

UPDATE NEWSLETTER

SUMMER 2025

MESSAGE FROM THE PRESIDENT

Honoring 250 Years of the American Spirit

As we embark on the year leading up to the 250th celebration of the founding of our great nation, (1776-2026), all of us at DuTrac Community Credit Union extend our warmest wishes to you and your families. This milestone is more than a celebration of history—it's a tribute to the values, resilience, and spirit that define the United States.

Over the next year, we encourage you to take time to truly embrace the richness of our country. Whether it's visiting one of our breathtaking national parks, reconnecting with loved ones across the miles, relaxing on a beach or by a lake, or venturing on a hiking or camping trip—there are countless ways to celebrate the beauty and freedom of America.

Prefer to stay close to home? A 'staycation' can be just as fulfilling. Enjoy local events, support small businesses, or simply explore the community that surrounds you. Sometimes, the greatest adventures are found right in our own backyards.

This celebration year is a chance for all of us to reflect, reconnect, and rejoice in what it means to be part of this continuing journey. From all of us at DuTrac, thank you for being part of our community. Here's to a joyful, safe, and inspiring start to America's 250th year.

Happy Celebrating!



Andrew Hawkinson
President and CEO

DUTRAC'S NEWLY REMODELED MONTICELLO OFFICE



We are excited to unveil the fresh look of DuTrac's Monticello office!

We have given the building a stunning exterior makeover. The remodel includes modern siding,

new brickwork, energy-efficient LED exterior lighting, updated signage, and refreshed landscaping.

Originally built in 1978, the 2,720-square-foot building has served as DuTrac's Monticello location since 1990. For over three decades, we have proudly provided the Monticello community with competitive financial services and exceptional member care.

Stop by to see the transformation and say hello to Dave and his outstanding team—they are ready to welcome you with the same great service in a beautifully updated space!



We'll help bring your dreams to life!

Home improvement projects? Summer vacations? Bring your dreams to life with 4.99% APR* on a Home Equity Plus Line of Credit!

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

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

The Home Equity Plus Line of Credit includes:

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

DuTrac.org/HELOC



*The introductory 4.99% APR (Annual Percentage Rate) is available on new Home Equity Lines of Credit (HELOCs) for qualified DuTrac members with a credit score of 680 or higher. Maximum 90% CLTV. (Combined loan-to-value = sum of first mortgage balance and HELOC limit divided by property value). After the nine-month 4.99% introductory APR, a variable rate derived from the 13-week U.S. Treasury Bill Index plus a margin based on credit score and CLTV will apply. Account holder's rate is based on standard credit qualifications, with a non-discounted variable rate as low as 6.49% APR. Maximum rate of 18% APR. Introductory and Non-Introductory APR accurate as of January 1, 2025. HELOC account holders are required to be a member of DuTrac Community Credit Union by purchasing \$5 in membership shares. Membership shares are placed in a share savings account. Property insurance is required. Maximum HELOC term is 15 years. Property appraisal may be required with fees averaging an estimated \$150-\$450. Total closing costs may range from \$0-\$700. Finance charges will begin to accrue only after a draw on the new HELOC is taken by the account holder. No grace period applies. Not valid for existing HELOC or a refinanced HELOC currently at DuTrac. Not valid with any other offers. Offer may end at any time without notice.

COMING SOON...

An upgrade to E-Banking and the DuTrac App

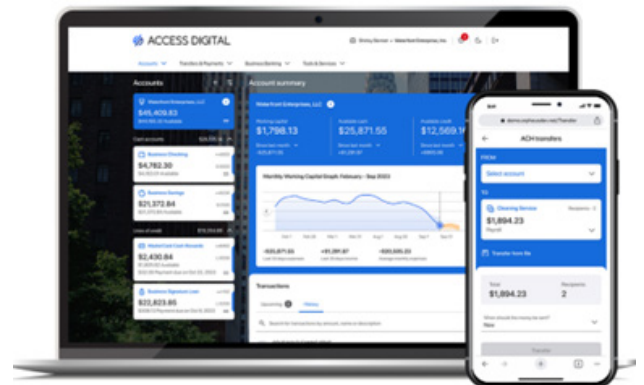
Updated, minimalist design.

