

member*matters*

Reflecting
on 22 Years
at DCCU

**Supporting the Needs
of Local Businesses**

Our Business teams are here
to help your business grow

**Board of Directors
Election Update**

Nomination by petition deadline is
October 31, 2025



DuPontCommunity
CREDIT UNION



Reflecting on 22 Years at DCCU

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

As you have probably heard, after 22 years of working for DuPont Community Credit Union, I have decided to retire in early 2026. Being a part of DCCU has been one of the most rewarding experiences of my life, both professionally and personally. When DCCU was founded in 1959, there was a spirit of wanting to do “banking” differently. Doing it in a way where the primary focus was **on** the membership and **for** the membership. Our cooperative structure is about creating a strong value proposition that encompasses many aspects: a broad suite of helpful products and services, competitive rates, convenient locations, relevant technology, educational resources, and ready access to a well-trained staff that is focused on your financial wellness. Each one of us has different financial realities and DCCU exists to help you navigate both challenges and opportunities as your circumstances and priorities shift.

I believe that we have achieved notable long-term success because there is a sincere appreciation for the way that DCCU operates. One of the biggest drivers of our success has been the fact that our members share their positive experiences with others. Thank you! Another critical part of our success has been the commitment of our staff. I like to tell our employees that there are many “jobs” that one can do but there are fewer opportunities for meaningful work. Focusing on the financial health of our membership, and by extension the way that it improves our community, is exactly that kind of meaningful work. This commitment is a fundamental difference that credit unions embody and continue to

pursue. We are proud of the fact that over our 66 years in existence, we have served multiple generations of families and friends that have come to trust DCCU as a strong financial partner, in both their personal and business-related banking needs.

As I spend time reflecting on my career and all the history of the last 22 years, there are many people that have helped me in all kinds of ways – our incredible staff, our tenured and accomplished leadership team, our membership, my bosses, my family, my friends, and other community leaders that I have gotten to know along the way. I especially want to thank our Board of Directors and committee volunteers for their unwavering support of me and our staff; their encouragement during some challenging times; and for the grace in letting me continue to mature in my leadership skills in an ever-changing world. Thanks to all of you!

We continue to grow, and we now serve over 120,000 members throughout the Shenandoah Valley and beyond. I believe that’s a strong indicator of the value we offer. As you move forward, I encourage you to think of DCCU first when you have any financial questions or needs. Your credit union has a bright future ahead as we maintain our focus on the same ideals that our founders embodied: Your financial wellness.

That’s not going to change.

With gratitude, *Steve*

By the Numbers

August 31, 2024

Assets	\$1,833,902,997
Savings	\$1,643,686,664
Loans	\$1,147,837,137
Members	119,908

August 31, 2025

Assets	\$1,979,285,059
Savings	\$1,760,076,940
Loans	\$1,164,127,419
Members	122,616

Member Matters is a publication of DuPont Community Credit Union.



Left to Right: Matt Beahm, Lang Smith, Stephanie Key, Ed Powell, Tim Huerth, Sidney Rabon, Corey Huffman, Carrie Walters

Supporting the Needs of Local Businesses

Local businesses play a vital role in driving economic growth and fostering a strong sense of community throughout the Shenandoah Valley. In 2005, DCCU identified an opportunity to better serve the financial needs of local entrepreneurs and business owners by launching our Business Services Department. Since that time, we have continually refined and expanded our business offerings to provide meaningful, customized support designed to help businesses succeed at every stage of growth. In 2024, we identified an opportunity to expand the depth of our relationships with our business members even more and created our Business Accounts Department to better serve local entrepreneurs.

We understand every business is unique. That's why we offer account and lending solutions that are both flexible and designed with our business members in mind. "A checking account is a fundamental aspect of running a business and that's why we emphasize the importance of keeping it simple," said Carrie Walters, DCCU's Business Accounts Manager. "With DCCU, you can save on fees, we pay you dividends on your checking account balances, and we don't require you to maintain a minimum balance. These benefits provide valuable cost savings and increase financial flexibility, allowing you to focus more on running your business and less on managing fees."

