

# member*matters*

## A Light in the Community

### Giving Back

Some of the ways we supported our members and community in 2024

### Board of Directors Updates

Nominations for 2026 openings will be accepted starting June 1, 2025



**DuPontCommunity**  
CREDIT UNION





# The Importance of Planning Ahead

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

There's never a wrong time to plan for the future. It is easy to get caught up in the hustle and bustle of daily life – paying bills, meeting deadlines, and juggling family or work commitments. We believe in empowering our members to secure not just their present, but also their future. That's why we offer a wide range of products and services to help you build a stable financial foundation now, while giving you the tools you need to prepare for whatever comes next.

### Credit Cards: Flexibility When You Need It

Unplanned expenses can sometimes happen when you least expect them. That's where having a DCCU Credit Card can provide the flexibility you need – whether it's for an emergency or to cover a large purchase. With market-leading rates, flexible terms, and a robust rewards program, our credit cards are a great tool for managing your finances. And with responsible use, you can also build or improve your credit score, which can improve your financial wellness.

### RateDrop Mortgage: Smart Financing for Your Home

Buying a home is a major decision and you want to be sure to consider all options. Over the last few years, we've experienced rising interest rates, which has caused some uncertainty for consumers, particularly homebuyers. That's why we developed RateDrop Mortgage, an innovative adjustable-rate mortgage that allows you the option to take advantage of lower mortgage rates. Every twelve months, if rates decrease, you can lock in the lower rate\* – no refinancing or new closing costs are required, just pay a processing fee per adjustment.

### Home Equity Plus: Be Ready for Life's Unexpected Turns

Life is full of surprises, some welcomed, others not so much. Whether you are planning a renovation project or an unexpected expense arises – you want to be prepared. With Home Equity Plus, you can access the equity in your home to pay for whatever you need, while enjoying low rates and flexible repayment options. Home Equity Plus is a line of credit and a fixed-rate loan all in one and provides peace of mind knowing that no matter what life throws your way, you have the resources to handle it.

### Investment Team: Planning Today for a Brighter Tomorrow

Did you know that as a DCCU member, you have access to an investment team that can help you start thinking about the future? Whether you're saving for your children's education or planning for retirement, it's never too early to start. Our investment team is here to help you navigate those important decisions and can help you create a personalized strategy that aligns with your goals.

These are just a few examples of how you can partner with DCCU as you plan for the future. Our products and services are designed to give you the flexibility and support you need to help you improve your financial wellness and achieve your goals. We're here to help you at every stage of your financial journey – today, tomorrow, and for years to come. As always, I appreciate your support of our cooperative and encourage you to reach out to us with any plans you have so that we can work towards them together.

\*Offers of credit subject to creditworthiness and collateral.

## By the Numbers

### February 29, 2024

Assets	\$1,814,161,514
Savings	\$1,652,684,302
Loans	\$1,145,939,075
Members	118,067

### February 28, 2025

Assets	\$1,917,346,400
Savings	\$1,718,584,505
Loans	\$1,143,154,701
Members	120,912

Member Matters is a publication of DuPont Community Credit Union.



## A Light in the Community

Scott Balsley is a Shenandoah Valley native, having spent his entire life in Waynesboro and Augusta County. Despite a humble upbringing, he credits his mother for instilling the values of helping others and giving back. “Although we didn’t have much, she always made sure we helped others whenever we could, regardless of what we had,” Scott said.

His mother also taught him the importance of saving. When Scott was ten years old, he opened his first savings account, an experience he vividly recalls. “My grandfather, who worked at the DuPont plant for 40 years, took me to DCCU to open my account, and I’ve been banking with DCCU ever since,” Scott said.

After his mother remarried, Scott and his family moved to Augusta County. “I worked on a cattle farm with my stepfather, who helped me develop a strong work ethic,” Scott said. “After high school, I attended technical school for carpentry and right out of school I went to work, eventually starting my own construction company.”

Throughout his adult life, Scott has remained deeply engaged in the community, channeling the values of giving back and hard work that he learned during his childhood. For many years, he and his wife Cathy organized numerous fundraising events for Relay for Life. “We have always been active in the community, but we realized we could do even more,” Scott said. “That’s when we came up with the idea to open a camp to help children in our area.”

In 2012, Scott and Cathy’s vision came to life with the opening of Camp LIGHT, located on the 160-acre Creative Works Farm in Augusta County. The camp welcomed 23 campers during its first session, providing children with medical, physical, behavioral, and other special needs – as well as at-risk youth – the opportunity to attend at no cost. The camp offers activities such as archery, swimming,

horseback riding, animal management, gardening, nature exploration, fishing, arts and crafts, outdoor sports, and more.

