

SUMMER 2025

member*matters*

Banking
Options that
Fit Real Life

Elkins to Retire After 22 Years

DCCU President/CEO Steve F. Elkins
is set to retire in 2026

Scholarship Winners Announced

The DCCU Cares Foundation awards
\$30,000 to area students



Elkins to Retire After 22 Years at DCCU

A message from Angie M. Simonetti, Chair, DCCU's Board of Directors

DuPont Community Credit Union's Board of Directors recently announced that Steve F. Elkins, DCCU's President/CEO, will retire in 2026.

Steve began his career with DCCU in 2003 and served in various strategic leadership roles including Vice President and Senior Vice President positions in Finance, Retail, Lending, and Commercial Services before being appointed President/CEO in 2016.

At that time, DCCU had 12 branch locations, 80,000 members, and approximately \$1 Billion in assets. Under his leadership, DCCU has grown to 14 branch locations, serving more than 120,000 members, and over \$1.9 Billion in assets. In 2017, Steve was also instrumental in expanding DCCU's field of membership to include Clarke, Frederick, Page and Warren counties, and the City of Winchester.

The Board of Directors extends its deepest appreciation to Steve for his unwavering dedication to our members, employees, and the broader community.

The Board of Directors extends its deepest appreciation to Steve for his unwavering dedication to our members, employees, and the broader community. His exceptional

leadership has been instrumental in helping DCCU navigate through significant growth, change, and even times of uncertainty, consistently ensuring stability and progress.

Under Steve's leadership, DCCU has maintained a strong financial foundation, allowing us to navigate challenges with confidence while continuing to invest in our people, technology, and community. His vision and dedication have enabled the organization to not only keep pace with the evolving needs and expectations of our membership but also to anticipate them, ensuring that our services remain timely, relevant, and member focused.

The Board of Directors is pleased to announce that Barry Smith, current Executive Vice President and Chief Operating Officer, has been selected to succeed Steve as DCCU's next President/CEO. Barry has over 27 years of experience in the financial industry and has been part of DCCU's leadership team for the past 19 years. He brings a wealth of experience, a deep understanding of our industry, and a strong vision for the future.

To ensure a seamless transition, Barry will work closely with Steve for the remainder of 2025, officially assuming the President/CEO role in early 2026. We are grateful for Steve's leadership and are pleased to have an internal candidate such as Barry to continue to drive forward the mission of our cooperative. On behalf of the Board of Directors, we appreciate your continued support.

By the Numbers

May 31, 2024

Assets	\$1,816,962,999
Savings	\$1,647,637,481
Loans	\$1,150,422,429
Members	118,973

May 31, 2025

Assets	\$1,944,696,473
Savings	\$1,737,410,314
Loans	\$1,148,062,725
Members	121,782

Member Matters is a publication of DuPont Community Credit Union.



Banking Options that Fit Real Life

Six years ago, Luke and Sarah Anderson were in search of convenient banking options for their growing family. With multiple demands on their time, they needed practical, reliable tools and services that fit their lifestyle and could provide seamless access to their accounts. From digital banking tools to reward-based checking, the Andersons quickly found the right tools that made managing their everyday expenses easier and more efficient.

"We wanted a checking account without a lot of fees and requirements that made it easy for us to track our spending each month," Luke said. "We needed something that was straightforward and helped us stay organized. That's when we found DCCU's Rewards Checking Account. Not only is it easy to track our spending, but we also earn reward points for every purchase. That kind of flexibility and added value was exactly what we needed."

The Andersons wanted access to a variety of tools that would allow them to keep up with their spending, especially considering their busy schedules. DCCU's Mobile App quickly became essential. "I couldn't imagine banking anywhere that doesn't have a mobile app," Luke said. "I enjoy being able to instantly check our account balances, move money between accounts, and deposit checks. It helps us stay in control of our finances no matter where we are," Sarah added.

While digital banking meets most of their day-to-day needs, the Andersons also value in-person service, especially for cash transactions or when a more complex financial

question arises. Fortunately, living in Harrisonburg gives them access to multiple DCCU branches across the area. "When I need to get cash from an ATM, make a cash deposit, or even ask a question – I have four options to choose from in the Harrisonburg area," Luke said. "Whether we are working, shopping, or running errands, there's a DCCU branch that's close by."

They recently took advantage of a balance transfer promotion from DCCU where they transferred a loan over and will receive a low rate until the balance is paid off. They were pleased to learn about DCCU's Rebate Program, which returns 10% of paid interest each month based on certain account requirements and behaviors. "Not only are we saving money with the lower interest rate, but we also get money back with the Rebate Program," Sarah said. "It's a nice added benefit because every little bit helps. It makes a difference."

I appreciate banking with a local credit union that is making decisions based on what is best for me and this community.

"I appreciate banking with a local credit union that is making decisions based on what is best for me and this community," Luke said. "Banking with DCCU means my money goes back into our community – and that's important to me."

Spring Shred Days Results



Blue Ridge Area
FOOD BANK

A member of
**FEEDING
AMERICA**

During our Spring Shred Days, we shredded nearly 50,000 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. We look forward to offering this service again in the Fall.



