

Welcome New Member

Essential advice for transitioning your Business Accounts to Dupaco Credit Union



Welcome to Dupaco!

You're on your way to becoming part of Dupaco Community Credit Union, where your membership automatically makes you an owner. Before you know it, you'll have full access to the perks of being a member-owner of a not-for-profit financial cooperative.

And it's not all that different than what you're already used to. In fact, for the majority of its 127-year history, Home Savings Bank was actually structured as a mutual financial institution with a focus on serving its customers, employees, and the local community. As Home Savings Bank joins forces with Dupaco, and you officially become a member of Dupaco, you're joining something familiar.

With the increasing demands of a rapidly evolving financial services industry, it made sense for Home Savings Bank to combine with an organization that prioritizes the well-being of members, employees, and the communities we serve.

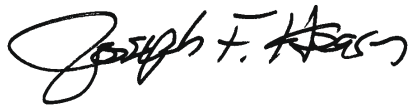
Credit unions were created to encourage habits of thrift among their members, create a source of credit at fair and reasonable interest rates, and let members use and control their money on a democratic basis to improve their economic and social condition.

Dupaco continues to pursue and fulfill that mission while enriching the lives of its members. Working together, we'll continue to improve our members' social and economic well-being. And, no matter where you are in life's financial journey, Dupaco has the tools to reduce financial stressors, help you meet your goals, and attain greater well-being.

In this packet, you'll find information on the tools and resources that will help you get started with Dupaco. Please also visit Dupaco.com to get to know more about the credit union and our mission to improve our members' financial well-being.

The impact is powerful when we work together.

Cooperatively yours,



Joe Hearn
President and Chief Executive Officer
Dupaco Credit Union



Jim Bradley
Chief Executive Officer
Home Savings Bank

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About Dupaco Credit Union

Dupaco Community Credit Union is a not-for-profit financial cooperative. When we help our members save money – with a savings account, lower loan rates, fewer service fees, low-cost insurance, financial education, and more – we help grow the whole credit union. It’s people helping people.

We think our cooperative is pretty great. And we’re not the only ones! Dupaco was named a Forbes Best-In-State Credit Union three years running, ranked in 2021 as a top-performing credit union in the United States by S&P Global Market Intelligence, and in 2022 Dupaco achieved Top Workplace USA status.



Every day we work hard to serve and enrich the lives of each and every one of our 145,000+ Dupaco members. Here are just a few examples of how we helped people in the past year.



Dupaco received a U.S. Treasury Certification as a **COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION** recognizing our service to low income communities and people who lack access to financing.

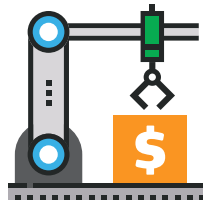


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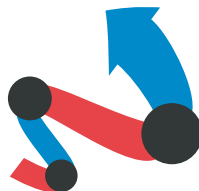
Dupaco consumer loans are **\$2,500 or less**



Members saved for retirement through **5,003** Dupaco Individual Retirement Account plans as of Dec. 31.



Served **8,021** business members and distributed a median of **\$40,000** in business loans.



45,424 MEMBERS

enjoyed free access to their credit score and report through Dupaco’s Bright Track credit monitoring. And **82%** of our yearlong Bright Track users improved or maintained their credit-score range!

Connect with us!



Visit us online

at dupaco.com



Membership is Ownership

When you open a Dupaco savings account, you're buying a share of ownership in the credit union. This account is referred to as a Share Savings. Members must keep a minimum balance of \$25 in the Share Savings. Membership unlocks all kinds of benefits. Read on to learn more.

Home Savings Bank Accounts Will Become Dupaco Accounts

The acquisition of Home Savings Bank means that accounts will transition to Dupaco, and you'll soon have access to the perks of credit union membership. (Hint: learn about these perks within this booklet.) Use the handy dandy table below to see how Home Savings Bank accounts match to similar Dupaco accounts.

