

FALL 2022

member*matters*

Leading You Through the Mortgage Journey

Board of Directors Election Update

Candidates announced for 2023
Board of Directors election

Windward Pointe Member Center Now Open

DCCU's 14th Member Center
opens in Fishersville



DuPont Community
CREDIT UNION



Supporting the Best Interests of our Members

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



One of the qualities that sets our financial cooperative apart is the emphasis we place on returning value to our members. DCCU continues to look for ways to support the financial wellness of our members, which is especially important during uncertain economic times.

Providing consultative service is one of the most important ways we return value to our members. When you interact with DCCU online, by phone, or in-person at one of our 14 Member Centers, you can have peace of mind knowing that we are advocating on your behalf making sure you have considered the options and arrive at a solution that makes the most sense for your unique situation. Making recommendations that best support your financial needs is our top priority and I encourage you to think of DCCU first with any questions you may have.

While service is at the forefront, technology is another important way our cooperative provides value. Our goal is to make banking as convenient as possible. We continue to invest in technological enhancements that allow you to easily manage your finances in a variety of ways. Recent updates to our website and mobile banking platforms mean you can access your accounts, apply for loans, and read the latest updates about DCCU more efficiently. We also introduced Personal Teller Machines (PTMs) at our Windward Pointe Member Center, which provide innovative banking with a personal touch. These machines offer the best of both worlds – the convenience of self-service if

you prefer, with personalized support when you need it. If you're in the Fishersville area, I hope you will stop in and give our PTMs a try. More information, including a virtual tour, is available at mydccu.com/windwardpointe.

While DCCU offers all of the products and services you need – checking, savings, loans, investments – we also look for ways to provide a greater return for our members. Throughout the year, we hold special promotions that offer a variety of value-adds that help support your financial health. Examples include lowering interest rates on loans, providing additional credit card cash back or rewards points, and paying home equity closing costs and appraisal fees. Our current auto loan promotion, which pays you 90 days of interest up front, is a great example of how we focus our campaigns on providing value for our members.

Personal service, innovative technology, competitive products, and local convenience are some of the ways we return value to our members. Being part of a cooperative means you are a member-owner. The more you utilize your credit union, the more value we are able to return to you and the rest of the membership. It's a cycle that doesn't stop and it helps make DCCU even stronger. You have more choices than ever these days when it comes to banking, and that is why I am grateful for your continued support of our cooperative.

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, 2021

Assets	\$1,709,405,006
Savings	\$1,529,436,774
Loans	\$964,647,830
Members	115,164

Member Matters is a publication of DuPont Community Credit Union.



Leading You Through the Mortgage Journey

For decades, DCCU has been serving the mortgage needs of our members. Rooted in the Shenandoah Valley, DCCU's mortgage team is available to assist with every facet of the home buying process. In today's complex mortgage environment, it is important to choose a local mortgage lender with advisors who understand the market and a variety of loan options that fit your needs. When you are ready to buy a home or refinance your current home, DCCU is here to lead you through the journey, from start to finish.

There are numerous available options when it comes to selecting a mortgage lender, and sometimes it is hard to know how to choose. One of the most important first steps in the home buying process is to establish a connection with a financial institution that has your best interests in mind. "At DCCU, we have a team of experienced Mortgage Advisors who are knowledgeable about the local housing market and passionate about helping our members realize their dream of homeownership," said Jay Hutchens, DCCU's Mortgage Sales Manager. "They will ask about your plans and situation, give you straightforward information about your home financing options, and make sure you have the facts you need to make an informed decision."

Choosing the right mortgage loan is another important part of the home buying journey. DCCU has a wide range of mortgage loans with flexible terms that fit your individual needs. A fixed-rate mortgage may be ideal if you are planning to remain in your home for a longer period of time and prefer the comfort of knowing your rate will remain the same for the life of the loan. If you are only planning to stay in your home for a few years, perhaps an Adjustable Rate

Mortgage (ARM) is better for you. ARMs typically feature a lower rate early in the term that will adjust over time. "Our new 5/5 ARM may provide peace of mind compared to a traditional ARM, and a lower rate than a traditional fixed rate mortgage," said Jay. "I encourage you to reach out to one of our Mortgage Advisors to learn more." DCCU also offers Government Loans – FHA, VA, and the USDA Rural Development Loan – that could be a good choice for first time homebuyers.