Camp LIGHT continues to grow and now hosts over 300 children each summer. This success is largely due to the generosity of volunteers and sponsors who help sustain the camp. DCCU has supported Camp LIGHT for over 10 years through sponsorship donations and volunteer efforts. “Our volunteers and sponsors are the heart of what makes camp possible,” said Scott. “Without them, we wouldn’t be able to do it. It is truly a blessing to have so many people that believe in our mission.”

Looking ahead, Scott is excited about the future of Camp LIGHT and the continued impact it will have on the children and families it serves. “We are currently fundraising to expand our programs to also offer an overnight camp experience, family respite weekends, and more,” said Scott. “The expansion would allow us to serve over 600 campers each year, helping them increase their independence and learn important life skills.”

“Camp LIGHT is a place where children, regardless of their abilities, can experience things they may not have the chance to otherwise,” Scott said. “Every child can be challenged and try something they’ve never done before. Seeing those smiles make all the hours of work worthwhile.”

The future is bright for Camp LIGHT and DCCU is proud to support an organization that is making such a positive difference in our community. Scott didn’t know at age 10 when he opened his first savings account that he would cross paths with DCCU again in this way, and we are so glad he did because we appreciate the opportunity to give back in such a meaningful way. To learn more about Camp LIGHT, visit **[creativeworksfarm.org](http://creativeworksfarm.org)**.





## Report from the Chair

**Angie M. Simonetti, Chair, Board of Directors**

*DuPont Community Credit Union (DCCU) experienced another positive year in 2024 as we demonstrated our continued commitment to our membership and the community. Here are some highlights from 2024:*

### Financing the Goal of Homeownership

We funded \$59.4 Million in real estate loans in 2024, helping 260 members purchase or refinance their homes. We remain committed to supporting the evolving mortgage needs of our members, as demonstrated by the introduction of RateDrop Mortgage, an innovative mortgage loan that allows you to lower your mortgage interest rate every 12 months if rates decrease. RateDrop Mortgage is an example of our focus on providing relevant solutions that support the financial wellness of our members.

### Providing Quality Lending Solutions

In 2024, we served the lending needs of over 7,400 members as we funded \$61.8 Million in auto loans, \$14.4 Million in credit card lending, and \$42.3 Million in home equity loans. Our Rebate Program returned over \$2 Million in paid interest to members with a consumer loan – credit card, auto, personal, and/or home equity. Additionally, we continue to support the business lending needs of our members, funding \$18.9 Million in business loans.

### Expanding Innovative Banking Options

We expanded our Video Banking services in 2024, adding two new locations. In addition to the drive-up ATMs at Grottoes, West Staunton, and Windward Pointe in Fishersville, Video Banking is also available at our West Main location in Waynesboro and our South High Street location in Harrisonburg. Video Banking ATMs provide standard ATM functionality along with the opportunity for members to speak with a DCCU representative by video to ask questions or request assistance.

### Supporting Community Financial Health

In 2024, we launched the DCCU Cares Foundation, a non-profit organization created to formalize and expand on the longstanding charitable efforts of DCCU. The DCCU Cares Foundation has a vision to provide solutions that help improve financial wellness, promote education, drive engagement, and grow community partnerships.

### Giving Back to Our Community

Supporting local organizations throughout the Shenandoah Valley is important to us. In 2024, DCCU provided sponsorship donations to 123 organizations, totaling over \$107,000 to help fund their initiatives and achieve their goals. DCCU Shred Days are popular events that meet a need while giving back at the same time. While shredding your sensitive documents for free, we also collect donations for the Blue Ridge Area Food Bank. Through our Spring and Fall Shred Days, we collected enough food and monetary donations to help the Food Bank provide over 48,000 meals for families in need. DCCU employees also contributed over 1,000 volunteer hours throughout our field of membership, providing support in a hands-on way.

These highlights reflect some of the ways we deliver value to our members and help make a difference in our community. We are encouraged about 2025 and excited for the many years ahead. On behalf of the Board of Directors and the staff of DuPont Community Credit Union, we appreciate your membership and continued support of our financial cooperative.

## Board of Directors Updates

Congratulations to Angie M. Simonetti, Michael P. Blinn, and Janet P. Mangun on their election by acclamation to DCCU's Board of Directors, as announced at DCCU's Annual Meeting on April 1, 2025. They will serve 3-year terms.



