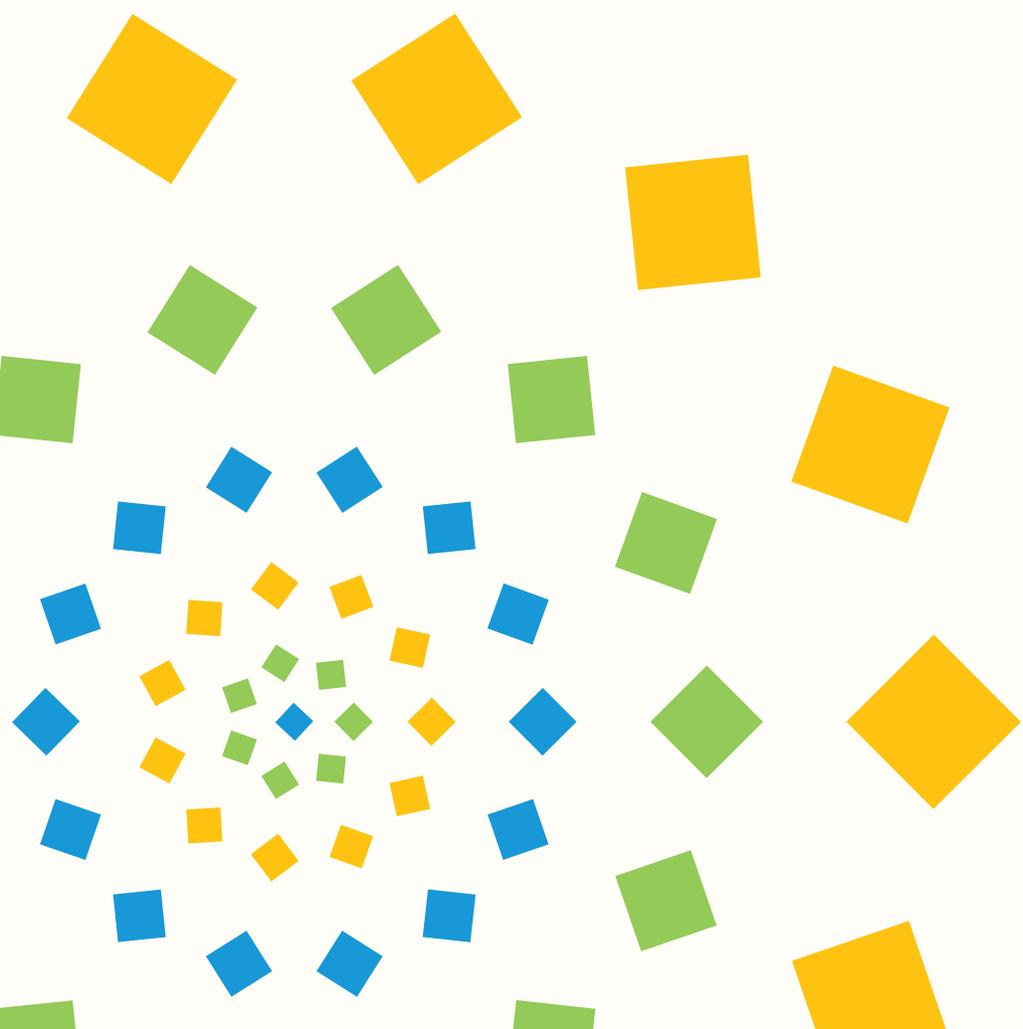


# 2025

## MEMBER & COMMUNITY IMPACT REPORT



# MEMBER & COMMUNITY



By choosing DCCU, you help add value to both the cooperative and the community.

DuPont Community Credit Union is committed to meeting the financial needs of our members while proudly supporting the Shenandoah Valley community. As a not-for-profit cooperative, we deliver exceptional service, competitive rates, and meaningful financial education, while reinvesting in the communities we serve. By choosing DCCU, you help add value to both the cooperative and the community. We are pleased to share our 2025 Member and Community Impact Report, highlighting the meaningful ways DCCU made a difference for our members, employees, and the Shenandoah Valley.

