



# UPDATE

## NEWSLETTER

FALL 2025

### MESSAGE FROM THE PRESIDENT

**"Leaves are falling, autumn is calling."**

With the changing season comes a time to reflect on the year's accomplishments and look forward to the opportunities ahead.

#### A Season of Opportunity

With the prospect of falling interest rates on the horizon, there is a better outlook for our members to finance new vehicles, purchase a new home, or update your existing home. Lower rates mean more affordability, and DuTrac is ready to help you take advantage of this moment to achieve your financial goals. Whether you're preparing for a major life milestone or simply refreshing your living space, now is the time to explore the possibilities.

Before the anticipated rate drop, we encourage you to take advantage of some of the most competitive Certificate of Deposit specials to lock in your earnings potential.

#### Celebrating Summer Successes

In early September, DuTrac migrated to a new e-Banking and Mobile App which greatly enhanced the functionality and look. We have received positive feedback regarding the new system so if you have not yet signed up for e-Banking or downloaded our app, we encourage you to do so and enjoy its benefits.

As we move into the fall months, we will be replacing the parking lot at our Maquoketa branch, refurbishing our St. Mary's branch parking lot, refreshing the landscaping and a general updating of facility equipment at several locations.

#### Looking Ahead

As autumn settles in, we remain focused on providing solutions that enhance your financial well-being. From everyday banking to long-term planning, DuTrac continues to embody the credit union philosophy of people helping people.

We encourage you to stop by any of our branches or visit us online to explore our latest offerings, promotions, and personalized support.

We hope you enjoy the crisp fall weather, and we thank you for being part of the DuTrac family.



**Andrew Hawkinson**  
*President and CEO*



Earn **3X** points  
when you use your  
Platinum Rewards  
credit card.



Whether you're shopping for friends, family or your business, you'll receive triple points on your purchases during November and December.

**Don't have a Platinum Rewards card? Apply online at [DuTrac.org](https://DuTrac.org).**

Qualified transactions must be posted between November 1, 2025 and December 31, 2025 to be eligible for triple rewards. Refer to DuTrac's terms and conditions at [DuTrac.org](https://DuTrac.org) if you have any questions about your Rewards program. Your standard APR for Mastercard Platinum and Business Mastercard Platinum is variable and will vary with the market based on the 13-week U.S. Government Treasury Bill. Foreign transaction fee of 1% of transaction amount will apply. Does not apply to cash advances or balance transfers. Earn 3 points for every \$1 you spend. There are no caps or limits on the number of points Mastercard Platinum and Business Mastercard Platinum card members may earn. Redemption of reward points starts at 2,500 points for a \$25 statement credit.



# REFINANCING YOUR VEHICLE LOAN IS AS EASY AS 1-2-3

**1%\***  
**LESS INTEREST**

**\$200\***  
**CASH BONUS**

**3 MO\***  
**DEFERRED  
FIRST PAYMENT**

**VISIT [DUTRAC.ORG/EASY-AS-123](https://DUTRAC.ORG/EASY-AS-123) TO LEARN MORE!**

\*A minimum rate of 4.99% APR applies. All loans are subject to DuTrac Community Credit Union (DuTrac) lending policies, product term limits, and credit qualifications. Verification of employment may be required. Must be 18 years old to qualify for a loan. \*Cash back bonus amount is \$200 for loans \$20,000 or greater. Cash back bonus is \$100 for loans greater than \$10,000 and less than \$20,000. The cash back bonus will be deposited into the members savings account after DuTrac receives the title with our lien, proof of insurance listing DuTrac as lien holder and members makes their first payment. \*If you postpone your payment, finance charges will still accrue during the deferred period and will increase the total amount to repay. This offer is not valid to refinance existing DuTrac loans. Does not apply to real estate, home equity, share secured, personal loans, lines of credit or business loans. If you participate in this offer: 1) you may receive Form 1099-NEC at year end; 2) the cash back bonus will be forfeited and added to the payoff amount if the loan is closed within six (6) months of opening. Rates, terms, and offer are subject to change at any time and without notice. Membership with a \$5.00 savings account at DuTrac is required. This promotion is valid through 10/31/2025.



