

member*matters*

Investing in Financial Education

Board of Directors Election Update

Nomination by petition deadline
is October 31, 2026

Rebate Program Provides Value

Borrowing from DCCU comes
with an added benefit



DuPontCommunity
CREDIT UNION



Giving Back to Our Community

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

Choosing a financial institution is about more than finding the right rate, account, or loan. It's about choosing an organization that is invested in the community we share. At DCCU, giving back is part of who we are. It shows in the time we volunteer, the organizations we support, and the opportunities we create to help our communities grow stronger.

As a member-owned, not-for-profit credit union, our purpose has always extended beyond providing financial services. We are here to help our members build brighter financial futures, and we also believe in investing our time and resources in the people and organizations that make the Shenandoah Valley special. We see firsthand the challenges and opportunities facing our neighbors, and we are committed to doing our part to make a meaningful difference.

Each October, our employees put that purpose into action through our Corporate Volunteer Month. Teams across DCCU volunteer with organizations throughout the area, offering their time, skills, and energy wherever they are needed. Whether packing food at local pantries, sorting donations for families in need, or preparing for a nonprofit event, our employees generously serve in ways that create an impact far beyond our credit union.

Our Shred Days are another important way we give back. Twice a year, we provide members and the community with a convenient, secure way to dispose of sensitive documents while collecting donations for the Blue Ridge Area Food Bank. It is a simple service with a meaningful purpose, and it reflects our belief that when we work together, even everyday efforts can make a greater

impact. Our Fall Shred Day season is currently underway, and I encourage you to take advantage of this valuable service.

Our commitment to giving back is clearly reflected through the DCCU Cares Foundation. The Foundation's focus on financial education is especially important because knowledge can change a person's future. When we help someone develop the confidence and skills to make sound financial decisions, we help strengthen families, communities, and future generations.

I encourage you to learn more about the Foundation's efforts to champion financial education in our feature story. I hope you will take a moment to read about its work and consider providing support support as it continues making a meaningful impact within our community.

When you choose DCCU, you're choosing an organization that invests in the people and places we serve. The strength of our membership allows us to support local nonprofits, educate our neighbors, and lend a helping hand when it is needed most.

That is something we are incredibly proud of. I am grateful to be part of an organization whose purpose reaches far beyond financial services. We are not just in the community; we are committed to being an active part of the community. And when we give back, we help make the place we all call home a little better.

Thank you for your continued support of our credit union and for helping us make a difference together.

By the Numbers

August 31, 2025

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

August 31, 2026

Assets	\$2,117,821,383
Savings	\$1,869,036,685
Loans	\$1,226,634,260
Members	125,787

Member Matters is a publication of DuPont Community Credit Union.



Left to right:
Jennifer Arteaga-Vargas,
Sarah Landram
Cover: Margaret Hersh

Investing in Financial Education

Financial wellness means having the knowledge, confidence, and resources needed to make informed decisions, navigate challenges, and pursue the opportunities that matter most. Through the DCCU Cares Foundation, this belief comes to life through investments in financial education, scholarships, and the people and organizations working to build stronger communities.

“Established as the philanthropic arm of DuPont Community Credit Union, the DCCU Cares Foundation is more than a charitable program,” said Margaret Hersh, the Foundation’s Executive Director. “It is a long-term investment in people. Through meaningful partnerships with schools, nonprofits, and local organizations, the DCCU Cares Foundation strategically directs support toward efforts that build individual capacity, expand opportunity, and strengthen financial futures.”

Building Financial Confidence Early

Financial habits often begin early and can shape how young people manage money into adulthood. “Through our partnerships with area schools, we are able to provide practical financial education directly to students,” said Jenny Arteaga-Vargas, Financial Wellness Specialist. “These programs give young people opportunities to learn about budgeting, saving, credit, spending, and other financial topics that are relevant to their lives.” The goal is to help students develop the confidence to make thoughtful decisions today while understanding how those choices can shape their future.

DCCU and the Foundation have awarded scholarships since 1995. For many students, scholarships help remove financial barriers and make higher education more attainable. In 2026, the DCCU Cares Foundation awarded \$32,000 in scholarships, helping local students invest in their futures. “Whether addressing immediate needs through schools and nonprofits or supporting long-term educational goals through scholarships, the Foundation is helping people create a more confident path forward,” Jenny added.

Reaching People Where They Are

Financial education can be especially valuable for individuals and families working to overcome financial challenges. Whether the goal is building savings, managing debt, establishing credit, or creating greater financial stability,

access to trusted information and practical resources can make a meaningful difference.

“That’s why the DCCU Cares Foundation partners with organizations that already have strong relationships within the community,” said Sarah Landram, Financial Wellness Program Manager. “Working alongside nonprofits and other community groups allows the Foundation to connect people with financial education in places where they already feel comfortable seeking support.” This collaborative approach allows financial wellness to become part of a larger conversation about housing, employment, family stability, and opportunity. “True financial health is about having the ability to weather challenges today while preparing for a stronger tomorrow,” Sarah added.

Investing in Stronger Communities

The Foundation’s work extends beyond financial education. The DCCU Cares Foundation also supports local organizations addressing needs such as affordable housing, workforce development, family support, and access to essential resources.

“These partnerships matter because lasting change rarely happens through one organization alone,” said Margaret. “Every financial education program and grant provides opportunities to help someone take another step toward greater stability.”

The DCCU Cares Foundation invests in helping people build financial confidence. “At the heart of this work is a simple idea: when people have the tools they need to make sound financial decisions, everyone benefits,” Margaret added. “Please consider joining the Foundation in investing in a stronger community.”

