

member*matters*

Financing a Vehicle with Confidence at DCCU



Board of Directors Election Update

Candidates announced for 2022
Board of Directors election

Protect Yourself from Phishing Scams

Important warning signs to
be on the lookout for



DuPont Community
CREDIT UNION



Supporting the Best Interests of our Members

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

As a cooperative, the care and concern for the financial well-being of our members is our top priority. One of the most important ways DCCU supports the best interests of our members is through the volunteers that help guide our cooperative. The Governance Committee, Supervisory Committee, and the Board of Directors are comprised of DCCU members who volunteer their time and expertise to oversee the credit union.

Much of this edition of *Member Matters* is dedicated to our upcoming Board of Directors election. The Board helps set the direction of our Credit Union and they do so with the membership in mind. I encourage you to get to know the candidates and participate in the election process. The nomination by petition period is underway now, and be on the lookout for election information in January 2022. Your involvement helps make our Credit Union stronger.

DCCU also looks out for our members' best interests with the products and services we offer. As a financial institution, we offer many of the products that are available anywhere else. But what makes DCCU unique is how we design our products to offer additional benefits that support the financial wellness of our members. Our feature story shares some of the benefits of financing a vehicle with DCCU. Because we are in the midst of such a unique car-buying market, it is important to choose a lender that offers more than just a low interest rate. I encourage you to reach out to us, not just for an auto loan, but for any financial need or question. Our staff is

available to help you navigate all of your options. You can rest assured that our products are designed to meet your current needs and help set you up for future success.

Fraud prevention is another area where we support our members. Because fraud is growing, and tactics become more and more clever, DCCU has put a number of protocols in place, including a dedicated Fraud Prevention team, to help thwart fraud attempts. Those protocols help, but you can play an important role by not sharing your personal information. We've seen a recent uptick in texts and emails claiming to be from DCCU and asking members to provide personal information such as usernames, passwords, or social security numbers. Please know that we will **never** ask you to verify any personal information via email or text message. If you receive any communication claiming to be from DCCU that seems suspicious, please don't hesitate to reach out to us.

These are just a few of the ways DCCU is looking out for the best interests of our members. We support your financial well-being through the advocacy provided by our Board of Directors and committee volunteers, in the way we structure our products and services to provide added benefits, and with a Fraud Prevention team that monitors for fraudulent activity around the clock. We will continue to find ways to support the best interests of our members and, as always, appreciate your continued support of our cooperative.

By the Numbers

August 31, 2020

Assets	\$1,465,454,947
Savings	\$1,297,251,603
Loans	\$953,957,270
Members	109,121

August 31, 2021

Assets	\$1,709,405,006
Savings	\$1,529,436,774
Loans	\$964,647,830
Members	115,164

Member Matters is a publication of DuPont Community Credit Union.



Financing a Vehicle with Confidence at DCCU

Low interest rates, strong demand, and lack of inventory have created a “perfect storm” when it comes to car buying. That’s why it is important to be informed and prepared. DCCU is a great choice for financing a vehicle because we focus on what is best for the member. We offer competitive rates, flexible terms, and additional coverage options that help protect your investment. Whether you are in the market for a new vehicle or looking to refinance your current one, consider starting with DCCU.

We know that shopping for a new vehicle can be stressful, but it doesn’t have to be. Getting pre-approved is a smart first step because it helps make sure you stay within your budget and feel confident when negotiating at the dealership.

“It’s a good idea to get pre-approved prior to your visit to the dealership,” said Michael McAllister, Senior Vice President, Chief Lending Officer at DCCU. “That way, you will already know the interest rate you qualify for as well as the total dollar amount you’ve been approved for. It helps you shop with confidence because you will know exactly what your payment will be with DCCU.”

DCCU also offers several optional benefits that help protect your vehicle purchase. Our Member Protection Program, Guaranteed Asset Protection (GAP), and Mechanical Repair Coverage (MRC) can provide peace of mind in knowing your purchase is protected if unforeseen circumstances should occur. Plus, at DCCU these benefits are often offered at a lower cost than the dealership.

