



#### SCENE IN: 2024

A summer storm approaches the Dupaco Voices Building in downtown Dubuque, Iowa. No matter what life throws your way, Dupaco remains your steadfast beacon. You can count on us to guide you in the right direction. (D. Klavitter/Dupaco photo)

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



# Together, we're building brighter communities

*Dupaco is a financial cooperative where members—not shareholders—are the owners. People are prioritized over profit and member participation impacts the financial well-being of all. How? Deposits become loans for other members. And our programs and partnerships foster a positive community impact. No matter where you are, Dupaco will meet you there, and you'll continue to impact your community, enriching the lives of your friends and neighbors.*

*Now that's more than local.*

*Here are some of our favorite moments from 2024. We couldn't have done it without you!*

## With 1-on-1 guidance,

members learned how to build credit, pay less and save more

through 12,694 free Credit History Lessons and Money Makeovers.



### What's inside?

- PAGE | 2 | From your board
- PAGE | 3 | Financial strength
- PAGE | 4 | From your president
- PAGE | 5 | Member impact
- PAGE | 8 | Community impact
- PAGE | 10 | Employee impact



Our living arrangements can affect our financial lives, access to resources and overall happiness. In 2024, Dupaco helped

**411 members**

buy their first home, an increase of 89% over the previous year.

## Our free online Business Resource Center,

with 11,758 visits, is just one way we continue to support our business members.





Report from Chair of the Board- Ellen Goodman Miller

Dupaco’s commitment to community

When Dupaco was chartered by 10 meatpackers over 76 years ago, it was founded on the key principles of thrift, access to affordable credit and the ability of members to own and control their money—on a democratic basis.

The goal: to improve the economic and social conditions of members.

Now, many decades later, your financial cooperative has grown in members, branches, products and services. We’ve expanded from that group of 10 co-workers seeking to build a brighter future to a networked community (both online and in locations across the Midwest) of more than 170,000 members.

But our primary goal from day one—to improve the economic and social conditions of members—remains as true as ever. This is the guiding star of our strategy and at the heart of our decision-making.

Through our mission-driven work, we continue to move closer to our vision of brighter community for all.

In branches and online, our team is dedicated to researching, testing and implementing

strategies to help you plan for the future, enhance your savings and gain important financial insights. We know that empowering members with knowledge and tools enables you to reach your financial dreams and uplifts your well-being.

I’m proud of the impact Dupaco is making on our communities—one person at a time.

Dupaco employees are volunteering their time and talents to causes they care about in communities across the region.

The Dupaco Foundation and the credit union share a commitment to improving economic and social conditions. In 2024, they provided grants to nonprofits that promote affordable housing and homeownership, upskilling and reskilling, and small business development.

It’s inspiring to witness and be part of positive change that builds community.

Dupaco was named as one of the Top Workplaces USA 2024 by USA Today. This is a uniquely special honor because it is based entirely on surveys from Dupaco employees. This



▲ SCENE IN: 2024 Ellen Goodman Miller (right), board chair, with board member Renee Poppe attend Dupaco’s Annual Membership Meeting, Feb. 25, 2024, at the Grand River Center in Dubuque, Iowa. (Dupaco photo)

supportive and positive work culture ensures our dedicated and engaged employees are always working in your best interest.

Additionally, recognition from Forbes as Best in-State Credit Union and from Newsweek as a 2024 Top Regional Credit Union are testaments to our strength as a financial cooperative and the connection our team has with our members.

I am deeply grateful for my fellow board members. Their

love for this credit union and our members is inspiring, and I continue to learn so much from each of them.

We appreciate you being part of Dupaco. Thank you for your membership and your trust in Dupaco as your financial home.

Cooperatively yours,

Ellen Goodman Miller  
Chair of the Board

Meet your board

Each member of Dupaco’s board of directors is elected by our members. We thank them for their time, talent and dedication to advancing Dupaco’s mission.

