

# Making Cents

January 2010

For the Members of Dover Federal Credit Union

## What's Inside

Get Ready for Tax Season . . . .Page 2

Board of Directors  
Nomination . . . . .Page 2

52nd Annual Meeting . . . . .Page 2

Community Corner . . . . .Page 3

Important Information . . . . .Page 3

New Wiring Instructions . . . .Page 3

The Voice of Members . . . . .Page 3

The Spending Plan . . . . .Page 4

New Branch in 2010 . . . . .Page 4

## Holiday Reminder

Dover Federal Credit Union will be closed on the following holidays:

### New Year's Day

Friday, January 1, 2010

### Martin Luther King Jr. Day

Monday, January 18, 2010

### President's Day

Monday, February 15, 2010



## Looking to the Future



David Clendaniel  
President/CEO

During the past year, many changes have occurred that may have you question what 2010 will hold for the Credit Union. At Dover Federal, we remain committed to being the financial partner that you can turn to with questions, to borrow for a major purchase, and to gain convenient access to your hard-earned money, 24/7.

Managing our resources effectively and conservatively has meant that the Credit Union can continue to give you the best deal for your banking needs. As a financial cooperative, our focus has always been and remains on our member-owners. This member focus is illustrated in how we have grown our branches to include two in Dover, as well as locations in Smyrna, Milford, New Castle and on Dover AFB. And, in 2010, we are expanding even more by building a larger branch in New Castle to better serve our members.

Why a new branch? It will be more convenient, with more capacity and services than our current small location and because we believe in investing in our members and their families as they pursue the American Dream!

Another resource that we feel sets Dover Federal Credit Union apart from other banking institutions is our commitment to member financial education. From our seminars, to our online resources at [www.MyDoverFederal.com](http://www.MyDoverFederal.com), and our knowledgeable staff, you will find information, tools and solutions for your financial needs.

Seems that we are bullish on our members and their spirit to move forward, even in the face of a struggling economy! Hey, we're optimistic for you and are the kind of financial institution that cares about each member, while ensuring that the Credit Union is safe, sound and prospers on behalf of all the members.

Happy New Year, and thank you for being a part of Dover Federal Credit Union!

