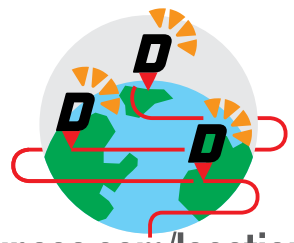




SCENE IN: 2024

On July 11, 2024, Dupaco board members, employees and community members gathered for the ribbon-cutting ceremony at Dupaco's new Coralville Learning Lab. (Contributed photo)



dupaco.com/locations

Find your nearest branch, Dupaco Connect, ATM or Shared Branch.



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(563) 557-7600 / 800-373-7600



S A V E ▶ B O R R O W ▶ I N V E S T ▶ I N S U R E ▶ T R U S T



Owner's Manual

FALL ▶ 2024



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PAGE | 3 | Meet your nominees

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PAGE | 8 | 3 steps to build your certificate ladder

PAGE | 9 | 6 ways to improve your business liquidity

MORE THAN LOCAL

In 1948, 10 employees of the Dubuque Packing Company pooled \$5 each to start their own credit union. More than 76 years later, Dupaco remains a financial cooperative where members—not shareholders—are owners.

So, what does it mean to be a part of Dupaco Credit Union?

1 | Your vote counts! Each member has an equal voice in the credit union and can vote for Dupaco's board of directors. (Hint: Learn more about this on page 3.)

2 | As a member, you're helping other members! When you put your money at Dupaco, you're not only earning higher dividends, but you're helping your neighbors fund their needs and dreams through loans. And that includes helping entrepreneurs start or expand businesses.

3 | With a focus on affordable housing and home-ownership, upskilling and reskilling and small business development, we're dedicated to making a positive impact in our communities.

At Dupaco, people are prioritized over profit and our members impact the financial well-being of all.

No matter where you are, Dupaco will meet you there and you'll continue to impact your community, enriching the lives of your friends and neighbors.

Now that's more than local.



Dupaco is more than your local financial institution

A letter from President and CEO Joe Hearn

Learn more at dupaco.com/CUDifference

When you're part of Dupaco, you're part of a financial cooperative that plays an active role in shaping the communities around us. And we take that job seriously. We're here to help members build a life worth loving. Together, our financial cooperative is working to create a brighter community for all.

We're proud of what makes us a credit union. And every October we have the privilege to celebrate our many differentiators on International Credit Union Day.

At Dupaco, our teams work hard behind the scenes and with our members to stay committed and relevant in the face of changing technology and economic and societal conditions. We're:

- ▶ Investigating the latest scams and continually taking actions to further safeguard your accounts and maintain their security;
- ▶ Developing and implementing new tools and technologies that continuously enhance your experience with our team and your accounts; and,
- ▶ Supporting and advocating for your well-being no matter where you are in your financial journey.

It's exciting to see that magic that Dupaco employee Lisa Bowers mentions on page 10. It's happening every day.

Our members are learning new ways to make their money work harder.

They're learning savings strategies like how to build a certificate ladder to enjoy the benefits of both short- and long-term rates.

They're creating goals (and learning tips on how to stick to their goals!) in preparation for buying a home.

They're learning their options and protecting their assets with Dupaco Insurance Services.

And, like Dupaco members Greg and Flo (on page 7), they're successfully planning for retirement with our financial experts from Dupaco Financial Services.

So, while we officially celebrate the credit union difference each October, we honor it with our dedicated service to you, our members, each and every day.

Onward and upward,



Joe Hearn
President and CEO



FINANCIAL STRENGTH

As of: Sept. 30, 2024

Members: **170,003**

Deposits: **\$2.6 billion**

Loans: **\$2.3 billion**

Assets: **\$3.3 billion**

Reserves: **\$343 million**

Regulatory Net Worth Ratio: **12.05%**



▲ SCENE IN: 2024

Dupaco President and CEO Joe Hearn takes a photo with staff during one of his semiannual branch check-ins. Joe's check-ins keep Dupaco up to date on our members' perspectives and experiences at each location. (J. Hearn/Dupaco photo)

Meet your nominees

As a member-owned, democratically controlled cooperative, all Dupaco members have an equal say in their credit union. Each member has one vote no matter the amount in deposits or loans they have at Dupaco. Each director also bears personal liability as an officer of the credit union.

