

UPDATE

NEWSLETTER

WINTER 2026

MESSAGE FROM THE PRESIDENT

Looking ahead to a special year at DuTrac

As another holiday season has come and gone, it's hard to believe how quickly another year has passed us by as well. This time of year always offers a moment to reflect—on where we have been, what we have accomplished together, and the relationships that continue to define who we are as a credit union. At DuTrac, we are especially grateful for the trust our members place in us and the dedication of our employees who live our mission every day.

As we look ahead, 2026 will be a particularly meaningful year for DuTrac Community Credit Union. In 2026, DuTrac will celebrate its 80th anniversary—eight decades of serving our members, strengthening our communities, and living the credit union philosophy of people helping people. Since our founding in 1946, DuTrac has grown and evolved, but our purpose has remained unchanged: to put members first and help improve their financial lives.

To honor this milestone, we have several exciting promotions and initiatives planned throughout 2026. Members can look forward to special anniversary-themed savings opportunities, youth and family promotions, community giveaways, and events designed to celebrate both our history and our future. We will also highlight stories from our past—moments, members, and milestones that helped shape DuTrac into the credit union it is today. While we celebrate where we have been, our focus remains firmly on the future and how we can continue to meet the evolving needs of our members.

As we close out 2025 and welcome 2026, I want to extend my sincere thanks to our members, employees, volunteers, and community partners. Your support makes everything we do possible.

On behalf of everyone at DuTrac Community Credit Union, I wish you and your family a happy, healthy, and prosperous 2026. We look forward to celebrating this special anniversary year with you.

Warm regards,



Andrew Hawkinson
President and CEO

DUTRAC HOSTS 2025 ANNUAL MEETING



Daniel Deutmeyer
Chair



Teri Zuccaro
Vice Chair



Crenna Brumwell
Treasurer



Harlan Pedretti
Secretary



Kevin Mueller



David Eggers



Scott Neyens



Chad Kruse



Michael Ready



John Vail



Nicholas Specht

DuTrac Community Credit Union hosted its 78th Annual Meeting of the membership on Monday, October 13, from its headquarters on Asbury Road in Dubuque.

David Eggers, Chad Kruse, and John Vail, were each re-elected to serve a one, three-year term on the DuTrac Board of Directors (the Board).

Following the annual meeting, the Board held their annual reorganizational meeting. Table officers elected by the Board are Daniel Deutmeyer, chair; Teri Zuccaro, vice chair; Crenna Brumwell, treasurer; and, Harlan Pedretti, secretary.

The Board committee appointments include: Credit Committee Chair Kevin Mueller with committee members Scott Neyens, John Vail, Daniel Deutmeyer, and Ron Kinsella, DuTrac Senior Vice President of Lending. Audit Committee Chair David Eggers, serving alongside Michael Ready, and Nicholas Specht. Nominating Committee Chair John Vail, with committee members Teri Zuccaro, and Scott Neyens. Board member Michael Ready will serve as associate director liaison.



Apply now for DuTrac's Board of Directors

Send your information by **Saturday, February 28, 2026**

The DuTrac Nominating Committee is accepting applications from qualified members interested in serving on the DuTrac Community Credit Union Volunteer Board of Directors.

Interested candidates are asked to submit biographical information and complete an application packet by **Saturday, February 28** and review director responsibilities.

To request an application packet, please contact:

DuTrac Community Credit Union
Attn: Nominating Committee
c/o Andy Hawkinson
PO Box 3250
Dubuque IA 52004-3250



2026 ANNUAL MEETING

We invite you to participate virtually on
Monday, May 18, 2026 from 5:30 - 6:30 pm

In addition to members casting their votes to fill those Board seats with terms expiring during the 2026 Annual Meeting, they will receive a brief review of the 2025 financial operations of DuTrac and planned future highlights.

RSVP by 5:00 pm on Thursday, May 14 to Karen Tegeler at ktegeler@dutrac.org or 563.585.8584

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/scholarships.

