

Welcome New Member

Essential advice for transitioning your Personal 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

Table of Contents

3

About Dupaco Credit Union

5

Account Changes

8

Deposit Accounts Overview

11

Loans and Credit Overview

13

Access: Online Banking, ATMs, Locations

16

NCUA Deposit Insurance

16

Benefits

18

Your Money for Good





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, 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.



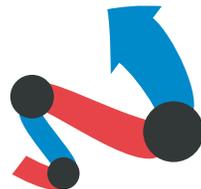
Dupaco received a U.S. Treasury Certification as a **COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION** recognizing our service to low income communities and people who lack access to financing.



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



1 in 4 Dupaco consumer loans are **\$2,500 or less**



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!

Visit us online

at dupaco.com

Connect with us!





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 learn 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.

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	You-Name-It Savings
	Homer's Club for Kids	Savings Account	
	Paws Account	Savings Account	
	Executive Savings	Savings Account	
	Statement Savings with ATM	Savings Account	

	Home Savings Bank Product	Statement Name	Dupaco Product
Checking Accounts	Basic Checking Account	Basic CHK	
	Old Checking Account +55	Checking 55+	
	Mane Account	Mane Account	
	Old Checking Account	Checking Plus	
	Associated Checking	Associated Checking	
	Super Now Checking Account	Super Now	
	Old Direct Deposit Checking account	Direct Dep	
	Old Direct Pay Checking Account	Direct Pay	
	Home Free Checking Account	Home Free	
	Old Home Advantage Checking Accounts	Home Advantage	
	Essential Checking	Essential	Free Checking
	Home Advantage Checking Account	Home Advantage	
	Home Plus Checking Account	Home Plus	
	Home 50 Checking Account	Home 50 Plus	
	Preferred Checking	Preferred	
	Executive Checking	Executive PKG	
	Academic Checking	N.O.W. Account	
	Investors Checking Account	Investor CKG	
	Connections	Connections	
	Free Checking	Free Checking	
Unknown Checking Account	MMDA Negotiated Rate		
Premier Checking	Premier	1st Rate Checking	

	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

Certificates and Individual Retirement Accounts

Your account will transfer to Dupaco and will be administered in accordance with the most recent disclosures provided.

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.

To avoid interruption in direct deposit, ask your employer, and others who make deposits into your account, to change your direct deposits to Dupaco starting June 6, 2022. To change your direct deposit, you'll need your Dupaco account number and this routing number: 273974581. You can deposit directly to a checking or savings account.

Break it Down: Dupaco Accounts Overview



Account type: Checking

Write checks, use a debit card, pay with your smartphone or device — Dupaco checking accounts make it easy to manage your day-to-day spending. Choose our free checking account for simple, basic checking. Or opt for a dividend-bearing checking account that pays you back. For current deposit account rates, visit dupaco.com/rates.

The account numbers affiliated with your deposit accounts will not change after Dupaco's acquisition of Home Savings Bank.



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 debit MoneyCard to arrive by mail mid-May. Follow the instructions included with your card to activate and set your personal identification number (PIN).

	Free Checking	1st Rate Checking
Best For	<ul style="list-style-type: none">• Lower balances• Saving money	<ul style="list-style-type: none">• Higher balances• Earning money
Minimum to Open	None	None
Dividends	No	Yes
Minimum Balance	None	\$5000
Monthly Service Charges	No	<ul style="list-style-type: none">• \$10 minimum if balance is not maintained• 20 cents per item after first 125 checks or deposits
Overdraft Privilege	Yes	Yes

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.

Overdraft Services

Overdraft Protection links your checking account to a Dupaco savings account or other designated account and sets up an automatic savings transfer. That way, if your checking account is ever in danger of becoming overdrawn, the money will automatically transfer from your linked account to cover the shortfall. (You receive six free automatic transfers per month; subsequent transfers are subject to a fee.)

Overdraft Privilege service will pay overdrafts up to \$700 on eligible checking accounts. We'll honor your check or transaction, but you'll be charged an overdraft fee.

If you had opted for debit card overdraft coverage at Home Savings Bank, you will not need to do this again.

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.

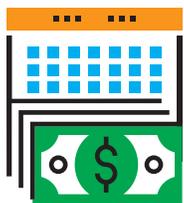
ACH and Automatic Payments

To avoid interruption in any of your payments, we recommend contacting your payees on or soon after June 6 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: You-Name-It Savings

At no cost and with no minimum balance, Dupaco members can open multiple You-Name-It Savings accounts to save for whatever you'd like. These accounts earn dividends.



Account type: Holiday Club

Give yourself a gift and be merrier next holiday season. Instead of relying on credit cards for your holiday gift or travel purchases, start saving now for holiday spending in a Holiday Club Account. You can add funds any time and your balance earns dividends until it automatically pays out around Oct. 31.



Account type: LaunchPad Savings

This savings account uses compound interest to help you grow your retirement savings at your own pace until you're ready to open an individual retirement account (IRA). Start small, establish good saving habits, then transition to an IRA when your balance reaches \$1,000.



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 virtually the same.

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.



Account type: Youth Savings

Kids 12 and younger with a Dupaco savings account are in the DoPACK Saver’s Club, which helps set them up for financial success from an early age. Special newsletters and the chance to earn prizes for saving are some of the perks.

DoPACK is Dupaco’s
Positive
Action
Club for
Kids.



Purchasing Power: Loans & Credit Overview



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.