Even if you are not in the market for a vehicle right now, DCCU may still be able to help you save by refinancing your current vehicle. Refinancing involves taking on a new

auto loan to pay off the balance of your existing auto loan. Consider refinancing your vehicle if the interest rates have dropped since you got your current loan, your credit health has improved, or you need a lower monthly payment.

“One of the most common reasons people refinance their auto loan is to reduce the interest rate and monthly payment,” Michael said. “Refinancing could be the key to finding better, more favorable terms. We would welcome the opportunity to take a look to see if we can help you save.”

At DCCU, the financial wellness of our members is an important part of how we structure and enhance our products. We are always looking for ways to give back to our members, and our auto loan program is a great example. On average, our members save \$965* over the life of the loan when they refinance with DCCU.

“An auto loan from DCCU offers competitive rates along with features and benefits that support your financial well-being,” said Michael. “In our current promotion, members receive 90 days interest give back that is paid up front at the time of closing, and you don’t have to start making payments for 90 days.”

The vehicle marketplace is an extremely competitive landscape right now and it is important to choose financing that fits your budget. If you are interested in getting pre-approved for a DCCU auto loan, want to see if refinancing your current auto loan is right for you, or are curious about our current promotion, visit mydccu.com or give us a call at 800.245.8085 today.

*Estimated savings is based on the average interest savings based on DCCU's historical refinanced auto principal balance, average interest rate of previous non-DCCU auto loan, and average loan life of 29 months. Actual savings may vary.

DCCU Announces Candidates for 2022 Board of Directors

The Governance Committee has nominated the following members as candidates for election to the Credit Union's Board of Directors for 2022:

- **Michael P. Blinn, Treasurer**
- **Connie A. Fahey, Associate Director**
- **David A. Kirby, Associate Director**
- **Janet P. Mangun, Secretary**
- **Angela M. Simonetti, Vice Chair**

There are three expiring terms for positions currently held by Michael P. Blinn, Janet P. Mangun, and Angela M. Simonetti. Additionally, there will be one vacancy for a one-year term to complete the last year of Director Q. Maurice Gresham's term. If a member desires to serve on the Board of Directors, but has not been nominated by the Governance Committee, he/she may be nominated by petition, which must be signed by at least 500 DCCU members. The petition forms and procedures are available by email to GovernanceCommittee@mydccu.com and must be submitted by **Sunday, October 31, 2021**.

Ballots will be distributed in January when the election period begins. Keep up-to-date with the election process by visiting mydccu.com.

Janet P. Mangun



Jan Mangun, MSA, MT(ASCP), CPHRM has been a resident of the Staunton/Augusta County area for over 40 years, and has been a member of DCCU since 2003. She has over 30 years of experience as a leader in healthcare quality and patient safety for such organizations

as Augusta Health, the Virginia Hospital and Healthcare Association, and MBU's College of Health Sciences. Now semi-retired, she consults part-time for the Society to Improve Diagnosis in Medicine. Current community leadership activities include serving as Treasurer of the Shenandoah Valley Kiwanis Club, and as a volunteer for the Staunton Area Church Relief Association.

Jan has served as an Associate Director to the Board since January 2019 and as an ALM Committee member since March 2019. With the Credit Union's member-focus, mission and culture aligning well with her values, she would be honored and privileged to continue to serve as a Board Director.

Meet the Candidates

Michael P. Blinn



Michael Blinn grew up in Augusta County and graduated from Riverheads High School and Eastern Mennonite University. He and his wife Melissa have two children and they live in Churchville.

Michael Blinn currently serves DCCU as the Treasurer, Chairperson of the DCCU Asset and Liability Management Committee and a member of the Board of Directors.

Michael is the Chief Operating Officer at People Places, a non-profit Foster Care and Adoption agency in Staunton, Harrisonburg and Charlottesville. He was also the founder of giv2giv, a fundraising tool for community charities.

Michael has served as both a Director and an Officer on other community and nonprofit boards. He is most passionate about bringing best-in-class financial tools to our community through the use of technology. In his personal time Michael enjoys fishing, hiking and being with his family.