Learn more at [dupaco.com/board](https://dupaco.com/board)



Ellen Goodman Miller, Chair  
Steve Chapman, Vice chair  
Randy Skemp, Secretary  
Andy Schroeder, Treasurer  
Denise Dolan, Director  
Jeff Conner, Director  
Ron Meyers, Director  
Renee Poppe, Director  
Bob Wethal, Director

\*Certified Credit Union Volunteer    \*\*Certified Credit Union Director    \*\*\*Certified Credit Union Board Member

You’re in good hands

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

ASSETS	2024*	2023
Loans to members, net of allowance for credit losses (2024 – \$22,578,000; 2023 – \$23,865,000)**	\$2,310,576,510	\$2,330,906,960
Cash	12,988,897	10,569,067
Interest-bearing deposits in financial institutions	391,030,989	174,305,818
Investments Investment securities	437,331,111	474,007,390
Accrued interest receivable	10,408,929	9,366,163
Property and equipment, at depreciated cost	126,183,292	126,817,017
Other assets Deposit—National Credit Union Share Insurance Fund (NCUSIF) Other	22,300,995 127,418,878	21,421,307 118,781,422
<b>TOTAL ASSETS</b>	<b>\$3,438,239,601</b>	<b>\$3,266,175,144</b>
LIABILITIES AND MEMBERS’ EQUITY	2024*	2023
Liabilities Savings accounts Share draft accounts Term share certificates Notes payable Accrued expenses and other liabilities	\$1,072,104,519 443,453,280 1,188,115,047 348,964,824 48,564,955	\$1,138,480,447 441,521,294 996,802,342 339,914,214 34,010,742
Total liabilities	\$3,101,202,625	\$2,950,729,039
Total members’ equity***	\$337,036,976	\$315,446,105
<b>TOTAL LIABILITIES AND MEMBERS’ EQUITY</b>	<b>\$3,438,239,601</b>	<b>\$3,266,175,144</b>

\*\* In 2024, Dupaco strategically executed loan participation sales, which effectively reduced our loan balance by \$81.6 million as of December 31, 2024. Despite the sale, Dupaco continues to service these loans. This initiative improved the credit union’s liquidity position and generated additional revenue to support enhanced services and extend more credit to our members.  
\*\*\*Under financial accounting standards, the credit union recognizes unrealized gain/(loss) on equity investments through net income, rather than directly through members’ equity. These regulatory authorized equity investments fund future employee benefit expenses and charitable community enrichment. The impact of this guidance on future periods is dependent on future market conditions and investment activity. This represented a \$1,575,585 gain in 2024 and \$7,787,631 gain in 2023 reflected in members’ equity. Net income displayed below is prior to the unrealized gain/(loss) on equity investments.

CONSOLIDATED STATEMENTS OF INCOME

	2024*	2023
Interest income Loans Investments	\$140,764,291 28,321,993	\$120,262,266 22,084,483
Total interest income	169,086,284	142,346,749
Interest and dividend expense	78,343,106	57,928,225
Net interest income	90,743,178	84,418,524
Credit loss expense	7,954,421	9,491,724
Net interest income after credit loss expense	82,788,757	74,926,800
Other income	52,235,710	43,639,005
Operating expenses	107,111,181	107,963,525
<b>NET INCOME</b>	<b>\$27,913,286</b>	<b>\$10,602,280</b>

\*Unaudited.

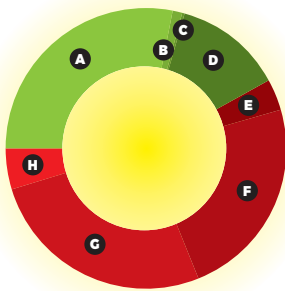
Here, you’ll find Dupaco’s statements of financial condition. Think of them as a snapshot of your credit union’s health. You’ll see Dupaco remains strong. We’ve remained here for you, consistently and fairly, throughout 2024 and beyond. And that’s something we can all be proud of.

Thank you for your membership!

Danielle D. Gratton

Danielle Gratton  
Chief Financial Officer

HOW INCOME DOLLARS ARE SPENT



MEMBER BENEFITS\*

A	Dividends paid to members	28.2%
B	Member giveback	0.9%
C	Community growth/enrichment	0.3%
D	Reserves	12.6%

EXPENSES

E	Loan losses	3.6%
F	Operating expenses	23.4%
G	Salaries and benefits	26.5%
H	Occupancy	4.5%

\*42 cents of every \$1.00 earned went toward member benefits.



Report from the President and CEO—Joe Hearn

# Investing in you

In 1948, ten meat-packing employees came together with five dollars each driven by the philosophy of “people helping people.” Their vision went beyond a quick transaction. They wanted to make a difference in the lives of their co-workers, helping them buy their first homes, grow their wealth and ensure financial confidence and peace of mind.

