



PROJECT DIFFERENTIATION

**Statement of
Commitment**

***To Our Members and
Our Community***

JANUARY 15, 2001



Dupaco Community Credit Union

Statement of Commitment to Members

VISION

To be our members' lifetime financial home.

MISSION

To excel in the delivery of financial services that exceed expectations and enhance the lives of our members.

GUIDING PRINCIPLES

Rights of Membership. We will extend to all people, within the law, the opportunity to participate in the democratic process, become member/owners, and utilize all the services and benefits of the credit union.

Service. We will do our best everyday to respond to the evolving needs of the membership.

Fiscal Prudence. We will exercise the necessary care, skill, and diligence in determining policy consistent with sound business and financial practices.

Philosophy. We will work to perpetuate the credit union philosophy of cooperation and people helping people.

Communication. We will practice effective two-way communication among staff, volunteers, and members to foster an atmosphere of teamwork and respect.

Human Resources. We will attract and develop the best possible human resources at all levels and provide the opportunity for personal growth and development of our volunteers and employees.

Principles of Resolution. Disagreement does not mean disrespect. Focus shall be on the solution instead of the problem. Parties shall take responsibility without blame. Decisions will be based on fact and input from all parties affected.

Statement of Commitment

As a member-owned, not-for-profit financial cooperative, Dupaco Community Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and, as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the unserved or underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in Dupaco Community Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Dupaco Community Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

Members also have a voice through our Board of Directors, Credit Committee, and Supervisory Committee. These groups will operate with the clear vision that any decision, large or small, is made for the good of the entire credit union membership.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

**Adopted by the Board of Directors of Dupaco Community Credit Union
on January 15, 2001:**

Keith Langan, Chair of the Board
Denise M. Dolan, Vice Chair
Melvin G.Kiebel, Secretary
Robert W.Hoefer, President/CEO
George Bogas, Director
Richard J. Burgmeier, Director
J. Stephen Chapman, Director
David R. Hansel, Director
L. Richard Schroeder, Director
Rex Wellman, Director

Section I: Service to Members

Dupaco Community Credit Union strives to offer services designed to improve the economic and social well being of all members from all socio-economic backgrounds, including our low- and moderate-income members, and return financial value to all those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. **DoPack Club** - Youth membership club targeted at members age 12 and under. Short for **Dupaco Positive Action Club for Kids**, it is designed to teach the value of saving, to promote good citizenship, and to have fun.
2. **Prime Time Club** - Senior membership club targeted at members age 50 and better. It is designed to provide social, educational, and financial benefits to mature credit union members.
3. **Christmas Club** - Allows members to save throughout the year for holiday gift giving.
4. **"You Name It Savings"** - Allows members to name the account and save automatically and systematically throughout the year.
5. **Savings Programs** - Recognizing different needs within the member base, the credit union offers a variety of savings, money market, certificate, and IRA programs.
6. **Checking Package** - Includes share draft checking account with unlimited check writing, a Money Card ATM/Debit Card, Presto Telephone Teller, and Online Branch access. Depending upon a members' balance relationship with the credit union, the share draft package is either free or there's a nominal monthly service charge. Members age 22 and under are excluded from the balance relationship standard and receive the share draft-checking package free of charge. Members of moderate means who show possession of a Title XIX Card are also exempted from the monthly service charge. Quarterly dividends are also paid on all account balances of \$1,500 or more.
7. **Branch Locations** - Members are served from any of six convenient office locations, including: 3299 Hillcrest, 1465 Sycamore, 2245 Flint Hill Drive, and 300 South Locust Street (inside Eagle Country Market), in Dubuque; 807 Ninth Street SE in Dyersville, IA; and at 11375 Oldenburg Lane in Galena, IL.
8. **ATM Locations** - Credit union owned ATMs are located at Hillcrest Location Drive-Up and Lobby, 3299 Hillcrest Road, Dubuque, IA; Sycamore Location Drive-Up and Lobby, 1465 Sycamore, Dubuque, IA; Key West Location Drive-Up, 2245 Flint Hill Drive, Dubuque, IA; Eagle Country Market, 300 South Locust Street, Dubuque, IA; Dyersville Location Drive-Up, Hwy 136 at 8th Avenue, Dyersville, IA; Galena Location Drive-Up, 11375 Oldenburg Lane, Galena, IL; Family Mart and Deli, 32nd and Central, Dubuque, IA; Family Beer and Liquor, Hwy 20 West, East Dubuque, IL; Trilog, Inc., Town Clock Plaza, Dubuque, IA; Northeast Iowa Community College, Hwy 20 at Sundown Road, Peosta, IA; Otter Creek Station, Hwy 61 at Bellevue-Cascade Road, Zwingle, IA.
9. **Online Branch** - Allows members to pay bills online, view accounts and history, review cleared checks and deposits, transfer between accounts, transfer to other members' accounts, review the status of a loan, obtain tax information, view and print statements for any account, stop payment on a check, re-order checks, and change a password.
10. **Business Lending/Services** - Features Business Loans and Line of Credit Accounts; Interest-Bearing Business Checking, Savings, Money Market, and Certificate Accounts; Commercial

