

# FALL 2022 UPDATE

## MESSAGE FROM THE PRESIDENT

### A year of success

Members' satisfaction with how DuTrac fulfills your financial needs determines DuTrac's success. Making the member experience, safety and the security of the assets placed with DuTrac our highest priorities.

DuTrac's duty is to present all options in each member's best interest – after all, it's the member/owners' Credit Union. After understanding a member's financial needs, the staff employs intentional, objective, and consistent communications to help guide and advise members on available possibilities. DuTrac celebrates this collaboration that often leads to meeting remarkable goals for members because DuTrac staff wants you to succeed.

### Digital is the future

DuTrac launched a new online banking platform and smartphone app, PC Branch and MobileLink, to improve the digital capacity of both services. In addition, as digital transactions increase, DuTrac is updating or completely transforming its suite of products and services to refine and add to the number and types of intuitive and secure digital banking services available to members.

### Reimagined infrastructure

As part of its long-term growth strategy to serve current and potential members better, DuTrac celebrated the opening of its 14th office in July with more than 250 people, including city and business leaders and members joining in the celebration. Located on Middle Road in Bettendorf, the branch houses many DuTrac business divisions and a growing staff under one roof.

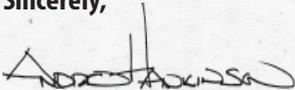
DuTrac staff began pre-work on converting DuTrac's core processing system, the heart of transactional offerings, record keeping, and reboarding, to a new, more advanced system able to transform existing services and expand the suite of DuTrac's offerings. The core conversion is scheduled for June 1, 2023.

### Overcoming challenges

DuTrac thrives in times of adversity, such as the recent pandemic, with a dedicated, volunteer Board of Directors, well-trained and experienced management team, and loyal staff. Employees possess hope, bring forth integrity with their member interactions, and strive to exceed members' expectations.

From all of us at DuTrac, happy holidays!

Sincerely,



**Andrew Hawkinson**  
President and CEO



### INSIDE

You better watch out for common holiday scams.

## 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



## SCHOLARSHIPS AVAILABLE THROUGH DUTRAC

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.\*

The scholarships recognize members of DuTrac who demonstrate scholastic excellence and are interested in advancing their education at an accredited community college, trade school, technical college, or university.

Up to seven \$1,000 non-renewable scholarships will be awarded to qualified students. Applicants may qualify for only one award.

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 video on the following: DuTrac's current tagline (a slogan or phrase associated with an organization, e.g., Nike: "Just Do It" or John Deere: "Nothing Runs Like a Deere") is "It's all possible with DuTrac!"
1. If you were to create a new tagline or slogan for DuTrac (one not associated in the past or present with any other organization in the USA), what would it be, and what are your reasons for selecting it?
  2. Shades of maroon and dark green have been associated with DuTrac since it was founded in 1946. These colors represent DuTrac's corporate colors. What colors do you feel express DuTrac to you and your community?
  3. Please write down three words that represent DuTrac to you and your family? Please provide an explanation for each word chosen.



**Visit [DuTrac.org](https://www.dutracs.org) to apply. 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@dutracs.org](mailto:ktegeler@dutracs.org), by Friday, March 31, 2023.**

\*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 \$150 through DuTrac's Back to School Mini-Grant Giveaway. The funds may be used for school supplies, equipment or innovative educational expenses for their classroom or school.

