



2023

Member & Community
Impact Report



2023 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 exists to serve the financial needs of our members and proudly supports the Shenandoah Valley community. As a not-for-profit cooperative, we not only return value to our members by providing great service, quality products, competitive rates, and education, but we also help make our local communities stronger. When you choose to bank with DCCU, you help add value to the cooperative and the community. We are excited to share our 2023 Member and Community Impact Report that provides insight into some of the ways DCCU helped make a difference in the lives of our members, employees, and Shenandoah Valley community.



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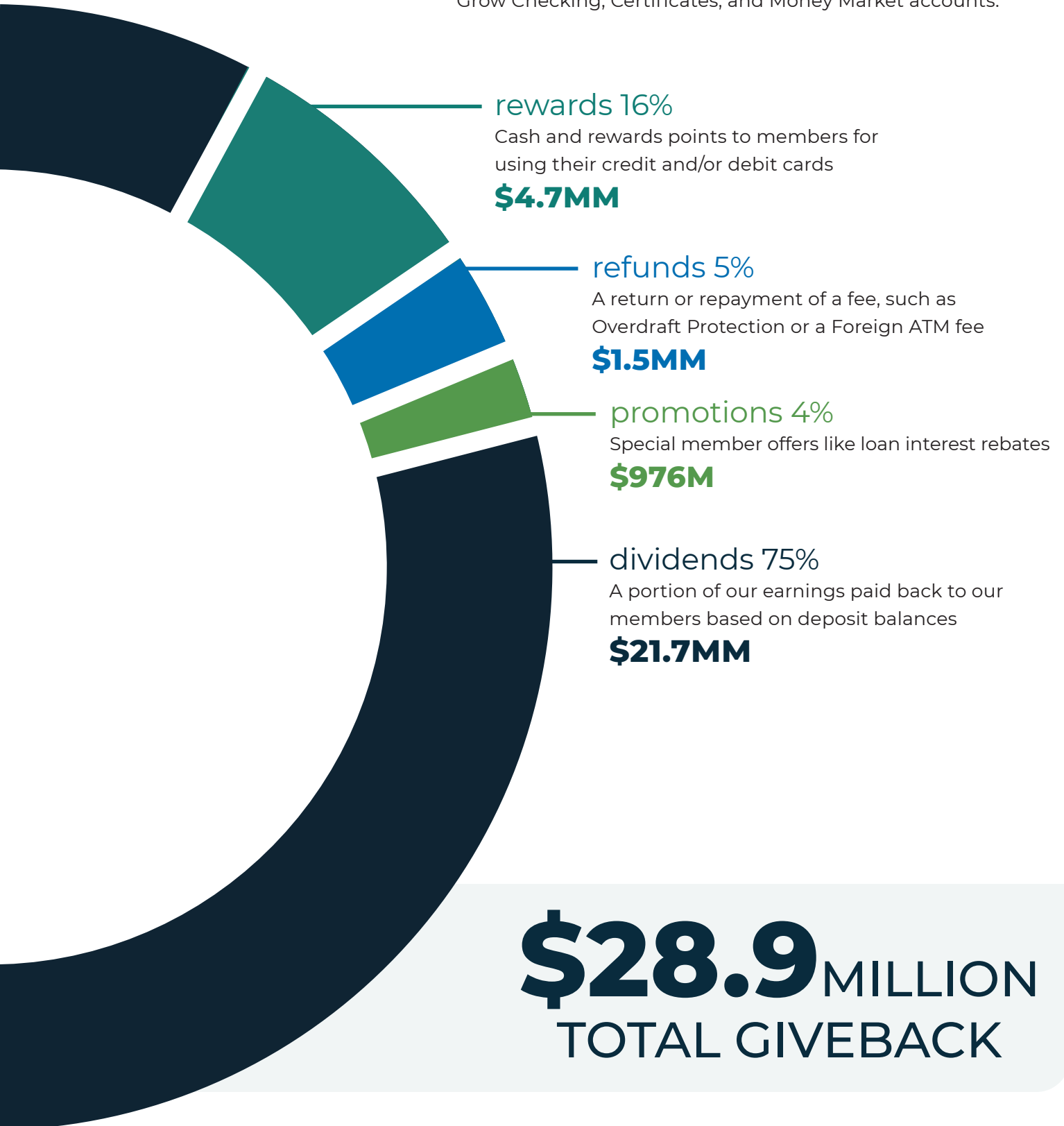
Member Impact

Our members
are our
greatest asset.

