SUMMER 2026

member*matters*

Introducing NextGen Youth Banking

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Answering important questions about LiveTeller

Scholarship Winners Announced

The DCCU Cares Foundation awards $32,000 to area students

DuPont Community Credit Union

Investing in What Matters Most

A message from DCCU's President/CEO, Barry D. Smith

There has never been a better time to be part of DCCU. Across every area of our organization, we are making meaningful investments designed to support the evolving needs of our members.

We all understand how important affordability is in today's environment, and we are always looking for ways to help members secure financing that better fits their budgets. In May, we lowered our interest rates on both new and used vehicles, giving members greater purchasing power and financial flexibility. Whether you are purchasing a vehicle or refinancing an existing loan, our goal is to provide a lending experience that is simple, transparent, and focused on long-term value. If you are in the market for a vehicle, or have an auto loan elsewhere, I encourage you to reach out to us to see how we can help you.

In addition to lowering our auto loan rates, we have increased our Loan Interest Rebate from 10% to 20% for the remainder of the year. This enhancement allows eligible members to receive even more money back on qualifying loans, creating additional savings opportunities. We believe banking should reward members for choosing DCCU, and this giveback reflects our continued commitment to delivering tangible financial benefits.

Our Grow Checking account pays you dividends for using your debit card each month. In April, we raised the maximum balance cap to $50,000 and now you have extra room for your money to grow. At a time when every dollar matters, we are committed to finding new ways to help members get greater value from the products they use every day.

We are also pleased to introduce NextGen Youth Banking, an innovative new account designed to help prepare the next generation for financial success. By combining age-appropriate banking tools with meaningful educational resources and Online Banking controls for the parent or guardian, NextGen Youth Banking helps young people gain the knowledge and experience needed to make smart financial decisions as they grow into adulthood. By fostering financial confidence early in life, we can help build a stronger, more financially secure future for generations to come.

At the same time, we recognize the importance of convenience and accessibility. That is why we are proud to launch LiveTeller at our ATMs that allow you to connect with a DCCU team member through video technology from the convenience of your vehicle. LiveTeller expands access to personalized service with extended hours, making it even easier for you to bank when it fits your schedule. Whether completing everyday transactions or receiving assistance from a knowledgeable representative, LiveTeller combines the convenience of digital banking with the personal connection our members value.

These enhancements reflect several of the ways we are investing in what matters most. I hope you will consider these opportunities to deepen your relationship with DCCU, and I encourage you to reach out to us with any questions you have. Thank you for being part of our cooperative and for your continued support.

By the Numbers

May 31, 2025

Assets	$1,944,696,473
Savings	$1,737,410,314
Loans	$1,148,062,725
Members	121,782

May 31, 2026

Assets	$2,100,837,271
Savings	$1,858,291,762
Loans	$1,180,515,166
Members	124,495

Member Matters is a publication of DuPont Community Credit Union.

Introducing NextGen Youth Banking

Building Financial Skills That Last a Lifetime

As financial habits are being formed earlier than ever, the traditional approach to youth banking is no longer enough. Young people today are growing up in a fast-moving digital world where spending, saving, and managing money often happens with the tap of a screen. While technology has made banking more convenient, it has also highlighted a greater need for financial education and guidance.

Recognizing both the opportunities and challenges that come with this shift, DCCU developed NextGen Youth Banking to help equip young people with the tools they need to build a strong financial foundation that can help lead to lifelong financial wellness.

"The need for stronger youth financial education has become increasingly clear," said Shannon Gibson, DCCU's Retail Vice President. "Studies and industry trends continue to show that many people enter adulthood without a solid understanding of budgeting, credit, saving, or responsible spending."

DCCU recognized an opportunity to help fill this void by creating a youth banking experience designed specifically for today's younger generations. "NextGen Youth Banking provides financial learning about how to establish healthy money habits," Shannon said. "The goal is not only to provide access to banking services, but to create an engaging learning experience that empowers young members to understand and manage their money more confidently. That's why we are also offering access to Banzai, a free interactive financial education platform, to enhance the learning opportunities."

