

# member *matters*

## Our Focus on Financial Wellness

### Free Workshop: Building Your Investment Strategy

Register to attend a workshop today

### Scholarship Deadline is Fast Approaching

Deadline to apply is Monday,

March 6, 2023



# Helping You Plan for Your Financial Future

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

Having a financial plan is an integral part of financial wellness. It serves as a guide that shows where you are, where you want to be, and areas that need to be addressed in order to meet your goals. As we embark on a new year, it is important to have a plan, which can help you manage your money, be prepared to handle unexpected expenses, and ensure you are on the right path to achieve your long term financial goals.

One attribute that makes DCCU unique is the way we focus our products and services on what is best for our members. We continually evaluate what we offer to make sure we are meeting your needs. A great example is how we recently raised rates on our Grow Checking account and also on two of our Certificates. The goal is to provide options that help you earn more in dividends. Another example is our current Balance Transfer offer that allows you to transfer non-DCCU balances to a DCCU Credit Card and you receive a low, fixed rate until the transferred balance is paid in full. These offers demonstrate DCCU's commitment to helping you make the most of your money through our checking, savings, and credit card products.

Being financially prepared to cover unexpected expenses is another important aspect of financial wellness. For homeowners, borrowing against the equity in your home is a prudent way to prepare for the unexpected. Our Home Equity Plus can be used for more than just home renovations. It can also ensure that you have a source of funds available if you need it. DCCU can help make sure

you have a plan in place should a financial emergency occur.

Planning for your financial future is important at every stage in life. Whether you're starting a career, growing your family, or considering retirement, DCCU can help you prepare for all phases of your financial journey. Our feature story highlights DCCU's Community and Business Development team and how they support financial wellness for our members and the community. DCCU has a team of professionals who are eager to assist with your financial needs. We are happy to review what you have and provide recommendations on how you can meet the goals you've set.

I understand that the last few years have been challenging. More recently, it may have been difficult to focus on your long terms goals in the midst of a rising interest rate environment, skyrocketing cost of goods due to inflation, and rumblings of an impending recession. While it is impossible to know exactly what the future holds, it is important that you have a plan. There is never a bad time to think about your financial future and DCCU is here to help. We welcome the opportunity to review your finances and help you look for the options to help you accomplish your goals. As always, we're here to serve you and appreciate your continued support of our cooperative.

## By the Numbers

### November 30, 2021

Assets	\$1,740,019,874
Savings	\$1,561,124,0752
Loans	\$987,426,755
Members	115,761

### November 30, 2022

Assets	\$1,803,392,744
Savings	\$1,657,145,688
Loans	\$1,108,162,457
Members	115,674

*Member Matters* is a publication of DuPont Community Credit Union.



*Pictured (left to right): Sarah Landram, Carrie Walters, Margaret Hersh*

## Our Focus on Financial Wellness

Financial wellness is a hallmark of credit unions. It's what differentiates us from other banking institutions. By definition, financial wellness is the state of your financial wellbeing and your ability to manage your bills, pay your debts, weather unexpected expenses, and plan for long-term financial goals such as saving funds for college or retirement. DCCU embraces financial wellness, and recognizes the importance it plays in your overall wellbeing.

DCCU's Community and Business Development team champions financial wellness on behalf of the credit union. The team is comprised of Margaret Hersh, Director, Sarah Landram, Community and Business Development Manager, and Carrie Walters, Business Development Officer. With more than 60 years in the credit union industry collectively, they are passionate about providing financial wellness education for our members and community.

One example is DCCU at Work, a free financial wellness program that is offered to local employers and provides customizable tools for the workplace. "We work with employer groups to provide on-site training sessions and online resources that help workers reduce their stress levels, raise productivity, and improve retention," said Carrie. In 2022, DCCU provided training to employer groups throughout the Valley on topics such as developing a budget, building credit, purchasing a home, investing in the future, and planning for retirement.

DCCU embraces financial wellness at every level, including local schools. "Because financial literacy is such an important aspect of financial wellness, it's important to start early," said Sarah. "Going into the schools and teaching high school students vital financial fundamentals will help them form a solid foundation for their financial future." In the last year, DCCU reached 2,000 students through lessons on budgeting, saving, understanding

credit, and the importance of a banking relationship.

Working with community organizations is another important aspect of DCCU's commitment to financial wellness. The Community and Business Development team provides workshops, training, and lessons that help participants better understand their current financial status and develop a plan for the future. "Supporting the community is a big part of who we are as a credit union. We are proactive in reaching out to organizations who may benefit from our program," said Carrie.