After extensive evaluation, the board's nominating committee recommends the following individuals. Each has the expertise and dedication to guide Dupaco in its mission of service:

Ron Meyers*



Mr. Meyers is the retired principal of Wahlert High School in Dubuque, Iowa, and currently serves as a certified nursing technician at the MercyOne Emergency Department in Dubuque. He was first elected to the Dupaco board in 2016 and has previously served as chair and vice chair. He is currently chair of the Marketing committee and serves on the Audit committee and CUSO Board of Managers.

Antonio Mouzon



Mr. Mouzon is the manager for the Office of Community Impact for the City of Dubuque. He holds a master's degree in communications and is currently pursuing a PhD in higher education. He previously served as executive director of the Multicultural Family Center and a professor at the University of Dubuque. Mr. Mouzon is a national speaker and trainer on diversity, equity and inclusion.

Renee Poppe*



Ms. Poppe is senior vice president, sales service center for Medline Industries in Dubuque. She was first elected to the Dupaco board in 2010 and has served on numerous board committees. She previously served as chair and vice chair and is a past Iowa Credit Union League delegate. She is currently chair of the Credit and Delinquent Loan committee and serves on the Personnel committee.

**Incumbent.*

Save the date. Dupaco's 76th annual membership meeting will be Sunday, Feb. 23, 2025, at the Grand River Center in Dubuque, Iowa, and also virtually at dupaco.com.

Interested in being considered?

You may submit your nomination by petition. Here's how it works:

- + Request a board member informational/application packet by calling 800-373-7600, ext. 2396 or emailing Sailu Aryal at saryal@dupaco.com.
- + The nominating committee will only accept completed nominations by petition that are signed by 200 members.

- + All nominations by petition must be received by **4 p.m. CT Monday, Dec. 2, 2024.**
- + Nominations will not be accepted from the floor at the credit union's annual meeting. The board's official slate of nominees will be made available to members in January 2025.

SMART GOALS

Specific **Measurable** **Attainable** **Realistic** **Time Bound**

Crush your goals with our calculators [at dupaco.com/calculators](https://dupaco.com/calculators)

When you have many competing priorities, navigating the path to homeownership can be overwhelming. With a strategic approach, you can make your dream home a reality! Here's how to apply the S.M.A.R.T. method to your home-buying goals.

- SPECIFIC:** Figure out how much you'll need to save each month to make your goal a reality.
- MEASURABLE:** Track your progress with monthly statements from your credit union.
- ATTAINABLE:** Set a realistic monthly savings amount. If it feels easy, you can save more!
- REALISTIC:** Pause and ask yourself whether your goal truly deserves your attention.
- TIME BOUND:** Set a specific deadline to help hold yourself accountable.

CELEBRATING OUR cooperative difference

At a cooperative like Dupaco, you're not just a member, you're an owner.

We exist to serve you, not make a profit. And each October, we celebrate International Credit Union Day and the seven principles that make up our cooperative difference:

- |1| **Voluntary, open membership**
- |2| **Democratic member control**

|3| **Member economic participation**

|4| **Autonomy and independence**

|5| **Education, training and information**

|6| **Cooperation among cooperatives**

|7| **Concern for community**

Dupaco's earnings are returned directly to our members (like you!) in the form of lower loan rates, higher dividends on deposits, lower fees and membership perks like our free credit score reporting tool Bright Track.

Now that's an impact!

Dupaco remains a member-owned, democratically controlled cooperative.

This means all members have an equal say in their credit union, with each member having one vote for their board of directors no matter how much money they have in deposits or loans at Dupaco. Learn more about our election process on page 3.

Learn more about the Dupaco difference

[at dupaco.com/about](https://dupaco.com/about)

The Fannie Mae Home Ready Down Payment Assistance program

offers a \$2,500 purchase credit to eligible homebuyers. The program assistance is a credit to be used toward a down payment and closing costs of a home for first-time or repeat buyers. To qualify, buyers must meet specific income and credit union eligibility requirements. Program is effective until Feb. 28, 2025.

HOW TO **Build** your savings with a certificate

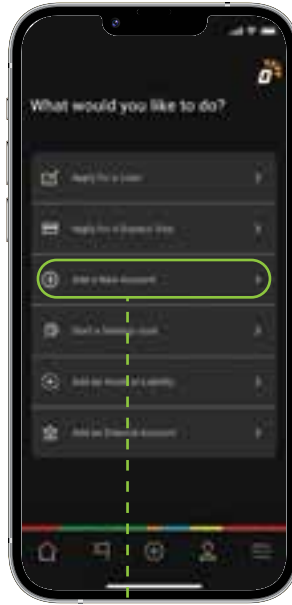
Savings on your mind? You could be earning above-average rates when you commit to saving for a few months—or a few years! Here's how to start saving with a certificate in Shine:

Log in to Shine Mobile Banking.

