

# member *matters*



## Giving Back to Our Members

### Introducing DCCU's New Rebate Program

DCCU launches new member  
giveback program

### Board of Directors Election Update

Candidates announced for 2024  
Board of Directors election



# Make the Most of Your Membership

A message from DCCU's President/CEO, Steve F. Elkins

We realize that there are more choices than ever when it comes to banking. It is important to partner with a financial institution that offers more than basic money management services. At DCCU, our members are our top priority. Because we care about your financial wellness, we are deliberate in our efforts to provide a comprehensive suite of products and services that not only meet your needs, but can also help you achieve your financial goals. I'd like to share a few examples of ways you can make the most of your DCCU membership.

## Checking Accounts with Benefits

A checking account is a financial foundation that allows you to easily move money from one place to another, whether you are paying bills or making purchases. While most checking accounts offer minimal benefits, a checking account at DCCU gives you something in return. Our Grow Checking account offers a higher dividend each month, currently 5.12% APY\*, based on debit card usage and account activity. And with our Rewards Checking account, you can earn points that are redeemable for gift cards, cash, travel, and more. If you don't already have a checking account with us, consider one of our options that provide the features and benefits that best support your financial needs.

## Higher Returns on Savings

Whether you are building your emergency fund or setting aside money for longer-term investments like purchasing a home, saving is more important than ever before. It also may be a little harder to save these days because of inflation. That's why we've been deliberately raising our Certificate and Money Market rates to help you save more. Certificates and Money Market accounts are a viable way to earn a higher return on your deposit and a great way to help your dollars stretch a little further.

## Prudent Borrowing Opportunities

Despite the rising interest rate environment, we've maintained our stance on remaining competitive. We keep rates as low as we can, while also adding benefits that support the financial health of our members. A great example is our Auto Loans. In addition to competitive rates, DCCU Auto Loans come with no payments for 90 days, which allows you to get the vehicle you need now, and start your payments later. Also with our new Rebate Program, DCCU credit cards, auto loans, home equity, and personal loans are rebate eligible and provide a direct financial benefit for our members.

## Planning for the Future

If planning for your financial future extends beyond your short-term goals, we also have a Member Investment Services (MIS) team to help you think about your long-term goals such as financing a college education or planning for retirement. I encourage you to reach out to them. They are a great resource to help you plan for the future.

These are just a few ways that DCCU can support you on your financial journey. Beyond these examples, we are dedicated to providing personalized service, financial education and counseling, and convenient technology that helps to make your life easier. It's an exciting time to be a member of our cooperative. Much of this edition of Member Matters is dedicated to our new Rebate Program. I encourage you to explore all the features of this innovative new program so that you can make the most of your DCCU membership. As always, I appreciate your continued support of our cooperative.

*\*Grow Checking is a tiered rate account and tiers are based on account activity. APY = Annual Percentage Yield. Rates accurate as of 09/29/2023 and subject to change.*

## By the Numbers

### August 31, 2022

Assets	\$1,818,732,322
Savings	\$1,662,369,602
Loans	\$1,029,960,171
Members	117,926

### August 31, 2023

Assets	\$1,792,106,173
Savings	\$1,640,903,917
Loans	\$1,140,991,217
Members	116,936

Member Matters is a publication of DuPont Community Credit Union.



## Giving Back to our Members with a New Rebate Program

DCCU is excited to announce an innovative new Rebate Program that provides a direct financial benefit to our members. By utilizing DCCU's products and services, members can take advantage of this unique giveback opportunity. Our Rebate Program allows you to earn a 10% rebate on the interest paid on qualifying DCCU loans. We believe this program supports financial wellness and rewards members for having banking habits that create time-saving conveniences.

"At DCCU, giving back to our members while providing value is important," said Heather Farrar, DCCU's Consumer Credit AVP. "This Rebate Program originated from conversations about how we can provide ongoing giveback to our members while deepening their relationship with the cooperative."

The purpose of this Rebate Program is to build awareness and encourage utilization of DCCU's products and services, particularly auto, home equity, credit cards, and personal loans, along with our checking accounts. "We believe that DCCU has some of the most competitive loan and checking account products in the market," said Heather. "When you take advantage of all that we have to offer, our Rebate Program can provide an even greater benefit."