Angela M. Simonetti



Angie has been a member of DCCU for 19 years. She graduated from Fort Defiance High School and James Madison University. While attending JMU fulltime, Angie worked at DCCU in various roles. Since graduation, Angie has worked for Christopher William Jewelers,

Cadence, Inc. and the Darden School of Business at UVA. Angie now serves as Executive Vice President at the Convenience Distribution Association. Angie and her husband, Justin Siron, live in Fishersville with their daughter and dog.

Angie credits DCCU for giving her the business experience she needed at a young age to begin growing a successful career. This experience made her want to serve at DCCU. Angie began serving on the Board in 2017 and is currently Vice Chair of the Board and Chair of the Governance Committee. Angie has enjoyed being a voice for the DCCU membership and would welcome the opportunity to continue to serve.

Connie A. Fahey



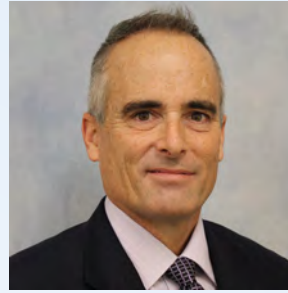
Connie Fahey is employed by the Department of Veterans Affairs (Staunton Clinic) as the Administrative Manager. She received her BA in Health Care Administration from Mary Baldwin College and Masters of Science in Nursing from Eastern Mennonite University. She

served as Adjunct Faculty at EMU, teaching research and evidence-based practice in the RN to BSN Program, and as the Government Relations Chair for the Augusta Chapter of the Virginia Nurses Association. She volunteered for the Augusta Regional Free Clinic and was a foster parent.

In 2016, she received the Salem VA Medical Center Nursing Excellence award. In addition, Mrs. Fahey was the principle investigator in a pilot study that was published in the Federal Practitioner in January 2017.

Mrs. Fahey resides in Augusta County and joined DCCU in 2003, and would bring her dedication, education, and experience to serving on DCCU's Board of Directors.

David A. Kirby



David is a lifelong resident of the Waynesboro and Augusta County area and has been a member of the credit union since the 1970s. He earned both a BS and MBA from Eastern Mennonite University.

David is a self-employed building contractor providing a full range of residential building services to the local community since 1986.

He is a 20 year member of the Rotary Club of Staunton-Augusta County, a previous board member of Renewing Homes Greater Augusta, and currently serves on the Augusta County Recycling committee and the Board of building appeals.

David's business experience and education along with local non-profit involvement give him a solid background to serve the Credit Union members. He believes in servant leadership as an effective means of increasing organizational capacity. David values volunteer service as a way to enrich his life and others.

David and his wife Amanda reside in Augusta County.

Protect Yourself from Phishing Scams

Be on the lookout for these warning signs:

1. DCCU will never send a text message with a clickable link.
2. Never share sensitive information such as user names, passwords, or account numbers.
3. If the communication looks suspicious, verify with the sender through a different medium.
4. Watch out for emails or text messages with spelling and grammatical errors.
5. Beware of unsolicited messages that urge you to take immediate action.

DCCU will never ask you to verify any personal information via email or text message. If you receive a suspicious message, contact us immediately. Learn more about phishing and view other fraud prevention tips at <https://www.mydccu.com/learn/fraud-prevention>.





Find us on Facebook:
facebook.com/mydccu

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
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

June 1, 2021 – August 31, 2021

Years of Service

25 Years - Penny Johnson
20 Years - Katie Campbell
15 Years - Lindsey Coffey
15 Years - Danelle Link
15 Years - Nick Martino
5 Years - Jennifer Burner
5 Years - Michael McAllister
5 Years - Jennifer Lucas

Promotions

Angelica Blair Member Advisor	Lauren Holt Member Advisor
Whitney Campbell Member Advisor	Webb Shaffer Facilities Technician
Faith Caricofe Mortgage Representative	Jennifer Surgener Senior Helpdesk Technician
Amber Carr Member Advisor	Tyler Ward Mortgage Loan Processor
Sami Haggerty Mortgage Representative	

Holiday Closings

Columbus Day – Saturday, 10/9 & Monday, 10/11
Veterans Day – Thursday, 11/11
Thanksgiving – Thursday, 11/25 & Friday, 11/26
Christmas Eve – Friday, 12/24 close at 2 p.m.
Christmas Day – Saturday, 12/25
New Year's Day 2022 – Saturday, 1/1

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