They wanted to help build a life worth loving. This core value still guides Dupaco’s role with you (our members!).

We’re more than local. We’re a community of members (now 170,000+ strong!) who own and control our financial cooperative. While members’ financial needs have evolved during the last 76 years, our work towards improving financial well-being remains unchanged.

We want you to feel capable, confident and less stressed about money.

We achieve this through thoughtful investments to sustain our positive impact.

We invest in our members providing tools and resources to help achieve your dreams.

We’re dedicated to helping

you learn, ensuring your face-to-face experience inside our branches is replicated digitally with your evolving financial needs and preferences.

We’re investing in our employees who are empowered to confidently support, encourage and educate members.

We were praised nationally by CBS News for our proactive approach to fraud prevention, which includes regular staff training and member education to identify and prevent fraud.

Our investments in technology and delivery channels continue to provide you with safe and convenient ways to access your money. Whether through Shine, video tellers or Ray, our digital assistant, extended access and service hours allow staff more time to connect with you for deeper conversations about your money and goals.

Our team’s investment in community reflects our long-standing tradition of supporting the areas we serve. Through our volunteer time off benefit, Dupaco employees actively give back to organizations that matter to them.

You’ll see our net worth ratio is strong at 11.91%, allowing us to be agile and innovative.



▲ **SCENE IN: 2024** Dupaco President and CEO Joe Hearn (left), past President and CEO Bob Hoefer, and Chief Marketing Officer Dave Klavitter volunteer at a Steeple Square event in Dubuque. (Contributed photo)

These reserves reflect our strength and ability to reinvest back into our financial cooperative, ensuring we stay relevant to your changing needs and preferences.

These investments are a testament of our commitment to you.

We’re on a mission to help you build a life worth loving.

Thanks to our board of directors. I’m grateful for their strong and strategic guidance, ensuring a One Dupaco experience for all members. Their dedication and commitment is inspiring. Their willingness to bear personal liability as an officer of the credit union is truly admirable. That’s why I’m especially pleased that a recent

change in Iowa law now allows them to receive nominal compensation so justly earned for their countless hours of dedicated service. I appreciate all they do.

Kudos to the entire Dupaco team for the incredible work and dedication to the Dupaco mission and outstanding service to our members.

And, thank YOU for participating in your financial cooperative.

Onward and upward,  
*Joseph F. Hearn*

Joe Hearn  
President and CEO

## 2024: Doing well by doing good

Something special happens when members (like you!) come first.



BauerFinancial again gave Dupaco a **5-Star Superior rating** for being one of the country’s strongest financial institutions.



Dupaco received **clean bills of financial health** from independent auditor RSM US LLP, the Iowa Division of Credit Unions and the National Credit Union Administration.

**Deposits** exceed \$2.7 billion

**Assets** exceed \$3.4 billion

**Loans** exceed \$2.3 billion

**Dupaco’s Regulatory Net Worth** remains extremely strong, exceeding 11.91% of assets



Forbes named Dupaco a **top-rated credit union** based on consumer sentiment.



Newsweek named Dupaco a **Top Regional Credit Union** based on data for financial strength and consumer confidence.



Celebrated a total Thank Use payout of **more than \$28 million since 2016**.

# Your goals within reach

Last year, we welcomed 15,685 new members. (We’re so glad you’re here!) As more members join and use Dupaco, we continue to create new opportunities to have deeper conversations with you about your hopes and dreams.

As a member, you can access your money, financial guidance and Dupaco services wherever you are—even if you move away! In 2024, Dupaco members resided in all 50 states, plus the District of Columbia and 34 other countries. How can we help you build a life worth loving?



**ATMs** Enjoy fee-free access at **30,000+** ATMs nationwide. (Hint: That’s more than most of the biggest banks!)



**Online** Explore our free financial resources and connect with us at [dupaco.com](https://dupaco.com). In 2024, **1,360,212** people checked out our website!



**Shared branches** You can make fee-free deposits, withdrawals and more at **5,600+** credit union branches nationwide through the Co-op Shared Branch network.



**Secure online messages** Members connected with Dupaco employees through **148,509** secure online messages via Shine.



**Live video tellers** Our live video tellers provided **168,706** transactions—including **9,204** outside of regular branch service hours—giving you more flexibility.



