

WINTER 2022

member*matters*

Serving Our
Members with
Purpose

**Our New Website is
Coming Soon**

mydccu.com is getting an upgrade
to serve you better

**Scholarship Deadline
is Fast Approaching**

Deadline to apply is Monday, March 7, 2022

 **DuPontCommunity**
CREDIT UNION



The Importance of Being Proactive

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

After a year of stabilizing and settling into some new norms, DCCU remains focused on seeking new ways to serve our members. While we are not completely out of the woods, I believe that today we are in a much better place. Yes, the pandemic dealt us many unexpected situations that were outside of our control, but striving to be less reactive and more proactive is always a better option. By definition, reactive is responding to something after it has happened, whereas proactive is creating or controlling a situation based on anticipation. At DCCU, we take a proactive approach to serving our members and encourage you to do the same when it comes to your personal financial wellness.

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Even while navigating the pandemic, DCCU still keeps an eye on the future. We assess the needs of our members to make sure they are aware of how our products and services can possibly impact them. Over the past year, we made improvements to our lending processes, developed new products, and enhanced our technology. We also offered campaigns that contributed to our members' financial wellness and helped the community. That's

what makes a credit union different – our focus is always on serving the needs of our members. We challenge ourselves to anticipate members' needs in order to help improve their financial wellness. After all, helping our members to be more successful helps our community to also be stronger and more successful.

When it comes to your personal finances, I encourage you to be proactive as well. Rather than waiting for circumstances to arise that force you to make a financial decision, it's a better idea to plan ahead. Consider the goals you have set for yourself. Maybe it's building your credit, purchasing a vehicle or a home, opening a line of credit to prepare for financial emergencies, sending your child to college, and/or preparing for retirement. All of these goals can be accomplished with a plan, and DCCU would love the opportunity to help you. This is what genuinely separates DCCU from other financial institutions. We have the desire and the flexibility to serve the best interests of our members. I hope that you will engage with us, trust us with your goals, and allow us to help you reach them.

We start this new year with great anticipation and look forward to serving our members and the community in an even greater capacity. Thank you for your continued support of our cooperative.

By the Numbers

November 30, 2020

| | |
|---------|-----------------|
| Assets | \$1,507,195,566 |
| Savings | \$1,337,587,506 |
| Loans | \$943,713,672 |
| Members | 109,969 |

November 30, 2021

| | |
|---------|-----------------|
| Assets | \$1,740,019,874 |
| Savings | \$1,561,124,075 |
| Loans | \$987,426,755 |
| Members | 115,761 |

Member Matters is a publication of DuPont Community Credit Union.



Serving our Members with Purpose

At DCCU, our purpose is to help improve the financial wellness of our members and community, and it's at the heart of everything we do. While the pandemic altered our daily routines, it didn't shift our focus or commitment to our members. Jacob Larew, DCCU's Chief Retail Officer, provides some insight into a few ways we've demonstrated our purpose for DCCU members and the communities we serve.

Over the past year, while other financial institutions may have stood idle, DCCU pushed forward by serving our members in relevant and timely ways. One example is the launch of a new Online Banking platform. "We believe it's important to continually improve our tools and resources to help our members achieve financial success," said Jacob. "Our new Online Banking platform allows 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."

Another example is our recent Auto Loan campaign. Despite a challenging auto market due to low inventory, DCCU still helped over 1,600 members with their financing needs, saving them over \$614,000 through lower interest rates and 90 days of interest giveback. "This campaign is a great example of how DCCU focuses on what is best for the member," said Jacob. "At a time when our members needed it most, we provided an offer with added benefits to support their financial health."

Not only do we give back to our members, but we also give back to the community. "While we support many local non-profits throughout the year, two in particular stood out the most in 2021 – The Blue Ridge Area Food Bank and Habitat for Humanity," said Jacob. "Both do amazing work

throughout the Shenandoah Valley and we enjoyed finding creative ways to support them." For our Corporate Charity campaign, DCCU employees held various fundraisers to support the Blue Ridge Area Food Bank, which resulted in a \$6,930 donation. During our Spring and Fall Shred Days, we also collected 8,564 pounds of food and \$6,684 in monetary donations for the Blue Ridge Area Food Bank. Both initiatives helped provide approximately 61,595 meals for families in our community.

We also held three different campaigns to support Habitat for Humanity. During our Corporate Charity campaign, DCCU employees participated in various fundraisers to support the non-profit. Our "Make a Difference when you DIY" credit card campaign encouraged members to use their DCCU Credit Card at DIY merchants, and in turn, DCCU donated a percentage of those purchases to Habitat for Humanity. Lastly, DCCU Cares Day 5K/10K, our employee virtual race, also raised funds to support Habitat for Humanity. A total of \$44,408 was equally distributed to four Habitat for Humanity affiliates in our community. "Food insecurity and affordable housing are two areas of concern in our community," said Jacob. "Supporting these causes aligns well with our purpose and desire to make a difference."

The unprecedented challenges that we all have experienced has allowed DCCU to create many new opportunities. Our mission and purpose is to be a financial wellness partner and help improve the financial wellness of our members while supporting the community. "It is purpose that has guided us up until now and will continue to see us through in the years ahead," said Jacob.