There are also many financial wellness opportunities for our members. The Community and Business Development team, as well as our branch staff, are available to support your individual financial wellness needs. "I encourage you to reach out to DCCU with any financial questions you have," said Margaret. "Understanding all the benefits of being part of the cooperative is so important, especially how our products and services can help you reach your financial goals so that you can become more financially healthy." If you prefer to review information online, our partnership with GreenPath may be a good solution. They offer valuable information you can put into practice immediately, in a variety of areas, including money management, housing counseling, debt repayment, and more.

DCCU is committed to the financial wellness of our members and the community. We encourage you to prioritize your personal financial wellness, or that of your employees or organization. It is an essential factor to your overall wellbeing. "Financial wellness is important because when our members experience financial wellness, it makes our cooperative and community stronger as well," said Sarah. You can learn more about the Community and Business Development team here:

<https://www.mydccu.com/dccu-at-work>.

# Mark your Calendar

Make the most of your DCCU membership and plan to participate in or attend these important events.



## The Election for our 2023 Board of Directors is Currently Underway

Members will receive a ballot by mail or email based on 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 members best represent your needs. The election period ends at 11:59 p.m. on **Friday, February 10, 2023.**



## 2023 Virtual Annual Meeting – Tuesday, March 28, 2023 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](https://mydccu.com) and by email as the date approaches.**

## 2023 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 research how employees relate purpose to the work they do and write a 500-750 word essay in response to the following questions:

1. Will purpose be a driving force for you when making career choices? Why or why not?
2. What can employers do to be more deliberate in defining their purpose to employees and their community?

Visit [mydccu.com/learn/scholarships](https://mydccu.com/learn/scholarships) to learn more and apply.

**The scholarship deadline is Monday, March 6, 2023.**

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





# Free Workshop: Building Your Investment Strategy

DuPont Community Credit Union invites you to attend a free workshop by Member Investment Services on strategies to help you with your investing goals.

**January 24 | 6 – 7 p.m.**

Virtual Event

**January 26 | 12 – 1 p.m.**

Downtown Staunton Office

Lucy Lane Office, Waynesboro

Woodstock Office

**January 26 | 6 – 7 p.m.**

Windward Pointe Office, Fishersville

This workshop is free and open to the public. Seating is limited. To learn more or register, visit [mydccu.com](http://mydccu.com), email [MISdccu@lpl.com](mailto:MISdccu@lpl.com), or call 540.946.3200.

Asset allocation does not ensure a profit or protect against loss.

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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Not Insured by NCUA  
or Any Other  
Government Agency

Not Credit Union  
Guaranteed

Not Credit Union  
Deposits or Obligations

May Lose Value



## Be on the Lookout for Phishing Scams

Individuals in our area are being targeted by fraudulent text messages claiming to be from local banks and credit unions. 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 messages with spelling and grammatical errors.
5. Beware of unsolicited messages that urge you to take immediate action.

Remember, DCCU will never ask you to verify any personal information via 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/fraud-alerts>.





## Holiday Closings

Martin Luther King, Jr. Day – Saturday, 1/14 & Monday, 1/16  
Washington's Birthday – Saturday, 2/18 & Monday 2/20

## Board of Directors

Everett J. Campbell, Jr., Chair  
Angela M. Simonetti, Vice Chair  
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  
Robin W. Ruleman, Member  
Marissa S. Helmick, 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

September 1, 2022 – November 30, 2022

### Years of Service

35 Years - Tammy Lawhorne  
25 Years - Carol Cummings  
20 Years - Darlene McDaniel  
15 Years - Kristin Fitzgerald  
10 Years - Amesly Durnin  
10 Years - Debra Schultz  
10 Years - Ashley Sprouse  
5 Years - Sami Haggerty  
5 Years - Cory Hargrove  
5 Years - Megan Murtagh  
5 Years - Christie Nygaard  
5 Years - Webb Shaffer  
5 Years - Alex Stewart  
5 Years - Amy Thornton

### Promotions

David Allen  
Sr. Member Rep.  
Candy Aranda  
Member Advisor  
Hannah Cale  
Member Advisor  
Steven Clowers  
Fraud Analyst  
Tony DiMarchi  
Sr. Member Advisor  
Kim Fairchild  
Sr. Member Rep.  
Tessa Feller  
Fraud AnalystDanielle Hammer  
Jr. Internal Auditor  
Kaleb Litchfield  
Jr. Financial Analyst  
Lauren Sorto  
Member Advisor  
Destiny Wiles  
Member Advisor  
Ellie Wood  
Sr. Member Advisor  
Fallon Wright  
Mortgage Advisor

### 2022 Retirements

37 Years - Kathy Perdue  
34 Years - Glenna Dovel  
34 Years - Kevin Lounsbury  
25 Years - Elizabeth Roadcap  
22 Years - Wanda Stepp  
15 Years - Angie Bandy  
10 Years - Kathy Nelson

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