

member *matters*



Six Decades of Trust

Board of Directors Updates

Nominations for 2027 openings
will be accepted starting
June 1, 2026

Giving Back

Highlighting some of the
ways we supported
our members and
community in 2025



A Season of Opportunity

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

Spring is a season where we often spend time revisiting priorities and thinking about what's next for our families, particularly regarding the home. From small endeavors like spring cleaning and decluttering to major decisions such as renovations or buying a new home altogether, the arrival of spring ushers in a sense of renewal and forward momentum.

Whether you're considering purchasing your first home, building a new home, or leveraging the equity in your current home, this time of year brings opportunity. I'm encouraged by what we're seeing. Interest rates are stabilizing and, in many cases, trending downward. That shift can make owning a home more affordable.

At DCCU, we understand that a home is more than just a financial transaction. It's where memories are made, milestones are celebrated, and futures are built. That's why we continue to enhance and expand our home loan options to meet your evolving needs.

For members looking to purchase a home, we offer a variety of options, including both fixed-rate and adjustable-rate mortgages. Every member's financial situation is unique, and our goal is to provide flexibility and guidance so you can choose the loan that works best for you.

One product I'm especially excited about is our RateDrop Mortgage. This innovative option provides the stability of a five-year adjustable-rate structure, but with an added benefit: the ability to lock in a lower rate every 12 months if rates decrease. In a stabilizing and potentially declining rate environment, that flexibility can translate into meaningful savings over time.

For those building a home from the ground up, our new construction loan that conveniently converts into a permanent

loan is designed to simplify what can often feel like a complex process. This new product will reduce your closing costs and the stress of uncertain interest rates during construction, allowing you to know what your permanent interest rate will be as you begin the construction of your home.

Homeownership is also about making the most of the home you already have. Rising property values have allowed many homeowners to build equity. Our Home Equity Plus product was designed with that in mind. It combines the flexibility of a line of credit with the stability of a fixed-rate loan. That means you can access funds for renovations, education expenses, debt consolidation, or other major life events, while also having the option to lock portions into a predictable fixed rate. It's a unique approach that reflects our commitment to practical, member-focused innovation.

What I'm most proud of is not just the products themselves, but the philosophy behind them. At DCCU, we continuously evaluate how we can better serve our membership. The housing market changes. Interest rates shift. Member needs evolve. Our responsibility is to listen, adapt, and respond with solutions that provide real value while supporting your financial wellness.

Spring reminds us that growth is possible. If buying, building or renovating has been part of your long-term vision, this may be the right time to revisit those plans. I encourage you to contact our knowledgeable staff to explore your options, ask questions, and develop a strategy that best supports your goals.

Thank you for allowing DCCU to be your trusted financial partner. As always, we appreciate your support and remain committed to supporting your financial wellbeing for years to come.

By the Numbers

February 28, 2025

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

February 28, 2026

| | |
|---------|-----------------|
| Assets | \$2,055,130,731 |
| Savings | \$1,820,127,773 |
| Loans | \$1,168,982,901 |
| Members | 123,697 |

Member Matters is a publication of DuPont Community Credit Union.



Six Decades of Trust

Gil and Barbara Moore recently moved into a new home they financed with DCCU, but their relationship with the credit union began more than six decades ago. In 1964, Gil graduated from the Carnegie Institute of Technology in Pittsburgh, Pennsylvania and accepted a position as a Maintenance Engineer at the DuPont plant in Waynesboro. That fall, he returned to Pittsburgh to marry Barbara before the two began their new life together in Waynesboro.

As soon as they were eligible, they opened accounts at DCCU (formerly named Waynesboro DuPont Employees Credit Union, Inc.). “Back then, joining a credit union was just the thing to do,” said Barbara. “Gil and I were likeminded when it came to our finances. We were very conservative, and we knew that a credit union was a great place to save our money.”

As their family grew to include a son and daughter and their careers progressed, so did their relationship with DCCU. “We lived in Waynesboro until 1985, when we moved to Stuarts Draft,” Barbara said. “My daughter was passionate about horses, and we realized we needed more land to properly care for them.” Two years later, they received the unexpected news that Gil’s job was transferring him to DuPont’s corporate Engineering Department in Newark, Delaware. In 1987, they left the Shenandoah Valley and headed North. “Even after we moved away, we kept our accounts at DCCU,” Barbara said. “They have always provided what we needed, so we never had to look for another banking option.”