Together We Can Make a Difference – Donate Today

Online Banking

Log in to your Online Banking account
Click Transfers
Then click Donate to the Foundation

Donate by Mail

DCCU Cares Foundation
P.O. Box 1365
Waynesboro, VA 22980

DCCU Announces Candidates for 2027 Board of Directors

The Governance Committee has nominated Marvin G. Copeland, Jr. and J. Samuel Rothrock as candidates for election to DuPont Community Credit Union's Board of Directors for 2027:



Marvin G. Copeland, Jr.

Marvin G. Copeland, Jr. is a Senior Reliability Planner at Merck & Co. in Elkton, Virginia, where he has built a distinguished career spanning more than 39 years. Throughout his tenure, Marvin has held leadership and managerial roles and currently serves as a Site EBRG Lead. In this capacity, he partners with employee business resource groups to engage, empower, educate, and inspire colleagues while advancing an inclusive culture aligned with Merck's global strategy.

A committed community leader, Marvin has been actively involved with several local nonprofit organizations, including United Way and the Elkton Area United Service (EAUS), where he has served on the Board of Directors. His commitment to service reflects his belief in strengthening the communities in which he lives and works.

Marvin joined the Board of Directors of DCCU in March 2017 and currently serves as a Director and Chair of the Governance Committee. He previously served on the Asset Liability Management Committee. In his board service, Marvin brings a strong commitment to governance, accountability, continuous learning, and making decisions that serve the best interests of the organization and its members.



J. Samuel Rothrock

J. Samuel Rothrock, Ph.D., LPC, CRC has worked in rehabilitation settings since 2009. Currently he has a small consulting practice helping businesses navigate disability accommodations and performance management.

Dr. Rothrock graduated from Liberty University in 2008 with a B.S. in History. He studied counseling at Virginia Commonwealth University, graduating in 2013. He then earned a Ph.D. from Walden University in 2024. He publishes and presents research on supporting customers and employees with disabilities. Dr. Rothrock is an active member of the Augusta County Chamber of Commerce, National Rehabilitation Association, and his local church.

Dr. Rothrock currently serves as a Director on the Board of Directors and a member of the Governance Committee. He has also served as an Associate Director and a member of the Asset Liability Management Committee.

Nomination By Petition

There are two expiring terms for positions currently held by Marvin G. Copeland, Jr. and J. Samuel Rothrock. 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, 2026. The petition forms and procedures are available by email to Nominations@mydccu.com and must be submitted by Saturday, October 31, 2026.

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 2027.



DCCU's Rebate Program Adds Value

- ✓ Auto Loans
- ✓ Credit Cards
- ✓ Home Equity
- ✓ Personal Loans

Borrowing from DCCU comes with an added benefit. With our Loan Interest Rebate program, you can earn money back on the interest you pay each month on eligible loans.

See What You Can Earn

With a **\$30,000 Auto Loan** financed for 72 months at an interest rate of **6.19% APR**, here's the rebate you could receive in a year:

Annual Interest Paid	DCCU Rebate	Yearly Rebate Received
\$1,737.46	20%*	\$347.49

Your monthly rebate will vary based on loan amount and interest rate. Example auto loan payment: 6.19% APR for 72 monthly payments is approximately \$16.66 per \$1,000 borrowed. *Rebate subject to change each calendar year.

How it Works: It's Easier Than You Think

Here's how you can earn a rebate each month:



Pay monthly interest on a DCCU consumer loan



Make a self-service payment before your due date



Keep all accounts in good standing



Receive an electronic deposit



Maintain an active checking account

In 2025 alone, DCCU's Loan Interest Rebate program gave back \$2.1 million, benefiting more than 27,000 members. Don't miss out on this opportunity to get money back as you pay on your loan. Learn more at mydccu.com/rebate.

Look for this symbol to see if the DCCU loan is eligible for a rebate.



**Holiday
Closings**

Columbus Day – Saturday, 10/10 & Monday, 10/12
Veterans Day – Wednesday, 11/11
Thanksgiving – Thursday, 11/26 & Friday, 11/27
Christmas Eve – Thursday, 12/24 close at 2 PM
Christmas – Friday, 12/25 & Saturday, 12/26
New Year's Day 2027 – Friday, 1/1 & Saturday, 1/2

Board of Directors

Angie M. Simonetti, Chair
Michael P. Blinn, Vice Chair
Janet P. Mangun, Secretary
David A. Kirby, Treasurer
Marvin G. Copeland, Jr., Director
William D. Russell, Director
J. Samuel Rothrock, Director
Nicholas W. Dudley, Associate Director
Barry D. Smith, President/CEO

Supervisory Committee

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

Governance Committee

Marvin G. Copeland, Jr., Committee Chair
William D. Russell, Board Director
J. Samuel Rothrock, Board Director
Mary Louise Yates, Member
Steven A. Cason, Member

Insured by NCUA. Membership required.

Employee Spotlight

June 1, 2026 – August 31, 2026

Years of Service

30 Years – Penny Johnson
25 Years – Katie Campbell
20 Years – Lindsey Coffey
20 Years – Danelle Link
20 Years – Nick Martino
10 Years – Jennifer Burner
10 Years – Jennifer Lucas
5 Years – Sydney Birdsall
5 Years – Hannah Cale
5 Years – Elizabeth Ferguson
5 Years – Kimberly Grant
5 Years – Aaron LeVeck
5 Years – Ariadna Sandoval
5 Years – Lauren Sorto
5 Years – Michelle White
5 Years – Destiny Wiles

Promotions

Dominic Alvarez
Junior Wire Specialist
Jessica Hanger
Senior AP Administrator
Zach Hartman
Member Advisor
Teena Jordan
PTM Member Representative
Kendall Neff
Retail Branch Manager
Andi Parr
Senior Member Advisor
Jade Rowsey
Member Representative
Nya Saunders
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