Sincerely,

David Clendaniel  
President/CEO

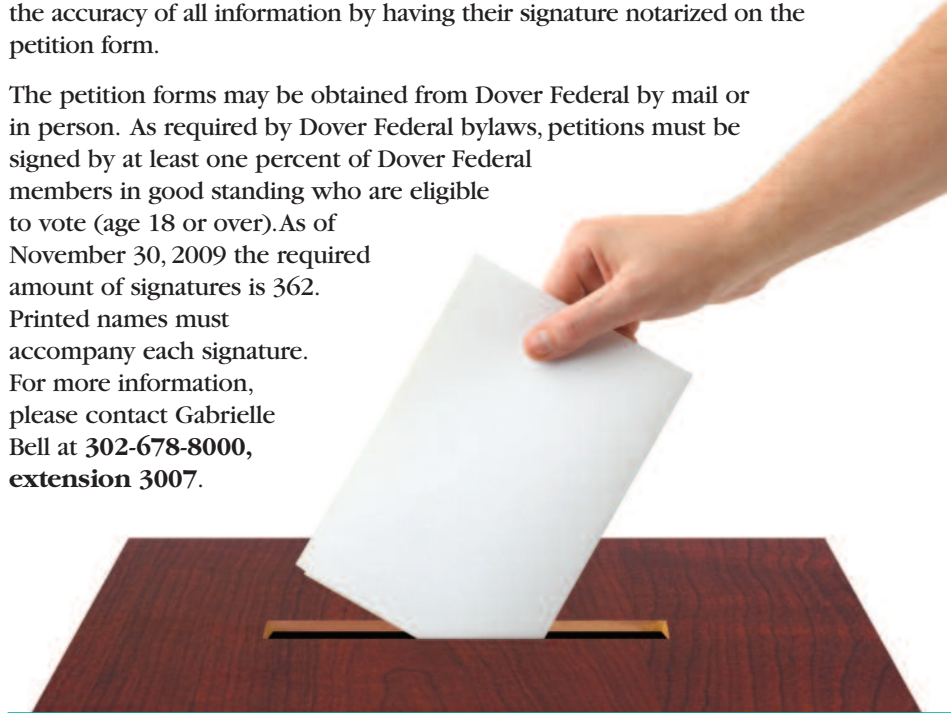




## Board of Directors Nomination by Petition

Any qualified member (age 18 or older) wishing to be nominated by petition for a position on the Board of Directors must file a petition for nomination with the Secretary of the Credit Union by **February 15, 2010**. As required by Dover Federal Credit Union procedures, candidates will supply information about competence, experience, character and integrity. Candidates will submit information about their personal history, business background and experience, including material business activities and affiliations during the past five years. Nominees shall describe any material pending legal or administrative proceedings in which the individual is a party, and any criminal indictment or conviction of such person by a state or federal court. Candidates will attest to the accuracy of all information by having their signature notarized on the petition form.

The petition forms may be obtained from Dover Federal by mail or in person. As required by Dover Federal bylaws, petitions must be signed by at least one percent of Dover Federal members in good standing who are eligible to vote (age 18 or over). As of November 30, 2009 the required amount of signatures is 362. Printed names must accompany each signature. For more information, please contact Gabrielle Bell at **302-678-8000, extension 3007**.



## Get Ready for Tax Season

### Put a Rush on Your Refund

Now is an ideal time to organize your 2009 tax information so that you can file your return early. Another way to get your money faster is by filing electronically and utilizing Direct Deposit. With this method, you will receive your refund in as little as 7-12 days. For depositing your refund into your Dover Federal Credit Union account, please provide the following information on your tax return form:

- The Routing and Transit number to use is 231176648
- Use your member number (this can be found on your monthly statement) and check the box on the return for checking account.

### Invest Your Refund

Dover Federal can also assist you in setting up an investment account for your tax refund. Ask about our Share Certificate, Money Market and IRA accounts. Your money will earn a competitive dividend rate and is insured by the NCUA, an agency of the Federal government.

## Dover Federal's 52nd Annual Meeting

Dover Federal Credit Union's 52nd Annual Meeting has been scheduled for Saturday, April 24, 2010 at the Dover Downs Hotel and Convention Center in Dover, Delaware. Please join us for demonstrations of the products/services offered by your Credit Union prior to the business meeting. The schedule for the day will be:

- Products/Services Demonstration: 10:00 A.M. - 11:00 A.M.
- Business Meeting: 11:00 A.M. - 12:00 P.M.
- Lunch: 12:00 P.M. - 1:00 P.M.

Please call **302-678-8000, ext. 3024** or email [AnnualMeeting@doverfcu.com](mailto:AnnualMeeting@doverfcu.com) to reserve your seat no later than Friday, April 9, 2010.



# Community Corner

## Compliments to Dover Federal's Training Coordinator

Dona Palermo, Training Coordinator for Dover Federal Credit Union, shared her expertise with Human Resource Professionals throughout the state when her article on multigenerational training was published in *HRTimes* - a magazine devoted to human resource issues and information. Appearing in the 3rd - Quarter 2009 issue, her article - *Training Across Generations - Battle or Opportunity?* - explained the changing demographics of today's workforce and the impact of that change on both training programs and the workplace, as well as the opportunities these changes create for trainers.



In addition to designing and implementing annual training strategies for more than 100 team members, Ms. Palermo works closely with other departments to provide customized training platforms as needed. She also administers the online learning program for all team members through the highly successful *University of Dover Federal Credit Union*.

Job well done, Ms. Palermo!