▲ **SCENE IN: 2024** Employees at Dupaco’s 1st Avenue branch in Cedar Rapids, Iowa, dress up as contractors for the credit union’s annual Halloween costume contest in October. The branch began a remodel in 2024 and is one of 23 branches ready to serve you. (C. Porter/Dupaco photo)



**Digital banking** **102,236** members actively used Dupaco’s free Shine Online and Mobile Banking to view transactions and personalized offers, open new accounts, transfer funds, pay bills, explore their credit scores and more.



**Phone** We’re just a phone call away at 800-373-7600. We received **305,366** calls in 2024. That’s about **836** calls per day. Ray, our digital phone assistant, stepped up and helped answer **56,916** of those calls, many of which were after hours, allowing us to support you 24/7/365.



**Mobile deposits** Members deposited **193,524** checks right from their mobile phones through Shine Mobile Deposit. Business members completed **5,082** remote check deposits, helping them add money to their accounts without leaving the office.



**Workplace visits** We bring the credit union to your workplace through our free Employee Financial Wellness program. We served **1,191** Community Outreach and Education business partners, offered **1,104** on-site visits and provided **166** educational presentations!

Connect with us at [dupaco.com/access](https://dupaco.com/access)

### SCENE IN: 2024

Jill Gogel, vice president of Fraud Services at Dupaco, is interviewed by Chief Correspondent and Executive Editor Jim Axelrod for a CBS Mornings segment, which originally aired on Sept. 25. The segment, titled “Anything for Money: Inside America’s Scam Epidemic,” highlighted Dupaco’s proactive fraud-prevention efforts. Employee vigilance prevented **\$6,786,468** in member fraud losses. Gogel discussed Dupaco’s daily efforts to protect members, including regular employee training, educational blogs and newsletter articles, all designed to arm employees and members with the knowledge to identify and prevent fraud. (K. Mescher/Dupaco photo)

Learn how you can protect your accounts at [dupaco.com/protection](https://dupaco.com/protection)



# Enjoying the benefits of Dupaco membership

Through services, financial education, membership perks and a caring team, we make your financial goals our priority. Here are some of the ways we helped our 171,305 members (that includes you!) in 2024.

## Finding a financial partner with Dupaco

MADISON, Wis.—For Laurie Sordahl, finding a new financial partner was all about feeling safe and having peace of mind. After experiencing financial hardship, Laurie needed to rebuild her credit score and get her finances back on track. She found the right guidance and support at Dupaco.

Laurie understood the cooperative difference and knew a credit union was the right choice for her. When she came to Dupaco, she felt welcomed and comfortable, appreciating the idea that all members are owners of the credit union.

Laurie worked with Jon Nugent at Dupaco's Mineral Point Road branch in Madison. Jon immediately understood Laurie's situation without judgment. He suggested a Credit Coach Loan to help her build her credit.

Laurie appreciated Jon's empathy and compassion, noting that he had experienced financial hardships himself.

"How many branch managers take the time to show such understanding?" she asked.

"He's always available to answer my questions with a polite smile and offers his wealth of knowledge and experience."

Jon emphasized the importance of building trust.

"Every member should know that the person behind the desk is not judging them. I'm here to help, and we're going to get through this together," he said.