Mortgages; Corporate VISA® Credit Cards; MasterCard® and VISA Merchant Processing; Expressway Indirect Lending; IRA and SEP Accounts; Employee Net Check and Payroll Deduction Services; ACH Origination Services; Safe Deposit Boxes; Debit Card, Online Branch and Telephone Teller Account Access.

11. **Overdraft Protection** - Covers member overdrafts through an automatic share savings transfer (up to legal limits) or VISA® advance at no cost.
12. **Risk-Managed Lending** - Enables the credit union to offer loans to those who would have been denied under previous guidelines.
13. **Direct Deposit/ACH/Payroll Deduction** - Allows members to deposit all, or a portion of their paycheck to the credit union automatically. The deposits can be further automatically divided to checking and savings accounts, family members' accounts, even to make loan and VISA® payments.
14. **Periodic Payments** - Allows members to have a fixed amount automatically transferred from the credit union account of their choice weekly, bi-weekly, or monthly to save systematically or make loan payments. Checks may also be issued to third parties.
15. **Dupaco Financial Services** - Through its affiliation with Financial Network, allows members access to a full range of retirement, asset allocation, college and estate planning services as well as investments options including mutual funds, annuities, stocks and bonds, self-directed IRAs, and tax-free investments.
16. **Trust Services** - Our unique alliance with First Community Trust, N.A. allows us to offer our members a full line of trust, investment and retirement services through an experienced trust professional located at our main office. Services include: professional trust, investment management and estate planning; asset allocation; bill payment; services to minimize the probate process and tax burden; employee benefit plans; business cash management assistance to maximize the return on surplus fund; and executor duties to insure all assets are identified, gathered and distributed in an efficient and professional manner.
17. **Full-Service Real Estate Department** - Features Conventional 15-, 20-, 25-, and 30-year Mortgages; Adjustable Rate Mortgages (ARMs); FHA Loans; VA Loans; First-Time Home Buyer's Programs; Community Home Buyer's Programs; IHAP Program; Lot Loans; and Construction Loans.
18. **In-House Real Estate Servicing** - Allows in-house real estate servicing of member loans, whether booked or sold.
19. **Call Center** - Help from a professional customer service representative is just one call or click away. Both members and non-members can get answers, help, information, and financial consultation by contacting the credit union via phone, mail, and/or the web site.
20. **No-Cost Life Savings Insurance** - In conjunction with CUNA Mutual Insurance Society, provides life savings insurance to a maximum of \$2500 on all eligible share savings accounts at no direct premium cost to the member. The benefit amount is based on deposits made prior to the members' 65th birthday and age at date of death.
21. **Iowa Relay** - Provides hearing-impaired members convenient telephone access to the credit union.
22. **Convenient Electronic Services** - Includes: Automatic e-mail and a call back request from our web site, Telephone Teller (automated account information from a touch tone phone), Online Branch (on-line banking), Bill Payer, ACH and debit origination deposits and payments, internal electronic transfer between accounts, and ATM, debit and credit card services.
23. **Student Loans** - Information and Applications are available for a wide variety of student loan programs.
24. **Tri-State-Area College Scholarship Program** - The Dupaco Tri-State-Area College Scholarship Program offers up to five (5) \$500 awards to member students who plan to attend any of seven tri-state-area accredited colleges as incoming freshmen.