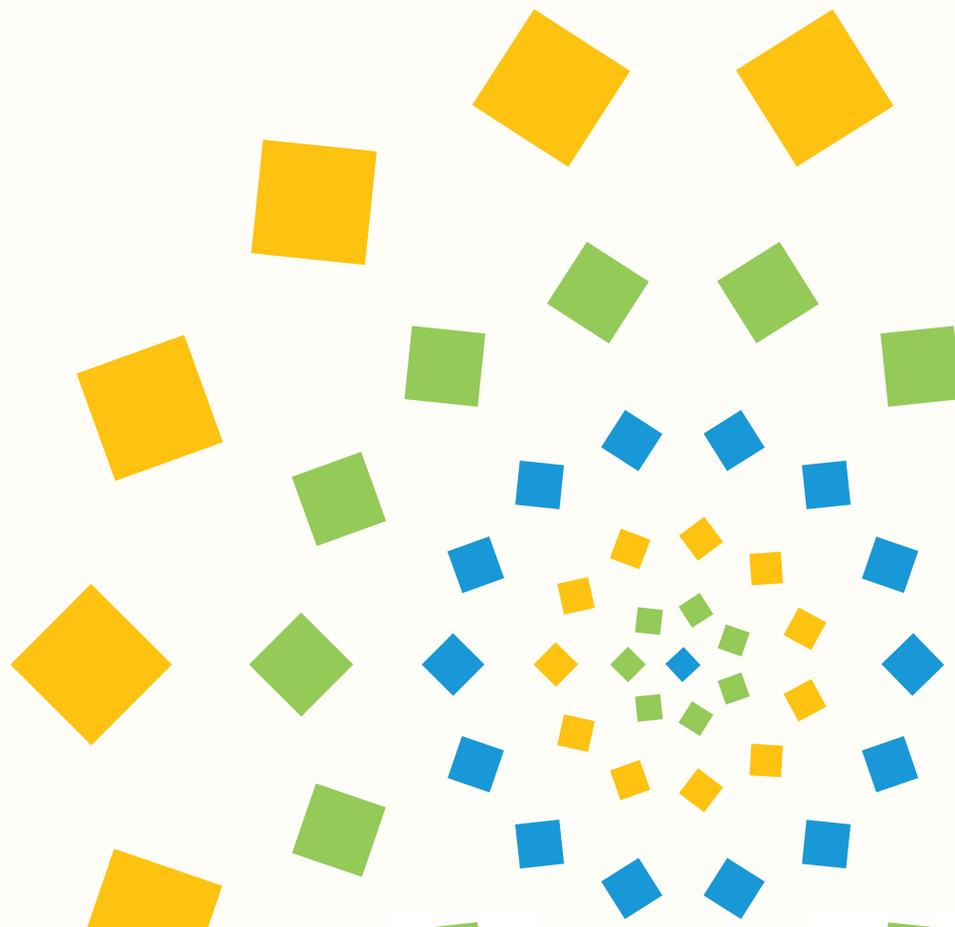


Insured by NCUA. Membership required.  
NMLS ID# 609369 | [nmlsconsumeraccess.org](https://nmlsconsumeraccess.org)

# MEMBER IMPACT

Our members are our greatest asset.

At the heart of our cooperative is a commitment to serving the financial needs of our members. Our mission is to be a trusted partner in helping to improve the financial wellbeing of our members, providing guidance and support at every stage of life, while offering products and services that reflect the diverse needs of those we serve. In 2025, we were proud to give back in several meaningful and impactful ways.



# MEMBER GIVEBACK

Providing value to the membership in the form of dividends, rewards, rebates, refunds, and promotions is an important part of being a financial cooperative. The highlights below are a few ways DCCU members benefited in 2025.

**\$32.0MM**

## **DIVIDENDS 79%**

A portion of our earnings paid back to our members based on deposit balances

**\$4.6MM**

## **REWARDS 11%**

Cash and points rewards to members for using their credit and/or debit cards

**\$2.1MM**

## **REBATES 5%**

A percentage of paid loan interest returned to members through our Rebate Program

**\$1.6MM**

## **REFUNDS 4%**

A return or repayment of a fee, such as Overdraft Protection or NSF fees

**\$276M**

## **PROMOTIONS 1%**

Special member offers on home equity and auto loans

**\$40.8  
MILLION  
TOTAL  
GIVEBACK**

# FINANCIAL PRODUCTS making a big impact

At the heart of our business is providing financial wellness solutions for our members. DCCU remains committed to providing quality products and competitive rates that help improve the financial wellness of our members.