Serving the financial needs of our members is our greatest priority and the very reason our cooperative exists. Our mission is to be a dedicated financial partner that helps improve the financial wellness of our members. Regardless of the stage of life, we strive to create products and services that meet the needs of our members. In 2023, we gave back in a variety of impactful ways.

2023 MEMBER GIVEBACK

Providing a return to the membership in the form of rewards, refunds, promotions, and dividends is an important part of being a financial cooperative. The highlights below are a few ways DCCU members benefited in 2023, most notably in dividends due to significant interest rate increases for our Grow Checking, Certificates, and Money Market accounts.



FINANCIAL TOOLS

MAKING A BIG IMPACT

At the heart of our business is providing financial wellness to our members. Even in the midst of a challenging financial landscape due to rising interest rates and inflation, DCCU remains committed to providing quality products and competitive rates in order to help improve the financial wellness of our members.



Lock in a Lower Rate with a DCCU Credit Card

The start of the year is a great time to assess your financial picture. DCCU kicked off 2023 with a credit card balance transfer offer that allowed new and existing cardholders to transfer higher interest rate balances to a DCCU Credit Card and enjoy a low interest rate until the transferred balance is paid in full.



1,093

Members Served

\$994,915

Estimated Member Savings

\$7 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 2023, members used the equity in their homes to pay for home improvements, debt consolidation, education expenses, and more.

513 Members Served

\$42,832 Estimated Interest Savings

\$34.4 MILLION Total Lending

EQUITY+
Lending to fit your life.



No Payments for 90 Days with a DCCU Auto Loan

DCCU understands that having reliable and affordable transportation is an important staple for families. Whether purchasing a new vehicle or refinancing your current vehicle, all DCCU Auto Loans come with competitive rates and no payments for 90 days.

3,649 Members Served

\$375,686 Estimated Member Savings

\$76 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 their grocery purchases. In addition to receiving extra credit card benefits, DCCU donated a portion of grocery purchases to the Blue Ridge Area Food Bank. At a time when grocery prices continue to soar, this campaign provided a benefit to our members while also supporting the Blue Ridge Area Food Bank as they combat food insecurity in our community.

\$20,000

Donated to the Blue Ridge Area Food Bank

80,000

Meals provided to families in our community

As a result of the campaign, DCCU donated \$20,000 to the Blue Ridge Area Food Bank, which helped them provide over 80,000 meals to families in our community.



Meeting the Homeownership Needs of our Members

DCCU offers a wide variety of mortgage products that provide affordable financing options for homebuyers.

358

Number of families served

107

First-time homebuyers

\$75.5 MILLION
Total mortgage loans





Supporting the Business Banking Needs of our Members

In 2018, Pam Taylor and her partner, Chester Riley, embarked on a new business venture, East View Farms & Venue, a wedding and event venue located in Waynesboro, Virginia. “What started as an idea to build something special for our son’s wedding and help us prepare for retirement, grew into something even greater that can benefit so many families in our community,” Pam said. The search began to find a financial partner to help their dream become a reality.

Pam, who also owns J & P Quality Cleaning, has trusted DCCU with her business banking needs for 30 years. “From vehicle loans to direct deposit for my employees, DCCU makes it easy to do business with them.” Chester has also had positive experiences with DCCU, particularly for his mortgage needs. For this larger endeavor, however, Pam questioned whether DCCU was the right fit. “Initially, I thought a bigger bank would provide better support for our business venture, but they turned us down.



So, we reached out to DCCU to see if they could help,” said Pam. “Not only did DCCU approve the loan for the property, they also set up a line of credit at the same time. This allowed us to build out East View in one year,” Chester added. Excited about the future, Pam and Chester know that they have a supportive partner in DCCU. “DCCU believed in our vision and supported our dream,” Pam said. “We are grateful for the relationship, and I know they will be there for us to support any needs we have in the future.”

INTRODUCING DCCU'S NEW

Rebate Program

**RECEIVE 10% BACK
ON INTEREST PAID**

AUTO LOANS | CREDIT CARDS | HOME EQUITY | PERSONAL LOANS

Giving Back to our Members with a New Rebate Program

In October 2023, DCCU introduced an innovative new Rebate Program that provides a direct financial benefit to our members. By utilizing DCCU's products and services, members can take advantage of 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 having banking habits that create time-saving conveniences.

In 2023, over 20,000 members earned a 10% rebate on the interest paid on their loan, totaling a giveback of over \$491,000 to the membership! Learn more about our Rebate Program at mydccu.com/rebate.