After retiring in 1998 and returning to the Valley in 1999, Gil and Barbara settled into a large home on property with open land, several buildings, a pool, and plenty of room for their daughter’s horses. “It was a beautiful farm, and we loved being there, but it was also a lot for Gil and I to maintain,” Barbara said. “The upkeep was constant.”

In recent years, Gil faced some health challenges, and the responsibilities of managing the property fell almost entirely on Barbara’s shoulders. What once felt like their

dream home slowly became physically and emotionally overwhelming. “I knew I couldn’t do it another year,” Barbara said.

Last fall, they began searching for something different. They desired a home where they could live comfortably on one level, without the heavy maintenance, in a setting that still felt connected to nature and the open spaces they have always loved.

They found a thoughtfully designed duplex with minimal yardwork, modern upgrades, and peaceful surroundings. From their bedroom, deck, and living room windows, they can watch horses grazing in a nearby pasture – an unexpected full-circle moment that connects beautifully to their daughter’s lifelong love of horses. “It felt like it was made for us,” Barbara said. The Moores turned to DCCU, their trusted financial partner through the years for help through this next important transition.

“It had been 25 years since we had been through the mortgage process, and so much had changed. But from our first conversation with DCCU Mortgage Advisor Brianna Coffey, we felt reassured,” Barbara said. “She guided us step by step, answered every question, and helped us navigate everything with calm confidence.”

Today, Gil and Barbara are comfortably settled in a home that fits this season of life. They are grateful to have made this move with a financial partner they’ve trusted since the beginning.

“As much as things change, what matters most stays the same,” Barbara said. “The reasons we joined the credit union more than six decades ago remain true today. Personal service, genuine care, and people who are with you every step of the way,” she said. “There’s no reason to go anywhere else. DCCU will take care of you.”



Report from the Chair

Angie M. Simonetti, Chair, Board of Directors

DuPont Community Credit Union (DCCU) experienced another positive year in 2025, reflecting our continued commitment to serving our members and strengthening the communities we call home. Here are a few highlights from the past year.

Financing the Goal of Homeownership

We funded \$75.9 Million in real estate loans in 2025, helping 313 members purchase or refinance their homes. DCCU offers flexible mortgage options, including fixed-rate and adjustable-rate loans, designed to meet our members' evolving needs. Our RateDrop Mortgage, which allows members to lower their mortgage interest rate every 12 months if rates decrease, highlights our commitment to providing innovative products that support the financial wellness of our members.

Providing Quality Lending Solutions

In 2025, we served the lending needs of 7,435 members as we funded \$60.8 Million in auto loans, \$14.3 Million in credit card lending, and \$91.4 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 \$33.4 Million in business loans.

Supporting Community Financial Health

The DCCU Cares Foundation introduced its Strategic Community Grant Program in 2025. The Foundation awarded funds to 11 mission aligned nonprofits who find innovative, results oriented and cost-effective ways to foster financial health within the DCCU Cares Foundation focus and service areas. The Foundation also awarded \$30,000 in scholarships to deserving students in our community.

Giving Back to Our Community

Supporting local organizations throughout the Shenandoah Valley is important to us. In 2025, DCCU provided sponsorship donations to 139 organizations, totaling over \$124,000 to help fund their initiatives and achieve their goals. DCCU Shred Days continue to be a popular giveback initiative that meets a need while supporting a worthy cause at the same time. Through our Spring and Fall Shred Days, we collected enough food and monetary donations to help the Blue Ridge Area Food Bank provide over 57,000 meals for families in need. DCCU employees also contributed over 1,300 volunteer hours throughout our field of membership, providing support in a hands-on way.

Celebrating Employee Service Milestones

Each year, DCCU recognizes credit union employees who reach significant service milestones. In 2025, 37 employees were recognized for their service, ranging from 5 to 35 years. This annual recognition program highlights the dedication, loyalty, and commitment of those who work to help strengthen DCCU, our membership, and the community.