4,754

Pounds of Food



\$6,870

Monetary Donations



31,441

Meals Provided
(from food & donations)

Protect Yourself from Scammers Pretending to be DCCU

Scammers are increasingly targeting DCCU members with fake texts, emails, and phone calls. These fraudsters claim to work for DCCU and attempt to steal your money by requesting sensitive information such as account details and debit/credit card numbers. It's important to note, the scammer often knows nothing about you, including where you bank, until you reply to one of their fake messages. In most circumstances, they don't even know if the phone number they are texting or calling is active until you respond. Financial institutions, government agencies, and large retailers around the world are facing this same problem, and the best way to prevent and stop this kind of activity starts with you.

Here are some ways you can protect your DCCU account:

1

Don't Respond to Scam Texts or Scam Calls

Fraud Alert Texts: Genuine DCCU fraud alert texts will come from the short code 29503 or 49447. If you receive a text from a long phone number, it's a scam.

Phone Calls: If you don't recognize a number, don't answer the call. If it's important the caller will leave a message. If you ever feel unsure about a call, hang up immediately.

2

Verify the Caller

Phone Number: Don't trust the number displayed on your phone. Scammers can make CallerID appear however they want it to. Contact us directly by calling 540-946-3200.

3

Know What We Will Never Request

Sensitive Information: DCCU will never text or call you to ask for your account number, password, Social Security number, mother's maiden name, or authorization (text/MFA) codes. If someone asks for this information, hang up.

4

Avoid Pressure Tactics

No Rush: We will never rush you or pressure you to provide information. Scammers often use scare tactics to make you act quickly. Stay calm and don't fall for it.

5

No Third-Party Payment Services

Payment Requests: We will never ask you to use other payment services like Cash App or Apple Cash, nor will we ask you to purchase gift cards, or use Crypto currency (Bitcoin, etc.).

Your safety is our priority. If you ever have doubts, don't hesitate to contact us directly through our official channels. Stay vigilant and protect your information!

2025 Scholarship Winners Announced

The DCCU Cares Foundation recently announced the 2025 scholarship winners, awarding a total of \$30,000 in scholarships to deserving students in our community. Investing in local students represents the Foundation's commitment to education as they help ease the stress of paying for college.

To learn more about the DCCU Cares Foundation, please visit mydccu.com/foundation.



Congratulations to our 2025 scholarship winners. We wish you great success in your educational pursuits.

Timothy Snider
Adult Category

Brodie Cash
Masters/Doctorate Category

Mya Garcia
Strasburg High School

Kelsey Eaton
Bath County High School

Zachary Furbee
Millbrook High School

Anna Callo
Stuarts Draft High School

Jaiden Ritchie
Broadway High School

Kylie Dinges
Page County High School

Brooklyn Yeago
Technical Licensure Category

Sierra Baker
Buffalo Gap High School

Logan Vest
Parry McCluer High School

Emily Whitmore
Turner Ashby High School

Vanessa Akasa
Central High School

Luke Amos
Private/Home School Category

Ella Frimmer
Waynesboro High School

Kaylee Hatton
East Rockingham High School

Presley Hevener
Riverheads High School

Landon Fulks
Wilson Memorial High School

Mia McLaughlin
Fort Defiance High School

Madison Jones
Rockbridge County High School

Zachary Rankin
Dr. Robert "Bob" Lauren Tichenor
DCCU Employee Family Member
Scholarship

Donovan Eanes
Harrisonburg High School

Kiete Budde
Rocktown High School

Berkley Adams
Dr. Robert "Bob" Lauren Tichenor
DCCU Employee Family Member
Scholarship

Hannah Meyerhoeffer
Highland High School

Riley Joyner
Spotswood High School

Julia Egnot
James Wood High School

Catherine Campbell
Staunton High School

Laurel Webb
Luray High School

Madison Poole
Stonewall Jackson High School

Get the Money You Need for Your Education

sallie mae

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

**Holiday
Closings**Labor Day – Saturday, 8/30 & Monday, 9/1
Columbus Day – Saturday, 10/11 & Monday, 10/13**Board of Directors**

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

Supervisory Committee

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Bruce F. Hamrick, Vice 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, Assoc. Board Director
Mary Louise Yates, Member

Insured by NCUA. Membership required.

Employee Spotlight**March 1, 2025 – May 31, 2025****Years of Service**

30 Years – Sonya Coffey
25 Years – Kim Cullen
20 years – Cassie Price
10 Years – Cody Matheny
5 years – Anna Dillard
5 Years – Kayla Ramsey
5 Years – Brandy Withrow
5 Years – Angelica Zodiates

Promotions

Christina Allen
Assistant Service Center Manager
Faith Caricofe
Service Center Lending Manager
Ricky Dimitt
Senior Application Support Analyst
Cory Hargrove
Senior Helpdesk Technician
Lauren Jack
Senior Retail Specialist
Ari Sandoval
Senior Member Advisor
Deren Whalen
Service Center Operations Manager

Contact UsP.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