Alison Brennan-West  
Eisenhower Elementary

Gail McRill  
Smart Junior High School

Stacy Smith  
Hayes Elementary School

Anna Voseberg  
Prescott Elementary School

Angela Budde  
Carver Elementary School

Martha Merritt  
Quad Cities Christian School

Dawn Streets  
Carver Elementary School

Courtney Weidemann  
North Scott Junior High

Jennifer Donath  
Carver Elementary School

Megan Murphy  
Irving Elementary School

Kristen Thiessen  
Virgil Grissom

Jordan Woods  
Eagle Heights Elementary

Jennie Froeschle  
Central DeWitt Middle School

Lindsey Poppy  
Shullsburg School

David Thom  
Hoover Elementary School

Lisa Young  
Kennedy Elementary School

Tony Houselog  
Eisenhower Elementary School

Trista Richard  
Galena Middle School

Kara Urbain  
Western Dubuque Peosta  
Elementary

Michelle Zindel  
Hayes Elementary School

Beth Kilgore  
Eisenhower Elementary

Michelle Rubel  
St Francis Xavier

Stephanie Vondal  
Eisenhower Elementary

Kathleen Kroeger  
Ed White Elementary

Stacey Sigwarth  
Roosevelt Middle School



## COMMON HOLIDAY SCAMS

The holiday season brings more charitable opportunities but also scams. From fake websites and corporate names that sound like reputable charities to pushy telemarketers, scammers will work to convince you they are legitimate. Below are some of the most prevalent fraudulent schemes that can hamper holidays.

**Delivery swindles:** With holiday packages being shipped to your loved ones, beware of scammers sending emails disguised as UPS or FedEx notifying you of incoming or missed deliveries. Instead, the links lead to phony sign-in pages asking for personal information or sites infected with malware.

**Letter from Santa:** It's always nice to send your little ones a letter from Santa, which many legitimate businesses offer. But so do scammers looking to gain personal information about you or your family, so they can commit identity theft.

**Friendly fraud:** These con artists claim to be friends or relatives and sound desperate for financial help. Do not let yourself be fooled by their demands for money or assistance.

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](http://DuTrac.org) or email [fraud@dutrac.org](mailto:fraud@dutrac.org).**



## EASILY IDENTIFY SURCHARGE-FREE ATMS

DuTrac members can now find Shazam™ Privileged Status ATMs at [dutrac.org/locations](http://dutrac.org/locations).

Privileged Status provides members with a broad base of surcharge-free ATM locations.

**BONUS!** Members with an EcoPlus® account receive a surcharge rebate regardless of the ATM they use. (\$10 per statement cycle, member-initiated, 60-day limit from the time of the charge).

**Visit [DuTrac.org](http://DuTrac.org) to learn more about EcoPlus.**



## DUTRAC DONATES TO VETERAN'S FREEDOM CENTER

Thanks to its nearly 50,000 members, DuTrac donated \$1,250 to the Veteran's Freedom Center, Dubuque. The Center helps and assists tri-state active duty, retired, reserve, and honorably discharged veterans through various efforts. For example, Veteran's Freedom Center volunteers collected and redeemed nearly 3 million cans, raising more than \$100,000!

**Photo left to right: Jim Wagner, Laura Ricke, Karen Tegeler, and Allan Rowell.**



## PRE-QUALIFY FOR YOUR MORTGAGE

The real estate market is still hot! So 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 our mortgage consultants and programs by visiting [DuTrac.org](https://www.dutracs.org).



Thank you, Jack Daily and Janelle Moore, for trusting DuTrac Community Credit Union to make your dreams of owning a home a reality.

## FINANCIAL UPDATE

DuTrac's financials as of August 31, 2022.

Number of members .....	49,807
Shares .....	\$884,572,257
Loans .....	\$753,435,046
Net Worth .....	\$121,355,911
Total Assets .....	\$1,027,846,939

## EMPOWER YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

Celebrate International Credit Union Day®, Thursday, October 20, with cookies or treats at your favorite DuTrac location.

Credit union members worldwide will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 74th anniversary of this day.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 375 million members in 118 countries worldwide. More than 86,000 credit unions exist globally, providing many financial services for their members. They are recognized as a positive economic and social change force.



## UPCOMING EVENTS

### october

- 10 2022 Annual Virtual Meeting  
Columbus Day - All offices open
- 13 DFG Social Security Seminar
- 20 International Credit Union Day
- 22 Tri-State Shred Event

### december

- 26 All Offices Closed (Christmas - Observed)

### november

- 2 FCT Estate Planning Webinar
- 11 All Offices Closed (Veterans Day)
- 24 All Offices Closed (Thanksgiving)

# FREE ESTATE PLANNING WEBINAR

Wednesday, November 2 from 5:30 p.m. – 6:30 p.m.