These highlights reflect just a few of the ways we deliver value to our members and make a meaningful difference in our community. As we look back on a successful 2025, we remain optimistic about the future and excited for the opportunities ahead. On behalf of the Board of Directors and the staff of DuPont Community Credit Union, thank you for your membership and continued support of our financial cooperative.

Board of Directors Updates

Congratulations to David A. Kirby and William D. Russell on their election by acclamation to DCCU's Board of Directors. They will serve 3-year terms.



David A. Kirby



William D. Russell

Serve Your Credit Union

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 2027, nominations will be accepted June 1-30, 2026. There will be two 3-year terms expiring on the Board in 2026 for Christopher D. Terry and Marvin G. Copeland, Jr. Details about volunteer openings and the nomination process will be available at mydccu.com by June 1, 2026.

Celebrating 24 Years of Service

Mr. Bruce Hamrick recently retired from DCCU's Supervisory Committee after more than two decades of dedicated service.

After becoming a member of the Credit Union in 1966, Bruce joined the Supervisory Committee in 2002, when the cooperative was \$358M in assets. At the time of his retirement, DCCU's asset size exceeded \$2B. Mr. Hamrick assumed the role of Supervisory Committee Chairman in July 2009, serving in the role until his recent transition to Vice Chair. The Supervisory Committee is responsible for ensuring the sound operation of the credit union and serving as a member advocate. Bruce has remained tireless in his devotion to these roles.

In 2018, Mr. Hamrick was recognized with the Golden Service Award from the National Association of Credit Union Supervisory and Audit Committees, a prestigious recognition given to individuals who have made significant contributions to the credit union community.



DCCU thanks Mr. Hamrick for his outstanding service, dedication, and leadership while serving the members of DCCU.

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 2025:

\$32.0MM **DIVIDENDS 79%**
A portion of our earnings paid back to our members based on deposit balances

\$4.6MM **REWARDS 11%**
Cash and points rewards to members for using their credit and/or debit cards

\$2.1MM **REBATES 5%**
A percentage of paid loan interest returned to members through our Rebate Program

\$1.6MM **REFUNDS 4%**
A return or repayment of a fee, such as Overdraft Protection or NSF fees

\$276M **PROMOTIONS 1%**
Special member offers on home equity and auto loans

**\$40.8
MILLION
TOTAL
GIVEBACK**

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 2025 Member and Community Impact Report highlights how we are helping to make a difference. Visit mydccu.com/publications to view the report.

DCCU SHRED DAYS

For dates and locations visit mydccu.com

**Holiday Closings**
Memorial Day – Saturday, 5/23 & Monday, 5/25
Juneteenth – Friday, 6/19 & Saturday, 6/20
Independence Day – Saturday, 7/4

Board of Directors

Angie M. Simonetti, Chair
Michael P. Blinn, Vice Chair
Janet P. Mangun, Secretary
Christopher D. Terry, Treasurer
Marvin G. Copeland, Jr., Director
David A. Kirby, Director
William D. Russell, Director
Nicholas W. Dudley, Associate Director
J. Samuel Rothrock, 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
Janet P. Mangun, Board Director
William D. Russell, Board Director
Mary Louise Yates, Member
Steven A. Cason, Member

Insured by NCUA. Membership required.

Employee Spotlight

December 1, 2025 – February 28, 2026

Years of Service

30 Years – Heather May
10 Years – Andrea Mandeville Castillo
5 Years – Christina Allen
5 years – Marcelo Flores
5 Years – Paul Manickam
5 Years – Jessica Webb
5 Years – Richard Wood

Promotions

Charlie Adams – Senior Internal Auditor
Jodie Bishop – Human Resources Manager
Ryan Cottrill – Senior BSA Analyst
Erica Daniels – PTM Member Representative
Sandy Griffin – Staff Development Services Manager
Tim Huerth – Senior Commercial Advisor
Kayla Moran – Senior Member Advisor
Christie Nygaard – BI Assistant Manager
Melissa Russell – Senior Accounting Specialist
Noah Smiley – Junior Fraud Analyst
Chanise Washington – Credit Underwriter
Michelle Wilcher – Call Center & eBanking VP
Brandy Withrow – Senior HelpDesk Technician

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