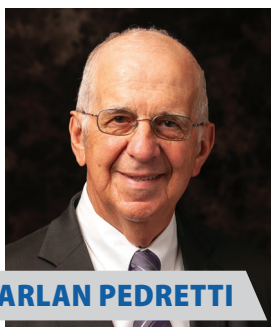
EDUCATION & OCCUPATIONAL EXPERIENCE:

University of Northern Iowa (Bachelor's Degree in Biology)

Life University (Doctor of Chiropractic)

WHY ARE YOU INTERESTED IN SERVING AS A MEMBER OF DUTRAC'S BOARD OF DIRECTORS?

I hope to continue serving our members by combining previous board experience and continued learning opportunities so our membership can thrive for another 80 years.



HARLAN PEDRETTI

LeClaire, IA | RUNNING FOR A 3-YEAR TERM

EMPLOYMENT: Retired from John Deere and the United States Air Force, serving as a navigator on a KC-135 air refueling plane.

EDUCATION & OCCUPATIONAL EXPERIENCE:

University of Wisconsin-Stout

WHY ARE YOU INTERESTED IN SERVING AS A MEMBER OF DUTRAC'S BOARD OF DIRECTORS?

I have been a member of the DuTrac board for 40 years and have watched us grow from a small credit union to over a billion dollar credit union. During my time on the board we have gone from one office to 14 branches in several surrounding communities and a Mobile Branch. Currently I am the only director in the Quad City area where we have several branches. I enjoy being on the board and being part of a well-respected growing credit union. Thank you for your support over these many years.

DuTrac Diaper DRIVE

May 1-31



Donate here
or visit our
website!

DuTrac.org/Diaper-Drive

A small *gift* today, a big *change* tomorrow!

Diaper Need Affects 1 in 2 Families – Let's Make a Difference Together!

This May, DuTrac Community Credit Union is coming together, once again, to support families in need. We invite you to help by donating diapers of any size or making a monetary donation at any DuTrac branch.

All donations will stay local, with contributions made at each DuTrac branch distributed to partner organizations serving that specific community. Your generous contribution helps provide essential resources to families who need them most.

Join us in making a positive impact today!

Benefitting:



FREE MOVIE EVENT

May 9 at 10:00 AM

Millennium Cinema
151 Millenium Dr, Platteville, WI

Bring the whole family and enjoy free admission to the 10:00 a.m. screening of *The Sheep Detectives* with a diaper drive donation—monetary or physical diapers welcome!

One of the auditoriums will feature a sensory-friendly screening, with lower volume and lighting to create a more comfortable experience for all guests.

DuTrac staff and the Mobile Branch will be on-site to collect donations and connect with the community. The Mobile Branch will also be open for business during the event.

Rooty, A&W's mascot will be handing out FREE ice cream cone coupons! Keep an eye out for Sunny the Savasaurus—DuTrac's friendly mascot will be on hand to greet families and pose for photos!

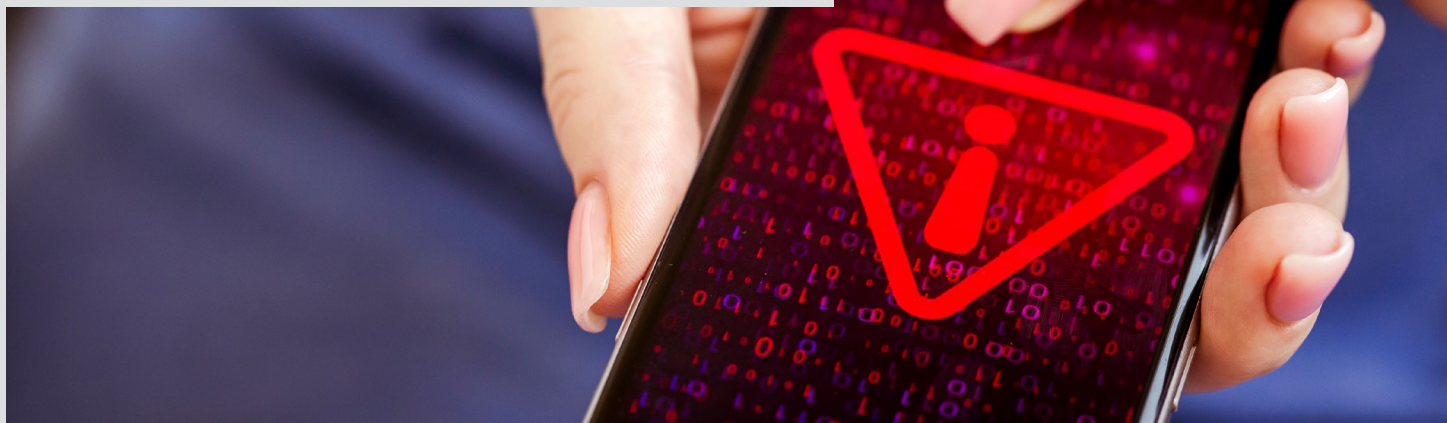
All donations collected in Platteville will be distributed locally through United Way to help area families in need.