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, 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.

OTHER SCHOLARSHIPS

The Warren A. Morrow Memorial Scholarship includes two categories:

- High School Scholarship: open to any high school student with a projected graduation year of 2026 who is entering full-time enrollment in an accredited undergraduate or vocational program.
- Post-High School Scholarship: open to any post high-school student who is entering or continuing enrollment full- or part-time in an accredited undergraduate, graduate, or vocational program. Entries must be submitted by 5:00 p.m. on Friday, February 6, 2026.
- Complete the online application form at scholarsavvy.com/scholarship/wam2026 for a chance to earn up to \$3,000.

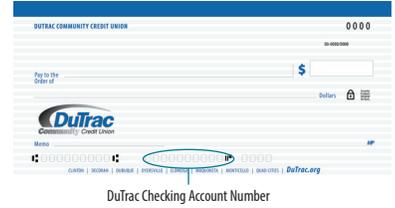
The Dubuque Areal Labor Management Council Scholarships

- The purpose of these scholarships is to offer positive reinforcement and incentives to students who understand and show a commitment to developing the attitude and ability to be productive members of the tri-state area workforce; To build awareness in the community regarding high-wage, high-skill occupations where there is a demand for qualified workers in the tri-state area; and to offer scholarships to individuals seeking the education they need to prepare for skilled occupations where there is a demonstrated demand by employers in the tri-state area.
- Applications are due Monday, March 16, 2026. The Dubuque Area Labor Management Council Scholarships are now open. Visit <https://www.dalmc.com/scholarships> for rules, regulations, and entry procedures. Apply for a chance to earn \$1,500.

IMPORTANT INFORMATION REGARDING YOUR TAX REFUND

The following items will be needed for the deposit of your tax refund:

- DuTrac's routing number: 273974549
- The checking or savings account number you would like the refund deposited into. (No subshare accounts.)



If you would like your refund deposited into your DuTrac savings account, please select the savings option on your tax form(s) and provide your membership/account number. (Do not include any dashes. Do not add an additional 0 to your membership number.)

If you would like your refund deposited into your DuTrac checking account, please select the checking option on your tax form(s) and provide your checking account number. This number can be found at the bottom of your check in the center. (Do not include any dashes.)

If you are unsure about your savings or checking account numbers please contact your local DuTrac office at 563-582-1331. This information applies to all automatic deposits or withdrawals from your DuTrac checking or savings account(s).



These 25 teachers were randomly selected to receive \$150 as one of 25 winning nominees for DuTrac's Back to School Mini-Grant Giveaway. The DuTrac Mini-Grant funds were used for school supplies, equipment or innovative educational expenses for their classrooms.

Congratulations Teachers! Thank you to all our teachers for all they do for the children of our future!

Beth Blanchard
Lincoln Elementary School

Brooke Kintzle
Kennedy Elementary

Beverly Ambrosy
LaSalle Catholic School

Anna Voseberg
Irving Elementary

Angela Read
Maquoketa High School

JoAnn Steffen
Holy Ghost Immaculate Conception School

Jaime Bizarri
Decorah Middle School

Hannah Theisen
LaSalle Catholic School

Nicki Frommelt
Sageville Elementary

Krista Ligeralde
Irving Elementary School

Lori Messer
Western Dubuque Farley Elementary

Carissa Marx
Easton Valley

Anna Muntz
Table Mound Elementary

Paige Hanson
Thomas Jefferson Middle School

Michelle Fisch
Western Dubuque Peosta Elementary

Ashley Tilton
Wilson Elementary

Christine Quintana
Dubuque Montessori School

Jennifer Burr
Western Dubuque Farley Elementary

Sara Hauser
Children's Village Hoover

Jennifer Dull
Briggs Elementary School

Cortney Keller
Easton Valley

Michelle Brokus
Audubon Elementary School

Kelly McCarthy-Neumann
Roosevelt Middle School

Briella Reicks
Maquoketa Middle School

Courtney Hensen
Table Mound Elementary



Discover the Convenience of DuTrac's Enhanced Online Loan Application!