## Successful Road Clean-Up

On October 21, 2009, many Dover Federal team members took part in a successful road clean-up. A big thank you to all who participated in helping out the community!

## Dover Federal Employees Become Bell Ringing Volunteers

On December 16, 2009, many Dover Federal employees volunteered their time to help bell ring at the Salvation Army's Kettle Drive, which was held at Sam's Club in Dover.



*Pictured above (from left to right) are Andi Mango, Heather Shupe (VP of Human Resources) and Jenn Ulrich.*

# Important Information

Saving is simple at Dover Federal. With options to save for something special, or invest for a lifetime, we have a variety of accounts to help you. But remember, savings accounts (including money market accounts) are not meant to be transaction accounts.

**By law**, you may make no more than a total of six withdrawals, transfers to another credit union account of yours, or transfers to a third party per statement period. The methods used to access include (but are not limited to):

- Preauthorized (you allow a third party to debit your account )
- Automatic (set for recurring dates)
- Online (you make the transfer yourself)
- Telephone orders or instructions (live or by Maxxar)

Debits in excess of the six allowed will be returned and **effective February 1, 2010 may be subject to a fee.**

Changes to the Federal Reserve System mean the following changes in your funds availability:

Your deposited funds can be withdrawn by cash or check the first business day after the day of deposit when your deposit includes cash, wire transfer, certified or government check, checks on us and the first \$100.00 of a day's deposits of other checks. All other checks deposited may be withdrawn by cash or check the second business day after the day of the deposit. Be aware that longer delays may apply.

**For more details, please visit [www.doverfcu.com](http://www.doverfcu.com) or ask at your branch for a copy of this brochure: "Important Account Information for Our Members".**

# New Wiring Instructions

To keep our members informed, we would like to notify you that our wiring process has changed, and below are the new instructions.

## For safe, convenient transfer of funds, send bank wires to:

Mid-Atlantic Corporate FCU  
1201 Fulling Mill Rd.  
Middletown, PA 17057

RT#231387550

## For Further Credit to:

Dover Federal Credit Union  
1075 Silver Lake Blvd.  
Dover, DE 19904

RT#23117664810100

## For Final Credit to:

Member Name  
Member Number  
Savings, Checking or Loan  
account number

# The Voice of Members

"I went in to talk about getting a car loan and 30 minutes later, I had a car loan! I couldn't believe how fast it was to get the loan - it was approved in 5 minutes. And, I got a great rate of 5.2% - the bank was going to give me a higher rate, and make me wait for an approval. Now I have my car loan, savings and checking at Dover Federal!" - *Keri B.*

"I've been a member over 30 years. When the banks wouldn't help with a land loan - Dover Federal was there for me. I wouldn't go anywhere else!" - *Linda V.*

"I've been a member since 1986. I've got savings, checking and a car loan at Dover Federal. All my kids have accounts there, too!" - *Sharon D.*

# Happy New Year! Let's Celebrate with Exceptional Savings

## The Spending Plan – Spend Less on Your Home and Vehicle Financing with Dover Federal

It's the start of the New Year, and for us, it's another way to celebrate our members and offer you the services you deserve to kick off 2010 right.

- **Save green behind the wheel**—We're **waiving fees** when you finance or refinance your Vehicle Loan with us!\* It's one more way you'll save with Dover Federal, on top of low rates and flexible repayment options.
- **Like the ball, rates have dropped**—Get a Home Equity Line-of-Credit at a time when rates are as low as **3.50% APR!**\* But that's not all. Choose a Closed-End Home Equity Loan, and we'll **waive 50% of your fees!**\*

These are more than budget-friendly savings. They're an opportunity for you to take advantage of your credit union membership—because, don't forget, by being a member of Dover Federal—you have access to lower rates, flexible terms and quick approval process.

Get started today. Visit [www.doverfcu.com](http://www.doverfcu.com), call **302-678-8000** or **888-818-3328**, or visit a nearby branch.