## Credit Card Balance Transfer Promotions



In 2025, DCCU held two balance transfer promotions that encouraged members to transfer higher interest debt to their DCCU credit card, and lock in a lower rate until they pay off the transferred balance.

**1,467**  
Members Served

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**\$10.2 Million**  
Total Balance Transfers

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**\$1.1 Million**  
Estimated Members Savings

## Using the Equity in Your Home to Pay for What You Need



DCCU's Home Equity Plus is a line of credit plus a fixed rate loan all in one. In Spring 2025, we held a promotion that offered no appraisal fees and no closing costs. Members took advantage of this limited time offer to make the most of the equity in their home to pay for home improvements, debt consolidation, education expenses, and more.

**603**  
Members Served

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**\$53.5 Million**  
Total Home Equity Lending

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**\$348,534**  
Members Giveback

## FINANCIAL PRODUCTS

making a big impact

### The Auto Loan that Pays You

DCCU understands that having reliable and affordable transportation is an important staple for families. Whether purchasing a new vehicle or refinancing your current vehicle, all DCCU Auto Loans come with competitive rates and no payments for 90 days. In 2025, we held two promotions that gave back 90 days of interest (up to \$250) in addition to our standard offer.

**1,284**  
Members Served

**\$26.9 Million**  
Total auto loans funded

**\$243,462**  
Interest giveback

### Use Your DCCU Credit Card to Shop and Give

Our Shop and Give campaign encouraged members to use their DCCU Credit Card for back-to-school purchases. In addition to receiving additional credit card rewards, DCCU donated a portion of school-related purchases to the DCCU Cares Foundation.

As a result of the campaign, DCCU donated \$20,000 to the DCCU Cares Foundation, which supported their community financial wellness initiatives.



### Meeting the Homeownership Needs of our Members

DCCU offers a broad range of mortgage products designed to make homeownership more affordable and accessible. With competitive rates, flexible options, and personalized local service, DCCU helps members find financing solutions that fit their needs while supporting their long-term financial well-being.

**313**  
Number of families served

**\$75.9 Million**  
Total mortgage loans

# RateDrop mortgage

Choosing the right financing for your home is important. DCCU developed RateDrop Mortgage to provide homebuyers with the opportunity to exercise more control over their mortgage interest rate. Here are a few benefits of RateDrop Mortgage:

- Drop to a lower rate every 12 months if rates decrease\*
- Save time and money — no refinancing and no new closing costs
- Flexible financing — enjoy flexible options over the term of your mortgage

Learn more at [mydccu.com/ratedrop](https://mydccu.com/ratedrop)



\*Offers of credit subject to creditworthiness and collateral. One-time processing fee per rate adjustment. Membership required.

## Members Continue to Benefit from Rebate Program

In 2025, our Rebate Program provided DCCU members with a direct giveback totaling \$2.1 Million. By utilizing DCCU's products and services, 27,361 members benefited from this unique giveback opportunity. Our Rebate Program allows you to earn a 10% rebate on the interest paid on qualifying DCCU loans. This program supports financial wellness and rewards members for having banking habits that create time-saving conveniences.

Learn more about our Rebate Program at [mydccu.com/rebate](https://mydccu.com/rebate).



### QUALIFICATIONS



Paid monthly interest on 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

# FINDING WAYS TO SERVE OUR MEMBERS BETTER

## Expanding Video Banking

In addition to standard ATM functionality, video banking ATMs also offer members the opportunity to speak with a DCCU representative by video to ask questions or request assistance. Video technology at our ATMs supports the evolving needs of our members and provides another convenient, personal banking option.

Video banking is available at these locations:

- Windward Pointe (Fishersville)
- West Staunton ATM
- Grottoes ATM
- West Main Member Center (Waynesboro)
- Sout High Street Member Center (Harrisonburg)



Save time



Speak with a DCCU representative by video



Complete a variety of transactions

## Self-Service Coin Counters Continue to Grow in Popularity

DCCU's self-service Coin Counters continue to be a benefit that our members appreciate. This free service allows members to trade in their loose change that can be deposited into their DCCU account or provided in cash. Coin Counters are available at these locations:

- Downtown Staunton
- Reservoir (Harrisonburg)
- Riverside (Waynesboro)
- South High (Harrisonburg)
- Stuarts Draft
- Windward Pointe (Fishersville)

Offering this free service helps save our members money. In 2025, we processed 7,425 transactions for a total of \$826,260.