# DUTRAC COMMUNITY CREDIT UNION ACADEMIC SCHOLARSHIP PROGRAM

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 Community Credit Union.\*

The purpose of these scholarships is to recognize members of DuTrac Community Credit Union who have demonstrated scholastic excellence and who are interested in advancing their education at an accredited community college, trade school, technical college or university. Up to ten (\$1000) non-renewable scholarships will be awarded to qualified student(s). Applicants may qualify for only one award.

## ELIGIBILITY

- Entrants must have an account established in their name and be a “member in good standing” for at least one year at DuTrac Community Credit Union.
- Entrants must be classified as a high-school senior and be accepted as an incoming freshman at an accredited community college, trade school, technical college or university.



## ENTRY REQUIREMENTS

- Entrants must complete an application available online at [www.DuTrac.org](http://www.DuTrac.org).

### How to Apply -

- Entrants must answer the essay question below with a minimum of 500 words double-spaced:

**If you were the leader of a financial institution today, what technologies, services, or products would you create to better serve and attract college-age members? In your response, consider the unique financial needs of young adults, the role of technology in modern banking, and how your ideas could promote financial well-being for students and young professionals.**

- The answers must be the original work of the entrant.
- Entrants must complete, sign, and attach an official scholarship application along with most recent high school transcript, essay and college acceptance letter\*\*.
- Drop off or email completed applications, (Program and Honors/Awards) essay, most recent high school transcript, college acceptance letter and senior photo to any DuTrac Community Credit Union office, mail to DuTrac Community Credit Union, PO Box 3250, Dubuque, IA 52004-3250, Attn: Karen Tegeler; or email [ktegeler@dutrac.org](mailto:ktegeler@dutrac.org), by Friday, March 6, 2026.

\*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.

## SKIP-A-PAY IS BACK!

DuTrac is once again offering members the opportunity to **skip your next** monthly loan payment. Free up some additional cash to help take the edge off your holiday stress with DuTrac's Skip-a-Pay!

Apply to skip your next monthly payment on any eligible loan(s) once your previous month's payment has been made.

**Simply fill out an online Skip-a-Pay form, contact DuTrac at [members@dutrac.org](mailto:members@dutrac.org), call 563.582.1331 or stop into any of our 15 branch office locations for further details.**



A \$30 processing fee is charged for each loan payment you request to skip. Other qualifications may apply. By choosing Skip-a-Pay you agree: that interest will continue to accrue during the Skip-a-Pay period; that by electing to Skip-a-Pay the total interest charge will increase and extend the time required to pay your loan(s) in full based on your required minimum monthly payment; that you must take action to stop a recurring loan payment from another financial institution that you may have enrolled in through DuTrac.org for the month Skip-a-Pay is elected. All requests for the Skip-a-Pay promotion are subject to approval. All loans must be paid current and your account must be in good standing. Loans originated on or after January 1, 2025 are not eligible for the Skip-a-Pay promotion. Loans secured by real estate, single payment notes, business/commercial loans, and credit cards are not eligible. GAP insurance may not cover skipped payments in the event of a claim (refer to your GAP contract for details.) Apply at least three business days before your payment is due. If Skip-a-Pay would result in your loan being paid ahead by more than 2 months, your application will not be processed.



# ***International Credit Union Week***

## **OCTOBER 12-18, 2025**



International Credit Union Week celebrates the spirit of the global credit union movement. International Credit Union (ICU)

Day has been celebrated on the third Thursday of October since 1948 and is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

In 2025, we will gather as a global movement on Thursday, October 16, to celebrate ICU Day under the theme: Cooperation for a Prosperous World. With the United Nations declaring 2025 the International Year of Cooperatives under the theme "Building a Better World Together", the ICU Day 2025 theme purposefully mirrors that to signify the ways credit unions help people across the globe achieve more prosperity and well-being through cooperative finance. Check out DuTrac's social media during ICU Week to see what we are doing to celebrate!

