

Making Cents

January 2009

For the Members of Dover Federal Credit Union

What's Inside

Resolution SolutionsPage 2
Get Ready for Tax SeasonPage 2
51st Annual MeetingPage 3
2009 Election Nominations . .Page 3
Educational Seminars Page 4
What Our
Members Are Saying Page 4
Holiday Reminder Page 4



New Web Site Coming Soon...

- Better Navigation
- Easy Sign-in for Online Banking
- Advanced e-Services
- More Resources

Looking Forward to Another Great Year!



In the highly competitive financial services business, Dover Federal Credit Union is always moving forward. We are constantly making changes and improvements to ensure that members receive the best in service, convenience and value for their hard-earned money.

Here's what we accomplished in 2008:

- Dover Federal celebrated 50 years of serving the Military and the community, thanks to the support of our members.
- During 2008, our youth program was revamped and a teen program was introduced. The Kids Making Cents Club, designed for kids up to age 12, and the Money to the Max financial services for teens was introduced for members age 13-17. Both of these programs offer hands-on learning and help kids get into the savings habit.
- In September, we opened a new branch in Milford featuring a full-service lobby and walk-up ATM access.
- Most importantly, I am pleased to report that even in the midst of our challenging economy, your credit union continues to be financially sound and is able to continue serving members with low-cost, convenient financial services. We have never been involved in sub-prime mortgage lending, and have always maintained conservative lending practices.

When it comes to financial services, we know that you have many choices. Thank you for choosing Dover Federal Credit Union. We look forward to being your safe harbor for financial success in 2009 and beyond!

Sincerely,

David Clendaniel
President/CEO





Get Ready for Tax Season

Put a Rush on Your Refund

Now is an ideal time to organize your 2008 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 guaranteed, competitive dividend rate and is insured by the NCUA, an agency of the Federal government.

RESOLUTION
Solutions

Bring Your Loans to Us and Save!

Earn More on Savings!
Up to **3.55%** APY
on Share Certificates**

Get Your Finances Off to a Great Start in '09

Refinance Loans and Save

Interest rates at Dover Federal Credit Union are at historical lows, so it's a great time to bring your home or vehicle loan to Dover Federal. You may be able to save hundreds of dollars in interest over the life of the loan and/or lower your monthly payments!

Bonus! FREE \$100 Lowes Gift Card*

For a limited time, when you refinance a secured loan of at least \$10,000 at Dover Federal Credit Union, you'll receive a FREE \$100 Lowes gift card!*

It's Easy to Apply!

Click: www.doverfcu.com

Call: 302-678-8000 or toll-free, 888-818-3328

Visit: Stop by any Dover Federal Credit Union branch office

Earn More on Savings

Tired of the roller coaster ride in the stock market? Invest your savings in a Share Certificate** at Dover Federal Credit Union and earn a competitive, guaranteed rate of return.

- Terms ranging from 6 months to 5 years
- Invest in a Share Certificate with as little as \$500
- Dividends are calculated and paid monthly

Visit our web site at www.doverfcu.com for current rate information, then call 302-678-8000 or 888-818-3328, or stop by any branch office to open your Share Certificate Account today!

* All offers subject to membership eligibility and loans are subject to credit approval. \$100 gift card offer valid until March 31, 2009. Qualified members must refinance a secured loan of at least \$10,000 to receive special offer. Refinances of existing Dover Federal loans are not eligible for the gift card offer. Cannot be combined with any other offer. Certain terms and restrictions apply. See Credit Union for details.

**APY = Annual Percentage Yield. 3.55% rate applies to a 5-year Share Certificate with a minimum deposit of \$500. Rates accurate as of December 1, 2008 and are subject to change. There may be a penalty for early withdrawal.

2009 Election Nominations

The following people have been nominated for our 2009 elections for four vacancies. Please read their background information. As provided in our Bylaws, the election will not be conducted by ballot and there will be no nomination from the floor when there is only one nominee for each position to be filled.

Kathleen L. Adams is currently part of the Executive Committee for Dover Federal Credit Union (DFCU) serving as 2nd Vice Chairman. Kathy has faithfully served on the Board of Directors for nine years, after serving for over 10 years on the Supervisory Committee. In addition to being an alternate DFCU representative for the 2009 Annual Delaware Credit Union League Convention, Kathy is part of the 2010 Annual Meeting Committee and was also a member of the DFCU 50th Anniversary Committee.

