

SUMMER 2022 UPDATE

MESSAGE FROM THE PRESIDENT

We're better together

Ours is a world built upon hope, opportunity, triumph, and, at times, worry.

We're anxious about the pandemic, record gas prices, and rising inflation. Then recently, promising results from a pancreatic cancer study were announced. It was the uplifting news I needed to bring balance back to my everyday thoughts.

It also reminded me that we live in a new normal that no one can predict, but all must prepare for. To help us adjust, I suggest **togetherness**.

Togetherness has become a personal benchmark for living my best each new day.

Your DuTrac Team personifies togetherness

Each staff or team member works collaboratively to solve problems, innovate, rally around a common cause, and provide sound, expert financial advice to members. Togetherness is leaning in on one another to build something better, more significant, and more robust.

Each employee has one goal: To serve the financial needs of you, our members, in the most professional, friendly, and straightforward manner possible.

Get the most from your money

A dollar doesn't stretch far in today's unnerving market. But you can always turn to your DuTrac Team to help prepare a budget to ease some of your financial concerns. They can also recommend ways to get the most out of your money.

For example, learn about DuTrac's popular personal loan with no closing costs, no surprises, and one of the lowest rates in the area. It ensures you'll have the extra dollars you need. Save even more with Member Advantage when you move a consumer loan from another financial institution to DuTrac.

I encourage you to visit DuTrac.org regularly to benefit from a full suite of financial services built around you. As always, we enjoy serving you and understanding your full financial picture.

Enjoy the summer days ahead, knowing DuTrac believes we're better together.

You're invited to the Grand Opening of DuTrac's newest branch office from 11 a.m. to 2 p.m., Friday, July 8, at 2770 Middle Road, in Bettendorf. **Learn more at DuTrac.org.**

OFFICE LOCATIONS

Bettendorf • Opens July 1
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



Sincerely,

Andrew Hawkinson
President and CEO





APPLY NOW FOR DUTRAC'S BOARD OF DIRECTORS

Send your information by Saturday, August 30.

The DuTrac Nominating Committee is accepting applications from qualified members interested in serving on the DuTrac Community Credit Union Board of Directors.

Interested candidates are asked to submit biographical information and complete an application packet by August 30 and review director responsibilities.

To request an application packet, please contact:

DuTrac Community Credit Union

Attn: Nominating Committee

c/o Andy Hawkinson

PO Box 3250

Dubuque IA 52004-3250

MAQUOKETA SAVASAURUS CLUB MOVIE EVENT

61 Drive-In Theatre | July 1 - August 31, 2022

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.

Stop by DuTrac's Maquoketa office to **pick up your free admission ticket*** to the 61 Drive-In Theatre between July 1 and August 31, 2022. Ticket must be used by August 31, 2022.

One free admission ticket per person/per member between July 1 and August 31, 2022. 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. DuTrac Community Credit Union reserves the right to cancel, terminate, modify or suspend this promotion at any time. The 61 Drive-In Theatre is open Friday, Saturday and Sunday starting at 6:00 p.m.



WARRENS CRANBERRY FESTIVAL

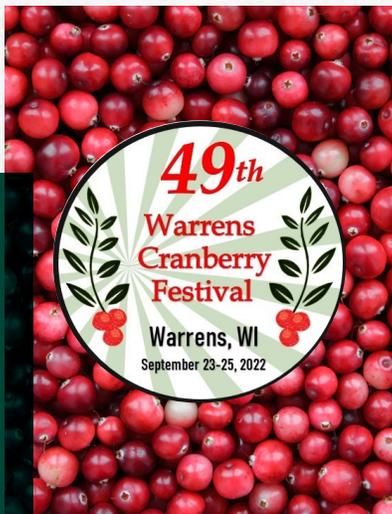
Friday, September 23, 2022

Warrens Cranberry Festival in Warrens, WI, is a great time to begin your holiday shopping. With over three miles of shopping that includes 850 arts and crafts booths, 350 flea market and antique booths, and 100 farm market booths, you're sure to find something!

Join us on Friday, September 23, 2022. Cost is \$49.00 per person.

The price includes deluxe motor coach transportation from Dubuque, admission to the festival, water, snack, and driver gratuity. Warrens Cranberry Festival covers a large area, and there will be a lot of walking. There are no scooter or wheelchair rental on the grounds.

Payment and reservations due by Friday, August 26, 2022. To make reservations, please contact Karen at 563-585-8584 or email ktegeler@dutrac.org.



