

SUMMER 2022

member*matters*



A New DCCU Location Coming to Fishersville

Scholarship Winners Announced

DCCU awards scholarships
to local students

A New Banking Option Coming to DCCU

Introducing Personal Teller Machines



DuPontCommunity
CREDIT UNION



Helpful Tips for Navigating Inflationary Times

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

Inflation has reached its highest level in nearly 40 years. Defined as the sustained increase in the prices of goods and services leading to the decrease in the purchasing power of money, it accurately describes the current state of our economy. Coupled with the steady rise in interest rates, inflation is affecting us all. While there is not a lot we can do about rising prices, there are steps you can take to help ease your financial stress while weathering inflationary times.

There are steps you can take to help ease your financial stress during inflationary times.

Create a budget

There are both long and short-term effects of inflation. While inflation can impact your financial future, it can also affect your financial situation right now. That's why it is essential to keep track of how much money is coming in and going out each month. One of the best ways to navigate inflation is to follow a budget or spending plan. This will ensure that you are monitoring what you spend, regardless of how inflation affects the cost of household necessities like gas and groceries.

Examine spending habits

Your budget can help you identify your spending habits and determine your spending priorities. If the increase

in expenses starts to overwhelm your budget, consider reviewing your discretionary spending and cutting out unnecessary expenditures. When making purchases, be sure to shop strategically and look for savings opportunities. Review the interest rates on your loans and credit cards. You may be able to reduce your rates and take on more favorable terms that can help you save money. Although you can't control the current economic conditions, you can make adjustments to your discretionary spending habits.

Talk to a financial professional

Navigating your finances can be stressful, especially during inflationary times, but you don't have to do it alone. DCCU has a team of financial professionals that are available to support you and answer any questions you may have. Whether you need help establishing a budget, are interested in reviewing the interest rates and terms of your loans, or would like to review or manage your investments – DCCU is here to help. Contact us today to start the conversation.

When dealing with the rising cost of living brought on by inflation, it's important to keep your financial priorities in mind. While we don't know exactly how long the current inflationary period will last, making a few small adjustments today can help your dollar stretch a little further in the months ahead. Thank you for your continued support of our financial cooperative and we look forward to helping you with all of your financial needs.

By the Numbers

May 31, 2021

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

May 31, 2022

Assets	\$1,825,601,998
Savings	\$1,659,791,774
Loans	\$1,000,425,051
Members	118,084

Member Matters is a publication of DuPont Community Credit Union.



The Windward Pointe Team (left to right): Jon Stepp, Assistant Branch Manager; Summer Sheets, Branch Manager; Stephanie Crespo, Member Advisor; Angelica Blair, Member Advisor; Joanna Trippeer, Member Advisor

A New DCCU Location Coming to Fishersville

In the coming weeks, DCCU will open its 14th Member Center, Windward Pointe in Fishersville. Leading this branch will be Summer Sheets, who started her career with DCCU in 2004. Since then, she has served our members from several locations, most recently as Retail Branch Manager at our Community Way Member Center in Staunton before deciding to embark on this new opportunity.

"I value DCCU's commitment to member service. It's been amazing to watch our cooperative evolve over the years as we continue to find innovative ways to better serve our members," Summer said. "I'm excited to lead this team and to get to know our members in the Fishersville community."

Building the right team is essential when it comes to opening a new location. Summer knew she needed seasoned professionals who are passionate about member service. "At DCCU, our focus is always on the member and providing them with stellar service," Summer said. "The Windward Pointe team is comprised of DCCU employees who are committed to putting our members first. They understand our credit union's purpose and values as we help support the best interests of our members."

One notable enhancement at Windward Pointe will be Personal Teller Machines (PTMs), which operate as a traditional ATM with additional video capabilities. "Over the years, we have found that many of our members prefer to do their day-to-day banking through digital channels," Summer said. "For routine transactions, PTMs will allow our members

to receive convenient and personalized service from our Member Representatives via video. Our Member Advisors will be available to assist with more consultative requests such as new accounts and loans."

Windward Pointe will be the first DCCU branch in the Fishersville area. "Up until now, we only had drive-up ATMs to serve the Fishersville community," Summer said. "With the closest DCCU branches located in Waynesboro and Staunton, this branch will better position DCCU to deliver our wide range of financial products and services to our members. While we have been a close neighbor for many years, we are delighted to officially join the Fishersville community and be a part of the continued growth of this area."

Windward Pointe will be the first DCCU location in the Fishersville area.

"We are passionate about helping to improve the financial wellness of our members," Summer said. "We look forward to opening this new branch so that we can serve even more of our members in a convenient, easily accessible location." Our Windward Pointe Member Center will be located in the Food Lion Shopping Center in Fishersville and is set to open later this summer. Keep an eye on your email and our website for the latest updates.

An Efficient Way to Bank: Introducing Personal Teller Machines

When DCCU's Windward Pointe Member Center opens later this summer, you will notice a new service that can help streamline your banking experience – Personal Teller Machines, or PTMs for short. PTMs use video technology to offer a virtual version of the traditional in-person banking experience, essentially an ATM with live video. Members can walk up to the PTM, touch the screen, and start a conversation with a DCCU Member Representative who can answer questions and facilitate a number of financial transactions for the member.