To opt-out of membership, please mail your intention via the U.S. Postal Service. The letter should include your name, address, and phone number. Please mail to Dupaco Community Credit Union, ATTN: Home Savings Bank Opt-Out, P.O. Box 179, Dubuque, IA 52004-0179. We will follow established closure procedures.

All Home Savings Bank customers who transition to Dupaco members through the acquisition will have a new Share Savings account opened at Dupaco. Dupaco will fund the \$25 deposit to open your new Share Savings Account.

How Accounts Will Transition

Home Savings Bank account types listed on the left will convert to the Dupaco account type listed on the right.

	Home Savings Bank Product	Statement Name	Dupaco Product
Savings Accounts	Regular Savings	Savings Account	
	Executive Savings	Savings Account	You-Name-It Savings
	Statement Savings with ATM	Savings Account	

	Home Savings Bank Product	Statement Name	Dupaco Product
Money Market Accounts	Money Market	Smart MM Gold	Investor's Choice
	MMDA Premium	Market Premium	
	OLD Basic MMDA	Money MKT	
	MMDA Plus	Market Plus	
	Best Rate MMDA	Best Rate	
	MMDA Special	MMDA Special 46	
	House Account	The House Acct	You-Name-it Savings
	Money Market	Money Market	High Yield Savings Account
	MMDA-High Yield	High Yield MMDA	
	Bonus Rate MMDA	Bonus Rate MMDA	
	Brokered MMDA	Brokered MMDA	1st Rate Checking
	Bonus MMDA - Negotiated Rate	Bonus MMDA	Free Checking

	Home Savings Bank Product	Statement Name	Dupaco Product
Checking Accounts	Free Business Checking Account	Free Business	Business Free Checking
	Small Business Checking Account	Checking Account #	
	Non-Profit Organization Checking Account	Non-Profit	

Loans and Lines of Credit

The terms of your loan or line of credit and charges assessed in accordance with your existing contract will not change, unless you receive a separate notification stating otherwise.

Credit Cards

Home Savings Bank credit cards are not being purchased by Dupaco.

Break it Down: Dupaco Accounts Overview



Account type: Business Free Checking

This is Dupaco's checking account designed for medium-to-low transaction volume businesses and organizations. There is no minimum balance requirement with this account, no monthly maintenance fee, and no servicing fee. This checking account does not pay dividends.

The account numbers affiliated with your deposit accounts will not change after Dupaco's acquisition of Home Savings Bank. If you have a Home Savings Bank business debit card, you'll receive a new Dupaco business debit card which will have a different card number than your Home Savings Bank card. (Hint: Dupaco calls its debit cards MoneyCards.)

Account type: Business First-Rate Checking

This is Dupaco's checking account designed for medium-to-low transaction volume businesses and organizations. There is no minimum balance requirement with this account, no monthly maintenance fee, and no servicing fee. This checking account does not pay dividends.

Account type: Business Analysis Checking

Business Analysis Checking is for the business that does a lot of transactions. This account includes detailed monthly activity statements and one-on-one consulting service from experienced business services staff. Account owners may offset monthly fees by maintaining certain deposit balances.

Each of Dupaco's checking accounts comes standard with a free Dupaco debit Business MoneyCard (it's an ATM card, too), access to Shine Online and Mobile Banking, eStatements, and eNotifiers account alerts. Learn about these additional perks at dupaco.com/business-services.



Debit MoneyCard

Dupaco's debit MoneyCard can be used anywhere that accepts MasterCard. It's also compatible with your phone's mobile wallet. If you have a Home Savings Bank checking account, look for your new Dupaco MoneyCard to arrive by mail mid-May. Follow the instructions included with your card for activation and set your personal identification number (PIN).

Existing, active Home Savings Bank debit cards will automatically be re-issued. Your Home Savings Bank debit card will stop working on Monday, June 6, 2022. Begin using your new Dupaco card that same day.

Checks

Order checks through online banking or by calling Dupaco. Choose from a standard Dupaco design, or custom options.