## Plus, have a Money-Saving Tip? Share it and Win!

Now until February 27, 2010, we're celebrating your great ideas by giving away a **\$50 Dover Federal VISA® Gift Card\*\*** each month. It's easy to enter. Simply share a great idea or tip to save money online at [www.doverfcu.com](http://www.doverfcu.com). A winner will be chosen at every branch.

\*APR=Annual Percentage Rate. Based on your credit history, your APR may be between 3.50% and 7.25%. Rates are accurate as of December 31, 2009 and are subject to change. All offers subject to membership eligibility and loans are subject to credit approval. Offers will be valid January 1-February 27, 2010. Qualified members must finance or refinance a Vehicle, HELOC or Closed-End Home Equity Loan to receive special offer. Refinances of existing Dover Federal loans are not eligible for the offers. Dover Federal will waive up to \$300 of your Closed-End Home Equity Loan fees. Cannot be combined with any other offer. Certain terms and restrictions apply. See Credit Union for details.

\*\*No purchase necessary to be eligible to win. Winners will be selected at random by Dover Federal whose decisions are final. Must enter contest online January 1-February 27, 2010. There will be one winner in January and one winner in February. Odds of winning determined by number of entries. Winners will be notified by mail. Must be 18 years or older to win. Employees, official volunteers and their immediate families are not eligible to win. Taxes on prizes are the responsibility of the winners. Allow 3 to 4 weeks for delivery of gift card. Restrictions apply. See Credit Union for details.

### CALL US:

**KENT COUNTY:** 302-678-8000

**TOLL FREE:** 888-818-3328

### LOAN-BY-PHONE

Apply for a Loan 24-hours a day, 7 days a week at 800-589-5309

### MAX PHONE ACCESS

24-Hour Member Account Access by Phone at 800-818-3328 or 302-678-8024

### CLICK:

Visit our website at [WWW.DOVERFCU.COM](http://WWW.DOVERFCU.COM) for online account access, to apply for a loan, and for other online services.

### VISIT:

#### DOVER BRANCHES

##### DOVER AIR FORCE BASE

Building 264, Chad Street  
Lobby and Drive Thru  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm

##### SAULSBURY ROAD

225 Saulsbury Road  
Lobby and Drive Thru  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm  
Saturday: 9am-noon

##### NORTH DUPONT HIGHWAY

255 N. DuPont Highway  
Lobby and Drive Thru  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm  
Saturday: 9am-noon

#### SMYRNA BRANCH

7 West Glenwood Avenue  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm

#### NEW CASTLE BRANCH

4 Quigley Boulevard  
Delaware Credit Union League Building  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm

#### MILFORD BRANCH

643 N. DuPont Boulevard  
Mon-Thurs: 9am-5pm  
Friday: 9am-6pm

#### ROUTING NUMBER

231176648



## Dover Federal is Going to be Even More Convenient

### With a New Branch Opening in 2010!

Dover Federal Credit Union is expanding and will be opening a larger, more convenient branch in New Castle later this year! More details to come.

#### BOARD OF DIRECTORS

##### CHAIRMAN

Russell L. McCready

##### 1ST VICE CHAIRMAN

Charles W. Miller

##### 2ND VICE CHAIRMAN

Kathleen L. Adams

##### TREASURER

Richard Myles Standish

##### SECRETARY

Bonnie Yeomans

#### DIRECTORS

Mary E. Frey-Foss

Pamela J. Marecki

Jeannette Schuler

Martin I. Talmud

#### ASSOCIATE DIRECTORS

Jerry Artesona

Connie Welde

#### SUPERVISORY COMMITTEE

##### CHAIRMAN

Connie Welde

##### MEMBERS

Jerry Artesona

Rob Easton

Janie Libby

William E. Torian

#### DIRECTORS EMERITUS:

Joseph J. Brown, Jr.

Richard A. Gaidis