DCCU's Rebate Program strongly aligns with our mission to help improve the financial wellness of our members. One of the requirements of this program is that you make your loan payments on or before the due date. "We looked at ways we could help our members improve their financial wellness," said Heather. "On-time payment history is a key

component of your credit score. By encouraging on-time payments, we are helping our members create positive habits that can go a long way in helping to improve their credit score and ultimately their financial wellness."

Another important aspect of this program is convenient self-service. DCCU has continued to enhance our technology to help meet the evolving needs of our membership. Examples include our Online Banking, Mobile App, and ATMs. "If we are asking our members to make a self-service loan payment and an electronic deposit to qualify for the rebate, we have to make it easy," said Heather. "Through Online Banking or the Mobile App, you can easily make a one-time loan payment or set up recurring payments. The Mobile App also allows you to deposit a check by simply taking a picture of it, and if you don't have direct deposit, you can make a deposit at one of our ATMs. The goal is to help you save time when you complete these simple transactions on your own, without having to come into a branch or call our Service Center."

In today's rising interest rate environment, it is wise to consider your options. It's also important to look beyond just the rate and seek out a relationship that gives you something in return. With DCCU's Rebate Program, you can earn a portion of the interest you pay, and that's in addition to the competitive rates and personal service that you are accustomed to at DCCU. "We have a passion for making a positive difference in the lives of our members," said Heather. "Our Rebate Program demonstrates how much we value our members. It's a great example of how DCCU embodies and exemplifies the credit union difference."

# DCCU Announces Candidates for 2024 Board of Directors

The Governance Committee has nominated **Marvin G. Copeland, Jr.** and **Christopher D. Terry** as candidates for election to DuPont Community Credit Union's Board of Directors for 2024:



## **Marvin G. Copeland, Jr.**

Marvin G. Copeland, Jr. is a Sr. Reliability Planner at Merck & Company in Elkton, Virginia. Raised and educated in northern New Jersey, he began his career with Merck over 36 years ago. In addition to his managerial role, Marvin serves as the Site Diversity, Equity, and Inclusion Lead, working with the employee business resource groups to engage, empower, educate, and inspire colleagues to be successful contributors to Merck's global strategy.

Marvin moved to the area in 2009 and has been an active volunteer for several local nonprofits including the United Way, the Elkton Area United Service (EAUS) board of directors, and several other organizations. He resides in Waynesboro with his wife, Cassandra, and their three children, Tierra, Marvin III, and Addison. Marvin became a DCCU volunteer in the role of Associate Director in March 2017 and is currently serving as Director. He was a member of the Asset Liability Management Committee and currently serves as the chair of the Governance Committee.

"What I love most about serving on the board of DCCU is the continuous learning and how this organization does what is best for the members. I will always speak up for what is right and vow to do what is ethically best for the members."



## **Christopher D. Terry**

The Waynesboro, Staunton and Augusta County areas have been Chris Terry's home his entire life. His family located here from Covington when his great-grandfather purchased Mathers Construction Co. from John Mathers in the early 1960s. Currently, Chris resides in Churchville with his wife, Lindsay, his daughter, Lennon, and his two sons, Cason and Bowen.

DuPont was a large part of Chris' family's company's success and afforded them an opportunity to grow their business throughout the years. Like his family before him, Chris has always shared a great passion for this community and has been fortunate to have made a career contributing to its success. Through his professional career, Chris has participated directly in the Credit Union's expansion into new markets, managing the majority of all new construction projects and renovations. He had the privilege of being a member of the DCCU team as they developed and executed their strategic plans for construction to better serve membership. As a member of that team, Chris was honored to see firsthand the passion the DCCU team had for the community and the significant role they played in it. Personally, his family has been members for 30+ years. They have always valued the service, respect and personal experience that comes with dealing with DCCU.

"As a Board Director, my hope would be to contribute my time and talent to continue the Credit Union's effort of improving service and member experience. Especially as our area grows and sees more positive impact from individuals relocating here, new business opening and existing business growing. There is a great opportunity to serve, and I look forward to the potential to be a part of it."