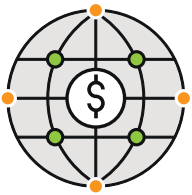
You can order Dupaco checks beginning on Monday, June 6, 2022. You can continue using your Home Savings Bank checks until you run out or until June 30, 2023.

Posting Order

Most deposits and debits are applied to your account in the order in which Dupaco receives them.

For some checks you deposit, only a portion will be made available at the time of deposit; the balance typically will be available up to three business days later. For details on the availability for withdrawal of your deposits, see the Funds Availability section of your Account Agreement and Disclosure.

There are several types of debit transactions presented by merchants for posting to your account, and we are not necessarily in control of how and when they are received. See the Overdraft Privilege Disclosure for details.



ACH and Automatic Payments

To avoid interruption in any of your payments, we recommend contacting your payees on or soon after June 6, 2022 to update your payment accounts on file. If you make payments through your checking account, you'll want the routing number 273974581 handy. If you pay with your debit card, you'll need your Dupaco debit MoneyCard.



Account type: Term Share Certificate

While banks offer certificates of deposit, the credit union version of this account is a term share certificate. They are very similar.

Term share certificates are a smart way to save for large purchases like a vehicle or a home, future expenses like college or retirement, and any other savings goal. Several certificate terms are available, with variable and fixed-rate options. Open yours in-branch or by phone.



Account type: Money Market

Earn above-market rates with either of these two money market accounts – Investor's Choice (minimum \$2,500 balance) or High-Yield Savings (minimum balance \$50,000). Plus, we offer higher dividends for higher balances - the more you save, the more you earn.

Dupaco's money market account is classified as a savings account, so Dupaco does not issue checks to be used with this account type. Money market account holders can make in-person withdrawals, or transfer money using Shine Online and Mobile Banking, or by phone.

Purchasing Power: Loans & Credit Overview



Dupaco's business experts will work with you to structure the financing you need to get your business up and running, expand your existing operation or simply make things run more smoothly day to day. Business loan products offered include operating line of credit, equipment installment loans, commercial real estate, construction line of credit, and a business letter of credit.

A loan is a contract, and with that in mind, the rate, term, and conditions of any loan you have with Home Savings Bank will not change after the acquisition.

Here's what you should know about your loans following the acquisition:

Beginning June 6, 2022, you'll no longer receive payment notices on individual loans. Instead, you can find your payment information on your monthly Dupaco member statement. Or find this information in Shine Online and Mobile Banking, where you can see additional details like term and rate and make a payment. If it's easier, you can also mail payments to Dupaco, or pay in-person at any branch or shared branch.

Loan Number & Payments: Your loan numbers will not change. All existing automatic payments will continue, uninterrupted, without any action on your part after the conversion.



Credit Card

Boost your purchasing power and manage your spending with a Business Visa credit card. Consider the Platinum Visa if you don't pay your card balance in full. Or choose the Rewards Visa to earn points for your purchases. Both are no hassle, and no annual fee.

Dupaco will not be re-issuing Home Savings Bank credit cards. Refer to the card issuer, Banker's Bank, for information regarding payment or change in terms.

The Midwest Girl: Dupaco believes in us

Sisters Marissa Hoffmann and Marah Odgers have always been proud of their midwestern roots. It's home, and through their Dubuque business, The Midwest Girl, they've learned how much others love calling it home, too.

The Wisconsin natives sell t-shirts, sweatshirts and more – all paying homage to the Heartland.

The sisters launched their business as a boutique on wheels about five years ago. It was a low-investment, low-risk way to test the waters, selling Midwest Girl shirts and boutique clothing at pop-up locations.

By the next year, they were ready to trade their 6-by-12 travel trailer for a storefront on Fourth Street, furnishing their space with thrifted and gifted decor. They knew they wanted Dupaco by their side as they continued to grow.

"I have banked with Dupaco since getting my first job," Hoffmann said. "It's always a friendly atmosphere."

The sisters turned to Dupaco's Tanya Moore, who helped them establish a line of credit for their business. Since the beginning, Moore has believed in their business, provided financial guidance when needed and, like other Dupaco employees, patronized their store.

