

SUMMER 2021

member*matters*

Beyond Banking: Careers Anchored in Purpose

New Online Banking Coming Soon

A faster, more modern way to bank online

Scholarship Winners Announced

DCCU awards \$1,000 scholarships
to local students



DuPontCommunity
CREDIT UNION



Your Financial Wellness Partner

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

There's never been a better time to be a part of our cooperative. We've spent the last year navigating the many unknowns that accompanied the pandemic and today, we are optimistic about what lies ahead. One thing is certain, DCCU is here to help you navigate any financial situations you face.

As a credit union, we exist to help make the lives of our members better. It's all about financial wellness. To help put it in perspective, consider this analogy. When you are sick, you call your doctor because you have a relationship with them and you trust that they will use their wisdom to provide sound advice, and maybe medicine, to help you feel better. Similarly, think of DCCU as your financial wellness partner. From the expertise of our employees to our competitive products and services, we have what you need to help you meet your financial goals.

Our employees are empowered to help our members make well-informed financial decisions by taking a hands-on approach. We walk our members through all of their options and educate them along the way. The goal is to make sure our members thrive and grow. I encourage you to lean on our expertise to help you navigate your financial future. Think of DCCU first whether you are ready to purchase a home, need a loan to consolidate debt, want to diversify your deposit accounts, need to choose a credit card that is best for you, want to plan for retirement, or simply have a question – we are here for you. At the

root of how we engage with our members is purpose, and our feature story offers insight into how purpose drives the service we provide to the membership.

I encourage you to lean on our expertise to help you navigate your financial future. Think of DCCU first.

When it comes to products and services, we are always evaluating what we offer to make sure we are meeting your needs and making the greatest impact possible. Whether we are lowering rates on our auto loans, offering additional credit card points or improving technology – everything we do is for our members. By now, you have heard about the launch of our new Online Banking platform that is coming soon. We are excited to provide a better way to manage your finances while on the go. Don't hesitate to reach out to us if you need help navigating the transition.

I realize that there are more choices than ever when it comes to where and how you bank, and I am grateful that you have chosen DCCU for your banking needs. Looking ahead, we have much to be encouraged about as we remain committed to helping our members improve their financial wellness. Thank you for your continued support of our cooperative.

By the Numbers

May 31, 2020

Assets	\$1,429,958,091
Savings	\$1,266,304,204
Loans	\$950,871,914
Members	107,436

May 31, 2021

Assets	\$1,699,907,153
Savings	\$1,526,950,105
Loans	\$944,498,582
Members	113,489

Member Matters is a publication of DuPont Community Credit Union.



Michelle Wilcher
Director of Retail, North Region

Leah Smallwood
Member Advisor, Downtown Staunton

Beyond Banking: Careers Anchored in Purpose

DCCU is a not-for-profit financial cooperative that strives to help improve the financial wellness of our members and the community. Behind that objective are the employees that spend each day working on behalf of our membership, serving their financial needs. People seek employment at DCCU for many reasons. Beyond salary, benefits, and stability, many choose DCCU because of the culture, mission, and purpose that drives our cooperative.

Michelle Wilcher, Director of Retail for DCCU's North Region, came to the Credit Union in 1998. Unhappy where she was working, she came to DCCU for a fresh start and greater opportunity. What she didn't realize at the time was that DCCU would help her discover her purpose, one that precisely aligned with DCCU.

"During my 23 years here, I have held a variety of positions such as Insurance Coordinator, Loan Trainer, and Underwriter, but I found my purpose in Retail," Michelle said. "During an interaction with a member years ago, I realized that I had the competence to help this member save money. From that 'aha moment' on, I knew why I came to work every day and I made sure that every member I encountered benefited from that realization."

DCCU fosters an environment of learning, professional growth, and opportunity. Michelle excelled on the Retail path, serving as a Member Advisor, Assistant Branch Manager, Retail Branch Manager, and currently as Director of Retail.

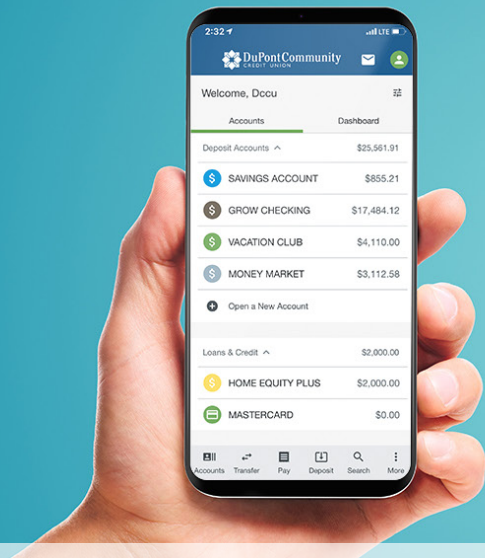
"As I became more confident in what I was doing, other team members would shadow me and I could share more about the purpose behind what we do. I found those interactions to be just as fulfilling as helping members directly," Michelle said. "Not only was I helping to make a difference in the lives of our members, now I was able to teach other DCCU employees how to do it as well."

Leah Smallwood is a DCCU Member Advisor who has benefitted from Michelle's leadership and mentorship. "I've been with DCCU since September 2019. When I started here, I wasn't exactly sure what I wanted to do in my career, but I knew I wanted to work somewhere that was more than just a job. I wanted a career," Leah said. "I went through a unique training program that allowed me to shadow several different departments and I learned a lot. As soon as I arrived at our Downtown Staunton Member Center, I had the opportunity to help a wonderful family navigate a difficult time. I knew then that I had found my purpose. Caring for our members, understanding where they are coming from, and putting them first – that's why I love working here."