25. **Family Involvement Board Scholarship Program** - This statewide competition is open to any Dupaco member who is classified as a high school junior or senior and offers awards of up to \$1,000. Continuing education scholarships are also available for non-traditional-aged member students.
26. **Free Accidental Death and Dismemberment Coverage** - \$1,500 in no-cost coverage is available to all members 18 years and older upon application.
27. **Share Secured Loans** - Enables members to establish or re-establish credit.
28. **Lower Loan Limits** - Personal loans may be made for as little as \$500
29. **No Prepayment Penalties** - There are no penalties for early repayment or refinancing of loans.
30. **VISA® Classic and Platinum** - Members can access a no-cost, no annual fee VISA with a low variable rate. Check-writing capabilities are also offered.
31. **No-Cost Home Equity Loans** - Members can access a no-cost, no annual fee home equity line of credit with a 10-year draw period.
32. **Budgeting/Loan Counseling** - Provided both in-house and in cooperation with the Consumer Credit Counseling Centers, Inc.
33. **Variable Rate IRA** - Can be opened with as little as \$5.00 and allows members to contribute additional funds up to the maximum limits allowed by law. This allows members to build funds systematically through payroll deduction, which can then be transferred to higher yield IRA Certificates.
34. **No-Fee Traveler's Checks** - No-fee American Express Travelers' Cheques are available to all members.
35. **Check Clearing** - Personal review of NSF items for evaluation of paying these items to assist our members who are experiencing short-term financial difficulty.
36. **Free Notary Service** - Free notary service is available to all members.

New Services Planned for the Coming Year

1. **Home Equity VISA®** - Will allow members more convenient access to their home equity line of credit.
2. **Online Brokerage Account** - Will allow members to buy and sell stocks online from a designated credit union clearing account at a low transaction cost.
3. **Systematic Stock Accumulation** - Will allow members to systematically purchase shares of individual stocks at a low cost per transaction.
4. **Tack-On Mortgage** - Will allow homeowners the ability to deduct the interest they pay on certain consumer loans.
5. **ATM Placement** - ATMs will be placed in additional underserved areas and in new Select Employee Groups.
6. **E-Statements** - Will allow members to elect to have their credit union statement electronically delivered.
7. **Bill Payment/Presentation Service Enhancements** - Enhancements will be made to add bill presentation and further evolve current bill payment systems.
8. **Web Site Upgrades** - Site enhancement will continue to add valuable consumer information and links.

Section II: Member Education

Dupaco Community Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education and Advocacy:

1. **Owner's Manual** - Our quarterly member newsletter provides educational information on credit union products and services, events and activities, and is designed to help members understand the unique nature of, and get the most from their credit union.
2. **Prime Time Club News** - Our senior club newsletter is designed to reward member loyalty and features consumer education tips as well as information on credit union products and services, events and activities, and a club member profile.
3. **DoNotes** - Our youth club newsletter features information on events and activities and provides youth financial education and incentives for saving and good citizenship.
4. **Web Site** - Our site contains financial calculators, product, service and rate information, and links to such consumer educational sites as CUNA's Home and Family Finance Online and Googolplex.
5. **Credit Union Branding** - Dupaco has adopted the America's Credit Union brand and is integrating it into credit union newsletters and promotional materials.
6. **Dupaco Financial Services Seminars** - Periodic free seminars are conducted on such topics as rollovers, educational funding and account diversification.
7. **Auto Buying Seminars** - Free Auto Buying Seminars are conducted on a periodic basis to help members make educated car-buying decisions.
8. **Credit Counseling** - The credit union works with various credit counseling agencies to assist our members experiencing financial difficulties.
9. **Employee Orientation/STAR** - New orientation features credit union history and philosophy education, Dupaco's mission, values, guiding principles, and job standards/expectations. Following initial training, new credit union employees are required to complete the credit union history and philosophy STAR Module and several others job-related modules.
10. **Auto Resource Center** - A free auto resource center is available to provide members with dealer cost information and guidance to assist members in making more educated car-buying decisions.
11. **Classroom Presentations** - Credit union staff make classroom presentations on a variety of financial related topics throughout the year.
12. **Pool Parties** - Credit union swimming pool parties are held in two different communities to promote member unity.
13. **Credit Union Day Advertising** - Dupaco participates with the other credit unions of the Northeast Iowa Chapter to place joint advertisements in recognition of International Credit Union Day.
14. **Credit Union Day Media Visits** - Dupaco marketing visits all nine local radio stations the morning of International Credit Union Day to drop off a large decorated cookie and discuss the significance of the day as it relates to credit union uniqueness.
15. **Advertising** - In keeping with the credit union branding concept, Dupaco advertising consistently addresses the fact that Dupaco is a credit union where members are owners and people are worth more than money.