## **DuTrac is hosting a no cost shred event in celebration of International Credit Union Week!**

Dispose of confidential documents and help ensure the safety and security of personal information. Shredding is a proven resource to greatly reduce the opportunity of experiencing fraud and identity theft.\*

**Saturday, October 18, 2025**

9:30 - 11:30 a.m.

***DuTrac's Asbury Road Office***

*3465 Asbury Road, Dubuque, IA*

**Saturday, October 18, 2025**

9:30 - 11:30 a.m.

***DuTrac's Bettendorf Office***

*2770 Middle Road, Bettendorf, IA*



Hosted by Tri-State Shred, members must remain in their vehicle (pull up - open trunk or doors) and let Tri-State Shred staff remove items to be shred.

**A maximum of three (3) grocery bags per vehicle.**

***Not available on October 18? DuTrac will have secure, locked shred containers at most branch offices from October 13 - 17, 2025 (excluding Asbury, Bettendorf, and Walmart).***

**One (1) grocery bag** per member and member must place shred in the bin.

While you gather your shred, please consider stopping into your local DuTrac branch office to celebrate International Credit Union Day, Thursday, October 16, for cookies or treats.

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

# DON'T BECOME A MONEY MULE: PROTECT YOUR ACCOUNTS FROM FRAUDSTERS

Criminals are always looking for ways to move stolen money without getting caught, and one of their favorite tactics is using “**money mules**.” A money mule is someone who knowingly or unknowingly transfers or moves illegally acquired money on behalf of others. While some people knowingly take part, many victims are **tricked into becoming mules without realizing it**.

Even if someone does not know they are participating in crime, acting as a money mule is **illegal** and can lead to frozen bank accounts, damaged credit, and even criminal charges for aiding fraud or money laundering.

**How It Works:** Fraudsters often recruit money mules through:

**Job Scams** – Fake job ads (“payment processing agent” or “work from home”). The deposits are stolen funds, and you unknowingly become a money mule.

**The Work-From-Home “Job”:** Lisa applies online for a remote job as a “Payment Coordinator.” The company says she will receive deposits from clients and forward them after keeping a small fee. But the money is not from clients, it is **stolen from hacked accounts**. Lisa unknowingly launders criminal proceeds and could face serious legal trouble, even though she thought it was a legitimate job.

**Romance scams** – criminals build relationship and convince victims to receive and send money “to help.” (medical bills, family emergencies)

**The Romance Scam:** David meets “Emily” on a dating site. After weeks of chatting, Emily says she needs help moving money to pay for medical bills overseas. She asks David to accept deposits in his bank account and send the money on to her “family.” In reality, the funds came from identity theft victims. By transferring the money, David becomes a **money mule**—helping criminals launder stolen funds.

**Social media & messaging apps** – “easy money” offers from posts on Instagram, TikTok, or Snapchat. The checks or transfers are fake—and now you may be liable for that item.

**The Social Media ‘Easy Money’ Offer:** A teenager scrolling through Instagram sees a post promising “**Get paid \$500 fast—just let us use your account!**” Curious, he messages the poster, who explains that he only needs his banking information to “deposit checks” and will share the profit. The checks turn out to be **fraudulent**, and when the bank detects the scheme, the teen’s account is closed and flagged for fraud.

**There are three types of Money Mules:** **Unwitting mules** are people who do not realize they are helping criminals. They are led to believe the funds and process is legitimate. **Complicit mules** are people who know the money comes from crime but go along because they are promised quick cash, and the final are the **Coerced mules** who are victims pressured, tricked, or threatened into moving money.

Protect Yourself

- **Don’t accept funds** or packages from people you do not know.
- **Research job offers** before providing any personal or banking information.
- **Talk to your bank** immediately if someone asks you to accept or send money.
- **Talk to your bank or loved one** if asked to keep transactions “secret” or move money quickly.
- **Report suspicious activity** to law enforcement and your financial institution.