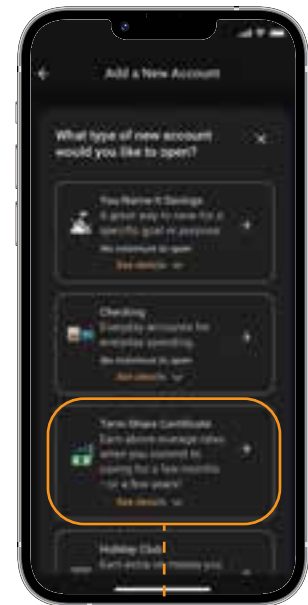
1



2 From your home dashboard, tap the  icon.



3 Then tap "Add a New Account."



4 Choose the "Term-Share Certificate" account option. Then, decide your term, how much you'd like to invest, sign your account agreement and make your opening deposit.

Ready to take the first step toward achieving your financial goals?



Scan this QR code to log in to Shine and open your certificate



Connect with us on social media!

Stay updated with upcoming events, handy financial tips and stories featuring our members and employees.

- facebook.com/dupaco
- instagram.com/dupaco
- pinterest.com/dupaco
- linkedin.com

You can now apply for a membership grant



About the makerspace

Key City Creative Center is a collaborative makerspace in Dubuque, Iowa. Members can access tools, equipment and classes to create, learn, share ideas and even start a business.



Scan this QR code to apply today, or visit dupaco.com/ways-we-give.



About the membership grant

Through a partnership between KCCC and Dupaco, three six-month makerspace membership grants will be awarded.



How to apply

Complete a short questionnaire by scanning the QR code above or visiting dupaco.com/ways-we-give.



When it's due

Applications are due by 5 p.m. CT Wednesday, Nov. 13. Winners will be announced in January 2025.



Don't forget

As a Dupaco member, you get \$10 off your monthly KCCC membership when you pay with a Dupaco check or make automatic payments from your Dupaco account!

INTRODUCING Dupaco's Gift of Innovation GRANT PROGRAM



Nonprofits are the heart and soul of our communities, helping those in need and creating spaces for people to connect and thrive.

At Dupaco, we believe in supporting these amazing organizations in every way we can. This support goes beyond financial contributions; it's also about helping nonprofits grow and innovate.

That's why we're excited to announce Dupaco's Gift of Innovation grant program, powered by The Innovation Lab!

By teaming up with The Innovation Lab, Dupaco will be awarding several innovation sessions, up to \$40,000 in value. Awards will range from half-day sessions to a full year of capacity-building services.

The goal? To help nonprofits develop actionable strategies and learn a valuable innovation process they can use again and again.

The Gift of Innovation application period is open now through November 15, 2024.

For more details check out dupaco.com/ways-we-give



Surprise vacation leads to lifelong saving habits

Members: Flo and Greg Schuetz | DUBUQUE, IOWA

Greg and Flo Schuetz have always been advocates of saving over borrowing.

"We've made saving a priority," Greg said.

It all started when Greg wanted to surprise his wife Flo with a vacation. He opened a separate savings account and started putting a little away when he had some extra cash.

Eventually, he not only saved enough for the trip, but he developed lifelong savings habits.

"It seemed really important. You learn in college about compound interest and how money makes money, so we decided early on that we would make it a priority," Greg said.

Greg studied business in college and both he and Flo came from entrepreneurial families. He liked to dabble with stocks and belonged to an investment club for more than 20 years. It was a hobby but ended up doing well. They used those profits for extras like traveling.

Flo taught special education at a high school, and Greg worked for a large trucking company where they offered stock options to their employees.

"Anything we could put into our retirement and invest that they would match, we did it. When you don't see the money, you don't realize you have it," Greg said.

Their savings really grew when Flo had a good experience working with Suzan Martin-Hallahan, who managed her mother's finances. Sue offered sound advice, and it prompted them to turn to her for all their investment needs. Since then, it's grown into a long relationship of advising and saving.

"We don't make a move without consulting Sue," Greg said.

Greg and Flo have passed those financial lessons on to their three kids.

"You always want more for them than what you had. We made our kids put a portion of what they made on paper routes and babysitting into savings," Greg said. "If you don't save, when you get older, you won't have the funds and the ability to do the things you want."