## FINDING WAYS TO SERVE OUR MEMBERS BETTER

# DCCU's Business Accounts Department: Tailored Support for Your Business Success

Established in January 2024, DCCU's Business Accounts Department was built with one purpose in mind – to build meaningful relationships with local businesses and help support their needs at every stage of growth in their journey.

### Here are few ways we can assist you:

- **Personalized Service:** Our team provides personalized, one-on-one service tailored to your business needs by phone, at our offices, or at your business office location – whichever is most convenient for you.
- **Product and Service Recommendations:** We are here to offer product and service recommendations to enhance your banking experience.
- **Business Online Banking:** Our team offers hands-on guidance to help you optimize our electronic banking solutions and account services so that you can manage your accounts with confidence. We are happy to assist you with setting up users and managing payments to employees and vendors, all of which can help simplify your day-to-day operations.

Whether your business is new to DCCU, or you are an existing business member exploring additional products and services, we are here to serve, support, and be a resource for you and your business.

We're excited to partner with you and help your business succeed. We're in this together!

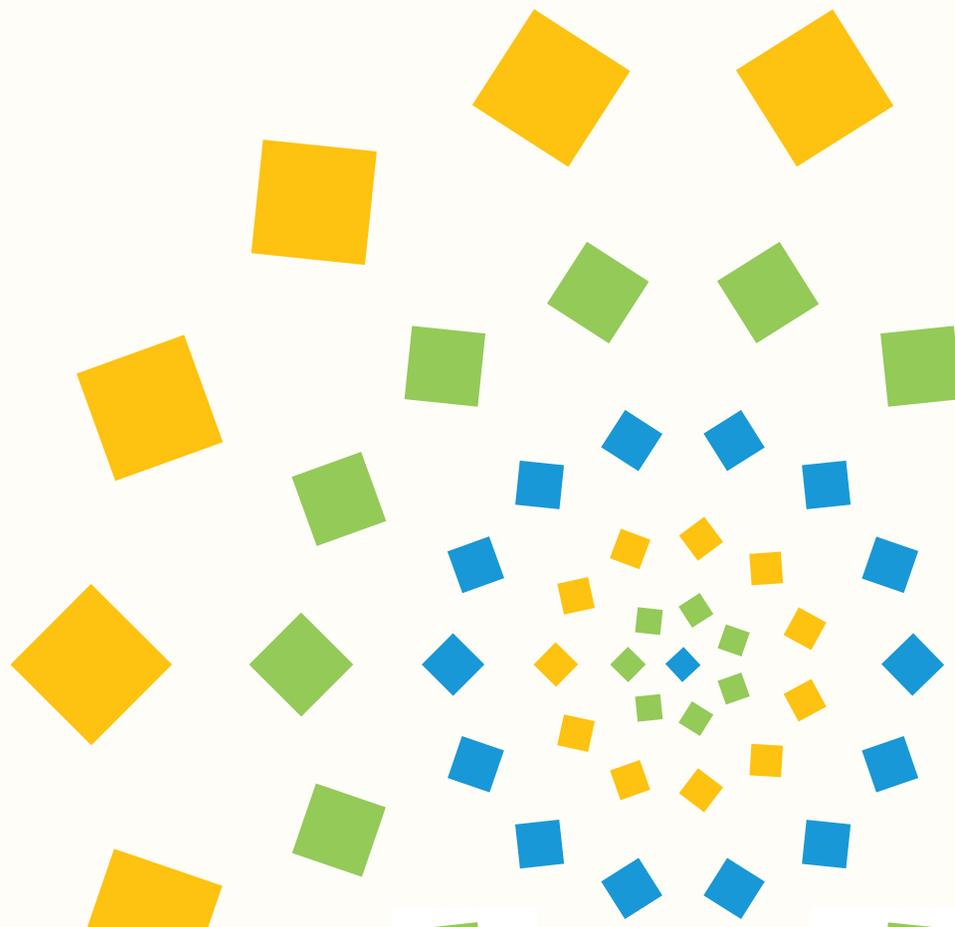
@ [businessaccountsdepartment@mydccu.com](mailto:businessaccountsdepartment@mydccu.com)

📞 540-946-3200 ext: 4021



# COMMUNITY IMPACT

DCCU is more than just a credit union. Yes, we provide the financial products and services you need, but we also care deeply about the communities we serve and do our part to help make our community better through financial education, scholarships, volunteerism, sponsorships, and donations.