16. **Free Real Estate Pre-qualification** - Helps educate members on the type of mortgage they can afford.
17. **Home Show Participation/Seminars** - Credit union staff annually participate in the Tri-State Home and Builders Show. The real estate department manager also conducts a free homebuyers seminar as part of the home show to help educate attendees.
18. **Career Fair** - The credit union annually participates in the local high school Career Fair that is organized by the Dubuque Area Chamber of Commerce.
19. **Legislative Updates** - Periodic newsletter articles or statement inserts address legislative issues and how current elected representatives have voted on particular credit union issues.

New Programs Planned for the Coming Year:

1. **Trust Services Seminars** - No-cost, no-obligation trust services seminars will be offered on a quarterly basis.
2. **Credit Union Political Action Committee Fundraiser** - Collectible state quarter sets will be sold in support of CUPAC.
3. **Staff/Board/Member Direct CUPAC Solicitation** - Staff, board and members will be directly solicited for CUPAC contributions.
4. **Privacy Policy** - The credit union will implement member education tactics relating to financial privacy issues.

Section III: Involvement/Governance

Dupaco Community Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that Support Involvement/Governance:

1. **Annual Meeting** - Annual meetings are promoted in the credit union newsletters and are used to promote credit union participation, philosophy and issues. Members are actively invited and encouraged to attend the annual meeting. To encourage attendance at the meeting, numerous cash and product prizes are awarded.
2. **Committee Involvement** - Dupaco has a number of committees and actively encourages volunteer participation. Those committees include: Audit Committee, Credit Committee, Business Lending Committee, Marketing and Member Service Committee, Investment Committee, Asset Liability Management (ALCO), League Delegate, Policy Committee, Delinquent Loan Committee, Personnel Committee, Building and Equipment Committee, Annual Meeting Committee, Nominating Committee, and Membership Committee.
3. **Volunteer Attendance and Involvement** - The credit union board has set attendance standards to ensure the commitment and participation of its members. The credit union also encourages its volunteers and staff to donate their time to local civic and charitable organizations.
4. **Member Surveys and Feedback** - New account, loan service, member service, and shopper card surveys are conducted on an ongoing basis to obtain member feedback. On a semi-annual basis, a comprehensive member survey is also conducted to gauge member satisfaction levels and explore new service requirements. Closed account surveys are also conducted to determine why the individual is electing to terminate membership.
5. **Nominating Committee** - A nominating committee is appointed annually to search for and screen potential candidates for board vacancies.
6. **Board Term Limits** - Board term limits have been established to assure that new volunteers are required to serve.
7. **Volunteer Recognition Award** - In cooperation with the Telegraph Herald newspaper, in the spirit of credit union volunteerism, this annual program seeks nominations and recognizes volunteers whose efforts might otherwise go unnoticed.
8. **Political Activism** - Dupaco encourages its volunteers to attend state and national governmental affairs conferences and to establish ties with area legislators and candidates. The board and senior management recognize their roles as legislative advocates for members to protect their democratic principles. As such, the credit union encourages ongoing participation in our lobbying efforts, election campaigns, and fundraising efforts that support the cooperative member-owned structure of credit unions and their volunteer directors

New Programs Planned for the Coming Year:

1. **Online Elections** - Online elections are under examination.
2. **Board Mentor Program** - A director mentor program is being evaluated.
3. **Online Feedback** - Web site surveys are under development to further gather member feedback.

Section IV: Diversity

Dupaco Community Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

1. **Equal Employment Opportunity** - Dupaco actively seeks to fill vacancies by hiring qualified candidates without regard to race, creed, religion, or socio-economic status, seeking to represent the communities in which we operate.
2. **Market Segmentation** - The credit union actively utilizes a MCIF system to determine the demographic makeup of our membership to that we can appropriately develop and target products and services to meet the diverse needs of our membership.
3. **Staff Training** - Training sessions are periodically offered to give staff a solid foundation of understanding of the social dynamics of our diverse field of membership.
4. **Staffing** - A conscientious effort has been made to hire staff fluent in a second language to aid in member service to non-English speaking segments of our membership.
5. **Written Communication** - Signage and forms have been developed in multiple languages.
6. **Truth in Savings** - The credit union's Truth in Savings disclosure has been audio taped in Spanish.
7. **Interpreters** - The credit union occasionally utilizes interpreters to conduct business with non-English speaking members.
8. **Office Education Students** - In conjunction with local high schools, the credit union annually hires office education students to work in various departments.

New Programs Planned for the Coming Year:

1. **Diversity Awareness** - Generation "X" training will be conducted for staff.