Dupaco offers a variety of resources and tools, and the

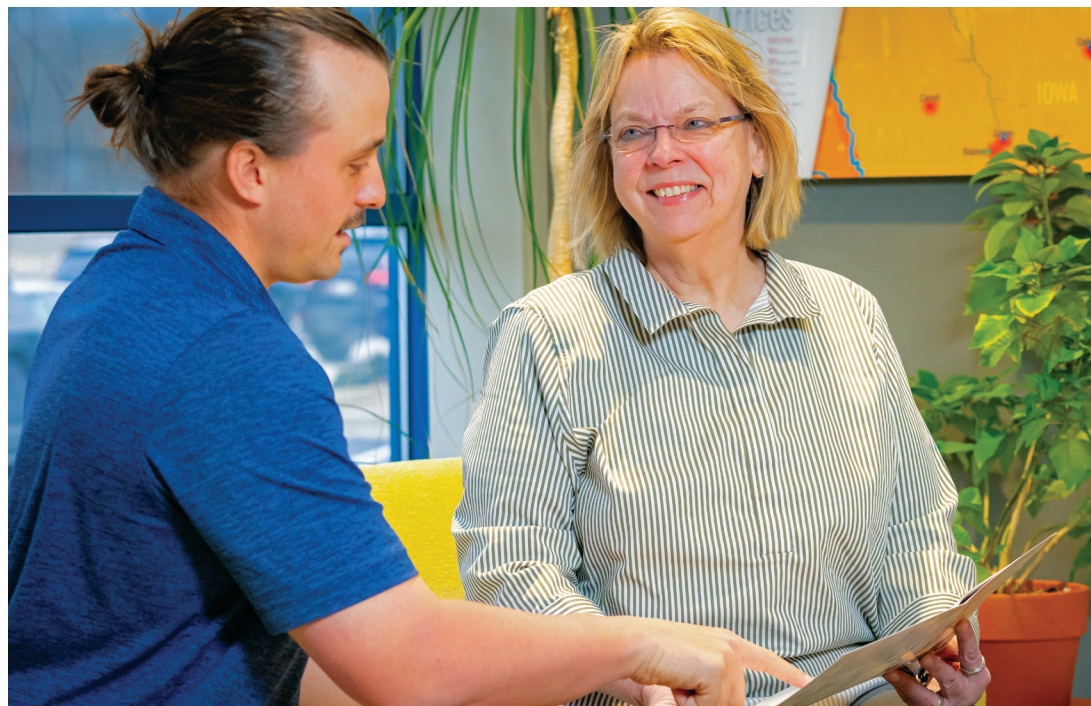
team is dedicated to working through challenges with members, ensuring they are never alone.

Laurie values the knowledgeable service and sound advice she received at Dupaco.

"I feel safe in Dupaco's hands because I know they have my back," she said. "They go above and beyond to educate members about protecting their accounts."

While Laurie prefers visiting the branch over online banking, she likes being able to easily check her credit score and stay informed about online scams to avoid past mistakes.

After a career change, Laurie now works in property management where she assists people in finding a home. "Like Dupaco, the element of helping people is what I like best," she said.



▲ **SCENE IN: 2024** Dupaco's Jon Nugent meets with member Laurie Sordahl at the financial cooperative's Mineral Point Road branch in Madison. (K. Wolf photo)

### Own your credit

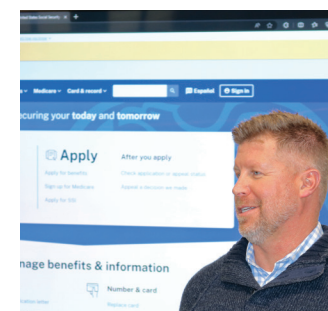
Good credit makes it easier to own a home, buy a car and even get a job. So, we're cheering for the **60,233** of you who took charge of your credit by using our free Bright Track credit monitoring tool. **81.54%** of you who stuck with it for a year boosted or held steady in your credit-score range!

### Proper introductions

Our employees spend an average of **45 minutes** with each new member, providing financial coaching to help you reach your goals.

### Making goals affordable

About **1 in 4** loans were for **\$2,500 or less**. We want to help you tackle your goals, big or small, and keep them affordable with **lower loan rates** and **fewer fees**.



▲ **SCENE IN: 2024** Cole Schmelzer from Dupaco Financial Services leads a session on financial education, helping members plan for their futures and retirements. **115** members participated in Dupaco Financial Services webinars, available in person, virtually or on demand. (T. McDermott/Dupaco photo)

### We've got your back

Borrowers planned ahead by opting into low-cost loan protection for **16,460** loans totaling **\$52.9+million**. Dupaco offers a full line of loan-protection options in case the unexpected happens.

### Planning ahead

Members used dupaco.com's calculators **22,939** times. The top calculators helped members plan for future auto and home purchases.

### Personalized savings

At Dupaco, you can name your accounts after something personally meaningful. There are **43,388** You-Name-It-Savings accounts helping members budget for their goals. The top three names are for vacation, house and auto.

### Committed to saving

**15,560** of you secured significant savings by opening a term-share certificate in person, online or over the phone. **10,063** members opened a certificate for the first time. And **6,158** opened two or more certificates with different maturity dates, showing how certificates can be a powerful savings strategy.