Our redesigned workflow allows you to apply for any consumer loan product in minutes:

- Start the application from your e-Banking profile, DuTrac's mobile app, or navigate to dutrac.org/borrow.
- Provide basic information like your income and address, or log into e-Banking and have most of your information prefill!
- Have to step away? No problem! We will email you a link to your application so you can finish up when you have time.
- Finally, review the details of your request, submit your application, and a Financial Services Consultant from your preferred DuTrac branch will follow up within one business day!

DuTrac's enhanced online loan application is fast, easy, and completely secure. Apply for your next loan online and experience it first-hand!

Should you have any questions, please contact us by phone at 563.582.1331, by email to members@dutrac.org, or visit any DuTrac branch location.

Your Loan

Select From The List Below



Auto Loan



Motorcycle Loan



Camper / RV



Recreational / Watercraft



Other Secured Loan



Personal Loan / Personal Line of Credit



Credit Card



Home Equity Line of Credit



Credit Builder / Share Secured Loan



Honky Tonk Angels

Wednesday, April 8

Circa 21 Dinner Playhouse

Dubuque Departure

Possible Platteville WI departure

\$110 per person

"Honky Tonk Angels" is a musical celebration of female country music stars, telling the story of three women who leave their mundane lives behind to pursue their dreams of singing in Nashville. The show features a collection of over 30 classic country hits, including songs like "Stand By Your Man," "9 to 5," and "Harper Valley PTA," woven into a humorous and heartwarming narrative. You'll love this show's feel-good energy, foot-stomping music!

Price includes deluxe motor coach transportation, show, plated meal, dessert, water, snack, driver and wait staff gratuities.

Make your reservation early with payment and final reservations due by Friday, March 6, 2026. Contact Karen at 563.585.8584 or by email to ktegeler@dutrac.org.

Bringing DuTrac to You: The Mobile Branch on the Move

DuTrac Community Credit Union's Mobile Branch continues to take financial services on the road, reaching members where they live, work, and gather. Designed to make banking more convenient and accessible, the Mobile Branch offers many of the same services as a traditional branch, including account openings, deposits, withdrawals, and even loan applications.

Over the past year, the Mobile Branch has been a familiar sight in Platteville, WI, as well as at community events and schools, helping DuTrac build relationships and bring financial resources directly to members.

As we roll into 2026, DuTrac's Mobile Branch will continue visiting more towns, neighborhoods, and community events throughout our service area. Wherever you see the Mobile Branch, stop by, say hello, and experience the personal service and hometown care DuTrac is known for.

To learn more visit Dutrac.org/Mobile-Branch



CELEBRITY SCAMS:

HOW THEY WORK AND HOW TO PROTECT YOURSELF

Celebrity scams have become one of the fastest-growing forms of online fraud, costing victims time, money, and emotional security. Here are some of the most common types of celebrity scams, warning signs, and practical ways to stay safe.

What Are Celebrity Scams?

Celebrity scams involve fraudsters pretending to be a famous person, or someone connected to them. Scammers use the celebrity's identity to build trust and then manipulate the victim for money, personal information, or access. Impersonated celebrities can be actors, models, musicians, athletes, or reality tv stars; public figures such as politicians, activists, or authors; journalists or media professionals; Influencers or creators of social media.

Common Types of Celebrity Scams

Fake Celebrity Accounts - Scammers create profiles that mimic real celebrity pages, copying photos, bios, and posts. They message fans privately, claiming they "noticed" them, they've won a prize, they're part of a secret fan club, or they need money for a "charity project." Celebrities never direct message fans asking for money or personal info.

Imposter "Management" or "Assistant" Scams - Fraudsters pose as celebrity managers, trainers, or PR staff, offering exclusive meet-and-greets, VIP event access or autographed items. They ask for deposits, booking fees, or "verification charges" that never lead to anything real.

