

member*matters*



Innovation that Supports Our Mission

Board of Directors Election Update

Nomination by petition
deadline is October 31, 2024

DCCU News and Updates

Highlighting recent Credit Union
news and updates



Relationship Banking in a Digital Age

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

DCCU was founded in 1959 with a mission to help improve the financial health of our members. That mission is best realized when we have the opportunity to develop relationships with our members and fully understand their needs as well as their goals. After all, the essence of relationship banking is rooted in personalized service that develops from consistent, engaging interactions with those who have entrusted their banking needs to us. While our credit union embraces the digital advances that help facilitate transactions and enhance efficiencies, we recognize the importance of building relationships with our members. By combining personal service with digital tools, we can offer a seamless banking experience that reinforces our commitment to each member’s financial wellbeing.

We see technology as a complement to our business model.

Providing consultative service is a hallmark of DCCU and one of the most important ways we support our members. When you interact with us, you can have peace of mind knowing that we are advocating on your behalf, making sure you have considered all options and arrive at a solution that makes the most sense for your unique situation. We have a genuine desire to help you not only meet current needs but also achieve future financial goals. Just because we are embracing digital advancements doesn’t mean we are moving away from our focus on

personal service. We see technology as a complement to our business model. As our cooperative grows and our members’ needs evolve, we must remain relevant and provide the options and convenience that appeal to our intergenerational membership base.

Our feature story takes a more in-depth look at how DCCU has embraced innovation to support the evolving banking needs of our members while never losing sight of our mission. DCCU’s complementary service model allows us to provide a quality service experience on both ends of the digital spectrum. At the end of the day, it’s about meeting you at your point of need and providing the products, services, and tools that support your financial wellness and help make your life easier. Whether you engage with us in person or through our digital channels, we have highly trained employees with a solid knowledge base who are ready to serve you. We know it’s not always easy to learn something new, but we’re here to help walk you through anything that may be a little unfamiliar. Remember, we are simply a branch visit, phone call, or online message away. I encourage you to reach out with any questions you may have.

As we reflect on 65 years of service, our objective is the same today as it was in the beginning. We remain committed to building the personal relationships that define our credit union while being proactive with digital advancements that enhance the member experience. We look forward to engaging with you in the near future and, as always, I appreciate your continued support of our cooperative.

By the Numbers

August 31, 2023

Assets	\$1,792,106,173
Savings	\$1,640,903,917
Loans	\$1,140,991,217
Members	116,936

August 31, 2024

Assets	\$1,833,902,997
Savings	\$1,643,686,664
Loans	\$1,147,837,137
Members	119,908

Member Matters is a publication of DuPont Community Credit Union.



Innovation that Supports Our Mission

Innovation is simply defined as something new or different. The evolution of banking technology involves a series of transformative advances that have shaped how financial services are delivered and experienced. DCCU provides comprehensive banking options that fit your life. We have embraced innovation that supports the banking needs of our members while keeping our mission of financial wellness at the forefront.

The consultative service we provide from our branches and Call Center is the foundation of how we support our members. At the same time, we offer banking tools that provide time-saving conveniences. “As technology continues to evolve, we must stay relevant to meet the needs of our members. I have worked here for 37 years, and our proactive, member-first approach is what makes us unique,” said Cindy Nuckoles, DCCU’s Information Technology Senior Vice President. “Behind our efforts in innovation are talented employees who believe in our mission and have a genuine desire to enhance our members’ banking experience.”

The mainstay of digital banking at DCCU is our Mobile App and Online Banking platform. Designed to provide 24/7 access to your account information, these tools allow you to complete a wide range of transactions from home or while on the go. Transferring funds between accounts, viewing transactions and account balances, paying bills, depositing checks, and applying for loans are some of the ways you can manage your finances from your computer or mobile device. “We all lead busy lives and coming into a physical branch location may not always be an available option,” said Cindy. “So, it’s important that we offer innovative tools that help you save time and streamline many aspects of your financial management.”

Our ATMs offer another convenient way to manage your finances. While withdrawing cash likely comes to mind first when you think about an ATM, you can also make deposits, check account balances, transfer funds, and more. DCCU recently introduced a new feature that blends standard ATM functionality with personal service – video banking. “We are really excited about the opportunities that video banking offers our members,” said Cindy. “From the convenience of your vehicle, video banking allows you to touch the ATM screen and have a DCCU Member Representative help you with your transactions in the same way they would at a drive thru.” We currently have five locations with ATM video banking technology – Grottoes, West Staunton, Windward Pointe in Fishersville, West Main in Waynesboro, and South High in Harrisonburg. “I encourage you to give video banking a try to see how it can help you save time while enjoying the personal service you expect from DCCU,” Cindy added.

Our goal is to leverage innovation that enhances the member experience.

As technology evolves, so do the needs and expectations of our members. While automation and self-service options help to streamline routine tasks, our employees are always available to address more complex needs. “Our goal is to leverage innovation that supports the member experience,” said Cindy. “We are committed to staying ahead of trends and continuously enhancing our digital offerings while honoring our mission and commitment to member value.”