In addition to having a knowledgeable team of Mortgage Advisors and a variety of loan options, DCCU also has a local team working behind the scenes making the loan decisions, and also processing and underwriting the loans. "Because the mortgage process can be complicated, it is helpful to know you have a dedicated team working hard on your behalf," said Kim McClamroch, DCCU's Mortgage Loan Manager. "Our experienced team of professionals maintain communication with you throughout the process with a focus on closing as efficiently as possible and on time."

When it comes to big decisions like purchasing or refinancing your home, choosing the right mortgage lender can be just as important as finding your ideal home. DCCU has a full range of mortgage loan options with rates and terms that fit your budget. "Whether you are interested in buying or refinancing a home, or just starting to weigh your options, it is never too early to get the conversation started with one of our Mortgage Advisors," said Jay. "DCCU is committed to helping ensure our members' mortgage journey is as smooth as possible by providing support and guidance every step of the way," said Kim.

DCCU Announces Candidates for 2023 Board of Directors

The Governance Committee has nominated the following members as candidates for election to DuPont Community Credit Union's Board of Directors for 2023:

- **Connie A. Fahey**
- **Drew Ellen Gogian**
- **David A. Kirby**

There are two expiring terms for positions currently held by Drew Ellen Gogian and David A. Kirby. 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 Monday, October 31, 2022.

Ballots will be distributed in January when the election period begins. Keep up-to-date with the election process by visiting **mydccu.com**.

Drew Ellen Gogian



As a native of Augusta County, Drew is committed to serving our community. She is a graduate of Robert E. Lee High School and went on to pursue her nursing education by obtaining her Associate Degree in Nursing at Blue Ridge Community College, Bachelor of Science

in Nursing at the University of Virginia, Master of Science in Nursing in the Nurse Educator tract at Old Dominion University, and Doctor of Education at Walden University. She has worked in our region as a registered nurse, nurse educator, and leader for over twenty-six years.

Drew began serving on the DCCU Board in 2016 as an Associate Director and then as a full Director the following year. She has enjoyed advocating for the membership as our credit union has grown and welcomes the opportunity to continue serving you as a Director. Her volunteer work with DCCU has provided her with invaluable learning experiences that have prepared her to espouse good stewardship practices that will help ensure the longevity of our credit union. Drew sincerely believes in the mission of DCCU and is dedicated to doing her part in affecting real, lasting, and positive change in the lives of our members.

Meet the Candidates

Connie A. Fahey



Connie Fahey is employed by the Department of Veterans Affairs as the Chief Nurse of the Primary Care Service under SALEM VAMC. She received her BA in Health Care Administration from Mary Baldwin College and Masters of Science in Nursing from Eastern Mennonite University.

She served as Adjunct Faculty at EMU, teaching research and evidence-based practice in the RN to BSN Program, and as the Government Relations Chair for the Augusta Chapter of the Virginia Nurses Association. She volunteered for the Augusta Regional Free Clinic and was a foster parent.

In 2016, she received the Salem VA Medical Center Nursing Excellence award. In addition, Mrs. Fahey was the principle investigator in a pilot study that was published in the Federal Practitioner in January 2017.

Mrs. Fahey resides in Augusta County and joined DCCU in 2003, and would bring her dedication, education, and experience to serving on DCCU's Board of Directors.

David A. Kirby



David is a lifelong resident of the Waynesboro and Augusta County area and has been a member of the credit union since the 1970s. He earned both a BS and MBA from Eastern Mennonite University and has been working as a residential building contractor in the local community since 1986.

He is a 20 year member of the Rotary Club of Staunton-Augusta County, a previous board member of Renewing Homes Greater Augusta, and currently serves on the Augusta County Recycling committee, the Augusta County Board of building appeals, and the Augusta County Broadband committee.