Romance Scams Involving Celebrity Impersonation - One of the most damaging is the scammer that pretends to be a celebrity, claiming they are secretly looking for love, but seeking to keep it private. They build trust by reviewing your online profile and posts and finding a common interest to use to establish that relationship. They push conversations to encrypted/private messaging apps like WhatsApp, Telegram, Signal and Zangi to avoid detection. Once on private messaging platforms, scammers frequently fabricate financial emergencies and ask for money from you or for you to accept money and send it to another account. Real celebrities do not maintain hidden romantic relationships with fans online.

Fake Charity or Fundraiser Campaigns - Scammers use a celebrity's name to promote a charity that doesn't exist or imitate a real one. The goal: quick emotional donations during high-attention moments like disasters or holidays.

Giveaways, Contests, and Phishing Links - Fraudsters advertise free concert tickets, prizes or exclusive merchandise and victims are directed to click a link, enter personal info, or pay a "processing fee." These links often lead to malware or identity theft.

How to Protect Yourself

- Never send money to someone claiming to be a celebrity.
- Avoid clicking links sent through direct messages.
- Never give someone access to your online banking.
- Use only official websites for merch, tickets, or fan clubs.
- If money or personal info was given, contact your credit union immediately.
- Consider filing a report with local authorities or a cybercrime reporting agency.

Celebrity Scams succeed because they exploit your trust and emotion. With impersonation tools becoming more convincing, staying aware is essential.

Real celebrities do not ask fans for love, money, or help!



UPCOMING EVENTS

JANUARY

- 1 All Offices Closed (New Years Day)
- 19 All Offices Closed (MLK Jr. Day)
- 27 DFG Asbury Seminar
- 28 DFG Bettendorf Seminar

FEBRUARY

- 16 All Offices Closed (Presidents Day)
- 26 FCT Estate Planning Webinar
- 28 Board of Directors Applications Due

APRIL

- 8 Honkey Tonk Angels Trip

MAY

- 18 DuTrac's Annual Meeting



DuTracMORTGAGE

Whether you're purchasing a new home, or refinancing, a DuTrac mortgage loan is built from the ground up.

- ✔ Local Underwriting
- ✔ In-House Servicing for Qualified Buyers
- ✔ Apply Online or In-Person
- ✔ Variety of Mortgage Types & Terms
- ✔ 3% Down Options Available

Visit 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
NMLS #419753



Kyle Pfeiffer
Mortgage Consultant
Serves Northern Iowa Region
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Julie Soucinek
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jsoucinek@dutrac.org
NMLS #406046



FINANCIAL UPDATE

DuTrac's financials as of November 30, 2025.

Number of members	53,227
Shares	\$1,059,211,025
Loans	\$916,262,319
Net Worth	\$139,233,049
Assets.....	\$1,199,556,397

ESTATE PLANNING WEBINAR

Thursday, February 26, 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?

First Community Trust, a trusted partner of DuTrac Community Credit Union, is hosting an Estate Planning Online Seminar on Thursday, February 26 at 5:30 p.m. Designed to educate, inform you of your options, and provide information to help you implement an estate plan, this presentation will help accomplish your wishes and provide peace of mind.



Matt Pillard
Vice-President, Trust Officer

The estate planning online seminar will also cover 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!

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



Maximize your IRA Contributions Before the Deadline!

Contribution Limits:

2025: \$7,000

2026: \$7,500

Contribution Catch Up for ages 50+

2025: \$8,000

2026: \$8,600



Matthew Stewart
LPL Financial Advisor

3465 Asbury Rd.
Dubuque, IA 52002
563-557-5002
m.stewart@lpl.com

YOU HAVE UNTIL APRIL 15, 2026 TO MAKE YOUR 2025 IRA CONTRIBUTIONS.

Reach out to financial advisor Matthew Stewart for personalized guidance.

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

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