NextGen Youth Banking meets young people where they are while giving parents and guardians meaningful opportunities to be involved in the learning process. "The program combines modern banking tools, financial education, and adult oversight within Online Banking and the Mobile App. This helps create a safe environment where young people can gain hands-on experience managing their money," Shannon said. "It also encourages important conversations about financial responsibility." Whether a child is learning the value of saving for a special purchase, setting a financial goal, earning money through chores or part-time work, or managing a debit card responsibly, NextGen Youth Banking provides practical opportunities to build skills that will serve them well into adulthood.

NextGen Youth Banking is designed to grow alongside members through different stages of life, with a seamless graduation to a standard DCCU account after they turn 18 years old. "As young people mature and their financial needs evolve, they can continue building the skills necessary to make informed financial decisions, manage spending wisely, learn healthy saving habits, and prepare for future milestones such as college, vehicle purchases, and independent living," Shannon said. "By helping young people establish strong financial habits early, NextGen Youth Banking supports long-term financial stability and independence as members transition into adulthood," said Shannon.

DCCU developed NextGen Youth Banking because investing in financial education today helps create stronger communities tomorrow. By empowering the next generation with knowledge, tools, and guidance, DCCU is helping young people build a healthier financial future – one that will benefit them not only in their teenage years, but throughout their entire lives.

"We are incredibly excited to bring NextGen Youth Banking to our members and their families," Shannon said. "This program represents more than a new account offering. It reflects our commitment to helping young people develop lifelong financial skills and prepare for future success." Whether you're introducing a child to saving for the first time or helping a teenager take greater ownership of their finances, NextGen Youth Banking provides valuable tools and support every step of the way. Together, we can help the next generation develop healthy financial habits that will serve them for years to come.

Convenience Meets Personal Service

A Q&A with Michelle Wilcher, DCCU's Call Center and eServices Vice President

At DCCU, we are always looking for ways to improve the member experience. We are excited to share more about a new service we've added to our ATMs – LiveTeller. Earlier this year, every DCCU ATM was upgraded with LiveTeller technology. We did not purchase new machines for this conversion. Instead, we enhanced the machines you already know and use, making smarter use of our existing infrastructure to enhance value and to provide a robust service experience.

Q: What is LiveTeller?

A: LiveTeller combines the convenience of an ATM with the personal service you'd expect when visiting a DCCU branch. When you use LiveTeller, you'll have the option to connect face-to-face with a live credit union employee through secure video technology. That means you can speak directly with one of our team members, from the convenience of your vehicle, allowing us to deliver a more personable experience.

Q: When will the LiveTeller feature be available?

A: LiveTeller offers extended service hours that mirror our Call Center hours from 8:00 a.m. to 7:00 p.m. Monday through Friday, and from 9:00 a.m. to noon on Saturdays. These additional weekday and Saturday hours will provide greater flexibility. If you can't make it to a branch during traditional business hours, you now have the opportunity to receive live assistance at a LiveTeller ATM that's most convenient for you.

Q: Who is staffing the LiveTeller?

A: LiveTeller is managed by our credit union employees who are located in our Operations Center in Waynesboro. You are interacting with knowledgeable, familiar faces who understand our membership and are committed to providing the high level of service you expect.

Q: What types of transactions can I complete with LiveTeller?

A: You can conduct nearly any transaction that you would typically complete in a drive-thru today. This includes:

- Cash deposits
- Check deposits
- Cashing checks
- Cash withdrawals
- Conducting transfers
- Making loan payments
- And asking questions related to your account

Additionally, these upgraded machines provide enhanced bill flexibility, including access to $1, $5, $10, $20, and $50 bills, giving you more options in how you receive your cash.

Q: Where can I find LiveTeller?

A: LiveTeller ATMs are located at every DCCU branch location, as well as several convenient non-branch locations, including Parkersburg Turnpike off the Staunton Bypass, Grottoes, and Craigsville. This ensures that members throughout our field of membership have easy access to these enhanced services.

Q: Are other banking options still available?

A: Yes! While we are excited about this new technology, it does not replace the other ways you currently interact with us. We continue to offer face-to-face teller transactions in our DCCU lobbies. We also continue to provide traditional drive-thru services. Our Call Center team is still ready to answer your phone calls. And our convenient online and digital banking options remain available for those who prefer to manage their accounts electronically. And, you still have the option to utilize these machines as a traditional ATM.

