

# 2024

MEMBER & COMMUNITY  
IMPACT REPORT



**DuPont Community**  
CREDIT UNION



# 2024 MEMBER & COMMUNITY IMPACT REPORT

When you choose to bank with DCCU, you help add value to the cooperative and the community.

DuPont Community Credit Union is dedicated to meeting the financial needs of our members while proudly supporting the Shenandoah Valley community. As a not-for-profit cooperative, we provide exceptional service from well-trained staff, quality products, competitive rates, and valuable educational resources to our members, all while strengthening our local communities. By choosing DCCU, you help add value to both the cooperative and the community. We're excited to present our 2024 Member and Community Impact Report, highlighting the meaningful ways DCCU has made a difference in the lives of our members, employees, and the Shenandoah Valley.



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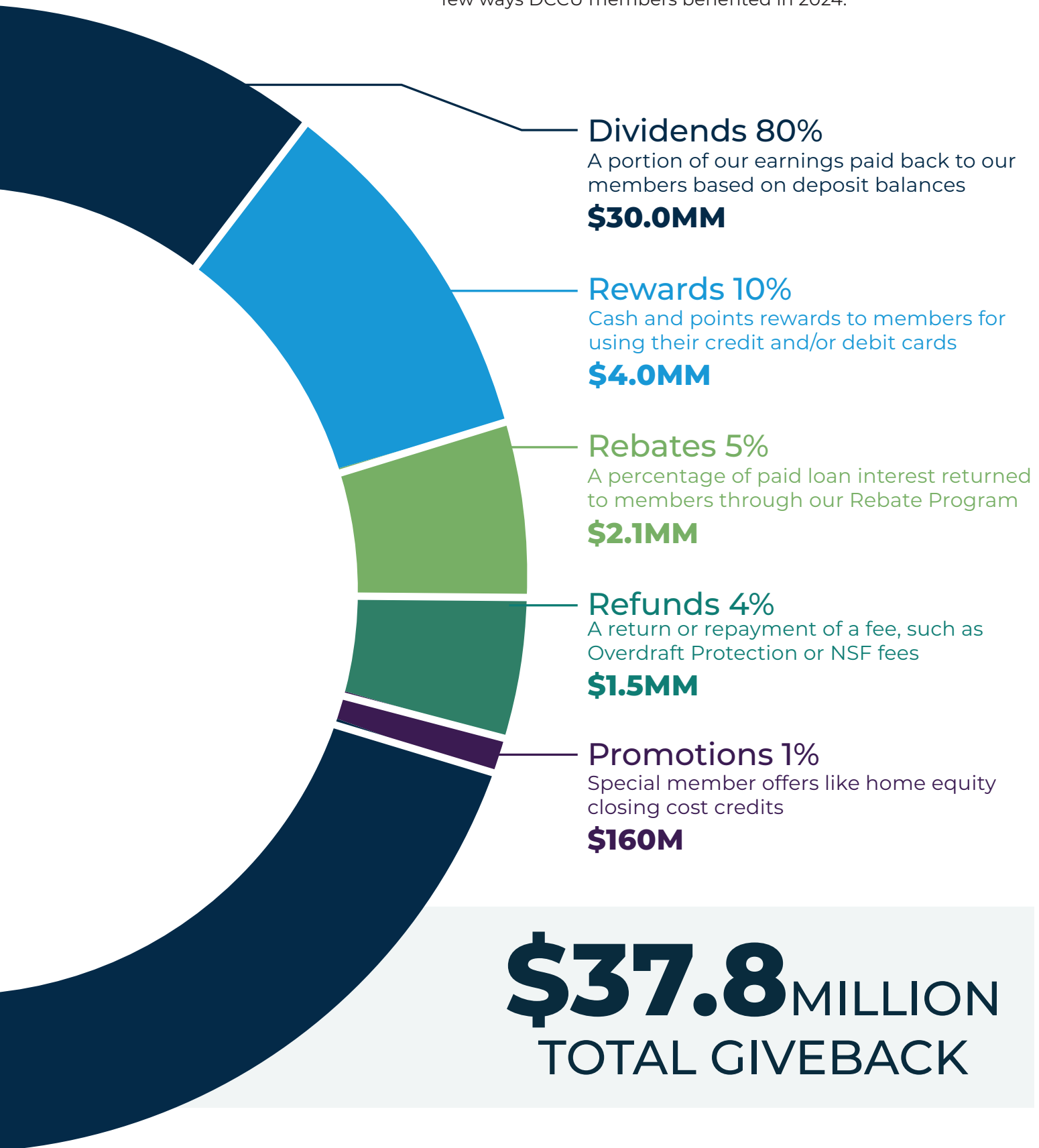
# Member Impact

Our members  
are our  
greatest asset.

