

WINTER 2025

member*matters*

More than
Just a Job

**Save the Date
for 2025
Annual Meeting**

Meeting will be held at
Waynesboro High School

**DCCU Cares
Foundation
Scholarship
Contest**

Deadline to apply is
Monday, March 3, 2025



DuPont Community
CREDIT UNION



The Strength of the Cooperative Model

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

DCCU is a not-for-profit financial cooperative, meaning our structure is designed to offer a comprehensive value proposition to our membership. We focus on delivering personalized service, competitive rates, and relevant products, services, and technology that support your financial well-being. The cooperative model ensures that our focus remains on our members, strengthening our role as a reliable and resilient financial partner during every stage of life. It shapes how we operate, how we serve our members, and make a meaningful difference in the community.

At DCCU, each member is also an owner, ensuring your interests are our top priority in the decisions we make and services we provide. We reinvest any profits back into the credit union to enhance our product offerings, improve rates, reduce fees, and provide services that help you achieve your financial goals. Whether you're saving for a home, managing debt, or planning for retirement, we are here to support you every step of the way.

A major advantage of the cooperative model is our ability to be flexible and responsive to the needs of our members. Two great examples include our **RateDrop Mortgage** and **Rebate Program**. The rising interest rate environment challenged us to look at creative ways we could support our members. RateDrop Mortgage gives you more control over your mortgage loan by allowing you to reduce your interest rate every 12 months if rates decline. This loan can benefit the borrower if rates decrease, while providing peace of mind should rates rise. Our Rebate Program provides a 10% rebate on interest

paid on credit card, home equity, auto, and personal loans when you utilize DCCU's products, services, and time-saving conveniences. This member giveback program supports financial wellness and provides a tangible financial benefit each month.

In addition to serving our members, DCCU also has a longstanding commitment to being active in the community. We are dedicated to supporting local projects and initiatives through sponsorship donations, volunteering at local organizations, and providing financial education opportunities that help build a stronger, more vibrant community. Last year we announced the launch of the DCCU Cares Foundation, which has a mission to expand on DCCU's financial wellness and charitable efforts while building relationships through thoughtful, strategic philanthropy. Together with the Foundation, our hope is to help create lasting, positive change throughout the Shenandoah Valley.

As we embark on a new year, we are proud to stand by the cooperative values that define our credit union. We remain committed to providing unwavering support to our members and helping you reach your goals. It's this shared sense of ownership and collective purpose that makes the cooperative model so powerful. At DCCU, every member is valued, every voice is heard, and every decision is made with the goal of improving your financial wellness. I encourage you to make the most of your credit union membership and invite others to join in and become part of something special. Thank you for your continued support.

By the Numbers

November 30, 2023

Assets	\$1,784,608,509
Savings	\$1,627,754,723
Loans	\$1,147,053,863
Members	117,370

November 30, 2024

Assets	\$1,853,474,151
Savings	\$1,660,647,519
Loans	\$1,146,714,559
Members	120,329

Member Matters is a publication of DuPont Community Credit Union.



Melody Godbey

Jackie Cason

More than Just a Job – Careers that Make a Difference

At DCCU, we believe that a fulfilling career goes beyond just a paycheck. It's about making a real difference, growing professionally, and working for an organization that values its people. As a member-focused, not-for-profit financial cooperative, DCCU offers a unique opportunity to support the needs of our members and the community. With career growth opportunities, a generous benefits package, and community involvement programs, working at DCCU is more than just a job – it's a chance to build a meaningful, long-lasting career in a supportive and mission-driven environment.

Bringing purpose and fulfillment to your career is one advantage of working at DCCU. "We are driven by a simple yet powerful mission: to improve the financial health of our members," said Jackie Cason, DCCU's Chief Human Resource Officer. "When you become part of our team, you'll have the opportunity to help individuals and families achieve their financial goals. In every role, from direct interaction to behind-the-scenes support, you are making a tangible difference in our members' lives every day." The satisfaction that comes from knowing your work is making a positive difference is what truly sets a career at DCCU apart.

DCCU fosters an environment where our employees can thrive and develop throughout their careers. "Whether you're just starting out or looking to advance your career, we offer a variety of professional development opportunities to help you succeed," said Melody Godbey, Human Resources, AVP. "From helping you start on a firm foundation through our new hire orientation, to various mentorship and leadership programs, we provide the tools you need to enhance your skills and grow within the organization. We're dedicated to helping you unlock your full potential."

We understand that a strong benefits package is key to supporting the well-being of our employees and their families. That's why our offerings go beyond competitive salaries. We offer comprehensive health insurance, retirement savings

plans, a pension plan, and paid time off. We also provide unique incentives, such as wellness programs, financial education, and employee discounts. DCCU's benefits package allows you to focus on what matters most—growing in your career while maintaining a healthy, balanced lifestyle. "We believe that when our employees feel taken care of, they are empowered to do their best while contributing to the success of our organization," Melody said. "We strive to make it easy for them to prioritize their health, finances, and work-life balance."