Home Equity Checks: You may continue to use your current Home Savings Bank Home Equity checks after the acquisition. Note, Dupaco does not offer checks with home equity loans or lines of credit. Instead you can conveniently transfer funds from your home equity through Shine Online and Mobile Banking, via phone, or in-person at any branch.



Loan Types

At Dupaco, you're not just a credit score. You're a person with a real story with whom we want to connect. In addition to offering a variety of personal loan solutions – for auto, home, education, and more – we may also offer lower loan rates, fewer service fees, and low-cost insurance on your assets.

While we're helping with your loan needs, we'll even look for ways to help you save money and build your credit through Money Makeovers and Credit History Lessons.



Credit Card

Boost your purchasing power and manage your spending with a 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. (Hint: you'll find special credit card deals at dupaco.com/credit-cards)



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

How one member built her credit to buy a new car

Porcha Fields knew her car was on borrowed time. She also knew she needed to build her credit before she could purchase a new one.

Dupaco's Majda Karajic was sure the credit union could help her Cedar Falls friend with both concerns, so she kept encouraging Fields to give Dupaco a try.



▲ SCENE IN: 2021

Dupaco's Majda Karajic catches up with member Porcha Fields at Dupaco's Mullan Avenue branch in Waterloo, Iowa.

Fields had her doubts. "I had accounts at other places, so I didn't really think I needed to open another account," she said. Eventually, Fields agreed to learn more about Dupaco and how the financial cooperative could help her reach her goals.

The friends met at Dupaco's Mullan Avenue branch in Waterloo. Karajic reviewed Fields' finances and set her up with her first credit card to begin building her credit score.

Within months of getting her Dupaco Visa credit card, Fields' credit score began to climb. A higher score meant that she could get pre-approved for an auto loan and replace her failing vehicle. That's exactly what she did.

Fields used Dupaco Insurance Services to insure her new ride, and Dupaco is helping her continue saving for her future. Karajic helped Fields open a Launchpad savings account.

The account uses compound interest to help members establish and grow retirement savings at their own pace. Fields has automatic deposits directed to her Launchpad account so the money will be there when she needs it.

"I made a good decision to end up going to Dupaco.

They've been able to help me with all of my needs.

Honestly, Dupaco is the only financial that has helped me."

Porcha Fields
Dupaco member

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.

Mobile Deposit

Skip the trip to a branch and make a check deposit with your mobile phone. Dupaco's mobile deposit is the free, easy, and secure way to deposit checks on the go. To use mobile deposit, you'll need to download Dupaco's free Shine Mobile Banking app.

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 anytime on or after Monday, June 6, 2022.



Bright Track

This Dupaco member perk lets you access your credit score and report to evaluate credit performance and watch for signs of identity theft. Bright Track is a free, Dupaco member benefit.

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.



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.



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.



Account Statements

Dupaco provides monthly member statements either by mail or as an eStatement. One statement contains detail 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 1st of every month. Visa credit cards have separate statements, and are mailed or available 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. Calculate your coverage at mycreditunion.gov/insurance-estimator.

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

Benefits and More Benefits



Thank Use Participation Dividends

Dupaco's cooperative structure enables us to put money into the pockets of Dupaco member-owners through Thank Use – a program where members are “thanked” with patronage dividends just for using their credit union. Since 2016, Dupaco has paid members more than \$20.5 million in Thank Use!

Home Savings Bank customers will be eligible to start earning Thank Use upon becoming members of Dupaco.



ChangeUp Savings

Grow your savings every time you spend. ChangeUp rounds your debit purchases to the next dollar. Then it deposits the difference right into your savings account.

Savings Goal

If you have a special goal, Savings Goal can help you reach it by systematically and automatically moving money to a dedicated account. You retain the ability to slow the pace or withdraw money any time.

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, umbrella, and pet insurance options are available.

On the road to greater well-being

It wasn't all that long ago when Breanna Parker and Jordan Abbe lived paycheck to paycheck.

The Waterloo couple's uncertainties grew when Parker experienced a pandemic-related layoff as they prepared to welcome their first child. Something had to give.

In search of financial stability, they turned to Dupaco Community Credit Union. And today, things are looking up for the young family. "Any time I've had questions, there's always someone there to answer them," Parker said. The financial cooperative guided the couple through buying their first home.



▲ SCENE IN: 2021

Breanna Parker (left) and Jordan Abbe purchased their first home which they share with their son, Jettson.

"It means the world to be able to make our house a home and have the freedom that comes with owning your own home to make it yours."

She's since found a new job. And it allows her to be home at night with her little boy.

During the home-buying process, Parker met with Dupaco Insurance Services to talk about their homeowners and auto insurance.

She had long tried to lower her premiums with her previous agency. DIS helped her cut her insurance payments in half.

Those savings are now helping Parker and Abbe put more money toward their dreams:

- ▶ A savings fund for Jettson.
- ▶ A vacation fund for their dream trip to Alaska.
- ▶ A rainy-day fund, knowing that the unexpected can happen.

"We're finally in a more stable position.

We can breathe a little easier now that we have a little nest egg there to protect us."

Breanna Parker
Dupaco member

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 soon!



Direct Financial Value

In 2021, Dupaco provided its membership more than \$63 million in value – that's an average of \$465* per member!

**These calculations are based on the sum of a) account rate and fee comparisons between Dupaco and local banks (for each particular product), and b) actual promotions and dividends received by members. Business accounts were excluded.*



\$3.7 million+ in total Thank Use participation dividends paid to members for using their credit union's services in 2021.



15,549 total free Credit History Lessons and Money Makeovers provided to members to improve their financial well-being in 2021.



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