Partnering with

MILLENNIUM CINEMA

DuTrac FRAUD UPDATE



CRIMINALS HIJACKING CALLS, TEXTS, AND EMAILS TO STEAL MONEY

A dangerous new wave of fraud is targeting consumers by taking over not just devices—but entire lines of communication. Victims are reporting that scammers are secretly redirecting their phone calls, text messages, and emails, allowing criminals to intercept security codes and gain access to accounts.

How the Scam Works - In most cases, the attack begins with a simple mistake—clicking a suspicious link, responding to a fake alert, or granting access to someone posing as tech support. From there, scammers escalate quickly. They may:

- Set up call forwarding so your incoming calls are routed to their number.
- Hijack your mobile account through a SIM swap.
- Create hidden email forwarding rules to receive your messages.
- Use **legitimate** remote access tools like AnyDesk or TeamViewer to monitor activity.

Once in control, criminals can intercept credit union verification calls, one-time passcodes and password reset emails. They can reset passwords, access your accounts, approve transactions, and impersonate you.

How to Protect Yourself –

- Never grant remote access to unsolicited callers.
- Avoid clicking unknown links or downloading unverified software.
- Regularly check your phone and email settings for forwarding rules.
- Use strong, unique passwords for all accounts.
- Enable multi-factor authentication and consider using an authenticator app.

If you suspect your communications are being hijacked:

1. Contact your mobile carrier immediately from another phone or go directly to your carrier location. Have them remove any call forwarding and secure your account with a PIN or port lock.
2. Secure your email account by removing unauthorized forwarding rules and changing your password and security credentials from another device.
3. Notify your credit union and payment apps that your phone number may have been compromised.

Device takeover scams are rising across the U.S., with criminals exploiting trust and urgency to gain complete control over victims' digital lives. Staying cautious, questioning unexpected requests, and refusing to grant remote access to unknown parties can be the difference between staying safe and losing control of your device—and your data.

This type of fraud is especially dangerous because it operates silently in the background, giving criminals access to the very tools meant to protect you.

If you suspect something, say something.

DUTRAC ANNOUNCES 2026 SCHOLARSHIP WINNERS

Ten (10) graduates of area high schools and members of DuTrac Community Credit Union have been awarded scholarships through DuTrac's 2026 Academic Scholarship Program. Recipients of a \$1,000 scholarship are:



Kailey Benter



Caiden Davids



Mallory Deutmeyer



Jacob Kemp



Etta Lukes



Gunther Norman



Aubrey Toohey



Will Wernimont



Alyssa Zimmerman



Audrey Zurcher

- **Kailey Benter**, daughter of Ashley & Nate Benter, is graduating from Hempstead High School (Dubuque, IA). Benter plans to attend the University of Iowa to pursue a major in exercise science.
- **Caiden Davids**, son of Kristina & Clint Davids, is a graduate of Clinton High School (Clinton, IA). Davids plans to attend Iowa State University to study mechanical engineering.
- **Mallory Deutmeyer**, daughter of Gretchen & Cory Deutmeyer, is graduating from North Scott High School (Eldridge, IA). Deutmeyer plans to attend the University of Iowa to major in biochemistry and molecular biology.
- **Jacob Kemp**, son of Rebecca Kemp, will be graduating from Senior High School (Dubuque, IA). Kemp plans to attend the University of Iowa, to pursue a major in computer science.
- **Etta Lukes**, daughter of Chad & Breanna Lukes, is graduating from Western Dubuque High School (Epworth, IA). Lukes plans to attend University of Iowa, to pursue a major in marketing.
- **Gunther Norman**, son of Kerrie & Eric Norman, is graduating from Hempstead High School (Dubuque, IA). Norman plans to attend the University of Iowa to pursue a major in finance.
- **Aubrey Toohey**, daughter of Chris & Jennifer Toohey, is a graduate of North Scott High School (Eldridge, IA). Toohey plans to attend Luther College to study nursing.
- **Will Wernimont**, son of Wally & Katie Wernimont, is a graduate of Senior High School (Dubuque, IA). Wernimont plans to attend the Iowa State University to pursue a major in mechanical engineering.
- **Alyssa Zimmerman**, daughter of Shannon & William Zimmerman, is graduating from Hempstead High School (Dubuque, IA). Zimmerman plans to attend the University of Iowa to pursue a major in psychology.
- **Audrey Zurcher**, daughter of Michelle & Tony Zurcher, will be graduating from Senior High School (Dubuque, IA). Zurcher plans to attend Cornell College, to study psychology.

"Education builds the foundation for a knowledgeable, thriving society, empowering individuals to grow personally and professionally while making meaningful contributions to their communities. DuTrac's Scholarship Program was established to recognize Credit Union members who demonstrate strong academic achievement, active involvement in extracurriculars, and a commitment to community service, all while pursuing higher education at an accredited community college, trade school, technical college, or university," said Andrew Hawkinson, President and CEO.



The Road So Far

Two Years of Taking Service Further

On February 14, 2026, DuTrac's Mobile Branch celebrated its second birthday — marking two years of meeting members where they are.

Since launching in 2024, the Mobile Branch has delivered financial wellness, personalized coaching, and full-service banking throughout our communities. In Decorah, it laid the groundwork months before permanent expansion — allowing us to listen, learn, and invest intentionally. The Mobile also ensured seamless service during key transitions, supporting our new Moline Branch in May 2024 and Clinton Branch in December while equipment was installed — providing minimal disruption for members.

In April 2025, the Mobile Branch expanded into Grant County, operating Wednesdays and Fridays at 151 Millennium Drive in Platteville, Wisconsin, bringing convenient, full-service banking to current and future members.

The Mobile Branch team works closely with schools and colleges to support financial literacy, career exploration, and work-based learning. Over the past year, it participated in the Southwestern High School Career Fair, QC Student Success Symposium, Iowa Vocational Rehabilitation "Money Day," North Scott Library Money Adventure, and the NICC Calmar Fall Festival, just to name a few. We've also welcomed students and families aboard at libraries and campuses — and proudly provided tours to State Representative Lindsay James and Senator Tom Townsend.

Beyond branch support and education, what makes the Mobile different is its presence. This isn't traditional banking behind a desk. It's boots on the ground — real people having real conversations and offering real solutions, whether at a ballpark, college campus, farmers market, parade, or even a 5K run supporting cancer research. We are proud to show up and serve.

Where the Road Leads

With new stops and partnerships ahead, the Mobile Branch continues to exceed expectations — allowing DuTrac to deliver better financial service by being where our members are and investing in what matters most to the communities we serve.

The DuTrac Mobile is Real.Life.Banking.

Two years in, we're proud of the road so far — and even more excited about the miles ahead.



CABARET

Wednesday, July 8

Timber Lake Playhouse, Mt. Carroll, IL

Dubuque & Maquoketa departure

Possible Platteville, WI departure

\$117 per person

In a Berlin nightclub, as the 1920s draw to a close, a garish Master of Ceremonies welcomes the audience and assures them they will forget all their troubles at the Cabaret. Cliff, a young American writer newly arrived in Berlin, is immediately taken with English singer Sally Bowles. Meanwhile, the proprietor of Cliff and Sally's boarding house, tentatively begins a romance with a mild-mannered fruit seller who happens to be Jewish.

Musical numbers include:

- Willkommen
- Cabaret
- Two Ladies
- Don't Tell Mama

Price includes:

- Deluxe motor coach transportation
- Ticket to Show
- Lunch
- Water
- Snack
- Driver and wait staff gratuities

Make your reservation early. Payment due by Friday, May 22, 2026. Contact Karen at 563.585.8584 or by email to ktegeler@dutrac.org for more information.