SECURE YOUR ACCOUNTS

With over 11 million identity fraud victims in the United States annually, DuTrac continuously strives to keep the information of members secure. Here are 10 easy ways to secure your accounts and avoid identity theft:

1. Question everything. "If it seems too good to be true, it probably is."
2. Research and verify. Never make a hasty decision when providing personal information, account information, and/or sending/giving money.
3. DuTrac will never contact members via phone, email, text message, or cell phone to request that you verify or re-submit personal information such as bank account and credit card numbers, Social Security Numbers, passwords, and personal identification numbers.
4. The IRS and Social Security Administration will not call you and ask you to pay a fine or an unpaid tax bill over the phone.
5. Don't let callers scare you into turning over bank account information or wiring money with the threat of a lawsuit or criminal charges.
6. Be skeptical of unsolicited contacts, regardless of the method (phone, email, text, mail, in-person, etc.). If you didn't initiate the contact/interaction, use extreme caution.
7. Do not trust your caller I.D. It can be "spoofed" to appear as though the call is coming from a legitimate source when it's not.
8. Do not open links in emails or text messages, even though it appears to have come from a trusted sender.
9. Change your passwords often and keep computer security updated.
10. Keep your information private. Never give out online account access to anyone. Never give out usernames or passwords to anyone.

Please contact fraud@dutrac.org for more information.

YOUR CARD, YOUR WAY WITH CARDVALET®

Easily manage your debit or credit cards with CardValet. The free app lets you define when, where, and how your cards are used. Turn cards "off," set transaction controls, and receive alerts to your smartphone.



Consumer and Commercial Benefits of CardValet

- **Fraud Protection:** Real-time alerts keep you informed when your cards are used.
- **Control Spending:** Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries, or retail stores.
- **Business:** Use transaction controls for merchant codes, locations, transaction types, and thresholds to ensure employee spending adheres to company policies.
- **Review Balances and Transactions:** Monitor your finances anytime, anywhere by using the CardValet app to check your account balances or review recent card transactions.
- **Simple Mobile Interface:** Intuitive app design makes it easy to access account information and controls with the tap of a finger.



Visit [DuTrac.org](https://dutrac.org), download the CardValet app from the App Store or scan this QR code for installation information.

SAVE THE DATE | 2022 DUTRAC ANNUAL MEETING

Monday, October 10, 2022. Register by Thursday, October 6, 2022.

We invite you to participate from the comfort of your home for DuTrac's 2022 Virtual Annual Meeting on Monday, October 10 at 5:30 p.m. Registration is required by 5 p.m. on Thursday, October 6. Instructions for joining the meeting will be provided closer to the meeting date.

Please RSVP to Karen Tegeler at ktegeler@dutrac.org or 563-585-8584.



PRE-QUALIFY FOR YOUR MORTGAGE

The real estate market is hot! What does this mean for you as a buyer? First, you will want to get pre-qualified through our application process. Once pre-qualified, DuTrac Mortgage will provide a pre-qualification letter to you. Provide this letter to your real estate agent and seller to show that you're a qualified buyer.

Once your offer is accepted, let the DuTrac Mortgage team help walk you through the financing process to get you into your new home. Learn more about home buying and meet our new Mortgage Consultant, Mario Jorge, at [DuTrac.org](https://www.dutractorg.org).



Celeste Hefel
Senior Mortgage Consultant
Dubuque Region
563-585-8443
chefel@dutrac.org
NMLS #419753



Mario Jorge
Mortgage Consultant
Quad Cities Region
563-355-1858 Ext. 7253
mjorge@dutrac.org
NMLS #1871609



Kyle Pfeiffer
Mortgage Consultant
Dubuque Region
563-585-8442
kpfeiffer@dutrac.org
NMLS #1184613



Julie Soucinek
Mortgage Lending Manager
Quad Cities Region
563-355-1858 Ext. 7252
jsoucinek@dutrac.org
NMLS #406046

FINANCIAL UPDATE

DuTrac's financials as of May 31, 2022.

Number of members	48,793
Shares	\$863,041,795
Loans	\$702,756,638
Net Worth	\$119,434,798
Total Assets	\$976,441,247

BACK-TO-SCHOOL MINI-GRANT GIVEAWAY

August 29 - September 9, 2022

DuTrac wants to help teachers come together on projects that energizes their students' hunger for learning and help them find paths to success. Beginning August 29, visit [DuTrac.org](https://www.dutractorg.org) or any office to enter the Back-to-School Mini-Grant Giveaway for your chance to nominate a teacher to **win one of 25, \$150 mini-grants for their classroom.**

The deadline for entries is 5 p.m. Friday, September 9. Complete rules and entry requirements will be available at [DuTrac.org](https://www.dutractorg.org) starting August 29.



UPCOMING EVENTS

july

- 1 Bettendorf Branch Open
- 4 All Offices Closed (Independence Day)
- 8 Bettendorf Branch Grand Opening 11 a.m. - 2 p.m.
- 10 Music in the Gardens
Dubuque Arboretum - 6:30 p.m.

september

- 5 All Offices Closed (Labor Day)
- 9 Back-to-School Mini-Grant Giveaway
Applications Close
- 23 Warrens Cranberry Festival Trip

august

- 11 FCT Retirement Planning Webinar
- 29 Back-to-School Mini-Grant Giveaway
Applications Open
- 30 Board of Directors Application Packet Due

october

- 10 2022 Annual Meeting

RETIREMENT PLANNING WEBINAR

Thursday, August 11 from 5:30 p.m. – 6:30 p.m.