At the heart of our cooperative is a commitment to serving the financial needs of our members. Our mission is to be a trusted partner in improving the financial wellbeing of our members, offering support at every stage of life. We're dedicated to creating products and services that align with the diverse needs of our members. In 2024, we had the privilege of giving back in several impactful ways.

# 2024 MEMBER GIVEBACK

Providing value to the membership in the form of dividends, rewards, rebates, refunds, and promotions is an important part of being a financial cooperative. The highlights below are a few ways DCCU members benefited in 2024.



**\$37.8** MILLION  
TOTAL GIVEBACK



# FINANCIAL TOOLS

## MAKING A BIG IMPACT

At the heart of our business is providing financial solutions for our members. DCCU remains committed to providing quality products and competitive rates that help improve the financial wellness of our members.



### Limited-Time Offer for New Cardholders

The start of the year is a great time to assess your financial picture. DCCU kicked off 2024 with a credit card offer for new cardholders. Our credit cards offer competitive interest rates, rewards, and benefits that support the financial health of our members.



**1,006**

Members Served

**\$302,000**

Member Savings

**\$2.1 MILLION**

Total Balance Transfers



### Home Equity Plus – Discover How Your Home's Equity Can Work for You

DCCU's Home Equity Plus is a line of credit plus a fixed rate loan all in one. Throughout 2024, members used the equity in their homes to pay for home improvements, debt consolidation, education expenses, and more.

**539** Members Served

**\$26,085** Member Savings

**\$42.3 MILLION** Total Lending





## Drive Now. Pay Later. Win!

DCCU understands that having reliable and affordable transportation is essential for our members. Whether purchasing a new vehicle or refinancing your current vehicle, all DCCU Auto Loans come with competitive rates and no payments for 90 days. In 2024, we launched a promo that automatically entered all auto loans and refinances into a drawing to win \$250.

**770** Members Served

**\$57,588** Member Savings

**\$16.2 MILLION** Total Auto Loans Funded

(Excluding RVs)



## Use Your DCCU Credit Card to Shop and Give

Our Shop and Give campaign encouraged members to use their DCCU Credit Card for back-to-school purchases. In addition to receiving additional credit card rewards, DCCU donated a portion of school-related purchases to the DCCU Cares Foundation.

As a result of the campaign, DCCU donated \$20,000 to the DCCU Cares Foundation, which supported their community financial wellness initiatives.



## Meeting the Homeownership Needs of our Members

DCCU offers a wide variety of mortgage products that provides affordable financing options for homebuyers. Even as we faced rising interest rates in 2024, many members trusted DCCU with their mortgage needs.

**260** Number of mortgage loans

**\$59.4 MILLION** Total mortgage loans





## Introducing RateDrop Mortgage

Choosing the right financing for your home is important. In 2024, DCCU developed RateDrop Mortgage to provide homebuyers with the opportunity to exercise more control over their mortgage interest rate. Here are a few benefits of RateDrop Mortgage:

- Drop to a lower rate every 12 months if rates decrease\*
- Save time and money — no refinancing and no new closing costs
- Flexible financing — enjoy flexible options over the term of your mortgage

# RateDrop mortgage

Learn more at [mydccu.com/ratedrop](https://mydccu.com/ratedrop)



\*Offers of credit subject to creditworthiness and collateral.  
One-time processing fee per rate adjustment.  
Membership required.





# DCCU'S Rebate Program

**RECEIVE 10% BACK  
ON INTEREST PAID**

## Members Continue to Benefit from Our Rebate Program

In 2024, our Rebate Program provided DCCU members with a direct giveback totaling \$2.1 Million. By utilizing DCCU's products and services, 25,335 members benefited from this unique giveback opportunity.

Our Rebate Program allows you to earn a 10% rebate on the interest paid on qualifying DCCU loans. This program supports financial wellness and rewards members for utilizing more DCCU products and having banking habits that create time-saving conveniences.

