

member*matters*



Prioritizing Financial Wellness

Scholarship Winners Announced

DCCU awards a total of \$28,000
to area students

Fraud Prevention Best Practices

Ways you can remain vigilant
with fraud on the rise



It Matters Where You Bank

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

At a time when rising interest rates and inflation have become the norm, it's understandable that you may want to shop around to get the best deal and make the most of your resources. As you navigate economic fluctuations, it is more important than ever to have an established relationship with a financial institution you can trust to look out for your best interests. For over 64 years, DCCU has been a stable presence in the lives of our members, offering quality products and services while being a local resource for guidance and support.

By nature, banking and financial services can be complex at times. But at DCCU, we try hard to not make it more complicated than it needs to be. We continually evaluate economic conditions to make sure the credit union remains in a good position to deliver optimal financial solutions for our members. Being a good steward of the resources that have been entrusted to us is paramount. As a not-for-profit financial cooperative, we focus on returning value to our members through competitive rates, fewer fees, dividends, convenient access, and relevant technology. That's what makes us unique. We concentrate on doing what is best for our members and keeping their broad range of consumer and business needs at the forefront.

Being rooted in the Shenandoah Valley is another differentiator for DCCU. Founded in Waynesboro in 1959, our field of membership spans from Winchester in the

north to Lexington in the south. We know this area and have a vested interest in helping to make our community stronger. The financial wellness of our members is our top priority, and when our members are financially strong, there is a ripple effect that benefits the entire community at-large. DCCU is also intentional in directly giving back to the communities we serve through sponsorship, donations, scholarships, and volunteerism. With a wide variety of banking options available these days, having a local partner that supports and invests in the community is important.

When it comes to your finances, where you bank matters. There's value in banking with a local, stable credit union that puts you first.

When it comes to your finances, where you bank matters. As we continue to face economic uncertainty, some things remain the same, like the credit union difference. There's value in banking with a local, stable credit union that puts you first. We hope that banking with us gives you peace of mind knowing that your funds are secure and that you have a trusted partner through every stage of life. Everyone has different financial priorities and we welcome the opportunity to support you in any way we can. We appreciate your continued support of our cooperative.

By the Numbers

May 31, 2022

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

May 31, 2023

Assets	\$1,786,936,257
Savings	\$1,637,347,222
Loans	\$1,137,134,797
Members	116,122

Member Matters is a publication of DuPont Community Credit Union.



Prioritizing Financial Wellness with DCCU at Work

Chris and Sabrina Lancaster opened Valley Air Heating, Cooling, and Plumbing in 2014. Located in Staunton, Virginia, Valley Air specializes in supporting residential and small business HVAC needs across the Shenandoah Valley. Beyond the quality service extended to their customers, Valley Air is built on the personal values Chris and Sabrina exemplify, and it starts with caring for the wellbeing of their employees.

Going into business for themselves was a decision the Lancasters didn't take lightly. "When Chris and I met, we both worked for companies that had values that didn't align with our own. So we took the values we weren't receiving and put them into this company," Sabrina said. "It is so important for Sabrina and I to help people improve their lives. That became a priority at Valley Air," Chris added.

One area that resonated with both Chris and Sabrina is the importance of financial wellness and education. Sabrina already had a personal banking relationship with DCCU when she and Chris met. "DCCU helped me build my credit so that I could buy my first home," Sabrina said. "Because she spoke so highly of DCCU, it was an easy transition from my previous financial institution," Chris said.

As Valley Air continued to grow, so did their business banking needs. From financing their first truck to their current commercial office space located at 1234 Middlebrook Avenue in Staunton, DCCU has been supporting their financial needs at each step of the journey. In 2020, Valley Air and DCCU partnered on a new venture – **DCCU at Work**.

DCCU at Work is a program that offers custom financial wellness workshops and one-on-one counseling for local

employers. The workshops are personalized based on the needs of the group or individual and are offered on-site at a time that is most convenient for the group. "We jumped at the opportunity to be able to help our employees," said Sabrina. "Some of them are young and just starting out. This program teaches them about creating a budget, building credit, and how to get a loan or buy a home. The **DCCU at Work** program has benefited a number of our employees and truly exceeded our expectations."

Chris and Sabrina recognize the role that financial wellness plays in their employees' overall wellbeing. "We have been afforded second chance opportunities in our lives, so when anyone comes to us and asks for help, we try to help them ourselves or point them in the right direction," said Chris. "We just want them to grow and be the best they can be," Sabrina added.

Valley Air is a company that offers a positive atmosphere and opportunities for advancement, while making their employees feel valued. "We are a family. We know our employees, we know their families, and we care about them," said Chris. "We don't have anything without our employees, and we try to show them we care through our actions. Making time for financial education during their work day is one example of how we do that."

"We are appreciative of the relationship we have with DCCU and the time they devote to teaching financial wellness," said Sabrina. "DCCU makes our employees a priority, and that speaks volumes." To learn more about the DCCU at Work program and how DCCU can help improve your employees' financial health, visit mydccu.com/dccu-at-work.