By design, credit unions exist to help. In fact, the credit union motto is 'People Helping People', and that's what we do here. We are advocates for our members and everything we do is with our members in mind.

"Being able to come to work every day with a clear purpose allows us to proactively look for opportunities that will be impactful and make a difference in the lives of our members," Michelle said. "DCCU encourages us to think bigger. We are innovative, yet deliberate, and it's very exciting to be part of a culture like this."

DCCU is an organization anchored in purpose. If the idea of advocating for the financial wellbeing of our members and helping to improve their lives is intriguing to you, consider a career at DCCU where we go beyond banking and make a difference by carrying out our purpose. You can learn more about careers at DCCU by visiting mydccu.com/careers.



Coming Soon

New & Improved ONLINE BANKING

A faster, more modern
banking experience

We've listened to your feedback and are excited to announce that a faster, more modern Online Banking experience is coming soon! Our new Online Banking platform will allow us to make banking even more convenient for our members by offering a secure, personalized interaction that complements the consultative service our members receive from our branches and Service Center.

Key features include:

- Faster performance
- A single experience for Online Banking, whether on desktop or mobile
- Mobile eStatements
- New card alerts and controls
- Self-service account opening for savings accounts

Be on the lookout for more information, or visit our website for more details: mydccu.com/new-online-banking.



Introducing Retirement Central

Retirement Central is a new platform that allows our members to start the process of opening an IRA/HSA account with DCCU online! You can also use Retirement Central to request withdrawals and make contributions to your existing IRA/HSA accounts with DCCU.

Visit mydccu.com to learn more.

Spring Shred Days Results

During our Spring Shred Days we shredded over 59,000 pounds of sensitive documents. We appreciate the continued support from our members and the community, especially the generosity shown towards the Blue Ridge Area Food Bank in food and monetary donations.



 **5,436**
Pounds of Food

 **\$4,459**
Monetary Donations

 **22,366**
Meals Provided
(from food & donations)

Scholarship Winners Announced

DCCU has been awarding scholarships since 1995. Investing in local students represents our commitment and passion for education as we help ease the stress of paying for college. This year, applicants were asked to write an essay about the advantages and disadvantages of digital/electronic banking channels and how these channels compare to traditional banking options. DCCU awarded a total of \$29,000 in scholarships to deserving students in our community.



Congratulations to our 2021 scholarship winners. We wish you great success in your educational pursuits.

Brittany Drumheller

Adult Category

Wyatt Harmon

Bath County High School

Molli Coleman

Broadway High School

Alyssa Armentrout

Buffalo Gap High School

Michelle Kim

Central High School

Maria Sonoski

Clarke County High School

Juliet Good

East Rockingham High School

Brodie Cash

Fort Defiance High School

Jaiden Brooks

Harrisonburg High School

Rachael Amirault

Highland High School

Elisabeth Bass

James Wood High School

Hannah Church

John Handley High School

Taylor Johnson

Luray High School

Matthew Silver

Masters/Doctorate

Jordan Baer

Millbrook High School

Jack Rizzo

Private/Homeschooled

Riley Reed

Riverheads High School

Michael Gilbert

Rockbridge County High School

Alexis Dennis

Sherando High School

Lukas Leon-Nolan

Skyline High School

Zachary Kiser

Spotswood High School

Fiona McGhee

Staunton High School

Brooke Jones

Stonewall Jackson High School

Seaira Warnell

Strasburg High School

Wyatt Aldhizer

Stuarts Draft High School

Emma Campbell

Technical/Licensure

Kevin Matthew

Turner Ashby High School

Riley Hamp

Waynesboro High School

Grayson Wright

Wilson Memorial High School



Get the Money You Need for Your Education

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

Find us on Facebook:
facebook.com/mydccu

Holiday Closings

Labor Day – Saturday, 9/4 & Monday, 9/6
Columbus Day – Saturday, 10/9 & Monday, 10/11

Board of Directors

Everett J. Campbell, Jr., Chairman
Q. Maurice Gresham, Vice Chairman
Angela M. Simonetti, Secretary
Michael P. Blinn, Treasurer
Drew Ellen Gogian, Director
Marvin G. Copeland, Jr., Director
Janet P. Mangun, Director
Connie Fahey, Associate Director
David Kirby, Associate Director
Steve F. Elkins, President/CEO

Supervisory Committee

Bruce F. Hamrick, Chairman
Eugene F. Walker, Secretary
Wesley B. Wampler, Member
Jeff Miracle, Member
Robin Ruleman, Member

Governance Committee

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

Insured by NCUA. Membership required.

Employee Spotlight

April 1, 2021 – June 30, 2021

Years of Service

20 Years – Katie Campbell
20 Years – Ashley Leach
15 Years – Lindsey Coffey
15 Years – Nick Martino
15 Years – Rena McCormick
15 Years – Barry Smith
10 Years – Trish Coffey
10 Years – Cody Crider
10 Years – India Hall
5 Years – Courtney Bean
5 Years – Rosie Campbell
5 Years – Lauren Jack
5 Years – Thomas Knopp

5 Years – Mary Morris
5 Years – Ellie Wood

Promotions

Zach Bandy
Architecture & Development
Manager
Josh Church
Member Advisor
Allison Fink
Vice President Executive
Administration
Laura Hawthorne
Member Advisor

Jacob Larew
Chief Retail Officer/SVP
Michael McAllister
Chief Lending Officer/SVP
Braedyn McCormick
Member Advisor
Brandon Murray
Director of Software Development
Andi Parr
Member Advisor
Katie Roby
Retail Branch Manager
Taylor Swisher
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