We sat down with Michelle Wilcher, who will lead the team supporting our PTM services, to ask some questions about this new technology.



Why is DCCU introducing PTMs at Windward Pointe?

At DCCU, we are always evaluating the services we offer our members. We decided to include PTMs in this location in order to support the evolving needs of members and to provide a convenient and personal banking option for members who prefer to manage their transactions digitally.

How are PTMs different from ATMs?

Because PTMs include a video component, it allows you to complete your transactions with one-on-one support from a DCCU Member Representative who can answer questions and perform other transactions that an ATM cannot.

What types of transactions can I complete at a PTM?

You can withdraw cash, view account balances, make loan payments, deposit cash and checks, transfer funds, speak with a DCCU Member Representative, and more!

"I am excited to lead this team of Member Representatives that will continue to provide the quick, convenient, and personalized service that our members have come to expect with DCCU," said Michelle. "We look forward to serving our members in an innovative, yet familiar way."

Will transactions take longer using a PTM?

No. Because you will be interacting with a Member Representative by video in the same way you would in a branch, your transaction should take the same amount of time or less when using a PTM.

Are PTMs replacing DCCU employees?

No, when you use a DCCU PTM, you will be served by one of our DCCU employees working from a centralized location in Waynesboro.

Are PTM transactions secure?

PTM transactions are as secure as walking into a branch and speaking with a Member Representative. Just like in a branch, we require identification and for security purposes all transactions are recorded.

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.

 **4,880**
Pounds of Food

 **\$4,048**
Monetary Donations

 **20,259**
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 how teens can protect themselves from financial scams. DCCU awarded a total of \$28,000 in scholarships to deserving students in our community.



Congratulations to our 2022 scholarship winners. We wish you great success in your educational pursuits.

Katie Aikens
Adult Category

Sarah Eaton
Bath County High School

Gracie Hulse
Broadway High School

Isabel Rathburn
Buffalo Gap High School

Kolbe Osarchuk
Central High School

Kassondra Rohrback
Clarke County High School

Corrina Peachey
East Rockingham High School

Makenna Crookshanks
Fort Defiance High School

Kristine Carper
Harrisonburg High School

Cayden Roberson
Highland High School

Danilo Rincon Camacho
James Wood High School

Kelly Jose
John Handley High School

Hunter Knox
Millbrook High School

Allison Koogler
Masters/Doctorate Category

Daniel Halterman
Mountain View High School

Gracie Mason
Page County High School

Jessica Palacios
Private/Homeschool Category

Caitlin Sellers
Riverheads High School

Christopher McEntyre
Rockbridge County High School

Jordan Petrie
Sherando High School

Boris Nakashyan
Spotswood High School

Jaylyn Kier
Staunton High School

Jessica Walker
Strasburg High School

Caeleigh Freeman
Stuarts Draft High School

Tori Conley
Technical Licensure Category

Ava Grace Flory
Turner Ashby High School

Emily Hamp
Waynesboro High School

Alexander Durso
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.

**Holiday
Closings**Labor Day – Saturday, 9/3 & Monday, 9/5
Columbus Day – Saturday, 10/8 & Monday, 10/10**Board of Directors**Everett J. Campbell, Jr., Chairman
Angela M. Simonetti, Vice Chairman
Janet P. Mangun, Secretary
Michael P. Blinn, Treasurer
Drew Ellen Gogian, Director
Marvin G. Copeland, Jr., Director
David A. Kirby, Director
Connie A. Fahey, Associate Director
Christopher D. Terry, Associate Director
Steve F. Elkins, President/CEO**Supervisory Committee**Bruce F. Hamrick, Chairman
Eugene F. Walker, Secretary
Wesley B. Wampler, Member
Jeff A. Miracle, Member
Robin W. Ruleman, Member
Marissa S. Helmick, Associate Member**Governance Committee**Angela M. Simonetti, Committee Chair
Drew Ellen Gogian, Board Director
Marvin G. Copeland, Jr., Board Director
Mary Louise Leake, Member
David A. Passmore, Member

Insured by NCUA. Membership required.

Employee Spotlight**March 1, 2022 – May 31, 2022****Years of Service**20 Years – Anna Gebhardt
15 Years – Angela Howell
5 Years – Denise Lehman
5 Years – Kimberly Pickett
5 Years – Kaitlin Skievaski
5 Years – Kelly Stroble**Promotions**

Denna Baraclough <i>Director of IS Support</i>	Zach Fink <i>Senior Member Representative</i>
Jennifer Burner <i>Senior Member Advisor</i>	Sherri Maag <i>Member Advisor</i>
Kristen D'Allura <i>Mortgage Advisor</i>	Morgan Offenbacher <i>Senior Member Advisor</i>
Fabrice Finel <i>Senior Application Support Analyst</i>	Amber Wright <i>Retail Branch Manager</i>

Contact UsP.O. Box 1365
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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. – NoonThe Supervisory Committee is your member advocate.
Contact the Committee at P.O. Box 712, Waynesboro, VA 22980