According to caring.com, most individuals believe estate planning is essential, but only 33% of individuals have a plan in place. Regardless of the reason, estate planning is a topic everyone should give consideration to as it is about far more than the value of your assets.

First Community Trust, a trusted partner of DuTrac Community Credit Union, will be hosting an estate planning webinar on Wednesday, November 2 at 5:30 p.m. During this no-cost webinar, discover essential estate planning documents, including last will and testaments, revocable and irrevocable living trusts, and more!

To register, please contact Matt Pillard at 563-557-5044 or [matt.pillard@FCTrust.com](mailto:matt.pillard@FCTrust.com).



**Matt Pillard**  
Trust Officer - FCT



## SOCIAL SECURITY AND YOUR RETIREMENT SEMINAR

Find out more about your Social Security benefits and discuss the role they play when setting a clear direction for your financial future. Please join us on:

**Thursday, October 13 starting at 6 p.m.**

**Located at DuTrac Community Credit Union  
3465 Asbury Road, Dubuque**

To get started on your financial journey, please contact Sherry Kurtz at 563-557-5002 or [sherry.kurtz@lpl.com](mailto:sherry.kurtz@lpl.com).



**Nicole Corbett, CRPC<sup>®</sup>**  
Vice President,  
Wealth Management  
LPL Financial Advisor



**Mark Konrardy, CRPC<sup>®</sup>**  
LPL Financial Advisor

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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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CRPC<sup>®</sup> conferred by College for Financial Planning.



## Help protect yourself financially from the unexpected

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

It starts with \$1,000 of no-cost TruStage<sup>®</sup> Accidental Death and Dismemberment (AD&D) Insurance—an exclusive member benefit fully paid for by DuTrac. All you have to do is claim it. In the event of a covered accident, it pays a cash benefit to your family at a critical time. Your loved ones can use the money for monthly bills, debts, or anything else.

**Enrolling is quick and easy.  
Simply visit DuTrac.org.**



\*Cost is between \$1 and \$1.50 per month for every \$10,000 of individual TruStage AD&D Insurance purchased. TruStage<sup>®</sup> 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 OPENS BETTENDORF BRANCH

### Bettendorf spot is 'hot'

DuTrac Community Credit Union's newest branch, which opened July 8, at 2770 Middle Road, Bettendorf, is large enough to handle future growth. At 9,400 square feet, it's DuTrac's second-largest branch.

### Community leaders welcome new office

The branch's grand-opening celebration included a ribbon-cutting ceremony with the Quad Cities Chamber of Commerce, prize giveaways, a free lunch provided by DuTrac, and welcoming speeches from the community and DuTrac leaders.

"Thank you for your investment here. You have a beautiful spot in a hot area of town," stated Bettendorf Mayor Bob Gallagher. Andy Hawkinson, president and CEO of DuTrac, pointed out that ground was broken on the project exactly one year ago – on July 8, 2021, so DuTrac could better serve the growing membership in the expanding Quad Cities.

### Visit [DuTrac.org](http://DuTrac.org) for more information and office hours.

Article courtesy of Quad Cities Regional Business Journal and photos by Hawkinson Aerial Photography, LLC.



DuTrac held the grand opening and ribbon-cutting for its new Bettendorf office on July 8, precisely a year after breaking ground for the facility.



The new branch includes a spacious lobby and a separate public entrance for a community room.

## SHRED DOCUMENTS SECURELY

DuTrac is partnering with Tri-State Shred to offer free shredding to members at two locations. Take advantage of this great way to safely dispose of and recycle your old confidential documents and help protect yourself from identity theft.

**Saturday, October 22 | 9 a.m. - 11 a.m.**

Asbury office

3465 Asbury Road, Dubuque

**Saturday, October 22 | 9 a.m. - 11 a.m.**

Bettendorf office

2770 Middle Road, Bettendorf

Members must remain in their vehicle (pull up, open trunk or doors) and let Tri-State Shred staff remove shred. A maximum of three grocery bags per vehicle. **DuTrac will also have secure shred containers at most offices from October 17 to 21 (excluding Walmart, Asbury, and Bettendorf).** One grocery bag per member, and members must place shreds in the bin.

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

## 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](mailto:members@dutrac.org)

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