# THE DCCU CARES FOUNDATION

2025 marked the first full year of operations for the DCCU Cares Foundation, since its launch in April 2024. The Foundation, a 501(c)(3) public charity, was created to formalize and expand the longstanding charitable efforts of DCCU.

The DCCU Cares Foundation accomplishes its purpose by extending its ability to empower individual success and self-sufficiency through financial education and resources. The DCCU Cares Foundation has a vision to provide solutions that help improve financial wellness, promote education, drive engagement, and grow community partnerships.

The Foundation team of Margaret Hersh, Executive Director and Sarah Landram, Financial Wellness Program Manager, expanded this year to include the hiring of a Financial Wellness Specialist, Jenny Arteaga-Vargas.



# THE DCCU CARES FOUNDATION

## Strategic Community Grant Program

In 2025, the Foundation's Strategic Community Grant Program awarded funds to mission aligned community partners who find innovative, result oriented and cost-effective ways to foster financial health within the DCCU Cares Foundation focus and service areas. The Foundation was pleased to award \$60,000 to 11 service area nonprofits this year:

- On the Road Collaborative
- Valley Supportive Housing
- Blue Ridge Area Food Bank
- Embrace Centers for Community
- Renewing Homes
- Valley Mission
- WARM Shelter
- SAW Habitat for Humanity
- Community Childcare
- Waynesboro Family YMCA
- Unity 4Kids, Inc.

## Foundation Fundraising Event

The DCCU Cares Foundation held its 2nd Annual "Drive Opportunities for Financial Health" Golf Tournament on Friday, September 19, 2025. The event brought together community and business leaders for a day of great golf, delicious food, and specialty hole contests, all benefiting the charitable work of DCCU Cares Foundation.

The tournament raised more than \$36K to support the Foundation's efforts to help improve financial wellness in our community. The event supported our key philanthropic focus areas providing DCCU members, employees, and the community at large with solutions to improve financial wellness, promote education, drive engagement, and grow community partnership.

Special thanks to Velera, our Premier Sponsor, for the second year in a row! We appreciate all our Sponsors for helping to make the event possible.



# THE DCCU CARES FOUNDATION

## Annual Scholarship Program

Over the last 30 years, DCCU has provided scholarships to local students. The DCCU Cares Foundation is proud to continue this legacy of providing scholarships in our service area. Together, DCCU and the Foundation have provided more than \$560,000 in scholarships to deserving students. In 2025, a total of \$30,000 was awarded in scholarships to deserving students throughout our service area.

The DCCU Cares Foundation offers \$1,000 scholarships to the following:

- One graduating senior at each of the twenty-nine high schools in our membership area.
- One graduating senior attending a private school, is home schooled, or is a DCCU member attending school outside of our membership area.
- One student attending a technical school pursuing certification/licensure training.
- One adult student (age 23 or older) pursuing an associate or bachelor's degree.
- One student pursuing a master's or doctoral degree.

This year, we also awarded two DCCU Employee Family Member scholarships in high school senior and adult categories through the “The Dr. Robert ‘Bob’ Lauren Tichenor DCCU Employee Family Member Scholarship.” This is a scholarship opportunity for a DCCU employee spouse or child pursuing higher education.



# COMMITMENT TO EDUCATION AND FINANCIAL WELLNESS

The DCCU Cares Foundation believes in the importance of providing free financial education to the communities we serve and uses a variety of training methods to educate the public on financial responsibility. Whether it's preparing a budget, improving your credit score, or learning the steps to becoming a homeowner, their goal is to teach the financial skills that are necessary to carry people through the financial stages of life.