The start to 2022 has been an eventful one in many areas. Spiking inflation, disruption of the supply chain, a war, and many other events have brought more uncertainty to an already uncertain world. When it comes to retirement, uncertainty can leave one questioning their plans and the future decisions that need to be made.

First Community Trust, a trusted partner of DuTrac Community Credit Union, will be hosting a retirement planning webinar on Thursday, August 11 at 5:30 p.m. This no-cost presentation will help you confidently plan your retirement by reviewing information on income needs, social security, investment strategies and more!

To register, please contact Matt Pillard at 563-557-5044 or matt.pillard@FCTrust.com.



Matt Pillard
Trust Officer - FCT



WELCOMING MATTHEW STEWART TO OUR GROWING TEAM

Matthew Stewart, a recent graduate from the University of Northern Iowa with an undergraduate degree in finance, has joined DuTrac Financial Group (DFG) in Dubuque.

He looks forward to helping clients pursue their financial goals through individualized, comprehensive investment options.

Visit DuTrac.org or call 563-557-5002 when you're ready to invest.



Nicole Corbett, CRPC®
Vice President,
Wealth Management



Mark Konrardy, CRC®
LPL Financial Advisor



Matthew Stewart
LPL Associate
Financial Advisor

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. DuTrac Community Credit Union and DuTrac Financial Group **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using DuTrac Financial Group, and may also be employees of DuTrac Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, DuTrac Community Credit Union or DuTrac Financial Group. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

CRPC® conferred by College for Financial Planning.



Protect yourself financially from the unexpected.

As a valued member of DuTrac Community Credit Union, you are entitled to a valuable combination of benefits that can help you prepare financially for some of today's most serious health risks.

Visit TruStage.com

Call toll-free 1-855-612-7910



truSTAGE®

TruStage Insurance Agency

TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, PO 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 Series ADD-2018-POL, 2018-ADD-POLRDR-CR, 2018-ADD-POLRDR-CNR. Product availability and features may vary by state.

DUTRAC ANNOUNCES SCHOLARSHIP WINNERS

Seven area high school graduates received a \$1,000 scholarship from DuTrac Community Credit Union's Academic Scholarship Program.

- **Maylee Callahan***, daughter of Renee and Jim Callahan, is a graduate of Bettendorf High School. Callahan plans to study biology at Bradley, Augustana, or St. Ambrose University.
- **Andrew Crocker**, son of Peter and Deborah Crocker, is a graduate of Bettendorf High School. Crocker plans to study mechanical engineering at the University of Iowa.
- **Danika Dodson**, daughter of Doug and Deb Dodson, is a graduate of Camanche High School. Dodson plans to study event management and marketing/sports and recreation at Iowa State University.
- **Sullivan Flynn**, son of Jill and Timothy Flynn, is a graduate of Monticello High School. Flynn plans to study chemical engineering at Iowa State University.
- **Piper Hansen**, daughter of Kevin Hansen, is a graduate of Monticello High School. Hansen plans to study special and elementary education at Luther College, Decorah,
- **Ellie Rickertsen**, daughter of Neil Rickertsen and Mary Luett, is a graduate of Northeast Community High School, Goose Lake. Rickertsen plans to study nursing at the University of Iowa.
- **Jake Steines**, son of Rick and Abby Steines, is a graduate of Hempstead High School, Dubuque. Steines plans to study mechanical engineering at the University of Wisconsin-Platteville (Wisconsin).

*In addition, Callahan received one of eight \$2,000 scholarships from the Iowa Credit Union Foundation's Warren A. Morrow Memorial Scholarship.



Maylee Callahan*



Andrew Crocker



Danika Dodson



Sullivan Flynn



Piper Hansen



Elle Rickertsen



Jake Steines

LOST ISLAND TICKETS

DuTrac members can receive savings on tickets to Lost Island Waterpark in Waterloo. Tickets are \$30 each (for waterpark only), and are available at all Dubuque, Monticello, and Dyersville offices.

Please note that Adventureland tickets are no longer offered due to a change in ownership.

YOU COULD WIN \$10,000!

Use your Business Platinum Mastercard and you could win \$10,000.*

Imagine your business expenses working even harder! Through December 31, every purchase you make with your Mastercard is an entry for a chance to win \$10,000.

Learn more at DuTrac.org.



*Visit DuTrac.org for complete terms and conditions.

SENIOR MANAGEMENT TEAM

- Andrew HawkinsonPresident & CEO
- Kim AdamsSenior VP of Operations & Facilities
- Michelle ArissSenior VP of Finance
- Megan EganSenior VP of Human Resources
- Lee Hoerner.....Senior VP of Sales & Service
- Ron KinsellaSenior VP of Lending
- Andy LassenSenior 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

Access your accounts 24/7: Call AccessLine at 563-557-5000, enroll in PC Branch and MobileLink.