David is currently serving the DCCU membership as a board member and as a member of the ALM committee. His business experience and education along with local non-profit involvement give him a solid background to serve the Credit Union members. He believes that servant leadership is an effective means of helping DCCU grow and thrive in the local community.

David and his wife Amanda reside in Augusta County.



Windward Pointe Member Center Now Open

DCCU's 14th location is now open to serve you! Located in the Food Lion shopping center in Fishersville, Windward Pointe is adjacent to our two drive-up ATMs and offers our members another convenient banking option. This is an exciting time for DCCU and we look forward to serving our members in the Fishersville community. Stop in to see us soon!

32 Windward Drive, Suite 120
Fishersville, VA 22939

Monday – Thursday 9AM – 5:30PM
Friday 9AM – 6PM

Learn more about our Windward Pointe Member Center at mydccu.com/windwardpointe.

DCCU News & Updates

Shop and Give Campaign Nets \$20,000 Donation to the Blue Ridge Area Food Bank

At DCCU, we care about our members and the community. During a special credit card campaign held in July and August, DCCU awarded members 3X rewards points or 2% cash back when they used their DCCU Credit Card for grocery purchases. In turn, DCCU pledged to donate 1% of grocery spend to the Blue Ridge Area Food Bank up to \$20,000!

Thanks to the support of our members, we will donate \$20,000 to the Blue Ridge Area Food Bank, which will help them provide approximately 80,000 meals to families in our community. The timeliness of this campaign reflects DCCU's commitment to supporting the community, especially now as inflation continues to drive up the cost of groceries and more families are turning to food banks for support.



**Blue Ridge Area
FOOD BANK**
Everyone should have enough to eat.

A member of
**FEEDING
AMERICA**

DCCU Receives Recognition for 2021 Credit Card Campaign

The Virginia Credit Union League recently announced DCCU as the winner of the 2022 Louise Herring Philosophy In Action Award in the over \$1Billion asset size category. DCCU received first place for its unique community campaign – Make a Difference when you DIY – which awarded cardholders with additional credit card rewards when making purchases at do-it-yourself retailers.

Additionally, DCCU donated 1% of all DIY purchases, a total of \$28,291, to local Habitat for Humanity affiliates. DCCU's winning entry will be considered for CUNA's National Award, which will be announced at a later date.

THE LOUISE HERRING
**PHILOSOPHY
IN
Action**
MEMBER SERVICE AWARD



Holiday Closings

Columbus Day – Saturday, 10/8 & Monday, 10/10
Veterans Day – Friday, 11/11 & Saturday, 11/12
Thanksgiving – Thursday, 11/24 & Friday, 11/25
Christmas – Saturday, 12/24 & Monday, 12/26
New Year's Day 2023 – Saturday, 12/31 & Monday, 1/2

Board of Directors

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

Supervisory Committee

Bruce F. Hamrick, Chairman
Eugene F. Walker, Secretary
Wesley B. Wampler, Member
Jeff A. Miracle, Member
Robin W. Ruleman, Member
Marissa S. Helmick, Associate Member

Governance Committee

Angela M. Simonetti, Committee Chair
Drew Ellen Gogian, Board Director
Marvin G. Copeland, Jr., Board Director
Mary Louise Leake, Member
David A. Passmore, Member

Insured by NCUA. Membership required.



Employee Spotlight

June 1, 2022 – August 31, 2022

Years of Service

35 Years - Cindy Nuckoles
15 Years - Frank Vaughn
15 Years - Jennifer Surgener
10 Years - Cassandra Engstrom
10 Years - Jessica Hanger
10 Years - Joshua Trombley
5 Years - Derrick Gingerich
5 Years - Fallon Wright
5 Years - Jami Painter
5 Years - Joshua Johnson
5 Years - William Adamson

Promotions

Amanda Mowbray	Monica Dean
Senior Member Advisor	Senior Member Representative
Ariadna Sandoval	Wendy Curl
Senior Member Representative	Junior Card Services Advisor
Felicia Fitzgerald	
Senior Member Representative	
Katie Baska	
Senior Member Representative	
Kelly Brown	
Senior Member Advisor	

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