The DCCU Cares Foundation team provides free Financial Education classes to nonprofit, community, and civic organizations. They teach a variety of topics that can be customized to meet specific needs.

Examples include:

- Creating a Spending Plan
- Understanding Your Credit Report and Credit Score
- Managing Your Debt Obligations
- Accelerated Debt Repayment
- Fraud Prevention



**In 2025, over 122 financial education presentations were delivered to more than 2,200 individuals in the community!**

## Greenpath Financial Wellness

There are many available financial wellness opportunities for our members. We encourage you to reach out to DCCU with all of your financial questions. Understanding all the benefits of being part of the cooperative is so important, especially how our products can help you achieve your financial goals and help you become more financially healthy. If you prefer to review information online, our partnership with GreenPath may be a helpful solution. They offer convenient access to valuable information you can put into practice immediately, in a variety of areas, including money management, housing counseling, debt repayment, and more. GreenPath is a non-profit company that helps you achieve your financial goals so you can pay bills on time, build a financial cushion, save for the future, and enjoy life without financial stress.



[mydccu.com/greenpath](https://mydccu.com/greenpath)

## COMMITMENT TO EDUCATION AND FINANCIAL WELLNESS

### School Education

The Foundation is also committed to teaching financial education by partnering with local schools. Using Virginia SOLs as a guide, they work with teachers and other educators to provide resources that help establish sound money management skills. The Foundation welcomes the opportunity to make a presentation to all school age groups. We believe learning good money management skills should start at an early age and continue for the rest of your life.

Some of our most requested topics include:

- Needs vs. Wants
- Saving Money
- What is a Credit Union
- Credit Union Careers
- Developing a Budget
- Understanding Credit
- Preparing for College



### Supporting Personal Finance at Local High Schools

The DCCU Cares Foundation is committed to supporting Personal Finance teachers by conducting classroom visits that align with the personal finance requirements set by the state of Virginia. The Foundation also provides Banzai, an online, digitally engaging Financial Education Program for select high schools. Through a series of interactive modules, students learn essential personal finance topics. The program emphasizes practical skills and real-world applications, empowering users to make informed financial decisions. As a bonus, Banzai offers free Continuing Education/Professional Development credits to teachers.



# STORIES OF IMPACT

The DCCU Cares Foundation partnered with Love Inc. SAW to provide a financial wellness class as part of their “Change Your Life” series. This program, structured into 12-week sessions, is specifically designed to equip students called “Neighbors” with essential knowledge and tools for achieving financial well-being. Key topics covered include financial goal setting, saving strategies, spending plan development, credit management, and fraud and identity theft prevention.

A compelling illustration of the program’s impact happened when a “Neighbor” shared her critical housing challenge during a class session. This senior citizen, living independently on a limited disability income, was struggling with a severely leaking roof, and in desperate need of repairs before winter. She described temporary measures she was currently using, including tarps to cover the holes in the roof and interior buckets to manage constant leakage. Also, complicating her situation, she resided in a manufactured home that had undergone numerous modifications over the years, resulting in uneven roof sections that increased the complexity of repairs. Recognizing the immediate and severe nature of this challenge, it was recommended the “Neighbor” contact Renewing Homes, an organization specializing in critical home repairs for low-income homeowners and one of our funded strategic grant partners. By late November, the Foundation received confirmation that the Neighbor’s roof repairs had been successfully completed. In addition to important financial wellness education, the Foundation was also able to connect this “Neighbor” to a resource to repair her home.

The DCCU Cares Foundation, WARM, and HERO of Waynesboro partnered to empower women transitioning from the Ruth VanCleave Anderson House, to achieve independent living. The collaboration started with a mandatory six-session financial literacy curriculum to ensure participants are well-prepared for housing stability. Topics covered include financial planning, saving for bills and emergencies, credit management, predatory lending practices, and fraud prevention. After completion of the classes, WARM staff conducted readiness assessments to determine residents’ preparedness for independent living. Once readiness is confirmed, HERO of Waynesboro utilized grant funds provided by Augusta Health to disburse rental assistance directly to support the women’s transition out of the shelter. In 2025, 10 women participated in the financial education classes, and one successfully moved into stable housing with direct rental support, validating the program’s effectiveness in fostering self-sufficiency. 26 Classes were taught at Love, INC and 12 at the WARM House for Women and Children.