### QUALIFICATIONS



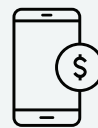
Paid monthly interest on a DCCU consumer loan



All DCCU Shares are current and in good standing



Must have an active DCCU checking account



Self-Service loan payment paid on, or before the payment due date



Electronic deposit (ACH, Mobile, ATM) made during the month

Learn more about our Rebate Program at [mydccu.com/rebate](https://mydccu.com/rebate)



# FINDING WAYS TO SERVE OUR MEMBERS BETTER

## Video Banking

We expanded our Video Banking services in 2024, adding two new locations. In addition to the drive-up ATMs at Grottoes, West Staunton, and Windward Pointe in Fishersville, Video Banking is also conveniently located at our West Main branch in Waynesboro and our South High branch in Harrisonburg. Video Banking ATMs provide standard ATM functionality along with the opportunity for members to speak with a DCCU representative by video to ask questions or request assistance.



**Save time**



**Speak with a DCCU representative by video**



**Complete a variety of transactions**



## Self-Service Coin Counters Continue to Grow in Popularity

DCCU's self-service Coin Counters continue to be a benefit that our members appreciate. This free service allows members to trade in their loose change that can be deposited into their DCCU account or provided in cash. Coin Counters are available at these locations:

- ▶ Downtown Staunton
- ▶ Reservoir, Harrisonburg
- ▶ Riverside, Waynesboro
- ▶ South High, Harrisonburg
- ▶ Stuarts Draft
- ▶ Windward Pointe, Fishersville

Offering this free service helps save our members money. In 2024, we processed 6,750 transactions for a total of \$739,573.



## Introducing Our New Business Accounts Department: Tailored Support for Your Business Success

We are excited to announce the launch of our new Business Accounts Department. This new department is dedicated to providing a supportive, personalized banking experience for our business members. Whether your business is new to DCCU, or you are an existing business member exploring additional products and services, we are here to make banking easier and more efficient.

### We are Here to Help

The new Business Accounts Department is committed to providing exceptional service and personalized attention. Here are a few ways we can assist you:

- **Personalized Service:** Our team offers the flexibility to provide personalized, one-on-one service tailored to your business needs by phone and at your business office location.
- **Product and Service Recommendations:** We are here to offer product and service recommendations to enhance your banking experience.
- **Business Online Banking:** Our team offers comprehensive support to ensure you take full advantage of our Business Online Banking features. We can assist you with setting up users and managing payments to employees and vendors, all of which simplify your day-to-day operations.

We're excited to partner with you and help your business succeed. You may contact our Business Accounts Department directly by email at [businessaccountsdepartment@mydccu.com](mailto:businessaccountsdepartment@mydccu.com) or by phone at 540-946-3200 extension 4021.



# Community Impact

DCCU is more  
than just a  
credit union.

Yes, we provide the financial products and services you need, but we also care deeply about the communities we serve and do our part to help make our community better through financial education, scholarships, volunteerism, sponsorships, and donations.



# INTRODUCING

## THE DCCU CARES FOUNDATION

In April 2024, DCCU announced the launch of the DCCU Cares Foundation, a 501(c)(3) public charity created to formalize and expand on the longstanding charitable efforts of DCCU. The DCCU Cares Foundation accomplishes its purpose by extending its ability to empower individual success and self-sufficiency through financial education and resources. A Board of Directors has been appointed to govern the foundation in affiliation with DuPont Community Credit Union. The DCCU Cares Foundation partners with service providers who align with and contribute to our key philanthropic focus areas of Financial Wellness, Promotion of Financial Education, Member and Community Engagement, and Community Partnerships.

In 2024, the DCCU Cares Foundation funded seven transformative community projects that contributed to relief in times of need for our community, a higher quality of life, improved financial stability, and a more competitive economic region. Donations helped us provide a total of \$35,000 to non-profits such as

Renewing Homes of Greater Augusta and Central Valley Habitat for Humanity. They provide critical home repairs that allow veterans and seniors to keep their homes and age in place.

We partnered with the Blue Ridge Area Food Bank and its affiliated pantries to maximize food sources and delivery channels. We also offered financial education to recipients to help maintain and increase financial stability of households. We impacted over 2,000 individuals with financial wellness services directly through the Foundation and even more with the assistance of resource navigation from regional community partners.

“Thank you for your generous gift through the DCCU Cares Foundation. While providing nourishing food to more than 148,200 people every month, we’re expanding our efforts to tackle food insecurity by addressing its root causes. One of our key goals is to support household financial stability by connecting neighbors who qualify with essential resources including public benefits that improve both food security and health. We could not do our work without the trusted community partners like you.”