QUALIFICATIONS



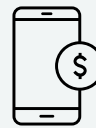
Paid monthly interest on a DCCU consumer loan



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

FINDING WAYS TO SERVE OUR MEMBERS BETTER

Video Banking

DCCU introduced video banking at three of our drive-up ATMs – Windward Pointe (Fishersville), West Staunton, and Grottoes. In addition to standard ATM functionality, these ATMs now offer members the opportunity to speak with a DCCU representative by video to ask questions or request assistance. Providing this video technology at our ATMs supports the evolving needs of our members and provides a convenient and personal banking option for members who may not be able to make it to a branch.



Early Pay

All direct deposits to DCCU accounts now arrive up to two days sooner with Early Pay! Once we receive information about your incoming direct deposit from your depositor, we make your funds available up to two business days earlier than your scheduled pay date.



Self-Service Coin Counters

In 2023, DCCU installed self-service Coin Counters at several Member Centers. This free service allows members to easily deposit loose change into their DCCU account or receive it in cash. Coin Counters are available at these locations:

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



Community Impact

DCCU is more
than just a
credit union.

Yes, we provide the financial tools 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.



COMMITMENT TO

EDUCATION & FINANCIAL WELLNESS

Financial wellness is a hallmark of credit unions. It is what differentiates us from other banking institutions. By definition, financial wellness is the state of your financial well-being and your ability to manage your bills, pay your debts, weather unexpected expenses and plan for long-term financial goals such as saving funds for college or retirement. DCCU embraces financial wellness and recognizes the importance it plays in your overall well-being.

DCCU champions financial wellness at every level, including local schools. Because financial literacy is such an important aspect of financial wellness, it is important to start early. Going into schools and teaching high school students vital financial fundamentals will help them form a solid

foundation for their financial future. In the last year, DCCU reached more than 2,000 students through lessons on budgeting, saving, understanding credit and the importance of a banking relationship.

Working with community organizations is another important aspect of DCCU's commitment to financial wellness. The Community and Business Development team provided workshops, training and lessons to help participants better understand their current financial status and develop a plan for the future. Supporting the community is a big part of who we are as a credit union. We are proactive in reaching out to organizations who may benefit from our programs. In 2023, **over 80 financial education presentations** were delivered to **more than 2,500 individuals** in the community.

Supporting Member 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.



Financial Wellness in Action

Fraud Workshop

DCCU collaborated with the Augusta County Sheriff's Office to organize a fraud prevention workshop at the Augusta County Library in Fishersville. Attendees were educated on effective strategies to safeguard their identities and received information about the numerous financial scams that they should be aware of. A total of 38 individuals participated in the workshop.

Supporting Personal Wellness at Fort Defiance High School

DCCU is committed to supporting Personal Finance teachers by conducting classroom visits that align with the personal finance requirements set by the state of Virginia. DCCU partnered with Fort Defiance High School to deliver engaging lessons to students on budgeting, managing credit effectively, and Real World Living. DCCU's Real World Living is a financial education resource created specifically for high school students. During the activity, students were assigned a career and income and had to navigate through various situations to see if they had any money left over at the end of the month. At the end of the semester, the students took the Wise Exam, a nationally recognized standardized test that fulfills the Virginia high school graduation certification requirement. The partnership contributed to 98% of students successfully passing the test.



Sarah Landram, DCCU's Financial Wellness Manager (right) with Sherry Emerson, an Economics and Personal Finance teacher at Fort Defiance High School



Annual Scholarship Program

DCCU has been awarding scholarships since 1995. Investing in local students represents our commitment and passion for education as we help ease the stress of paying for college. This year, applicants were asked to write an essay about how employees relate purpose to the work they do. DCCU awarded a total of \$28,000 in scholarships to deserving students throughout our service area.

DCCU at Work Program Supports the Financial Education Needs of Employers

Businesses can also support the financial wellness of their employees through **DCCU at Work**, a free financial wellness program that provides customizable tools for the workplace. DCCU works with employer groups to provide on-site training sessions and online resources that help workers

reduce their stress levels, raise productivity, and improve retention. In 2023, DCCU provided training to employer groups throughout the Valley on topics such as developing a budget, building credit, purchasing a home, investing for the future, and planning for retirement.

Chris and Sabrina Lancaster

Owners, Valley Air Heating, Cooling, and Plumbing

“We don’t have anything without our employees, and we try to show them we care through our actions. Making time for financial education during their work day is one example of how we do that. We are appreciative of the relationship we have with DCCU and the time they devote to teaching financial wellness. DCCU makes our employees a priority, and that speaks volumes.”