For more information about the DCCU Cares Foundation, visit [www.mydccu.com/foundation](http://www.mydccu.com/foundation) or contact Margaret Hersh at 540-946-3200 x3361, email: [foundation@mydccu.com](mailto:foundation@mydccu.com).

**The DCCU Cares Foundation – Building on DCCU’s history of supporting our members and community through thoughtful, strategic philanthropy!**



# SUPPORTING OUR COMMUNITY

DCCU values the opportunity to align with community partners in support of the noble work they do within our community.

## DCCU Shred Days

Shred Days are a great way to give back to community members and help keep their information safe while simultaneously benefiting a good cause. We held Shred Days at multiple DCCU locations in the spring and fall of 2025. During these events, DCCU members and members of the community bring documents with sensitive information to be safely discarded by shredding the papers on site. In return, many participants made an optional donation to the Blue Ridge Area Food Bank.

**2,704**  
Attendees

**81,700**  
Pounds of shred

**\$12,801**  
Donations

**8,112**  
Pounds of food

**57,964**  
Meals provided by the Food Bank  
(donations + pounds of food)



# SUPPORTING LOCAL ORGANIZATIONS THROUGH SPONSORSHIPS

Sponsorships are one of the many ways that DCCU gives back to the community. From schools to non-profits, DCCU sponsorships provide meaningful support to a variety of organizations.



**139**  
Organizations Supported

**\$124,479**  
Total Dollars Donated

## Encouraging Employee Wellness While Supporting the Community

“This year I participated in the Nourishing Strides 5K in Staunton and the VA Momentum Turkey Trot with my coworkers. It’s great to be part of an organization that not only encourages these events but also gives us the opportunity to truly be part of the running community. My favorite part of running in these races is seeing everyone come together and cheer each other on – whether it’s someone’s first race or their fifth. The sense of encouragement and community makes each event special.” Ariadna Sandoval, Senior Member Advisor



# VOLUNTEERING

DCCU volunteers were out in the community year-round to lend a helping hand! In April, we celebrated National Volunteer Month with additional opportunities and hours. In October, we hosted our third annual DCCU Cares Month, where we created a big impact of volunteerism throughout our field of membership.



# VOLUNTEERING

## DCCU Cares Month

- 3Rs (Raising Resources for Readers)
- Augusta Regional Dental Clinic
- Blue Ridge Area Food Bank
- Blue Ridge CASA
- Blue Ridge Children's Museum
- Blue Ridge Foster VA
- Calvary Food Pantry
- Camp LIGHT
- Central Valley Habitat ReStore
- Community Table
- Embrace
- Explore More Discovery Museum
- Family Promise of Shenandoah County
- JMU Future Business Leaders of America
- Just Because
- KidzRec
- LIFEworks Bread Basket
- Love INC
- Rockbridge Area Relief Agency (RARA)
- Run the Valley
- SAW Boys and Girls Club
- Shenandoah Valley Art Center
- The Cinderella Project
- Unity4Kidz
- Valley Children's Advocacy Center
- Valley Mission
- Virginia Mennonite Retirement Community
- Wayne Theatre
- Waynesboro Education Farm
- Waynesboro Public Library

**577**  
Total hours

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**182**  
Employees and Board/  
Committee members  
participating

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**30**  
Organizations supported



# SPREADING HOLIDAY CHEER

The holidays are a great time to support community efforts to help make the holidays brighter for those in need.

## Angel Tree

DCCU employees helped make the holidays brighter for 60 local children. We partnered with The Salvation Army in Waynesboro, Staunton and Harrisonburg, and Unity4Kidz. Items such as bikes, clothes, games and more were donated to help spread holiday cheer.



## Senior Support

DCCU adopted 61 seniors from The Salvation Army, Shenandoah Valley Social Services and nursing homes in Shenandoah County. Presents such as snacks, clothes, puzzles and more were purchased to make the holiday season brighter for seniors in our community.



## Bell Ringing

DCCU employees rang the Red Kettle bell for The Salvation Army. We had shifts in Stuarts Draft, Harrisonburg and Waynesboro.