Obtain a clear financial picture at a glance.

New, optional dark mode for online and mobile banking.

Replace your passwords with device-generated passkeys and biometric authentication, enhancing security while simplifying the login process.

More to come with our upgrade this fall!





Kamryn Albrecht



Meredith Carlson



Rylan Edwards



Mya Hansen



Jordyn Vondal



Gerald Callahan



Andrew Dietzel



Nathan Frye



Noah Lawler



Madilyn Weber

DUTRAC ANNOUNCES 2025 SCHOLARSHIP WINNERS

Ten (10) graduates of area high schools and members of DuTrac Community Credit Union have been awarded scholarships through DuTrac's 2025 Academic Scholarship Program. Recipients of a \$1,000 scholarship are:

- **Kamryn Albrecht**, daughter of Clint & Katie Albrecht, graduated from North Scott High School (Eldridge, IA). Albrecht plans to attend the University of Iowa, to study pre-med.
- **Gerald Callahan**, son of James & Renee Fluhr-Callahan, graduated from Bettendorf High School (Bettendorf, IA). Callahan is undecided on his college but plans to major in computer engineering.
- **Meredith Carlson**, daughter of Marc & Nicole Carlson, graduated from North Scott High School (Eldridge, IA). Carlson plans to attend the University of Iowa, to pursue a major in speech and hearing sciences.
- **Andrew Dietzel**, son of Gregory Dietzel, is a graduate of American Leadership Academy (Gilbert, AZ). Dietzel plans to attend Arizona State University to study pre-veterinary.
- **Rylan Edwards**, son of Daniel & Shannon Edwards, graduated from Central DeWitt High School (DeWitt, IA). Edwards plans to attend the University of Northern Iowa to pursue a major in finance.
- **Nathan Frye**, son of Jeremy & Estrella Frye, is a graduate of Clinton High School (Clinton, IA). Frye plans to attend Iowa State University, to pursue a major in materials engineering.
- **Mya Hansen**, daughter of Kevin & Jessica Hansen, is a graduate of Monticello High School (Monticello, IA). Hansen plans to attend Iowa State University with a major in graphic design and a minor in illustration/animation and digital media.
- **Noah Lawler**, son of Daniel & Corinna Lawler, graduated from Senior High School (Dubuque, IA). Lawler plans to attend the University of Dubuque to pursue a major in biology/pre-med.
- **Jordyn Vondal**, daughter of Sabrina & Jeremy Vondal, graduated from Hempstead High School (Dubuque, IA). Vondal plans to attend the University of Iowa to pursue a major in elementary education.
- **Madilyn Weber**, daughter of Amber Mohr, is a graduate of Senior High School (Dubuque, IA). Weber plans to attend the University of Northern Iowa to pursue a major in secondary education.

In addition, selected from over 450 applicants to the Iowa Credit Union Foundation's 2025 Warren A. Morrow Memorial Scholarships, is DuTrac member **Gerald Callahan**. Callahan was awarded one of sixteen high school scholarships in the amount of \$2,000.

Selected for the Dubuque Area Labor-Management Council "Education and Skilled Trade Scholarships" are other DuTrac members. **Brice Buxton**, son of Ronald and Tricia Buxton. Brice was one of eight local students awarded a \$1,500 education scholarship. Buxton graduated from Cuba City High School (Cuba City, WI). Buxton plans to attend the University of Wisconsin-Platteville to major in engineering technology management. **Megan Eckelberg** was one of two awarded a \$1,500 skilled trade scholarship and will attend Carpenters Training Institute for carpentry.

"Education lays the groundwork for a knowledgeable and thriving society, empowering individuals to make meaningful contributions while supporting both personal and professional development. DuTrac's Scholarship Program was created to honor Credit Union members who actively participate in academic and extracurricular activities, contribute to their communities, and are pursuing further education at an accredited community college, trade school, technical college, or university," said Andrew Hawkinson, President and CEO.



Get the credit you deserve.

Not all credit cards are created equal. That's why at DuTrac, you can choose from the cards you qualify for based on your credit needs.

CHOICE Mastercard

Place the power of rate choice in your hands. Choose between a variable or a non-variable rate card.