"You just don't forget kindness, and that's always shown to us at Dupaco," Hoffmann said. "They believe in us and our big dreams and have never treated us small."

The store sells apparel for newborns through size 3X in women's, carrying something for every Midwest Girl. Hoffmann, of Dubuque, manages the retail and social media, while Odgers oversees product development from Mt. Horeb, Wisconsin.

Consistency and resourcefulness have allowed them to grow their brand steadily. Today, stores across the Midwest sell their apparel.



▲ SCENE IN: 2021

Sisters Marah Odgers and Marissa Hoffmann,
co-owners of The Midwest Girl.
(M. Blondin/Dupaco photo)

"Being able to grow our brand and support ourselves has been one of the best moments in owning our business."

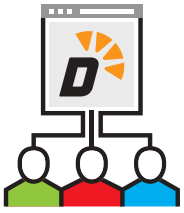
And I absolutely see us growing with Dupaco. The credit union has our best interest in mind always."

Marissa Hoffman

Dupaco member

Business Services

It's our business to help you grow your business. We offer a lineup of business services designed to simplify your daily operations and help you discover more efficient paths forward.



Shared Access to Accounts

This feature enables business account owners to delegate online account management duties without sacrificing control, visibility or security. Grant account access to as many people as you need to – there are never any extra fees or charges. It can be enabled and managed anytime through Shine Online and Mobile Banking.



Positive Pay

Use this tool to protect your business against check and ACH fraud. Just tell us which checks and debits are all right to pay. If one of those items is presented to us for payment, we'll make sure everything matches up. If it doesn't, we'll let you know. And we won't release the funds without your approval.



netWork Deposit

If your business receives a high volume of payments by check and/or is not in close proximity to a branch, netWork Deposit enables you scan and remotely deposit checks to your business account without leaving the office.

Merchant Card Processing

Expand your customers' options for payment and get deposits to your account faster. We'll provide and install the equipment and technology you need to process credit card transactions at your business. And we'll work with you on an ongoing basis to ensure it's always up-to-date.

Payroll & Payment Solutions

Dupaco ACH is an electronic network used to process credit and debit transactions. It enables you to directly deposit your employees' payroll into their bank account, collect authorized payments from customers (ex. for membership dues) and pay your vendor bills.

Access Your Money, Your Accounts, and Your Money Experts



Online & Mobile Banking

Dupaco offers online banking and a robust mobile banking app, and both are free. We call them Shine Online and Shine Mobile Banking. You can begin using either version of Shine on or after Monday, June 6, 2022. Visit your phone's app store and search Dupaco, or visit [Dupaco.com](https://www.dupaco.com) to begin using Shine Online.

To begin using Shine, you'll need your Social Security number and Dupaco member number. Click register to start the short set up. (Hint: Your member number will be mailed to you in late May. Keep it handy for easier completion of Shine registration.)

Bill Pay

Automate your bill payments and enjoy the confidence of knowing your bills will be paid on time, every time. You can use your mobile phone to snap a picture of a bill to easily set up a new payee.

If you used Home Savings Bank's Bill Pay, your payee information will transfer over to Dupaco's bill pay feature within Shine Online Banking. This includes any payments set up on a recurring cycle. The last day payments will be processed through Home Savings Bank bill pay is Friday, June 3, 2022.

Alerts & eStatements

Get real-time email and/or text alerts for balances, account activity, and more. Plus, opt for eStatements – you'll save a tree and have anytime access to your statements past and present.

If you had electronic statements activated with Home Savings Bank, you'll need to re-enroll for Dupaco eStatements through Shine Online or Mobile Banking on or after Monday, June 6, 2022.



Madison Locations & Hours

Both Home Savings Bank locations will transition to full-service Dupaco locations.

At close of business on Friday, June 3, 2022, Home Savings Bank will close operations. On Monday, June 6, 2022, its two Madison locations will reopen as Dupaco Credit Union and welcome our newest members, including you!