### Save and invest like a boss

Members rocked their savings goals by saving and investing **\$2.7+ billion** for their futures. Last year, Dupaco paid out **\$62,551,747** in dividends to our member-owners.

### Peace-of-mind protection

Despite rising insurance premiums nationwide, members saved an average of **\$281.95** in annual premiums by switching to Dupaco Insurance Services. Plus, **817** existing DIS members connected with their independent agents to ensure they had the best plans.

### Knowledge is power

Members are preparing for upcoming purchases and loans by using educational resources on dupaco.com. These resources, including blogs and rates, were viewed **367,279** times.

### Offers in Shine

Offers give members quick access to the services and tools they need when they're ready. Members received **4,275,067** offers in Shine.

### Effortless saving

Members made saving look easy by making **205,517** automatic transfers to savings accounts.

### Staying connected

**33,445,193** text messages were sent, keeping members informed with custom activity alerts and two-step verification codes for Shine account logins, ensuring real-time account information.



▲ **SCENE IN: 2024** Hard work + lemonade = savings goals! Dupaco's Zaria Walker helps member Will Krapfl deposit his earnings after a fun day selling lemonade. Dupaco makes setting savings goals easy. **1,931** members reached their Shine Online savings goals. (Contributed photo)

See more member stories at [dupaco.com/YourMoneyForGood](https://dupaco.com/YourMoneyForGood)



# Brighter community for all

Dupaco and the Dupaco Foundation share a commitment to making a difference by supporting affordable housing, homeownership, upskilling, reskilling and small business development. Here are just some of the initiatives in 2024.

## A place to call your own

Homeownership with Dupaco was made more accessible by connecting members to several grant programs. **Nine** members reduced their mortgage rates as part of the Federal Home Loan Bank of Des Moines (FHLB Des Moines) Mortgage Home\$tart Program, saving participating homebuyers an average of **\$15,000**. Additionally, **189** members received **\$2,500** in down-payment assistance through the Fannie Mae HomeReady

Dupaco remains one of the nation's mortgage leaders, being named a **Top 100 Mortgage Loan Originator** by the American Credit Union Mortgage Association.

Loan Down Payment Assistance program. In total, **over \$680,000** was granted to homebuyers through the combined efforts of the FHLB Des Moines, Fannie Mae and the Dupaco Foundation.



▲ **SCENE IN: 2024** James and Michelle Cahill received a Dupaco Foundation First-Time Homebuyer Grant. In 2024, the foundation provided **\$75,000** of these grants to **75** first-time homebuyers. (Contributed photo)



▲ **SCENE IN: 2024** David Olson, member of Key City Creative Center (KCCC), learns to use a new router at the makerspace in Dubuque, Iowa. KCCC helps people expand their skills and achieve their entrepreneurial dreams. The makerspace was able to purchase the router with help from the Dupaco Foundation Nonprofit Grant Program. (Contributed photo)

**Don't forget:**

Through a credit union partnership, Dupaco members get **\$10 off monthly KCCC membership** when paying with a Dupaco check or setting up automatic payments from a Dupaco account.

**KEY CITY CREATIVE CENTER**

ESTD **KC<sup>3</sup>** 2017

## Fuel your education

The Dupaco Foundation awarded **30** students with **\$2,000 scholarships** each to help pay for their education in 2024.

## A helping hand

The Dupaco Foundation awarded **72** one-time grants to those experiencing unexpected hardship, giving a total of **\$150,000**.

## Empowering small businesses

Dupaco Credit Union contributed more than **\$266,000** to nonprofit organizations in our communities, with **\$81,500** specifically dedicated to supporting entrepreneurs and the growth of small businesses.

## Free business coaching

The credit union continued to partner with the **Rural Ideas Network** to bring you business coaching, education, networking and more.

## For the love of community

The Dupaco Foundation supported **29** nonprofit organizations in Iowa, Illinois and Wisconsin during the inaugural year of the Nonprofit Grant Program. The grant program awarded **\$250,000**, making a direct impact on affordable housing and homeownership, small business development or upskilling and reskilling.