SUPPORTING OUR COMMUNITY PARTNERS

DCCU values the opportunity to align with community partners in support of the noble work they do within our community. In 2023, DCCU selected the Blue Ridge Area Food Bank, the United Way, and Habitat for Humanity as our corporate community partners and here's how we were able to help:

Blue Ridge Area Food Bank

\$38,903 donated

The Blue Ridge Area Food Bank has been helping to alleviate hunger in our community since 1981. As the need for assistance continues to grow, so does our desire to help support their efforts. Our semi-annual Shred Days, Shop and Give credit card campaign, JMU Hometown Home Runs sponsorship, and employee fundraisers contributed to our \$38,903 donation to the Food Bank, which helped them provide over 163,500 meals to families in need based on food and monetary donations.



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 2023. 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.

\$11,110

money raised

52,386
Meals Provided

9,535

pounds of food

2,789 Participants

91,540 Pounds of Shred



This year, we partnered with JMU Athletics as their Hometown Home Runs sponsor. For every home run made by the JMU Softball team during their home games, DCCU donated \$100 to the Blue Ridge Area Food Bank. Ending the season with a total of 30 home runs, DCCU donated \$3,000 to the Food Bank.



Day of Action

DCCU was the presenting sponsor for the United Way of Harrisonburg and Rockingham County's Day of Action. Our employees teamed up to complete projects for local organizations.

United Way

\$22,125 donated

DCCU employees worked together to raise funds for local organizations as part of our Corporate Charity Campaign. Through employee fundraisers and donations, we collected \$22,125 for these local United Way offices:

United Way of Northern
Shenandoah Valley

United Way of Staunton, Augusta,
Waynesboro

United Way of Harrisonburg,
Rockingham County

United Way of Lexington,
Rockbridge, Buena Vista



Stuff the Bus

The United Way's annual Stuff the Bus supply drive helps ensure area students have the school supplies they need to start the school year successfully. DCCU employees volunteered to help collect, sort, and distribute the supplies.



Habitat for Humanity

\$21,000 donated

Through employee fundraisers and Corporate Charity donations, DCCU collected \$21,000 for these Habitat for Humanity affiliates:

Blue Ridge
Habitat for Humanity
Winchester, VA

Central Valley
Habitat for Humanity
Bridgewater, VA

Staunton-Augusta-Waynesboro
Habitat for Humanity
Staunton, VA

Rockbridge Area
Habitat for Humanity
Lexington, VA



SUPPORTING LOCAL ORGANIZATIONS THROUGH SPONSORSHIPS

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.

107
Sponsorship Donations

\$95,696
Total Dollars Donated

Greg A. Beam

Executive Director, Staunton Downtown Development Association

“Thanks to the continued sponsorship support from DuPont Community Credit Union, the SDDA was able to once again offer and promote Fall Happenings for our community in downtown Staunton. This year’s campaign encouraged folks to discover great characters in downtown! The three weekends of happenings included virtual costume contests, strolling characters, musicians, pumpkin hunts and themed activities and fun for individuals and families of all ages. All activities were free thanks to the support of DCCU. Winners of the contests received gift certificates to downtown businesses of their choice. THANK YOU to our friends at DCCU for continuing to support local!”



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 benefit that our employees look forward to and enjoy.

Ashley Bodkin

Credit Processor (right)

“This year I did the Mad Anthony Mud Run, the Waynesboro Fall Foliage race, and the Waynesboro YMCA Turkey Trot. My favorite part of running these races is the sense of community. Everyone that comes to these events are supportive and considerate of one another no matter their age, skill level or endurance. I am very grateful to work for an organization that encourages our physical fitness and advocates for us to reach those goals. Our company prioritizes the health and wellbeing of employees while providing opportunities for us to connect outside of work.”

VOLUNTEERING

In 2023, our employees enjoyed being back out in the community serving local organizations in a hands-on way. There was a steady flow of volunteer opportunities with our corporate charity partners – the Blue Ridge Area Food Bank (and affiliates) and

the United Way. We completed a variety of tasks from sorting produce at the Food Bank to packing school supplies for the United Way’s Stuff the Bus program. We also helped out at races sponsored by Run the Valley and the Waynesboro YMCA.



DCCU Cares Month

Traditionally, DCCU spent the Columbus Day holiday weekend participating in a corporate volunteering event. After supporting the community virtually over the past three years, in 2023, we returned to in-person volunteering

and expanded DCCU Cares Weekend to achieve our first ever DCCU Cares Month, which provided volunteer opportunities at a variety of organizations within our field of membership throughout October.