Greg and Flo still work part-time. ("When you're busy, you use your time better," Greg said.) And they've lived in the same house for 48 years. It's allowed them to travel and spend time with family.

"It's not about having a lot of things, it's about the experiences," Flo said.

If Greg could share one thing with others, it's the importance of paying yourself first.

"I would love to talk with a bunch of young people about saving because they don't realize that 30 years go by really fast," Greg said. "You may not realize that you don't have what you need until it's too late. When inflation is high, it's even harder, so you have to plan for it and start saving early."

[Read more](https://dupaco.com/YourMoneyForGood) / [at dupaco.com/YourMoneyForGood](https://dupaco.com/YourMoneyForGood)

SCENE IN: 2024 ▶

Flo and Greg Schuetz share with Dupaco's Tara McDermott how planning for a vacation years ago helped develop lifelong savings habits. (K.Mescher/Dupaco photo)



Navigating the skids: Financial tips for uncertain times

By Michael Poppen | Senior financial advisor

Typically, we know the phrase or idiom “hit the skids” to be a sign of decline or deterioration. Whether it be a sports team, career or even a parent’s monologue regarding children and social media, we understand this to mean things aren’t going so great. However, the expression originated around the turn of the 20th century from the logging industry.

Loggers would use downed logs (skids) to move other logs and perhaps heavy equipment over a road more efficiently. With a little help from physics, whatever sat atop the logs would roll down as each log gave way to the next until it reached its destination (sometimes at the bottom). So, if on a decline, the logger might say, “It’s all going downhill...”

Well, this expression is most often used in economic terms, especially around elections. Regardless of politics and policy, the economy

ebbs and flows. When it hits the skids, as one might say, we see unemployment increase, wages stagnate or even drop and the stock markets potentially impacted.

To avoid careening down the hill too fast, please keep the following in mind:

- Build up savings for unforeseen expenses or circumstances.
- Make sure your investment strategies and allocations for retirement and other objectives are in line with your risk—rebalance.
- Work together and communicate with your partner, family and professionals to ensure everything is in place, providing peace of mind. If there are questions, please ask, stay calm and things will work out.

Otherwise, “TIMBERRRRRRRRRRR...”

Meet with us  at dupaco.com/invest

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Not Credit Union Deposits or Obligations | May Lose Value

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3 steps to build your certificate ladder

Certificate ladders work on a simple principle: Instead of investing in a single certificate with a fixed term, you distribute your funds across multiple certificates with different, staggered maturity dates.

1 | Decide how much you’d like to invest

Term-share certificates have a minimum deposit requirement. Once you’ve decided how much you’d like to set aside in certificates, you’ll decide how often you may need access to those funds.

TIP Remember, certificates are locked in. This means early withdrawal penalties may still apply if you need access to those funds before a certificate’s maturity date. With a certificate ladder, you can reduce this risk by reinvesting a portion of your funds each time a certificate term expires. If rates decline, only a fraction of your deposit investment is affected, minimizing the overall impact.

2 | Choose how long you want to save (and earn!)

Certificate terms can range from six months to 60 months.

If you think you’ll need to access some of this money more often, you could consider dividing (or laddering) your funds with shorter terms. So instead of a certificate maturing every year, choose one that matures every six months.

This liquidity can offer some peace of mind and a safety net that can be especially attractive if you’re a more conservative investor.

TIP Instead of investing \$10,000 in a single five-year certificate, split it into five different \$2,000 certificates, each with varying terms. This strategy creates a “ladder” of certificates.

3 | Watch your savings grow

By creating a ladder with varying maturity dates, you can enjoy the benefits of short- and long-term rates and give your money in certificates a better chance to grow.

For Dupaco’s latest certificate options  visit dupaco.com/certificates

6 ways to improve your business liquidity



Business owners have probably heard that cash is king. While other aspects of business ownership are important, liquidity (or cash on hand) is crucial to any successful business.

High liquidity could help your business in several ways, including:

- ▶ help manage sudden threats or an unforeseen crisis.
- ▶ help minimize risks tied to market shifts or interest rate changes.
- ▶ help take advantage of exciting opportunities.

Anything you can do to free up cash will help your liquidity. Here are six ways to improve liquidity:

1 | Inventory management

Manage your inventory more effectively and make changes where needed. When you have too much inventory on hand, your cash is tied up in things you need to sell.