**Karen Ratzlaff**  
Chief Philanthropy Officer,  
Blue Ridge Area Food Bank



The Foundation’s “Drive Opportunities for Community Financial Health” Golf Tournament was held on October 11, 2024, and raised more than \$30,000 to support The Foundation and the work we do to help improve financial wellness in our community.



# COMMITMENT TO EDUCATION & FINANCIAL WELLNESS

The DCCU Cares Foundation embraces financial wellness and recognizes the importance it plays in your overall well-being.

## Financial Wellness in Action

In 2024, over 122 financial education presentations were delivered to more than 2,000 individuals in the community!



The DCCU Cares Foundation collaborated with the Salvation Army in Waynesboro to offer two financial wellness workshops each month for families enrolled in the Angel Tree program.

Participants gained insights into budgeting, saving, understanding credit, and effectively managing their financial responsibilities. In total, 75 families participated in these classes.

The Foundation also partnered with a local nonprofit organization called KIOTA Global to provide a series of financial wellness workshops. The CEO and Founder, Monique Tshilboal, originally from the Congo, started the organization in 2019, with a mission in mind to empower women and underserved communities

through education, good health, economic resiliency and advocacy. Over the course of several months, a series of financial wellness workshops were organized to educate individuals on various topics, including navigating the US banking system, budgeting effectively, savings strategies, understanding credit and recognizing predatory lending practices as well as fringe banking options.



*Class participants with DCCU Cares Foundation Financial Wellness Program Manager, Sarah Landram.*

## GreenPath Financial Wellness

There are many available financial wellness opportunities for our members. We encourage you to reach out to DCCU with all of your financial questions. Understanding all the benefits of being part of the cooperative is so important, especially how our products can help you achieve your financial goals and help you become more financially healthy. If you prefer to review information online, our partnership with

GreenPath may be a good solution. They offer convenient access to valuable information you can put into practice immediately, in a variety of areas, including money management, housing counseling, debt repayment, and more.



[mydccu.com/greenpath](https://mydccu.com/greenpath)

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## Supporting Personal Finance and Local High Schools

The DCCU Cares Foundation is committed to supporting Personal Finance teachers by conducting classroom visits that align with the personal finance requirements set by the state of Virginia. The Foundation also partners with Banzai, an online Financial Education Program for select high schools. Through a series of interactive modules, students learn essential personal finance topics. The program emphasizes practical skills and real-world applications, empowering users to make informed financial decisions. During the 2023-2024 school year, more than 500 students participated in the Banzai program.

The DCCU Cares Foundation partnered with Shenandoah County Public Schools and The Shenandoah County Chamber of Commerce to host the first ever College and Career Fair for high school juniors and seniors. Both students and parents had the chance to engage with different organizations that provide scholarships to assist with funding higher education. Students also had the opportunity to speak with local employers about various career opportunities in the Shenandoah County area. The event attracted over 100 students and parents.







## Annual Scholarship Program

DCCU has been awarding scholarships to local students since 1995. Investing in local students represents our commitment and passion for education as we help ease the stress of paying for college. With the launch of the DCCU Cares Foundation, we will continue the legacy of providing scholarships in our service area.

For the 2024 scholarship contest, applicants were asked to write an essay about how employees relate purpose to the work they do. The DCCU Cares Foundation awarded a total of

\$26,000 in scholarships to deserving students throughout our service area.

The DCCU Cares Foundation also established a new scholarship opportunity for a DCCU employee's child or spouse pursuing higher education. The "Dr. Robert 'Bob' Lauren Tichenor DCCU Employee Family Member Scholarship" is in honor of Dr. Tichenor for his half century of leadership and service to DCCU.



For more information about the DCCU Cares Foundation, visit [mydccu.com/foundation](https://mydccu.com/foundation) or contact Margaret Hersh at 540-946-3200 x3361, email: [foundation@mydccu.com](mailto:foundation@mydccu.com).

# SUPPORTING OUR COMMUNITY

DCCU values the opportunity to align with community partners in support of the noble work they do within our community.



## DCCU Shred Days

Shred Days are a great way to give back to the community and help keep their information safe while benefiting a good cause. We held Shred Days at multiple DCCU locations in the Spring and Fall of 2024. During these events, participants brought documents with sensitive information to be safely discarded with on-site shredding. In return, many participants provided food and monetary donations for the Blue Ridge Area Food Bank.