DCCU Cares Month Organizations Supported

- ▶ **Blue Ridge Area Food Bank**
- ▶ **Camp LIGHT**
- ▶ **Virginia School for the Deaf and Blind**
- ▶ **Wayne Theatre**
- ▶ **Valley Mission**
- ▶ **New Directions Center**
- ▶ **Valley Program for Aging Services**
- ▶ **Boys and Girls Club SAW**
- ▶ **Explore More Discovery Museum**
- ▶ **Future Business Leaders of America**
- ▶ **Love INC**
- ▶ **Family Promise of Shenandoah County**
- ▶ **Valley Children’s Advocacy Center**
- ▶ **Waynesboro YMCA**
- ▶ **Rockbridge Area Relief Association**
- ▶ **Central Valley Habitat for Humanity (ReStore)**
- ▶ **Waynesboro Area Refuge Ministry (WARM) Shelter**
- ▶ **Community Table**
- ▶ **Massanutten Regional Library**
- ▶ **KidzRec**
- ▶ **Response Inc.**
- ▶ **Open Doors**
- ▶ **Just Because**
- ▶ **River City Bread Basket – The LIFEworks Project**
- ▶ **Raising Resources for Readers**
- ▶ **Shenandoah Valley Art Center (Fall Foliage Festival)**
- ▶ **The Cinderella Project**



SPREADING HOLIDAY CHEER

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



Angel Tree

DCCU employees adopted 50 local children with The Salvation Army. Employees purchased bikes, toys, clothing and other items to help spread holiday cheer to those in need.

Senior Support

DCCU adopted a total of 44 seniors from Home Instead and Skyline Terrace Nursing Home (Woodstock). 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 at locations in Verona, Fishersville, Staunton, Harrisonburg and Waynesboro.

WARM Shelter

The WARM Shelter, located in Waynesboro, is a cold weather shelter with transitional housing and outreach programs. DCCU employees raised \$2,120 for WARM residents.



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 2023:

Augusta County Board of Building Appeals	Kiwanis Club of Waynesboro
Augusta County Broadband Committee	Lantz Construction Company
Augusta County Recycling Committee	Rockbridge Habitat for Humanity
Augusta Health Community Partnership Committee	Rockingham County Fair Association
Augusta Lions Club	Rockingham Education Foundation Board
Augusta Medical Group	Shenandoah Valley Kiwanis Club
Augusta Regional Dental Clinic	Shenandoah Valley Regional Airport Ambassadors Committee
Blue Ridge CASA for Children	Staunton Augusta Church Relief Association (SACRA)
Blue Ridge Community College Business Advisory Committee	Staunton-Augusta Rotary
Blue Ridge Community College Educational Foundation	STEPS (Supporting Transitions Engaging Paroles Services)
Career & Technical Education, Rockingham County	United Way – Staunton, Augusta, Waynesboro
Community Foundation of the Central Blue Ridge Grant Review Committee	Valley Hope Counseling
Elkton Area United Services	Virginia Chapter of the American Society for Healthcare Risk Management
Greater Augusta Coalition Against Adult Abuse	Virginia Mavericks
Greater Augusta Regional Chamber of Commerce	Waynesboro Noon Rotary Club
Greater Augusta Regional Chamber of Commerce Aging in Place Committee	Waynesboro Police Department
The Jessica Stepp Scholarship Fund	Waynesboro Symphony Orchestras Board
	Weyers Cave Lions Club



DCCU EMPLOYMENT PROFILE

At DCCU, we recognize the importance of investing in our employees so they can provide quality service to our members. Here's a glimpse of our 2023 employment landscape:

Working at DCCU

- ▶ DCCU has 377 employees who serve the organization across 36 different departments in 155 unique positions
- ▶ Medical insurance was provided for 580 individuals – our employees and their families
- ▶ 50,861 hours of paid time off was awarded
- ▶ There were 56 promotions and 10 transfers to roles in other departments
- ▶ We celebrated 2 retirements from DCCU

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 to help them offer their very best to our members.



16,560 total 2023 training hours



493 instructor-led training courses



55 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.



Shenandoah Valley Best

DCCU was voted Best Credit Union according to Shenandoah Valley Best, a local contest conducted by the Harrisonburg Radio Group. They received over 2,500 nominations and more than 69,000 votes from Shenandoah Valley residents in support of their favorite local businesses.