Community involvement is important to DCCU. We encourage our employees to actively engage with local organizations and give back to causes that are meaningful to them. This culture of service is deeply ingrained in our values and is part of what makes working at DCCU so rewarding. "We offer various opportunities for our employees to volunteer, participate in community outreach programs, and support local initiatives," Jackie said. "This not only strengthens our connection with the communities we serve but also fosters a strong sense of purpose and joy among our employees." Being part of an organization that values community give back creates a workplace where employees feel inspired to contribute both in and outside of the office, knowing their efforts are positively shaping the community and making a lasting impact.

At DCCU, we offer more than just a job—we offer a career where your contribution has real purpose. With a focus on meaningful work, ample opportunities for growth, a comprehensive benefits package, and a strong commitment to community involvement, DCCU offers a unique and fulfilling career path. "Here, you'll find not only the chance to make a real difference in the lives of our members but also the resources and support to help you grow professionally," Jackie said. "If you're looking for a career where you can thrive, make an impact, and contribute to something bigger, DCCU is the place for you." Visit mydccu.com/careers to learn more about our employment experience.

Board of Directors Updates

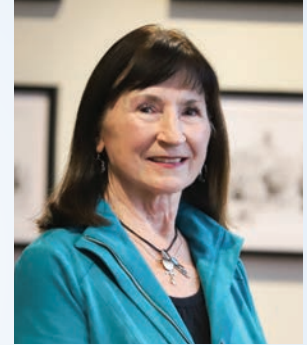
Each year, the Governance Committee is tasked with preparing a slate for the upcoming election. In October, the Governance Committee presented a slate of three candidates for three open positions to the membership:



Angie M. Simonetti



Michael P. Blinn



Janet P. Mangun

The “Nomination by Petition” period ended on October 31, 2024, however no petitions were received and the slate stands as presented. Since there are three candidates for three openings, no ballot is required. The candidates will begin their new three-year terms following DCCU's 2025 Annual Meeting.

In addition, the Board of Directors approved a recommendation from the Governance Committee to appoint Jonathan S. Lohr as Associate Supervisory Committee Member. The position is a one-year term.

SAVE THE DATE

2025 Annual Meeting

Tuesday, April 1, 2025
5:30 p.m.

Waynesboro High School
1200 W. Main Street
Waynesboro, VA 22980



This year's Annual Membership Meeting will be held at Waynesboro High School. We are excited to share important credit union updates and hope you will make plans to attend. If you are unable to join us in-person, a recording of the event will be made available shortly after the meeting. More details will be shared as the date approaches.

Free Workshop: The Basics of Retirement Planning

DuPont Community Credit Union invites you to attend a free workshop given by Member Investment Services on the basics of retirement planning.

January 21 | 6 – 7 p.m.

Virtual Event

January 23 | 12 – 1 p.m.

Lucy Lane Office, Waynesboro
Kaylor Office, Harrisonburg

January 23 | 6 – 7 p.m.

Community Way Office, Staunton
Windward Pointe Office, Fishersville

This workshop is free and open to the public. Seating is limited. To learn more or register, visit mydccu.com, email MISdccu@lpl.com, or call 540.946.3200.

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.

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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



2025 Scholarship Deadline is Fast Approaching



The DCCU Cares Foundation's 2025 Scholarship Contest is a great opportunity to earn a \$1,000 scholarship! Whether you're a graduating senior, a technical school student, or an adult learner, we want to support your educational journey.

Applicants are asked to write a 500-750 word essay on the topic: *What does financial wellness mean to you? Name a few ways the DCCU Cares Foundation can support individuals in the community in achieving financial wellness through its programs and initiatives.*

Visit mydccu.com/scholarships to learn more and apply.

The scholarship deadline is Monday, March 3, 2025.

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





Holiday Closings Martin Luther King, Jr. Day – Saturday, 1/18 & Monday, 1/20
Washington's Birthday – Saturday, 2/15 & Monday, 2/17

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
Jonathan S. Lohr, 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

September 1 – November 30, 2024

Years of Service

25 Years – Contina Hill
20 Years – Marilyn Ham
20 Years – Steve Pittman
20 Years – Bridget Wood
10 Years – Stephanie Coiner
10 Years – Stephanie Crespo
10 Years – Jennifer Dull
10 Years – Hani Harlow
10 Years – Whit Sours
5 Years – Steve Clowers
5 Years – April Fitzgerald
5 Years – Lela Garten
5 Years – Mollie Griffin
5 Years – James Hawks

5 Years – Kari-Lyn Henkel
5 Years – Heather Hensell
5 Years – Natalie Rudy
5 Years – Leah Smallwood
5 Years – Angela Tabler
5 Years – Matt Walton

Promotions

Christina Allen | Senior Member Rep.
Jodie Bishop | Senior HR Generalist
Devon Dean | Card Specialist
Mollie Griffin | Senior Member Advisor
Danielle Hammer | Internal Auditor
Morgan Offenbacker | Sr. Member Advisor
Sam Randall | Solutions Officer

Karla Rankin | Senior Help Desk Tech.
Alisha Sharpe | Sr. Member Advisor
Elizabeth Snyder | Sr. Member Advisor
Angela Tabler | Solutions Officer

2024 Retirements

30 Years – Sherry Riddle
28 Years – Tammy Tyson
13 Years – Eugene Rankin
10 Years – Danny Kiser

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