# SUPPORTING LOCAL ORGANIZATIONS THROUGH SPONSORSHIPS

123

Organizations Supported

\$107,253

Total Dollars Donated

Sponsorships are one of the many ways that DCCU gives back to the community. From schools to non-profits, DCCU sponsorships provide meaningful support to a variety of organizations.

## Kelly Truxell

Development Director,  
Camp LIGHT

“Camp LIGHT is proud to have DCCU as a supporting partner. We rely on support from our community both physically and financially to help provide successful programs for our special needs community. Volunteers from DCCU have put in lots of love and energy to help us get things ready for both our summer camp and Christmas event. Sponsorships help support us financially, which helps us provide our programs at no cost to our families so that all campers have the opportunity to attend, regardless of their financial situation.”



## Encouraging Employee Wellness While Supporting the Community

DCCU is a proud sponsor of several community races throughout the Shenandoah Valley. For every race that DCCU sponsors, employees are offered the opportunity to participate for free! DCCU covering race entry fees is an added employee benefit that our employees look forward to and enjoy.

## Coral Daniels

Mortgage Loan Processor

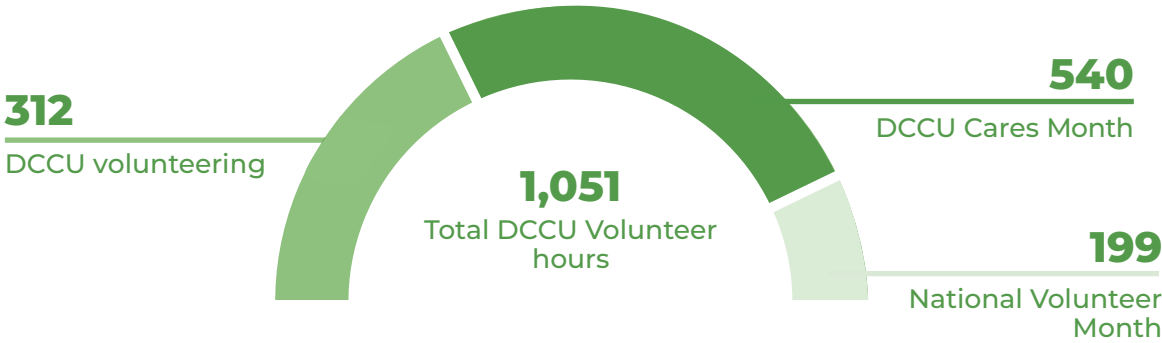
“I participated in the Mad Anthony Mud Run and the Fall Foliage 5/10K this year. I like working for a company that helps me to stay motivated with my running by offering the opportunity to participate in these races. It really gives me the incentive to continue to work out and get in shape. When I run these races, I know that I am doing something good for myself to help me stay healthy and it is so much fun. It's great knowing that my health and wellness is important to DCCU and that this is one of many ways that they show this.”



# VOLUNTEERING

DCCU employees enjoyed being out in the community to support local organizations in a hands-on way! In April, we celebrated National Volunteer Month and in October, we hosted our

second annual DCCU Cares Month, where we volunteered on a large scale throughout our field of membership.



## DCCU Cares Month





## DCCU Cares Month Organizations Supported

- ▶ **Love INC**
- ▶ **Valley Mission**
- ▶ **KidzRec**
- ▶ **Calvary Food Pantry**
- ▶ **LIFeworks Bread Basket**
- ▶ **Central Valley Habitat ReStore**
- ▶ **Blue Ridge Foster Love**
- ▶ **Friends of the Staunton Library**
- ▶ **Camp LIGHT**
- ▶ **Waynesboro Education Farm**
- ▶ **Community Table**
- ▶ **3Rs (Raising Resources for Readers)**
- ▶ **Shenandoah County Public Schools**
- ▶ **SAW Boys and Girls Club**
- ▶ **Just Because**
- ▶ **Wayne Theatre**
- ▶ **Rockbridge Area Relief Association**
- ▶ **JMU Future Business Leaders of America**
- ▶ **Blue Ridge Area Food Bank**
- ▶ **Shenandoah Fall Foliage Bike Festival**
- ▶ **The Neighbor Bridge**
- ▶ **Waynesboro Public Library**
- ▶ **The Cinderella Project**
- ▶ **Blue Ridge Children's Museum**
- ▶ **Valley Children's Advocacy Center**
- ▶ **Augusta County Library**
- ▶ **Explore More Discovery Museum**
- ▶ **Blue Ridge CASA**





# SPREADING HOLIDAY CHEER

The holidays are a great time to support community efforts to help make the holidays brighter for those in need.