**Angie M. Simonetti**



**Michael P. Blinn**



**Janet P. Mangun**

Each year, the Governance Committee is tasked with seeking member volunteers for possible openings on the DCCU Board of Directors, Supervisory Committee, and Governance Committee. For positions opening in 2026, nominations will be accepted June 1-30, 2025.

There will be two 3-year terms expiring on the Board in 2026 for Drew Ellen Gogian and David A. Kirby. Details about volunteer openings and the nomination process will be available at [mydccu.com](http://mydccu.com) by May 30, 2025.

# DCCU SHREDDAYS

9 AM–12 PM

**April 12**  
Kaylor,  
Harrisonburg  
Stuarts Draft

**April 19**  
Woodstock  
Verona

**May 3**  
Stone Port,  
Harrisonburg  
Downtown  
Staunton

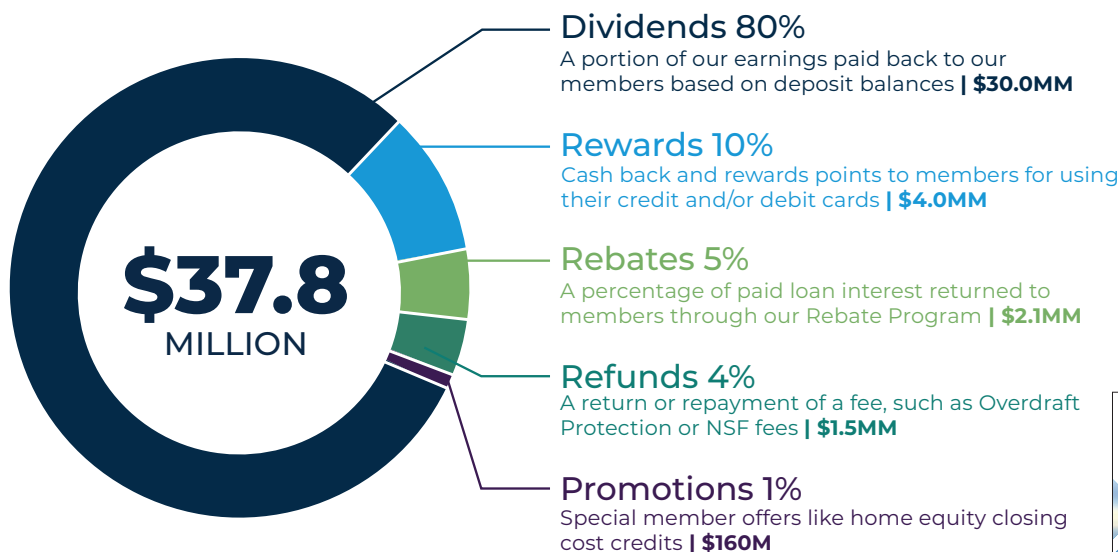
**May 10**  
Riverside,  
Waynesboro  
South High,  
Harrisonburg

**May 17**  
Lucy Lane,  
Waynesboro

Visit [mydccu.com](https://mydccu.com) for more details

## Giving Back to Our Members and the Community

At DCCU, giving back to our members and community is a big part of who we are as a cooperative. Because our members come first, we are committed to offering competitive products, services, and rates that help families and local businesses meet their needs. Here are some of the ways we gave back to our members in 2024:



Giving Back doesn't stop with our members. We also care about the communities we serve and do our part to help make our community better through financial education, scholarships, volunteerism, sponsorships and donations.

Our 2024 Member and Community Impact Report highlights how we are helping to make a difference. Visit [mydccu.com/publications](https://mydccu.com/publications) to view the report.



**Holiday Closings** Memorial Day – Saturday, 5/24 & Monday, 5/26  
Juneteenth – Thursday, 6/19  
Independence Day – Friday, 7/4 & Saturday, 7/5

## Board of Directors

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

## Supervisory Committee

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

## Governance Committee

Marvin G. Copeland, Jr., Committee Chair  
Drew Ellen Gogian, Board Director  
Janet P. Mangun, Board Director  
Mary Louise Yates, Member  
David D. Passmore, Member

Insured by NCUA. Membership required.



## Employee Spotlight

**December 1, 2024 – February 28, 2025**

### Years of Service

35 Years – Sarah Landram  
10 Years – Kyle Scaife  
5 Years – Felicia Clark  
5 Years – Ashley Gajus  
5 Years – Misti Warriner

### Promotions

Jennifer Arteaga-Vargas  
Business Intelligence Analyst  
Michael Curry  
Senior Origination Systems Analyst  
Brandon Murray  
Software Development VP  
Marsha Pennington  
Senior Core Systems Analyst  
Tiffany Price  
Retail Branch Manager

## 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