Access to reliable financing options is essential for businesses looking to grow, adapt, or invest in new opportunities. DCCU offers a range of business lending solutions designed to meet your unique needs – whether you're purchasing equipment, expanding your operations, managing cash flow, or acquiring commercial real estate. "Our loan options are competitive, flexible, and supported by local decision-making. Plus, you receive personalized guidance throughout the lending process," said Sidney Rabon, DCCU's Commercial Originations Manager. "With DCCU as your financial partner, you get more than a loan,

you'll have a team committed to helping you achieve your short and long-term goals."

In addition to account and lending options, our Business Online Banking platform is designed to simplify your day-to-day operations, giving you secure, real-time access to your accounts anytime, anywhere. From transferring funds between accounts and making loan payments to establishing levels of user access and managing transactions with ACH Origination Services and Wire Origination – our intuitive platform is built to help save you time, reduce administrative tasks, and keep your business finances organized and accessible.

DCCU offers services tailored to simplify your daily operations – from streamlined account management tools to responsive lending options. Our approach is rooted in partnership. We meet you where you are and adapt our services to meet your evolving needs. "What truly distinguishes DCCU's business team is our personalized level of support. Our dedicated team of business professionals takes the time to understand your goals, your challenges, and your vision for the future," said Carrie. "Whether you are launching a new venture, expanding an established business, or something in between, we are committed to providing guidance and customized solutions every step of the way," Sidney added.

We view every business relationship as a long-term partnership, and we are proud to serve as a trusted financial resource for organizations across the Shenandoah Valley. Let us help your business reach its full potential – with financial solutions that are built to support, grow, and sustain your success. To learn more about DCCU's business products and services, or to connect with a member of our team, visit mydccu.com/business today.

DCCU Announces Candidates for 2026 Board of Directors

The Governance Committee has nominated David A. Kirby and William D. Russell as candidates for election to DuPont Community Credit Union's Board of Directors for 2026:



David A. Kirby

David Kirby is a dedicated and lifelong resident of the Waynesboro and Augusta County area, bringing decades of community involvement, business expertise, and a commitment to servant leadership to his role as a board member of DuPont Community Credit Union (DCCU). A member of DCCU since the 1970s, David also serves on the Asset-Liability Management (ALM) Committee, where his insights help guide the credit union's financial strategies.

David holds a Bachelor of Science and an MBA from Eastern Mennonite University, providing him with a strong foundation in business and leadership. Since 1986, he has been self-employed as a residential building contractor and real estate investor, contributing to the growth and development of the local community. His extensive business experience equips him to make informed decisions that support the credit union's mission and its members.

Deeply engaged in community service, David has been a member of the Rotary Club of Staunton-Augusta County for 25 years and currently serves as its President. He also contributes his expertise to the Augusta County Recycling Committee and the Augusta County Board of Building Appeals, demonstrating his commitment to enhancing the quality of life in the region.

David believes strongly in servant leadership as a cornerstone for fostering DCCU's growth and ensuring its continued success in serving the local community. He resides in Augusta County with his wife, Amanda, and remains dedicated to advancing the credit union's mission of financial empowerment and community impact.



William D. Russell

William D. "Bill" Russell was born in Michigan and graduated from Central Michigan University with a Bachelor's Degree. He moved to Virginia in 2007 to pursue a career in law enforcement.

In 2008 he joined the Waynesboro Police Department as a Police Officer. Starting on patrol, he soon became a narcotics investigator, using his skills to combat drug-related crimes. Seeking new challenges, he joined the Augusta County Sheriff's Office in 2012.

In 2018, Bill took a leap of faith and followed his entrepreneurial dream. He opened Keyrenter Property Management Solutions, a successful venture managing around 300 rental properties.

Beyond work, family means everything to Bill. He and his wife Sarah have two amazing children, Jonathan and Joseph. As a father, he cherishes every moment with his kids, whether it's coaching T-ball, fishing trips, or supporting their dreams.

While he's grateful for the opportunities he's had, Bill understands the importance of making a positive impact. Through his law enforcement career, entrepreneurship, and dedication to his family, Bill strives to leave a lasting legacy of commitment, determination, and making a difference in the lives of others.