## Angel Tree

DCCU employees helped make the holidays brighter for 50 local children. We partnered with the Angel Tree program with The Salvation Army in Waynesboro, Staunton and Harrisonburg. Items such as bikes, clothes, games and more were donated to help spread cheer to those in need.

## Senior Support

DCCU adopted 53 seniors from Home Instead's Santa for a Senior program and nursing homes in Shenandoah County. Gifts such as snacks, clothes, and books were purchased to make the holiday season brighter for local seniors.



## Bell Ringing

Employees also rang the Red Kettle Bell for the Salvation Army in Stuarts Draft, Harrisonburg, and Waynesboro.





## Community Involvement

Our employees love the Shenandoah Valley and are active in supporting the community outside of work. Here are some of the Boards and Committees that our employees and volunteers served on in 2024:

- Augusta County Board of Building Appeals
- Augusta County Broadband Committee
- Augusta County Recycling Committee
- Augusta Health Community Partnership Committee
- Augusta Medical Group
- Augusta Regional Dental Clinic
- Blue Ridge CASA for Children
- BRCC Educational Foundation
- Boys and Girls Club of Waynesboro, Staunton & Augusta County
- DCCU Cares Foundation
- Elkton Area United Services
- Greater Augusta Coalition Against Adult Abuse
- Greater Augusta Regional Chamber of Commerce
- The Jessica Stepp Scholarship Fund
- Kiwanis Club of Waynesboro
- Lantz Construction Company
- Lexington Police Authority
- Massanutten Mountaineers Rockingham County Baseball League
- Rockbridge Habitat for Humanity
- Rockingham County Fair Association
- Rockingham Educational Foundation, Inc.
- Shenandoah Valley Kiwanis Club
- Shenandoah Valley Regional Airport Ambassadors Committee
- Staunton Augusta Church Relief Association (SACRA)
- Staunton-Augusta Rotary
- STEPS (Supporting Transitions Engaging Parole Services)
- Valley Children's Advocacy Center
- Valley Hope Counseling
- Virginia Chapter of the American Society for Healthcare Risk Management
- Waynesboro Noon Rotary Club
- Waynesboro Police Foundation
- Waynesboro Symphony Orchestras
- Weyers Cave Lions Club



# DCCU EMPLOYMENT PROFILE

At DCCU, we recognize the importance of investing in our employees so that they can provide quality service to our members. Here's a glimpse of our 2024 employment landscape:

## Working at DCCU

- ▶ DCCU has 373 employees that serve the organization across 44 different departments in 163 unique positions
- ▶ Medical insurance was provided for 557 individuals – our employees and their families
- ▶ 53,347 hours of paid time off was awarded
- ▶ There were 26 promotions and 8 transfers to roles in other departments
- ▶ We celebrated 4 retirements from DCCU
- ▶ Spent 1,051 volunteer hours in the community

## Employee Training

DCCU's continued investment in employee training helps ensure our staff's preparedness to effectively perform their roles. From learning new systems and programs to enhancing leadership skills, our robust training program supports our employees' development so that they can offer their very best to our members.



**16,388** total 2024 training hours



**357** instructor-led training courses



**51** average training hours per employee

# Awards & Recognition



## Best of Virginia

DCCU was named Best Bank/Credit Union in the Shenandoah Valley according to Virginia Living Magazine. The survey asked readers to select their favorite services in 104 different categories across the five regions of Virginia – Central, Eastern, Northern, Shenandoah Valley, and the Southwest. Over 460,000 votes were cast by magazine readers.



## Best of Shenandoah County

DCCU was named the Best Bank/Credit Union in Shenandoah County according to the Northern Virginia Daily. The reader's choice contest allows readers to support their favorite local businesses that help to make the region special.



## Forbes Best Credit Unions List

DCCU has been ranked among the top Virginia credit unions according to Forbes, who partnered with research firm Statista for their annual survey of the best credit unions in each state. Respondents were asked to share their level of satisfaction with the credit union, their willingness to recommend it to others, and to rate the organization based on criteria including: customer service, the quality of financial advice offered by representatives, fee structures, ease of navigating digital and in-person services, and the degree of trust the financial institution inspired.