There are two expiring terms for positions currently held by Everett J. Campbell, Jr. and Marvin G. Copeland, Jr. If a member desires to serve on the Board of Directors, but has not been nominated by the Governance Committee, he/she may be nominated by petition, which must be signed by at least 500 DCCU members. The petition forms and procedures are available by email to **GovernanceCommittee@mydccu.com** and must be submitted by Tuesday, October 31, 2023.

It is important to note that an election will not be conducted when the number of nominees equals the number of positions to be filled. However, if a member successfully completes the petition process and is added to the slate, the election period will start in January 2024. Keep up-to-date with the election process by visiting **mydccu.com**.

INTRODUCING DCCU'S NEW

# Rebate Program

**RECEIVE 10% BACK  
ON INTEREST PAID**

**AUTO LOANS | HOME EQUITY | CREDIT CARDS | PERSONAL LOANS**

With our new Rebate Program, you can earn a 10% rebate every month on the interest you paid on your qualifying DCCU loan! Plus, you'll continue to receive all the benefits you deserve – like great rates and personal service. And tracking your rebate has never been easier with our dashboard in Online Banking.

Start earning your 10% interest rebate today! Learn more at [mydccu.com/rebate](https://mydccu.com/rebate).

## QUALIFICATIONS



Accrued monthly interest from a DCCU consumer loan



All DCCU Shares are current and in good standing



Must have an active DCCU checking account



Self-Service loan payment paid on, or before the payment due date



Electronic deposit (ACH, Mobile, ATM) made during the month

*For eligibility and terms, visit [mydccu.com](https://mydccu.com). Rebate subject to change. Membership required.*



## Board of Directors

Angela M. Simonetti, Chair  
Everett J. Campbell, Jr., Vice Chair  
Drew Ellen Gogian, Secretary  
Michael P. Blinn, Treasurer  
Marvin G. Copeland, Jr., Director  
David A. Kirby, Director  
Janet P. Mangun, Director  
Christopher D. Terry, Associate Director  
Steve F. Elkins, President/CEO

## Supervisory Committee

Bruce F. Hamrick, Chair  
Eugene F. Walker, Secretary  
Wesley B. Wampler, Member  
Robin W. Ruleman, Member  
Marissa S. Helmick, Member

## Governance Committee

Marvin G. Copeland, Jr., Committee Chair  
Drew Ellen Gogian, Board Director  
Everett J. Campbell, Jr., Board Director  
Mary Louise Yates, Member  
David A. Passmore, Member

Insured by NCUA. Membership required.



## Employee Spotlight

June 1, 2023 – August 31, 2023

### Years of Service

35 Years – Marcie Lowery  
25 Years – Jackie Cason  
20 Years – Carrie Bethel  
20 Years – April Keziah  
10 Years – Victoria Coffey  
10 Years – Ricky Dimitt  
10 Years – Tiffany Price  
5 Years – Amber Coffey  
5 Years – Elizabeth Snyder

### Promotions

David Allen Member Advisor	Chris Hughes Sales and Service Trainer
Jesse Blackwell Assistant Service Center Mgr.	Kierra Madden Member Advisor
Savannah Fitzgerald Credit Underwriter	Leah Smallwood Senior Member Advisor
Sierra Henderson Human Resources Assistant	Richard Wood Lead Fraud Analyst

## Holiday Closings

Columbus Day – Saturday, 10/7 & Monday, 10/9  
Veterans Day – Saturday, 11/11  
Thanksgiving – Thursday, 11/23 & Friday, 11/24  
Christmas – Saturday, 12/23 & Monday, 12/25  
New Year's Day 2024 – Saturday, 12/30 & Monday, 1/1

## Contact Us

P.O. Box 1365  
Waynesboro, VA 22980

540.946.3200 | 800.245.8085

dccu@mydccu.com  
mydccu.com

## ART – Audio Response Teller

540.946.3200 x1 | 800.245.8085 x1

## Lost or Stolen Debit/Credit Cards

Debit 844.231.2220  
Credit 844.231.2221

## Hours

Monday – Thursday 9 a.m. – 5:30 p.m.  
Friday 9 a.m. – 6 p.m.  
Saturday 9 a.m. – Noon (drive up only)

## Call Center

Monday – Friday 8 a.m. – 7 p.m.  
Saturday 9 a.m. – Noon

The Supervisory Committee is your member advocate.  
Contact the Committee at P.O. Box 712, Waynesboro, VA 22980