▲ **SCENE IN: 2024** Dupaco's Pete Spinoso coaches a member during a 1-on-1 financial education session as part of the Housing Education and Rehabilitation Training, or HEART, Program in Dubuque, providing youth and adults hands-on career training. Spinoso is part of Dupaco's Community Outreach and Education team, providing free on-site, online and on-demand financial wellness support. (HEART photo)

See our impact at [dupaco.com/impact](https://dupaco.com/impact)

The Dupaco Foundation is a tax-exempt 501c3 and separate legal entity from the credit union, governed by its own Board of Directors and officers.



# We're in the business of people helping people

We're an inclusive crew of caring, passionate and fun-loving people who work together toward a higher purpose. We're always looking out for your best interest. It's at the center of everything we do. We value strengthening relationships with each other and love finding opportunities to connect in meaningful ways. This often means giving back to organizations we're passionate about! Here's what being part of the #DupacoCrew looked like in 2024.



Meet your #DupacoCrew: **Employee stories**

## My hope is for members to feel empowered so they can confidently plan for their futures.

Employee: **Michelle Becwar** | Community and Social Impact Manager

DUBUQUE, Iowa—I came to Dupaco looking for a career change. I started as a part-time teller. It allowed me to focus on my studies while I went back to school for business marketing.

My time as a teller allowed me to work 1-on-1 with our members, educating and empowering them about their finances. This experience prepared me for when I moved to the marketing team, first with education outreach, then internal communication and today in our community impact area.

Now, whether I'm supporting Dupaco Credit Union or the Dupaco Foundation, I work with our employees and community to blend the synergy between the two organizations for a greater impact.

While they are two separate organizations, they share the same commitment of affordable housing and homeownership, upskilling and reskilling and small business development.

I think back on my journey when I first started at Dupaco and how I'm now able to more confidently use the tools and services to better understand finances and plan for my future. My hope is the same for our members and others in the community. I want them to feel educated and empowered so they can control their finances and confidently plan for their futures.

It makes me proud to work for a company that I believe in and also encourages giving back. Whether it's through volunteer time off or by supporting nonprofits that help improve our communities, we're working together to create a lasting impact and helping build strong communities.

I feel so fortunate that I found Dupaco. I love helping people. And I love that I'm hopefully making the community a better place.

See our impact in action:



## Advocating for all

Employee resource groups focused on advocacy, wellness and diversity, equity and inclusion.

## Know. Show. Grow.

Dupaco invested **20,026** hours in employee training. *(Hint: That's about 33 hours per employee in formal learning experiences!)*

◀ **SCENE IN: 2024** Dupaco's Tonya McGlaughlin (top center) and Mallory Akers (middle left) join others from Cedar Valley Women Connect to help build a home through Cedar Valley Habitat for Humanity. The home, built entirely by women, was part of Habitat's Women Build project. (Contributed photo)



▲ **SCENE IN: 2024** Nearly 600 Dupaco employees participated in the credit union's Connect Conference on Feb. 19. The training provided employees the opportunity to network with their co-workers while learning new tips and the latest tools to serve members. (Contributed photo)

## Embracing new opportunities

**116** employees were promoted to continue growing in their Dupaco careers.

## Sharing knowledge

**86** employees shared their knowledge at conferences and other events.

## Serving with passion

Employees shared their time and talents by serving on **170** nonprofit boards and committees.



## Generosity at work

Employees donated **\$342,688** to support **688** nonprofit and community organizations they're passionate about.



▲ **SCENE IN: 2024** Dupaco's Lisa Elskamp uses her volunteer time off to donate blood, living out the credit union spirit of people helping people. (Contributed photo)



▲ **SCENE IN: 2024** Dupaco employee Cam Hall bikes to work at the Dupaco Voices Building in Dubuque's Historic Millwork District. The credit union was named a Bicycle Friendly Business by the League of American Bicyclists. Dupaco joins over 1,300 businesses across the country, and just 25 in Iowa, that have earned this designation. (T. McDermott/Dupaco photo)



◀ **SCENE IN: 2024** Shelby Papenthien and Kimberly Timmer from Dupaco's training team use their volunteer time off to tidy up an apartment complex for adults with disabilities during the annual Dubuque Days of Caring in Dubuque, Iowa. (C. Kraus/Dupaco photo)

Dupaco's **602** employees volunteered **6,187 hours**. Many of our difference makers (**256**) used their volunteer time-off perk to do so!

Explore our opportunities at [dupaco.com/careers](https://dupaco.com/careers)