UPCOMING EVENTS

APRIL

- 8 Honky Tonk Angels Trip
- 21 DFG Seminar - Asbury
- 23 DFG Seminar - Bettendorf

MAY

- 1-31 DuTrac Diaper Drive
- 9 Free Movie Event at Millennium Cinema
- 9 Touch-a-Truck at Voy Drive-In
- 18 DuTrac Annual Meeting
- 28 FCT Webinar
- 25 All Offices Closed (Memorial Day)

JULY

- 8 Cabaret Trip

DuTracMORTGAGE

Spring is finally here—and with it comes one of the best times of year to start your homebuying journey. As the weather warms up, the housing market tends to bloom right alongside it. More homeowners list their properties in the spring, which means more inventory, more choices, and a better chance of finding a home that truly fits your needs and lifestyle. Whether you are a first-time homebuyer or looking to make a move, Spring is a great time to begin your house hunting search.

At DuTrac, we are here to make the financing side just as refreshing as the season. Our online application process is designed to be simple, convenient, and quick—so you can focus more on house hunting and less on paperwork. You can apply anytime, from anywhere, our team will guide you every step of the way.

Getting started is easier than you might think. With just a few clicks, you can begin your application, talk with a Mortgage Consultant and have your prequalification completed the same day. With a streamlined experience that is built with your busy life in mind, and the understanding that timing is of the essence in being able to present an offer in this fast paced market.

Spring represents new beginnings—and there is no better time to take the first step toward a new home. Let DuTrac help you turn that fresh start into a reality.



Celeste Hefel

Senior Mortgage Consultant
Serves Northern Iowa Region
563-585-8443
chefel@dutrac.org
NMLS #419753



Julie Soucinek

Mortgage Lending Manager
Serves Quad Cities Region
563-635-7414
jsoucinek@dutrac.org
NMLS #406046



FINANCIAL UPDATE

DuTrac's financials as of February 28, 2026.

Number of members	53,176
Shares	\$1,099,166,856
Loans	\$914,751,636
Net Worth	\$141,890,785
Assets.....	\$1,243,259,019

NO-COST RETIREMENT PLANNING WEBINAR

Thursday, May 28, 2026, 5:30 - 6:30 PM

Planning for retirement can feel overwhelming—but it doesn't have to be. Whether you're just beginning to consider your future, actively preparing, or already in retirement, having a well-designed plan can help you move forward with confidence.

First Community Trust, a trusted partner of DuTrac Community Credit Union, invites you to join a no-cost retirement planning webinar on **Thursday, May 28, 2026 starting at 5:30 p.m.** This educational session is designed to help you better understand your options, explore key strategies, and gain valuable insights to strengthen your retirement plan.

To register, please contact Ron at (563) 258-7153 or ron.brosius@fctrust.com



Ron Brosius CFP®
Senior Vice President, Wealth
Advisor and Trust Officer

Three Transitions to Retirement Seminar



Matthew Stewart
LPL Financial Advisor

3465 Asbury Rd.
Dubuque, IA 52002
563-557-5002



April 21, 2026 | 6 p.m. | Asbury Branch, 3465 Asbury Rd. Dubuque, IA
April 23, 2026 | 6 p.m. | Bettendorf Branch, 2770 Middle Rd. Bettendorf, IA

Join DuTrac Financial Group for a no-cost seminar and learn three transitions to retirement.

Seminar Objectives:

- How to confidently address the financial, lifestyle and emotional transitions to retirement.
- How to guard against risks and manage those that are inevitable.
- Whether you are ready for retirement.

RSVP

Save your spot by contacting Sherry Kurtz at 563-557-5002 or sherry.kurtz@lpl.com.

Visit our page!



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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OFFICE LOCATIONS

Bettendorf

2770 Middle Road • Bettendorf, IA

Clinton

2445 Valley West Court • Clinton, IA

Jersey Ridge

2330 E 53rd Street • Davenport, IA

Kimberly Road

3100 W Kimberly Road • Davenport, IA

Decorah

915 Short Street • Decorah, 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

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