## Holiday Sponsorships and Donations

- Creative Works Farm, Christmas Wonderland
- Harrisonburg-Rockingham Community Services Board, Christmas Sponsor Program
- Harrisonburg Social Services, Saturday with Santa event
- Waynesboro Police Foundation, Present Patrol Program
- Wenonah Elementary School, Holiday Assistance Program



# COMMUNITY INVOLVEMENT

Our employees love the Shenandoah Valley and are active in supporting the community outside of work. Here are some of the Boards and Committees that our employees and volunteers served on in 2025:

Adagio House

Augusta County Board of Building Appeals

Augusta County Elder Abuse Task Force

Augusta County Recycling Committee

Augusta Health Community Partnership Committee

Augusta Health Planning Committee

Augusta Lions Club

Augusta Regional Dental Clinic

Blue Ridge CASA for Children

Boys and Girls Club of Waynesboro, Staunton & Augusta County

BSA Coalition

Career & Technical Education, Rockingham County

Certified Anti-Money Laundering Specialist Virginias Chapter

DCCU Cares Foundation

Elkton Area United Services

Greater Augusta Coalition Against Adult Abuse

Greater Augusta Regional Chamber of Commerce

Historic Staunton Foundation

The Jessica Stepp Scholarship Fund

Kiwanis Club of Waynesboro

Lantz Construction Company

LEARN English and Reading Now

Massanutten Mountaineers Rockingham County Baseball League

Rockingham County Fair Association

Rockingham Educational Foundation, Inc.

Shenandoah Valley Kiwanis Club

Shenandoah Valley Regional Airport Ambassadors Committee

Staunton Augusta Church Relief Association (SACRA)

Staunton-Augusta Rotary

Staunton City Elder Abuse Task Force

Therapy and Beyond

Valley Children's Advocacy Center

Virginia Chapter of the American Society for Healthcare Risk Management

Wayne Theater

Waynesboro Noon Rotary Club

Waynesboro Police Foundation

Waynesboro Symphony Orchestras

Weyers Cave Lions Club



# DCCU EMPLOYMENT PROFILE

At DCCU, we recognize the importance of investing in our employees so that they can provide quality service to our members. Here's a glimpse of our 2025 employment landscape:

## Working at DCCU

- DCCU has 377 employees that serve the organization across 53 different departments in 165 unique positions
- Medical insurance was provided for 565 individuals – our employees and their families
- 55,474.5 hours of paid time off was awarded
- There were 18 promotions and 24 transfers to roles in other departments
- We celebrated 5 retirements from DCCU



## Employee Training

DCCU's continued investment in employee training helps ensure our staff's preparedness to effectively perform their roles. From learning new systems and programs to enhancing leadership skills, our robust training program supports our employees' development so that they can offer their very best to our members.

**17,475**  
total 2025 training hours

**436**  
instructor-led training courses

**53.77**  
average training hours per employee



# AWARDS & RECOGNITION

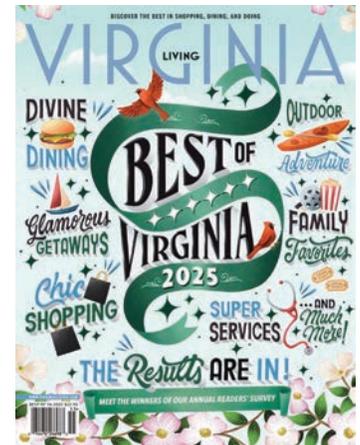
## Best Credit Union - Newsweek

DCCU received a top 5-star rating according to Newsweek's 2025 America's Best Regional Banks and Credit Unions List. Their methodology included a large-scale independent customer survey of more than 71,000 U.S. citizens and studied 1.9 million social media reviews and 129 million Apple App store and Google Play store reviews.



## Best of Virginia – Virginia Living Magazine

DCCU was named Best Bank/Credit Union in the Shenandoah Valley according to Virginia Living Magazine. The survey asked readers to select their favorite services in 107 different categories across the five regions of Virginia – Central, Eastern, Northern, Shenandoah Valley, and the Southwest. Nearly half a million votes were cast by magazine readers.



## Shenandoah Valley Best – Harrisonburg Radio Group

DCCU was named Best Credit Union according to Harrisonburg Radio Group's Shenandoah Valley Best contest. Listeners support their favorite local businesses that help to make the Shenandoah Valley special.