Nomination By Petition

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 1% of the DCCU membership as of June 30, 2025. **The petition forms and procedures are available by email to Nominations@mydccu.com and must be submitted by Friday, October 31, 2025.**

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. It would be an election by acclamation. However, if a member successfully completes the nomination by petition process and is added to the slate, the election period would start in January 2026. Keep up-to-date with the election process by visiting **mydccu.com**.

Help Us Build a Better Tomorrow – Together We Make a Difference

Established in 2024, the DCCU Cares Foundation is the charitable arm of DuPont Community Credit Union. Their mission is built around four focus areas: Financial Wellness, Financial Education, Member, Employee & Community Engagement, and Community Partnerships.



How the Foundation is Making a Difference

The Foundation supports these focus areas by giving community grants, offering scholarships to students, and providing resource navigation. Because financial distress often starts with a lack of financial knowledge and resources, the

Foundation promotes financial empowerment by teaching smart money habits throughout our community.

Additionally, those in need are often acutely affected by a lack of access to basic needs such as a quality supply of food, adequate housing, reliable transportation, and steady employment – the Foundation also seeks opportunities to donate in ways that target these issues.

2025 HIGHLIGHTS

Strategic Community Grant Program

The Foundation's Strategic Community Grant Program awards funds to mission aligned community partners who find innovative, results 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
\$7,500

Valley Supportive
Housing
\$6,000

Blue Ridge Area
Food Bank
\$6,000

Embrace Centers
for Community
\$6,000

Renewing Homes
\$6,000

Unity 4Kids, Inc.
\$2,500

Valley Mission
\$5,500

WARM Shelter
\$5,500

SAW Habitat for
Humanity
\$5,000

Community
Childcare
\$5,000

Waynesboro
Family YMCA
\$5,000



Annual Scholarship Program

Investing in local students represents the Foundation's commitment and passion for education as we help ease the stress of paying for college. They awarded \$30,000 in scholarships to area students as part of their 2025 scholarship contest.



Golf Tournament

The 2nd Annual "Drive Opportunities for Financial Health" Golf Tournament was held in September at the Club at Ironwood in Staunton, VA. Thanks to the participants and our sponsors, the tournament raised over \$30,000 to fund ongoing Foundation initiatives.

To learn more about the DCCU Cares Foundation, and how you can donate, visit mydccu.com/foundation.

**Holiday
Closings**

Columbus Day – Saturday, 10/11 & Monday, 10/13
Veterans Day – Tuesday, 11/11
Thanksgiving – Thursday, 11/27 & Friday, 11/28
Christmas Eve – Wednesday, 12/24 close at 2 PM
Christmas – Thursday, 12/25
New Year's Day 2025 – Thursday, 1/1

Board of Directors

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

Supervisory Committee

Pamela B. Adams, Chair
Bruce F. Hamrick, Vice Chair
Robin W. Ruleman, Secretary
Marissa S. Helmick, Member
Jonathan S. Lohr, Member

Governance Committee

Marvin G. Copeland, Jr., Committee Chair
Janet P. Mangun, Board Director
William D. Russell, Assoc. Board Director
Mary Louise Yates, Member

Insured by NCUA. Membership required.

Employee Spotlight

June 1, 2025 – August 31, 2025

Years of Service

25 Years – Deborah Darcus
20 Years – Stephanie Hanna
20 Years – Meredith Lawhorne
20 Years – Mark Topolosky
10 Years – Josh Gelser
10 Years – Lyn Gorman
10 Years – Matt Lunsford
10 Years – Gabby Pinedo-Carmichael
10 Years – Tyler Ward
5 Years – Amber Alexander
5 Years – Michael Curry
5 Years – Lauren Mummert

Promotions

Tyler Britt
Assistant Service Center Manager
Devon Dean
Senior Card Specialist
Alejandro Escalante
Junior Card Specialist
Mychaela Riggelman
Member Advisor
Sarah Rowe
Senior Member Advisor
Natalie Rudy
Senior Member Advisor
Leah Smallwood
Assistant Branch Manager

Destiny Wiles
Staff Development Specialist
Angela Young
Fraud Analyst

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