Platinum Rewards Mastercard

On top of a great rate, DuTrac's Platinum Rewards Mastercard offers the outstanding uChoose Rewards program. Earn points every time you use your card and redeem your points for Cash Back or items.

Business Platinum Rewards Mastercard

Offers small business owners valuable rebates on business spending with Mastercard Easy Savings®. There's no enrollment fee, no coupons and no codes. Your savings will be applied to your account each month-automatically.

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

DISCOUNTED TICKETS TO AREA ATTRACTIONS:

Online purchase only, DuTrac offices will not have tickets available for purchase.

- **Adventureland Park*** Discounted tickets are \$37.99 plus tax and processing for a total of \$44.65. Visit www.adventurelandresort.com/creditunion to purchase your discounted tickets. Discount Code CREDITUNION.
- **Lost Island Waterpark/Themepark**** Discounted Waterpark tickets are \$29.50; Discounted Themepark tickets are \$39.50. Visit www.thelostisland.com/tickets/corporate-discount-program to purchase your discounted tickets. Discount Code DuTrac25: Discount code provided by DuTrac Community Credit Union.

*Tickets are valid for one day during the 2025 season.

**Corporate discount tickets are valid on any date during the 2025 season. Children three (3) and under are free.

WARRENS CRANBERRY FESTIVAL

Friday, September 26, 2025
Warrens, WI

Warrens Cranberry Festival is a great time to begin your holiday shopping. With over three miles of shopping that includes 800 arts and crafts vendors, 300 flea market and antiques booths, 100 farm market booths, and over 100 food vendors, you're sure to find something!

Join us on Friday,
September 26, 2025.
Cost is \$55 per person.

Price includes transportation from Dubuque—possible Platteville pickup, admission to festival, water, snack, and driver gratuity.

Payment and reservations due by Friday, August 29, 2025.

To make reservations, please contact Karen at 563-585-8584 or email ktegeler@dutrac.org.

Warrens Cranberry Festival covers a large area with a lot of walking. There are no scooter or wheelchair rentals on the grounds.



BACK TO SCHOOL MINI-GRANT WINNERS

August 27 – September 17, 2025

DuTrac wants to help teachers come together on projects that support their classroom needs, specific projects or to enhance the learning environment. Beginning August 27, nominate a teacher to win one of twenty-five, \$150 Back-to-School Mini-Grants for their classroom.



The deadline for entries is 5:00 pm Wednesday, September 17. Be sure to view complete rules and entry requirements available at DuTrac.org starting August 27.

Teachers, we are so thankful for all you do!

Ready to move? Need a mortgage? We got you.

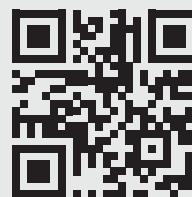
Apply now at ***DuTrac.org***



Grow your business with DuTrac.

Small business is the lifeblood of any community. Continue down the path of profitability with DuTrac's tailored business tools and services.

- Investment property loans
- Commercial real estate loans
- Lines of credit
- Equipment & vehicle loans
- Business credit cards
- Business checking and savings
- Business Money Market Account
- Certificates of Deposit



(563) 582-1331 | DuTrac.org

Contact us to learn more!



TRAVIS PHELAN
Commercial Lender
tphelan@dutrac.org
563.585.8518



JEFF WALLER
Commercial Lending Manager
jwaller@dutrac.org
563.635.7410



DENNIS NARANJO
Commercial Lender
dnaranjo@dutrac.org
563.635.7411

DuTrac Diaper Drive Triples Its Impact in Year Two!

Thanks to our generous members, staff, and community partners, the 2nd Annual DuTrac Diaper Drive was a major success—collecting **12,424 diapers and 1,016 wipes (42 packages)**, more than triple last year's total and far beyond our 2025 goal of 5,700 diapers!

With support from organizations like United Way and Hiney Heroes, these donations are already being distributed to families across the region.

A standout moment came in Platteville, where a family movie premiere hosted by the DuTrac Mobile Branch brought in over 3,200 diapers in just two hours. We also received more than **\$1,200 in monetary gifts**, which helped us purchase even more diapers for those experiencing challenges.