Section V: Commitment to the Credit Union Movement and Other Cooperative Activities

Dupaco Community Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Dupaco Community Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

1. **Chapter Leadership** - Credit union senior management and staff currently serve as Northeast Iowa Chapter of Credit Unions representatives to the Iowa Credit Union League Board of Directors, Credit Union Political Action Committee (CUPAC) and Family Involvement Board.
2. **Iowa Credit Union League Leadership** - Credit union senior management and staff currently serve on the Iowa Credit Union League Board of Directors and as CUPAC Trustee, Iowa Credit Union Foundation Board Vice Chair and Family Involvement Board Representative.
3. **National Credit Union Leadership** - Credit union CEO currently serves on the Renaissance Committee, Filene Research Institute Research Council, National Association of Community Credit Unions Board of Directors, CUNA Governmental Affairs Committee, NASCUS, and on several CUNA Sub-Committees. Senior management and staff are also active members of the Credit Union Executive Society (CUES), CUNA Human Relations Council, CUNA CFO Council, CUNA Marketing Council, and the CUNA Business Development Council.
4. **Small Credit Union Services** - Services provided to small local credit unions include checking, deposit, and check-clearing services. Compliance/regulatory support, collection support, and policy assistance is also provided upon request.
5. **Political Activity** - Credit union board and staff are actively involved in political campaigns, donating time and money to local, state and national candidates.
6. **Dupaco Financial Services (CUSO)** - Dupaco Financial Services Representatives are made available to assist members of a local credit union at their office in Dubuque.
7. **Community Investment Fund** - The credit union has invested \$250,000 in the National Credit Union Foundation's Community Investment Fund (CIF), an investment through the Iowa Corporate Central Credit Union. A portion of the dividends earned is earmarked as donations to the state of Iowa Credit Union Foundation and the National Credit Union Foundation for credit union development work.
8. **Filene Research Institute** - The credit union is a sustaining member (\$2,500 annually) of the Filene Research Institute and its CEO serves on its Research Council.
9. **Cooperative Advertising** - The credit union coordinates local design and placement of International Credit Union Day advertising for the Northeast Iowa Chapter of Credit Unions (Serving 14 area credit unions).
10. **Continuing Education for Staff** - The credit union pays for post-high-school education to assist full-time employees in advancing their careers in credit unions.

11. **Conference Attendance** - Credit union directors and/or staff are consistently in attendance at local, state and national credit union meetings and conferences to keep abreast of the latest trends.
12. **People-To-People** - The credit union supports the Credit Union Foundation's People-To-People Program that promotes credit union development worldwide.
13. **Presentations** - Credit union management and staff have made group presentations at statewide, regional and national credit union conferences

...**And other Cooperative Activities:**

14. **Iowa Institute for Cooperatives** - The credit union is a member of the Iowa Institute for Cooperatives.
15. **Political Campaigns** - Employees work in political campaigns for politicians and/or candidates who support credit union issues.
16. **Disaster Relief** - Disaster and flood relief loans programs have been offered to assist credit unions and their affected members.

New Programs Planned for the Coming Year:

1. **Shared Branching** - The shared branching concept being examined.
2. **Small Credit Union Services** - Checking/deposit and support services will be expanded and made available to other area credit unions.
3. **CUPAC Coin Sales** - Sales of state minted quarter sets will be offered to members with all profits donated to the Iowa Credit Union Political Action Committee (CUPAC) fund.

Section VI: Public Service/Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, Dupaco Community Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve - as only credit unions can - those people in greatest need of affordable financial services.

Community/FOM Groups Currently Receiving Financial or Other In-Kind Support (including the support given):

Corporate Contributions - Dupaco Community Credit Union has budgeted \$95,000 for corporate contributions for 2001 to be donated to over 50 non-profit organizations or causes matching the credit unions' mission, values and social responsibility guidelines. A committee of the board and management vote on contribution requests as they are received.

Current Public Service Activities:

1. **Community-Wide Garage Sale** - Joint promotion with two local radio stations including registered sale locations and maps.
2. **Coats for Kids** - Team with five local radio stations to collect and dry-clean coats which are distributed to area families in need.
3. **Earth Day Poster Contest** -Joint youth poster contest with local Cable TV.
4. **Free Way to Fun City** - Credit union teams with city transit and local cable TV to provide free bus rides to city-sponsored summer recreation and library events.
5. **Best of the Tri-States** -Dupaco co-sponsors the area's annual "peoples' choice awards" for tri-state area businesses to benefit local charity.
6. **Volunteer Recognition Award Program** -Joint promotion with local newspaper calls for nominations and awards overall annual winner.
7. **Tri-State-Area College Scholarship Program** - Awards \$2,500 in scholarships to five member students.
8. **Halloween Benefit Movie** - Joint fundraising promotion with local radio station to benefit local charity.
9. **Dupaco KidCare ID Kits** - In conjunction with Cumulus Broadcasting, KidCare I.D. Kits are distributed at sponsor locations throughout the tri-state area.
10. **Partner in Education Thanksgiving Card** - Created by student from our school-business partner and mailed to over 700 credit union business associates.
11. **Festival of Trees** - Item created by credit union staff to benefit a local charity.
12. **Adopted Garden** - Dubuque Arboretum Hosta Garden adopted for maintenance by Dupaco senior club members.