DCCU Announces Candidates for 2025 Board of Directors

The Governance Committee has nominated Angie M. Simonetti, Michael P. Blinn, and Janet P. Mangun as candidates for election to DuPont Community Credit Union's Board of Directors for 2025:

Angie M. Simonetti



Angie Simonetti has been a member of DCCU for over 20 years. A graduate of Fort Defiance High School and James Madison University (JMU), she began her professional journey by working in various roles at DCCU while attending JMU full-time. Following her

graduation, Angie gained valuable experience working with organizations such as Christopher William Jewelers, Cadence, Inc., and the Darden School of Business at UVA. She currently serves as the Executive Vice President at the Convenience Distribution Association.

Residing in Fishersville with her husband and daughter, Angie attributes her early business acumen and successful career growth to the foundational experience she received at DCCU. Her commitment to the organization led her to join the Board in 2017, where she now holds the position of Chair of the Board of Directors.

Angie is passionate about representing and advocating for DCCU members and looks forward to the opportunity to continue her service.

Michael P. Blinn



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

With previous experience as Treasurer, Chair of the Asset and Liability Management Committee, and Chair of the Governance Committee, Michael currently serves DCCU as Vice Chair of the Board of Directors.

Michael currently works at McClung Companies as the Vice President of Operations. He has prior experience in both for- and non-profit organizations and was the Founder of giv2giv, a nationwide fundraising tool for community charities.

Michael has served as both a Director and an Officer on other community and non-profit 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.

DCCU News and Updates

2024 Forbes Ranking

DCCU has been ranked second among the top Virginia credit unions according to Forbes' 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. "This recognition reflects our continued commitment to delivering value to our members through quality products, competitive rates, convenience, and exceptional service," said Steve Elkins, DCCU's President and CEO.



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, MBU's College of Health Sciences, and the Society to Improve Diagnosis in Medicine, a national organization focused on improving the accuracy and timeliness of patient diagnosis.

Current leadership and service activities include Treasurer for the Shenandoah Valley Kiwanis Club and for the Virginia Chapter of the American Society for Healthcare Risk Management, and as a volunteer for the Staunton Area Church Relief Association (SACRA). Now retired,

Jan enjoys her grandchildren, helping the community through volunteer service, hiking, scuba diving, downhill skiing, the sunsets off her deck, and traveling the country and world with her husband, Dave.

Jan has served on the DCCU Board of Directors since January 2019, as a member of the ALM Committee, and is currently serving on the Governance Committee. She has found it to be a privilege to serve on the Board of Directors these past five years. The Credit Union's member-focused mission and culture are clearly "lived" in the day-to-day interactions of its leadership and staff, and align well with her values. She would be honored and privileged to continue to serve as a Board Director.

Nomination By Petition

There are three expiring terms for positions currently held by Angie M. Simonetti, Michael P. Blinn, and Janet P. Mangun. 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 1% of the DCCU membership as of June 30, 2024.

The petition forms and procedures are available by email to Nominations@mydccu.com and must be submitted by Thursday, October 31, 2024.

It is important to note that an election will not be conducted when the number of nominees equals the number of positions to be filled. It would be an election by acclamation. However, if a member successfully completes the nomination by petition process and is added to the slate, the election period will start in January 2025. Keep up-to-date with the election process by visiting mydccu.com.

New ATM Video Banking Locations

In addition to the traditional ATM functions you're used to, now you can speak with a DCCU representative by video to ask questions or request assistance – all from the convenience of your vehicle. Simply drive up and touch the ATM screen to speak with a DCCU representative.

Available ATM Video Banking Locations:

- Grottoes
- South High, Harrisonburg
- West Staunton
- Windward Pointe, Fishersville
- West Main, Waynesboro

Learn more: mydccu.com/videobanking





Board of Directors

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

Supervisory Committee

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

Governance Committee

Marvin G. Copeland, Jr., Committee Chair
Drew Ellen Gogian, Board Director
Janet P. Mangun, Board Director
Mary Louise Yates, Member
David D. Passmore, Member

Insured by NCUA. Membership required.



Employee Spotlight

June 1, 2024 – August 31, 2024

Years of Service

30 Years – Dawn Leary
20 Years – Summer Sheets
10 Years – Tina Coffey
10 Years – Stephanie Painter
5 Years – Justin Ward

Promotions

Megan Burton
Senior Member Representative
Felicia Clark
Helpdesk Technician
Brittany Davis
Retail Branch Manager
Lela Garten
Senior BSA Analyst
Christina Henkel
Senior Member Representative

Holiday Closings

Columbus Day – Saturday, 10/12 & Monday, 10/14
Veterans Day – Saturday, 11/9 & Monday, 11/11
Thanksgiving – Thursday, 11/28 & Friday, 11/29
Christmas Eve – Tuesday, 12/24 close at 2 PM
Christmas – Wednesday, 12/25
New Year's Day 2025 – Wednesday, 1/1

Colbie Hildebrand
Senior Solutions Officer
Cheryl Lawhorne
Retail Branch Manager, AVP
Kaleb Litchfield
Financial Analyst
Liliana Martinez
Senior Member Representative
Nick Martino
Commercial Credit Manager
Kayla Moran
Member Advisor
Amanda Mowbray
Assistant Branch Manager
Lauren Mummert
Deputy BSA Officer
Cortney Railsback
Senior Member Advisor

Erin Riccioni
Member Advisor
Kyle Scaife
Professional Development Trainer
Tyler Spurlock
Retail Branch Manager, AVP
Jennifer Surgener
Junior Systems Administrator
Krista Terry
Senior Business Analyst
Frank Vaughan
Retail Branch Manager, AVP
Tyler Ward
Commercial Processor
Amber Wright
Retail Branch Manager, AVP

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