**Remember:** If someone asks you to move money through your account, it is a **money mule scam**. Protect yourself—do not be a mule!

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

# UPCOMING EVENTS

## OCTOBER

- 1 DFG - Social Security & Your Retirement Seminar (Asbury)
- 2 DFG - Social Security & Your Retirement Seminar (Bettendorf)
- 12-18 International Credit Week
- 13 DuTrac Annual Meeting
- 16 International Credit Union Day
- 18 Shred Event at Asbury & Bettendorf

## NOVEMBER

- 11 All Offices Closed - Veteran's Day
- 12 FCT Retirement Planning Webinar
- 27 All Offices Closed - Thanksgiving

## DECEMBER

- 24 All Offices Closed at 1 PM (Christmas Eve)
- 25 All Offices Closed (Christmas Day)

## JANUARY

- 1 All Offices Closed (New Year's Day)



## DuTracMORTGAGE

### Midwest Market remains strong in 2025

The Midwest is one of the markets nationally that has remained strong with home appreciation increases and lower than average days on the market. Interest rates have recently declined and dipped to the lowest since October 2024. What does that mean for you – it is an exciting time to buy and sell, but you need to be prepared. The DuTrac mortgage team is ready to answer your questions and get you prequalified, whether through our quick online mortgage application or through an appointment to meet with a Mortgage Consultant in one of our branches. We will have you prepared to write a strong offer with your realtor on the home of your dreams. Once the seller accepts your offer, we will review loan programs, terms, and rate lock options to get you to the closing table on time with a DuTrac mortgage loan. We now offer hybrid e-closings, with many of your loan documents available to sign electronically, saving you time at closing to get moving into your new home.

Visit [DuTrac.org](http://DuTrac.org) to obtain additional information, and our online application, let us have a discussion and get you on your way to owning a new home.



**Celeste Hefel**  
Senior Mortgage Consultant  
Serves Northern Iowa Region  
563-585-8443  
[chefel@dutrac.org](mailto:chefel@dutrac.org)  
NMLS #419753



**Kyle Pfeiffer**  
Mortgage Consultant  
Serves Northern Iowa Region  
563-585-8442  
[kpfeiffer@dutrac.org](mailto:kpfeiffer@dutrac.org)  
NMLS #1184613



**Julie Soucinek**  
Mortgage Lending Manager  
Serves Quad Cities Region  
563-635-7414  
[jsoucinek@dutrac.org](mailto:jsoucinek@dutrac.org)  
NMLS #406046



## FINANCIAL UPDATE

### DuTrac's financials as of August 31, 2025.

Number of members .....	53,484
Shares .....	\$1,036,372,563
Loans .....	\$918,215,001
Net Worth .....	\$136,552,202
Assets.....	\$1,173,339,667



# NO-COST RETIREMENT PLANNING WEBINAR

Wednesday, November 12, 5:30 - 6:30 PM

Planning for retirement can feel overwhelming, but it does not have to be. Whether you are just starting to think about retirement, already preparing for it, or currently living through it, a well-designed retirement plan can help you take control of your future with confidence.

First Community Trust, a trusted partner of DuTrac Community Credit Union, is hosting a retirement planning online seminar on Wednesday, November 12, 5:30-6:30 PM. This no-cost educational online seminar is designed to inform you of your options, provide information, and discuss strategies to help solidify your plans.



**Matt Pillard**  
Vice-President, Trust Officer

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



**Matthew Stewart**  
LPL Financial Advisor

3465 Asbury Rd.  
Dubuque, IA 52002  
563-557-5002  
[m.stewart@lpl.com](mailto:m.stewart@lpl.com)

**Understand the value of having a financial plan. Raise awareness about essential financial habits like budgeting, saving, investing, and preparing for retirement.**

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

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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## 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