13. **Parades** - Credit union annually participates in Dubuque Halloween and Dyersville St. Patrick's Day Parades.
14. **Sponsor a Family in Need** - Staff sponsored families in need for the holidays.
15. **Dupaco Night at the Dubuque Speedway** - Joint promotion with two local radio stations features discounted admission coupons.
16. **American Cancer Society Relay for Life Team** - Team of credit union employees walk to raise funds to benefit the American Cancer Society.
17. **Dupaco Dancers** - Entertain nursing care facility residents throughout the year.
18. **Red Cross One-A-Week Donors Club** - Credit union staff, family and directors annually donate blood.
19. **Member Blood Drive** - Encourages member blood donors for the American Red Cross during annual blood drive.
20. **Salvation Army Bell Ringing** - Credit Union employees voluntarily ring the bell for the Salvation Army Kettle Drive.
21. **Home Show** - Credit union mortgage and consumer loan staff participate in three-day show.
22. **Dupaco Night With the Dubuque Fighting Saints** - Features discounted tickets and youth coloring contest.
23. **Electronic Message Center** - Main branch marquee used to highlight community events and activities throughout the year.
24. **Dyersville Golf Outing** - Annual golf event.
25. **Sponsor and Evening of Theatre** - Dupaco Sponsors matinee performance at the Grand Opera House.
26. **Junior Achievement Bowlathon** - Credit union staff bowl to raise funds for Junior Achievement of the Tri-States.
27. **Community Calendar Sponsor** - Assist in providing advertising space for non-profit community organizations.
28. **Bike Safety Rodeo** - The event features a certification course, bike and helmet inspections, and tips on summer safety.
29. **Heart Walk** - Team of credit union employees walk to raise funds to benefit the American Heart Association.
30. **Walk America** - Team of credit union employees walk to raise funds to benefit the March of Dimes.
31. **Mentor Program** - Five credit union staff mentor students at Hoover Public School, our Partner in Education.
32. **Children's Miracle Network** - Balloons sold by staff to benefit CMN.
33. **Multiple Sclerosis Walk** - Team of credit union employees walk to raise funds to benefit the Multiple Sclerosis (MS) research.
34. **Thanksgiving Dinner** - A credit union director voluntarily prepares, and directors/ staff, assist in serving a meal at the City Mission annually.
35. **Employee/Volunteer Involvement** - Dupaco strongly encourages the participation of employees and volunteers in various civic and charitable organizations. To date, dozens of Dupaco representatives have taken part in local, regional, statewide and national programs that provide a wide array of benefits to the communities we serve. For example, on the local level alone, staff/management and directors are involved in numerous area committees including the Dubuque, Dyersville and Galena Area Chambers of Commerce, United Way, Junior Achievement, Advertisers of Dubuque, Credit Granters.

36. **Casual Day Funding** - Employees voluntarily payroll deduct into a casual day fund for the privilege to dress in business-casual attire one day per week. These funds are then donated to members in need throughout the year.

New Public Service Activities Planned for the Coming Year:

1. **Snow Ball** - Tickets will be made available and promotional support given to the Dubuque Area Lifetime Center winter senior dance fundraiser, which is called the "Snow Ball."
2. **Educational Concert** - Bob and Steve youth educational concert discount tickets will be made available.
3. **Harlem Globetrotters** - Harlem Globetrotters discount ticket coupons will be made available.

Our Ongoing Commitment:

Because our service pledge is continually evolving to meet the ever-changing needs of our membership, this formal Statement of Commitment is never really complete. Without the ability to adapt, it is impossible to adequately serve the membership of Dupaco Community Credit Union. Therefore, our primary focus as we look to the future is to periodically review, maintain, and revise this Statement. This ongoing commitment is our service pledge to you.



AMERICA'S
CREDIT UNIONS™

*Where **people** are worth more than money.™*