Other Dupaco Locations

There are more than 20 full service and Dupaco Connect locations in Iowa, Illinois, and Wisconsin. See all locations and hours at Dupaco.com/locations.



Shared Branches

The CO-OP Shared Branch network lets you make deposits, withdrawals, loan payments, and more at more than 5,600 branches and 2,000 self-service locations in all 50 states, Puerto Rico, Guam, and military bases worldwide.



ATM Network

There are never any surcharges or transaction charges when using your Dupaco debit MoneyCard at Dupaco-owned ATMs. You'll find a Dupaco-owned ATM at the east branch.

You can also use your debit MoneyCard at any ATM that's part of the Privileged Status® and CO-OP ATM networks. The first eight transactions per month at non-Dupaco-owned ATMs are free, with each subsequent transaction subject to a nominal charge. Note, Dupaco's ATM network is a change from Home Savings Bank's, but there are more ATMs within this new network, which is good for you. Plus, your total daily limit on ATM withdrawals will be increased to \$1,000.



Avoid ATM surcharges. Find the nearest fee-free ATM at [dupaco.com/locations](https://Dupaco.com/locations).



Account Numbers

Dupaco's account structure is different than Home Savings Bank's. Each credit union member is issued a member number. Nested under that member number are your deposit accounts and/or loans, each with an account number. Depending on how your accounts are structured, you may have more than one member number.

Watch for detailed information to come by mail on your member number and what you need to know.



Account Statements

Dupaco mails monthly member statements. One statement contains details on each of the accounts under that member number, including transactions, dividends, interest, balance, and/or payment information. Statements are mailed or available shortly after the first of every month. Visa credit cards have separate statements and are mailed between the 7th and 14th day of every month.

Deposit Insurance



Your deposit insurance is changing from the Federal Deposit Insurance Corporation (FDIC) to the National Credit Union Administration (NCUA). Covered deposits are federally insured to at least \$250,000 per individual depositor by the NCUA.

This coverage is free and automatic – no enrollment required. Learn more at mycreditunion.gov/insurance-estimator.

NCUA deposit insurance coverage will be in effect May 1, 2022.

Benefits and More Benefits

Investment Services

Whether you're just getting started with investing or want an expert review of your current portfolio, Dupaco's investment professionals are available to discuss your financial situation, with a full line-up of investment options.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL Financial or its licensed affiliates. Dupaco Community Credit Union and Dupaco Financial Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Dupaco Financial Services, and may also be employees of Dupaco Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dupaco Community Credit Union or Dupaco Financial Services. Securities and insurance offered through LPL or its affiliates are not insured by NCUA or any other government agency, not credit union guaranteed, not credit union deposits or obligations, and may lose value.



Dupaco Insurance Services

Receive guidance from in-house, experienced professional insurance agents, competitive pricing from top insurance carriers, and coverage tailored to your needs. Vehicle, home, life, disability, long-term care, health, and pet insurance options are available.

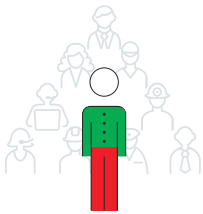
Free Employee Benefits

Strengthen your employee benefits package at no cost to your business – enroll in the Dupaco’s Money Matters financial education program. Our Community Outreach and Education staff provide free, on-site financial education and credit union benefits to you and your employees.

In 2021, our **Community Outreach and Education** team

served **1,332 BUSINESSES**

and made **1,434 WORKPLACE VISITS**



Your Money For Good

Dupaco membership includes tons of complimentary ways to help you protect and strengthen your financial well-being! Here are just a few perks that come with being a Dupaco member – perks that we’re looking to extend to Home Savings Bank customers and staff soon!



Whew. We've jammed a lot of information in this booklet.

If you remember only one thing, let it be this:

Dupaco has your back.

At any time during this transition should you have any questions or concerns, call or connect with us. We're looking forward to being at your service.

800-373-7600 | service@dupaco.com | www.dupaco.com