Coming Soon: A New and Improved Website Experience

We've been working hard to bring you a new and improved **mydccu.com**! This website upgrade will offer a better, more intuitive online experience, and will ensure that members receive the same service experience on their computers and mobile devices that they get in our branches.

With intuitive navigation and organization, you'll get the information you need faster and easier than ever before. Optimized for mobile and desktop browsing, our new website will easily allow you to find what you are looking for no matter which device you are using.



While mydccu.com is getting a new look, DCCU's Online Banking will remain the same with no changes to user experience or your accounts. Accessing Online Banking will remain the same, with easy to find and use login screens.

Key features include:

- Intuitive navigation
- User-friendly experience
- Refreshed, modern design
- Enhanced search functionality
- Quick access to helpful links

We are excited about the upcoming changes as we continue to improve your online experience with DCCU. Be on the lookout for more information in the coming weeks and keep an eye on mydccu.com for the latest updates.

2022 Scholarship Deadline is Fast Approaching

DCCU is committed to helping students achieve their higher education goals and will offer thirty-two \$1,000 scholarships in a variety of categories. Applicants will read selected fraud prevention articles and write a 500-750 word essay in response to the following questions:

1. Describe the ways that teens are led to be victims of financial fraud and why?
2. How can teens be more proactive in protecting themselves from falling prey to financial scams?

Visit **mydccu.com/learn/scholarships** to learn more, read the articles, and apply.

The scholarship deadline is Monday, March 7, 2022.

DCCU employees, management, volunteers, and their immediate families are ineligible.



Mark your Calendar

Be sure to note these current and upcoming DCCU events and make plans to participate or attend.



The Election for our 2022 Board of Directors is Currently Underway

Members will receive a ballot by mail or email based on your statement preference. If you receive paper statements, your ballot will arrive by mail, and if you receive eStatements, your ballot will be sent by email.

This is your opportunity to get involved by helping to decide which Board member best represents your needs. **The election period ends at midnight on Friday, February 11, 2022.**



Free Workshop: Building Your Investment Strategy

DCCU invites you to attend a free workshop given by Member Investment Services on building your investment strategy.

Workshops will be held at various DCCU locations on January 25, 26, and 27, 2022.

Seating is limited. **Learn more and register at mydccu.com.**



2022 Virtual Annual Meeting - March 29, 2022 at 5:30 PM

We will once again have our Annual Meeting virtually this year. Make plans to attend to learn more about what is going on at DCCU, including Board and Committee reports, Board election results, and more!

Details will be shared on mydccu.com and by email as the date approaches.

We Can Help with Your 401(k)

Starting a new job or considering a switch to another can be exciting, but preparing for the change may be a little overwhelming, especially when it comes to your existing 401(K). Typically, there are up to four options available to you. You can leave the money where it is, roll it in to your new employer's 401(K) plan, roll it into an Individual Retirement Account (IRA), or cash it out. If you are unsure about which option is right for you, our Member Investment Services team can assist you in exploring the available options and guide you through the necessary steps. Call 540.946.3200 or visit mydccu.com/banking/mis to schedule a consultation today.



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. DuPont Community Credit Union (DCCU) and Member Investment Services (MIS) **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using MIS, and may also be employees of DCCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, DCCU or MIS. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA
or Any Other
Government Agency

Not Credit Union
Guaranteed

Not Credit Union
Deposits or Obligations

May Lose Value



Find us on Facebook:
facebook.com/mydccu**Holiday
Closings**Martin Luther King, Jr. Day – Saturday, 1/15 & Monday, 1/17
Washington's Birthday – Saturday, 2/19 & Monday 2/21**Board of Directors**Everett J. Campbell, Jr., Chairman
Angela M. Simonetti, Vice Chairman
Janet P. Mangun, Secretary
Michael P. Blinn, Treasurer
Marvin G. Copeland, Jr., Director
Drew Ellen Gogian, Director
Connie A. Fahey, Associate Director
David A. 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

September 1, 2021 – November 30, 2021

Years of Service25 Years – Kelly Kessler
25 Years – Beth Roadcap
25 Years – Tammy Tyson
15 Years – Allison Fink
10 Years – Kim McClamroch
10 Years – Michael Trantum
5 Years – Morgan Cline
5 Years – Joel Parker
5 Years – Tyler Spurlock**2021 Retirements**35 Years – Lucinda Hobson
18 Years – Debbie Steagall**Promotions**Anyi Barahona
Senior Member Advisor
Kelly Buchanan
Staff Accountant
Matt Coffman
Mortgage Loan Processor
Sonya Crider
Senior Member Advisor
Tristan Davis
Member Advisor
Anna Dillard
Member Advisor
Brittany Jarrell
Senior Member AdvisorJennifer Lucas
Corporate Administrator
Andrea Mandeville
Senior Member Advisor
Paul Manickam
Member Advisor
Diego Osorio
Senior Member Advisor
Jon Stepp
Assistant Branch Manager
Amy Thornton
QA Specialist**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