Your support of this year's drive shows the power of community—and the impact we can make when we come together. We're already looking forward to DuTrac Diaper Drive 2026 next May!

Thank you for helping families in need and showing what “people helping people” truly means.



Bringing Banking to You: DuTrac's Mobile Branch Arrives in Platteville

Since launching regular service at 151 Millennium Drive in late April, DuTrac Community Credit Union's Mobile Branch has quickly become a familiar—and welcomed—presence in Platteville. Stationed at Millennium Cinema Wednesdays and Fridays from 8:30 am to 5:00 pm, the Mobile Branch brings personalized financial services directly to members where they live, work, and play. And the community has responded.

Whether it's opening new accounts, processing loans, or offering guidance after the May hailstorm, the Mobile Branch has become a valuable resource for local members. While DuTrac's St. Mary's branch in Dubuque is just 23 minutes away, having a Mobile Branch in Platteville makes financial access more convenient—and more personal.

To celebrate its first full month of service, DuTrac held a giveaway for those who stopped by. Congratulations to Thomas S., winner of the DuTrac Summer Fun Gift Basket valued at over \$300!

DuTrac's presence in Platteville extends beyond traditional banking—it's about building relationships and being part of the community. The team has already participated in several local events and has more to come, including sponsoring Music in the Park on July 31, featuring Walking Molly. The Mobile Branch will be on-site offering ATM and financial services, answering questions, engaging with attendees, and handing out giveaways—just one more way DuTrac is connecting with current and future members. As DuTrac continues to grow its roots in Grant County, one thing is clear: The Mobile Branch is more than a vehicle—it's real-life banking in motion.



HOW TO SPOT AN IMPOSTER

Imposters pose as a trusted figure, claiming there is an issue and urge you to act quickly.

What to watch out for:

Initial Contact: Scammers may reach out unexpectedly through various methods (social media, text, email, phone call, computer pop-up) and may claim:

- There's fraud in your account, and you need to move or withdraw your money.
- They are an online romantic interest, friend or relative who needs money to resolve a crisis.
- It is the IRS, and you have an unexpected overdue tax payment or are owed taxes.
- There was a failed package delivery attempt.
- Your computer has an issue that they can help fix.
- A job application needs personal details, like Social Security number, account number or PIN.
- A company you do business with is providing a refund for overpayment.



Deceptive instructions and pressure to act immediately: If they tell you to do any of the following, pause and ask yourself, "Does what they are asking make sense?"

- Withdraw cash and deposit it into your "new" account or digital wallet via ATM, Crypto or Bitcoin.
- Click a link or download an attachment to provide your payment information.
- Share your personal identification number (PIN) or security code.
- Ignore warning messages as you follow their instructions.
- Say the credit union is "in on" the fraud.
- Provide remote access to a device or download an app.
- Type a code into your device beginning with special characters. (such as *72 or **21)

The scammer wins if you follow their instructions:

- You will have moved your money into the scammer's account (not your "new" account) where it is unlikely to be recovered.
- The scammer can use your personal and financial information to steal your money.
- They may install malware and/or remote access programs on your devices to steal information.
- Your incoming calls and texts may be forwarded to the scammer if you typed *72 or **21 plus a number into your phone.

Protect your money ~ follow these tips:

- DuTrac Community Credit Union will never ask you to move or withdraw money or pay anyone, including yourself.
- Never ignore fraud warnings, even if the scammer tells you to do so.
- Do not open unfamiliar links for payment or personal information.
- Never grant device access or download apps to fix issues.
- Slow down and think before you react and call the credit union directly.

Staying informed and cautious can reduce the risk of falling victim to a scam.

Always trust your instincts ~ If it seems too good to be true, it is.

If you have any questions, please reach out to a DuTrac financial services consultant by email at members@dutrac.org, or fraud@dutrac.org, by phone 563.582.1331, or stop into any DuTrac office location.



2025 ANNUAL MEETING

We invite you to participate virtually on
Monday, October 13, 2025 from 5:30 - 6:30 pm

In addition to members casting their votes to fill those Board seats with terms expiring during the 2025 Annual Meeting, they will receive a brief review of the 2024 financial operations of DuTrac and planned future highlights.