As your credit union, we remain committed to exploring opportunities that deliver strong value to the membership. We believe this enhancement reflects that commitment. It's about adding options, not taking them away. It allows us to meet you where you are, whether that's after work, on a Saturday morning, or at a location closer to home. It blends technology with personal service, strengthens accessibility, and positions us well for the future – all while keeping our local employees at the heart of the experience.

Learn more about LiveTeller at mydccu.com/liveteller.

2026 Scholarship Winners Announced

The DCCU Cares Foundation is pleased to announce its 2026 scholarship recipients, awarding a total of $32,000 to deserving students across our community. Investing in local students demonstrates the Foundation's commitment to education as they help ease the stress of paying for college. To learn more about the DCCU Cares Foundation and its impact on our community, visit **mydccu.com/foundation**.

dccu cares
FOUNDATION

Congratulations to our 2026 scholarship winners. We wish you great success in your educational pursuits.

Ivory Aliff
Adult Category

Owen Perdue
Bath County High School

April Gingerich
Broadway High School

Samuel Starcher
Buffalo Gap High School

Jonathan Akasa
Central High School

Olivia Grebe
East Rockingham High School

Senya Johnson
Fort Defiance High School

Alexa Martinez
Harrisonburg High School

Elijah Good
Highland High School

Lauren Thompson
James Wood High School

Bryanna Rivas Guzman
John Handley High School

Toffene Dione
Masters/Doctorate Category

Jackson Carr
Millbrook High School

Alia Rhinehart
Page County High School

Presley Austin
Parry McCluer High School

Emma Bayonet
Private/Home School Category

Erika Ashby
Riverheads High School

Zachary Watts
Rockbridge County High School

Nighat Sumbal
Rocktown High School

Aidan Tierney
Sherando High School

Damien Mason
Skyline High School

Isam Mousa
Spotswood High School

Joshua Bryant
Staunton High School

Andrew Veverka
Stonewall Jackson High School

Bailey Walker
Strasburg High School

Joseph Tetto
Stuarts Draft High School

Nathalie Acosta
Technical Licensure Category

Laurel Armstrong
Turner Ashby High School

Kolt Kelso
Waynesboro High School

Charonne Berthiaume and Alyssa Bower
Dr. Robert "Bob" Lauren Tichenor DCCU Employee Family Member Scholarship

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We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate and graduate students. When scholarships, grants, and federal student loans aren't enough, these loans may help you get the money you need. Learn more at **mydccu.com/studentlending**.

DuPont Community
CREDIT UNION

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Waynesboro, VA 22980

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Holiday Closings

Labor Day – Saturday, 9/5 & Monday, 9/7
Columbus Day – Saturday, 10/10 & Monday, 10/12

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David A. Kirby, Treasurer
Marvin G. Copeland, Jr., Director
William D. Russell, Director
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J. Samuel Rothrock, Associate Director
Barry D. Smith, President/CEO

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William D. Russell, Board Director
J. Samuel Rothrock, Associate Board Director
Mary Louise Yates, Member
Steven A. Cason, Member

Insured by NCUA. Membership required.

Employee Spotlight

March 1, 2026 - May 31, 2026

Years of Service

25 Years – Sandy Griffin
25 Years – Ashley Leach
20 Years – Rena McCormick
20 Years – Barry Smith
15 Years – Trish Coffey
10 Years – Anyi Barahona
10 Years – Courtney Bean
10 Years – Lauren Jack
10 Years – Thomas Knopp
10 Years – Diego Osorio
10 Years – Ellie Wood
5 Years – Stephanie Claflin
5 Years – Emily Cox-Ockerman
5 Years – Wendy Curl
5 Years – Tristan Davis
5 Years – Danielle Hammer
5 Years – Shyla Hise
5 Years – Bill Groseclose
5 Years – Kendra Plowman-See
5 Years – Jon Stepp

Promotions

Samantha Cardo – Senior Member Advisor
Victoria Coffey – Senior HR Generalist
Melody Godbey – Human Resources VP
Laura Holtzendorff – Senior Member Representative
Stephanie Key – Senior Business Accounts Advisor
Susi Martinez – Member Advisor
Heather May – Staff Development Operations VP
DeAnna Rappold – Member Advisor
Sierra Reed – Accounts Payable Administrator
Jay Turner – Member Advisor
Jennifer Wheeler – Helpdesk Technician

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 and LiveTeller

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

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