Fraud Prevention Best Practices

Fraud continues to be top of mind as we are seeing a steady increase in the tactics that fraudsters are using in order to trick you into giving away your banking usernames and passwords. From fake websites that look like local banks and credit unions to text messages that appear to be from your financial institution, or even phone calls from scammers pretending to be a banking representative – these tactics are on the rise and we want you to be vigilant against these impersonators.

Here are some best practices we recommend:

- Never share your online banking username and password with anyone, including family members, employers, friends, or DCCU representatives. DCCU will never ask for this information, nor should anyone else.
- Avoid sharing your debit and credit card numbers with anyone, unless it is a legitimate purchase transaction you initiated.
- Be cautious of unsolicited calls, texts, and emails asking for personal or financial information. Impersonators may use scare tactics, such as threatening to freeze your account or arrest you, to prompt you to take action.
- Be aware that impersonators may also pretend to be from your financial institution's fraud team or other departments to trick you into sharing your personal or financial information. Always verify the identity of the person you are speaking with, and when in doubt, disconnect the call and contact the organization directly.
- Use strong and unique passwords for your accounts and enable two-factor authentication whenever possible.
- Regularly monitor your accounts for any suspicious activity, such as unexpected transactions or changes to your personal information.

It is also important to note that DCCU will never send you a clickable link in a text message. We remain committed to your financial wellbeing and encourage you to view additional fraud prevention resources at: mydccu.com/member-resources/prevent-fraud.

Spring Shred Days Results

During our Spring Shred Days, we shredded over 52,000 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.



 **5,673**
Pounds of Food

 **\$6,235**
Monetary Donations

 **29,667**
Meals Provided
(from food & donations)



2023 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 employees relate purpose to the work they do. DCCU awarded a total of \$28,000 in scholarships to deserving students in our community.

Congratulations to our 2023 scholarship winners. We wish you great success in your educational pursuits.

Julie Burkholder

Adult Category

Benjamin “Noah” Phillips

Bath County High School

Jordan Passarelli

Broadway High School

Mackenzie Watts

Buffalo Gap High School

Kaylee Fainter

Central High School

Campbell Paskel

Clarke County High School

Emmett Grebe

East Rockingham High School

Daniel Worrell

Fort Defiance High School

Toby Corrison

Harrisonburg High School

Camryn Carpenter

Highland High School

Nikil Shyamsunder

John Handley High School

Josh Law

Masters/Doctorate Category

Mildred Garner-Eaton

Mountain View High School

Landry Burns

Page County High School

Kabell Austin

Parry McCluer High School

Jenna Fleming

Private/Home School Category

Abigail Ralston

Riverheads High School

Evan Roney

Rockbridge County High School

Alexandra Unrath

Sherando High School

Dillon Lewallen

Skyline High School

Hanzhe Dong

Spotswood High School

Kendrick McCarty

Staunton High School

Emma Steiner

Strasburg High School

Steven Ramsey

Stuarts Draft High School

Charlotte Hughes

Technical Licensure Category

Andrew Hodges

Turner Ashby High School

Natalie Reed

Waynesboro High School

Aiden Podgorski

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, 9/2 & Monday, 9/4
Columbus Day – Saturday, 10/7 & Monday, 10/9

Board of Directors

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

Supervisory Committee

Bruce F. Hamrick, Chair
Eugene F. Walker, Secretary
Wesley B. Wampler, Member
Jeff A. Miracle, Member
Robin W. Ruleman, Member
Marissa S. Helmick, Associate Member

Governance Committee

Marvin G. Copeland, Jr., Committee Chair
Drew Ellen Gogian, Board Director
Everett J. Campbell, Jr., Board Director
Mary Louise Leake, Member
David A. Passmore, Member

Insured by NCUA. Membership required.

Employee Spotlight

March 1, 2023 – May 31, 2023

Years of Service

35 Years – Rita Bradley
20 Years – Steve Elkins
15 Years – Sarah Rowe
15 Years – Kelly Buchanan
15 Years – Jodie Bishop
15 Years – Stephen Anderson
10 Years – Mike Ferguson
10 Years – Sharon Covington
10 Years – Miranda Skievaski
10 Years – Charlie Adams
5 Years – Tessa Feller
5 Years – Stephanie Key
5 Years – Colbie Hildebrand
5 Years – Coral Daniels

Promotions

Anyi Barahona
Assistant Branch Manager
Amber Carr
Training QC Analyst
Mary Coffey
Member Advisor
Kim Cullen
Business Analyst
Monica Dean
Solutions Officer
Brittney Jarrell
Assistant Branch Manager
April Keziah
MIS Sr. Administrative Assistant

Leslie Miller
Internal Audit Manager
Tara Morrison
Member Advisor
Diego Osorio
Assistant Branch Manager
Ari Sandoval
Member Advisor
Stephanie Self
Retail Branch Manager
Taylor Shover
Member Advisor

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