HINT Consider implementing a Just-In-Time (JIT) inventory method. The goal: Receive goods only as they're needed without warehousing. This could help free up cash.

2 | Sell assets

Sell any assets you don't really use. Then, deposit that savings into a business savings or business money market account.

3 | Lease out assets

Own assets that you aren't using? Consider leasing out equipment or real estate you aren't using to generate cash without having to sell your assets.

4 | Lease instead of buy

Instead of buying assets, consider leasing them. A large, one-time purchase might use up a significant chunk of cash that could otherwise be saved by leasing.

5 | Pay off debt

Pay off any debts or financial obligations.

6 | Review costs

Finally, review your costs and expenses to ensure you're only paying for necessary expenditures and aren't paying more than you need.

Explore our business resource center:

dupaco.com/business/resources

Protect your personal information

PROTECTION CONNECTION

STAY IN THE KNOW

Follow us on social media to learn about the latest scams:

[facebook.com/dupaco](https://www.facebook.com/dupaco) [linkedin.com](https://www.linkedin.com)

Your Dupaco debit card PIN is yours and yours alone. Never share it. Ever.

The same goes for your Shine password. Dupaco employees will never ask for it.

If you get a call, email or text message from someone asking for a password or account details, trust your gut. Take a moment and pause. Scammers will pose as relatives,

friends and businesses asking for those passwords to get access to your accounts.

At times, it may be hard to know if it's a loved one or a scammer on the other end of the phone, email or text.

The Federal Trade Commission suggests taking these steps to help you determine whether it's a scam:

- ▶ Ask the caller questions a stranger couldn't possibly answer.
- ▶ Call a known phone number belonging to that person.
- ▶ Check the story out with someone else in your circle of relatives or friends.

Protect yourself at dupaco.com/fraud



Meet your #DupacoCrew: **Staff stories**

We're people who care and want to help others

Staff: **Lisa Bowers** | Chief people officer

Join our team
at dupaco.com/careers

DUBUQUE, Iowa—I always knew I wanted a career focused on helping people. With a background in education and leadership, I enjoy guiding and motivating people in their career journey. It gives me joy and purpose.

When employees find their passion, excel and uplift others, that's an incredibly rewarding experience.

Congratulations

to Lisa for being recognized by *Employ Humanity* as a 2024 Inspirational Leader.

As chief people officer, it's a privilege to lead a passionate team of employees who are dedicated to fostering education and personal growth. Whether it's human resources, training, knowledge management or project management, each team has a unique role that aligns our

mission, vision and values to our employee and member experiences.

These teams are the helping hands that make sure our employees are engaged and feel a sense of purpose.

At Dupaco, we're a people-centric organization. Every employee lends a hand to make our culture special. At the end of the day, while we all have different roles and responsibilities, we're people who care and want to help others.

Together, the teams I lead are ensuring Dupaco employees are in the right role so they feel energized, educated and passionate about what they do.

That's when the magic happens.

When employees are engaged, they feel valued and are committed to our mission of helping our members live a life worth loving.

That's when members feel the Dupaco difference.

And that's pretty a rewarding experience for all.

SCENE IN: 2024 ▶

Following a branch manager meeting at the Dupaco Operations Center in Dubuque, Iowa, Dupaco's RJ Montes and Matt Loesche receive faces full of pie as part of a fun employee challenge! (Contributed Dupaco photo)



Dupaco Foundation awards \$250,000 to nonprofits

In the inaugural year of the Nonprofit Grant program, the Dupaco Foundation awarded \$250,000 in grants to support 29 nonprofit organizations in Iowa, Illinois and Wisconsin.

The support provided through the Nonprofit Grant program will make a direct impact on affordable housing and homeownership, small business development or upskilling and reskilling—the Foundation’s three community areas of focus.