RSVP by 5:00 pm on Monday, October 6 to Karen Tegeler at ktegeler@dutrac.org or 563.585.8584

UPCOMING EVENTS

JULY

- 4 All Offices Closed (Independence Day)
- 10 Wicked—The Broadway Sensation

AUGUST

- 8 Disney's The Little Mermaid
- 13 FCT Estate Planning Seminar
- 28 Back to School Mini-Grant Starts

SEPTEMBER

- 1 All Offices Closed (Labor Day)
- 18 Back to School Mini-Grant Ends
- 26 Warrens Cranberry Festival Trip

OCTOBER

- 1 DFG Social Security & Your Retirement Seminar (Asbury)
- 2 DFG Social Security & Your Retirement Seminar (Bettendorf)
- 13 2024 Annual Meeting
- 20-24 International Credit Union Week



DuTracMORTGAGE

The busy homebuying season is upon us!

Do not believe all that you read or hear in the news, the real estate market is going strong in the Midwest with homes not lasting long once listed for sale. As you begin your home search it is important to be prepared and prequalified, you do not want to miss making an offer in this fast-moving market. We can get you prequalified quickly so your realtor can begin the process of viewing homes and writing a strong offer and ensure that all your questions are answered. Once your offer has been accepted your DuTrac Mortgage consultant will provide information on mortgage programs, rates, news, and trends – our entire mortgage team works in-house to make the process from start to closing smooth and stress free. We now offer hybrid e-closings, with many of your loan documents available to sign electronically, which will save you time at closing.

Visit DuTrac.org to obtain additional information, our online application, and contact information for the mortgage consultants. Let's have you prequalified this Summer for your first home, or next home purchase.



Celeste Hefel
Senior Mortgage Consultant
Serves Northern Iowa Region
563-585-8443
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NMLS #419753



Kyle Pfeiffer
Mortgage Consultant
Serves Northern Iowa Region
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kpfeiffer@dutrac.org
NMLS #1184613



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



FINANCIAL UPDATE

DuTrac's financials as of May 31, 2025.

Number of members	53,509
Shares	\$1,049,484,041
Loans	\$904,939,724
Net Worth	\$134,086,219
Assets.....	\$1,182,901,591

NO-COST ESTATE PLANNING WEBINAR

Wednesday, August 13, 5:30 - 6:30 PM

Too often overlooked, estate planning is a cornerstone of lasting financial well-being.

Have you considered:

- Who will make decisions on your behalf?
- How will your legacy be passed on?
- Are you aware of all the options available to protect what matters most?

This no-cost, informational presentation is designed to educate you, inform you of your options, and provides information to help you implement an estate plan that accomplishes your wishes and provides peace of mind.

The estate planning experts at FCT will offer useful insights into:

- The differences between wills and trusts
- Information on choosing an executor or trustee
- An overview of the estate settlement process
- And more!

First Community Trust, a trusted partner of DuTrac Community Credit Union, is hosting an estate planning online seminar on Wednesday, August 13, beginning at 5:30 pm .

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



Matt Pillard
Vice-President, Trust Officer



RETIREMENT. INSURANCE. INVESTMENTS.

With all the recent volatility in the market, it is a good idea to sit down with a financial advisor and review your retirement plan.

The goal is for you to enjoy your retirement without worrying about running out of money. Working with our experienced advisor, Matthew Stewart, you can identify your risk tolerance and adjust your investments accordingly.

Schedule an appointment to review your investment strategy with one of our advisors today by contacting Sherry Kurtz at 563-557-5002 or by email to sherry.kurtz@lpl.com.

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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

Matthew Stewart

LPL Financial Advisor

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

OFFICE LOCATIONS

Bettendorf

2770 Middle Road • Bettendorf, IA

Clinton

2445 Valley West Court • Clinton, IA

Jersey Ridge

2330 E 53rd Street • Davenport, IA

Kimberly Road

3100 W Kimberly Road • Davenport, IA

Decorah

915 Short Street • Decorah, IA

Asbury Road

3465 Asbury Road • Dubuque, IA

Holliday Drive

2045 Holliday Drive • Dubuque, IA

Peru Road

18181 Peru Road • Dubuque, IA

St. Mary's

380 E 14th Street • Dubuque, IA

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