The 2024 Dupaco Foundation Nonprofit Grant awardees are:

- ▶ **24/7 BLAC**, Waterloo, Iowa, \$10,000
- ▶ **Cedar Valley Habitat for Humanity**, Cedar Rapids, Iowa, \$10,000
- ▶ **Christian Community Development DBA House of Hope**, Waterloo, \$5,000
- ▶ **Community Solutions of Eastern Iowa**, Dubuque, Iowa, \$5,000
- ▶ **Dubuque Dream Center**, Dubuque, \$10,000
- ▶ **Dubuque Museum of Art**, Dubuque, \$10,000
- ▶ **Four Mounds Foundation**, Dubuque, \$10,000
- ▶ **Four Oaks Family and Children’s Services**, Cedar Rapids, \$10,000
- ▶ **Friends of the Family**, Waterloo, \$10,000
- ▶ **Greater Des Moines Habitat for Humanity**, Des Moines, Iowa, \$5,000
- ▶ **Habitat for Humanity Dubuque and Jackson Counties**, Dubuque, \$20,000
- ▶ **Habitat for Humanity of Dane County**, Madison, Wis., \$5,000
- ▶ **Key City Creative Center**, Dubuque, \$10,000
- ▶ **Madison Northside Planning Council**, Madison, \$5,000
- ▶ **NewBo City Market**, Cedar Rapids, \$20,000
- ▶ **One City United**, Waterloo, \$10,000
- ▶ **Opening Doors**, Dubuque, \$10,000
- ▶ **Operation Fresh Start**, Madison, \$10,000
- ▶ **Project IOWA**, Des Moines, \$5,000
- ▶ **Sinsinawa Dominicans**, Sinsinawa, Wis., \$10,000
- ▶ **Southwest Opportunities Center**, Lancaster, Wis., \$5,000
- ▶ **Steeple Square**, Dubuque, \$5,000
- ▶ **Stonehill Communities**, Dubuque, \$10,000
- ▶ **The Dream Center**, Iowa City, Iowa, \$5,000
- ▶ **The Fountain of Youth**, Dubuque, \$5,000
- ▶ **The Iowa Center**, Des Moines, \$5,000
- ▶ **The New Bohemian Innovation Collaborative**, Cedar Rapids, \$5,000
- ▶ **Waypoint**, Cedar Rapids, \$10,000
- ▶ **Willis Dady Homeless Services**, Cedar Rapids, \$10,000

Learn about the ways we give [at dupaco.com/ways-we-give](https://dupaco.com/ways-we-give)

The Dupaco Foundation is a proud supporter of education. Scholarship application and program details will be available January 2025.

Since 2012, the Dupaco Foundation has awarded **over \$3.1 million in grant funding** throughout its charter area. Information about the 2025 Dupaco Foundation Nonprofit Grant program will be shared in early 2025.

DUPACO STAFF CAREER MILESTONES

Five-year employees

- ▶ Katherine Atherley
- ▶ Mysti Bennett
- ▶ Chrissy Besler
- ▶ Chelsea Beyer
- ▶ Christy Decker
- ▶ Lisa Donarski
- ▶ Jennifer Ehlinger
- ▶ Desi English
- ▶ Kate Francois
- ▶ Liz Francomb
- ▶ Jillane Gilmour
- ▶ Cameron Hall
- ▶ Taylor Holder

- ▶ Angie Jones
- ▶ Emily Kittle
- ▶ Jessica LaBee
- ▶ Nicole Laufenberg
- ▶ Amy Mullinex
- ▶ Jasko Porcic
- ▶ Ashley Runde
- ▶ Megan Rung-Kelleher
- ▶ Jenn Stone
- ▶ Joy Thompson
- ▶ Lena Thornton
- ▶ Jenna Wolf

10-year employees

- ▶ Bruce Carr

- ▶ Chris Clasen
- ▶ Cydney Porter
- ▶ Kellie Schmitt

15-year employee

- ▶ Jenna Mausser

20-year employee

- ▶ Jill Schweikert

25-year-plus employees

- ▶ Tim Boeckenstedt (26)
- ▶ Jane Sweetman (26)
- ▶ Jennifer Breitbach (27)
- ▶ Matt Loesche (28)
- ▶ Jim Klostermann (29)

- ▶ Kathy Anderson (30)
- ▶ Chris Hearden (31)
- ▶ Kelly Klein (31)
- ▶ Kurt Wuertzer (31)
- ▶ Dawn Davis (33)
- ▶ Linda Maas (33)
- ▶ Laurie Bell (36)
- ▶ Diane Kieffer (36)
- ▶ Joe Hearn (38)

Retirement

- ▶ Deb Herbst (39) senior live video teller
- ▶ Deb Digmann (33) executive administrative assistant

- ▶ Donna Olberding (30) member service representative II
- ▶ Tina Hamel (8) member solutions representative
- ▶ Sally Ficken (7) financial services administrative assistant
- ▶ Tina Medley (7) member solutions consultant
- ▶ Kathy Napp (7) senior internal auditor
- ▶ Michael Wild (7) systems administrator I