Kathy, a Credit Union member for over 44 years, has earned the Filene, Raifeissen and Bergengren Education Awards as well as Technology and Leadership Awards. In addition to having an Associates Degree in Business Administration, Kathy has taken numerous courses in the Financial Management Career Field, including the Financial Management Staff Officer's Course.

Kathy retired from Civil Service in 2000 as the Dover Air Force Base Wing Budget Officer with 35 years of service. She is currently President of the Dover Chapter of the National Association of Retired & Active Federal Employees and is a past President of the American Society of Military Comptrollers. Her volunteer activities include Delaware Hospice, Kent General Hospital, Aid in Dover, Sheppard's Place, Home of the Brave, and the DE Veteran's Home.

Jeannette M. Schuler currently serves as Treasurer of the Executive Committee and as a member of the Asset Liability Committee for Dover Federal Credit Union (DFCU). Jeannette has served on the Board of Directors of DFCU for three years. Before becoming a director, she served on the Supervisory Committee beginning in 1999 and as chair of the committee from 2001 through 2006.

Jeannette is currently employed as the Finance Lead for Global Technical Services in the U.S. with AstraZeneca in Wilmington, Delaware. She has worked for AstraZeneca since 2001. Prior to AstraZeneca she was an Associate Accountant at the Siegfried Group

providing interim financial assistance primarily to Fortune 1000 companies during critical times of need. Her family moved to Delaware in 1997 so that she could accept a Palace Acquire position as a Budget Analyst working at 436th CPTS on Dover Air Force Base from 1997 through 1999.

Jeannette earned her Bachelors of Accounting Degree, Cum Laude, from Cameron University in Lawton, Oklahoma and is currently pursuing her MBA at the University of Delaware.

Pamela Marecki was selected to serve on the Board of Directors for Dover Federal Credit Union in 2008. Pam earned her Bachelor's degree from Wilmington College in Communications. She also received a Journalism Technology degree from Delaware Tech.

Pam has been active in the community serving as a Board Member on the American Heart Association, a member of the Colonial Rotary and chairs the Public Relations Committee, and serves on the Leadership Committee of the Central Delaware Chamber of Commerce.

In addition, she has been selected as the Kent General Hospital, Employee of the Year in 1991; and Bayhealth Outstanding Leader Award Recipient in 1999; and Public Relations Society of America Awardees for Bayhealth's internal communications campaign, Many Faces, One Mission.

Russell L. McCready has served Dover Federal Credit Union for 31 years in various volunteer capacities. He is currently serving as Chairman of the Board and Chairman of the Executive Committee. He has also served as 2nd and 1st Vice Chairman.

Mr. McCready retired January 2, 2001 after 43 years of Federal Civil Service as Chief, Freight Services, Traffic Management Office, 436th Aerial Port Squadron on Dover AFB. He has been involved in many civic activities including Lake Forest School Board Member, Past Harrington Lions Club President, former Harrington City councilman, Past President of Dover AFB Civilian Management Club, and Past President of the Delaware School Board Association. He is deeply involved in community service programs and the relationship between Dover Federal and community organizations.



Mark Your Calendars

51st Annual Meeting

Dover Federal Credit Union's 51st Annual Meeting has been scheduled for **Saturday, March 21, 2009** at the Modern Maturity 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 to reserve your seat no later than Wednesday, March 11, 2009.

436th Family Classes for 2009

FREE Financial Education Seminars

At Dover Federal Credit Union, we want to help you reach your financial goals. Mark your calendar for these interesting and informative classes and find out how to make the most of your hard-earned money!

When: **Wednesday, January 14, 2009**
Get it Together: Organize Your Financial Records

Wednesday, February 11, 2009
Take Charge: Wise Use of Credit Cards

Wednesday, March 11, 2009
Identity Theft: Who's Got Your Number?

Wednesday, April 15, 2009
Take the Wheel: Get the Best Car Deal

All Seminars are from 2:00 to 4:00 p.m.

Where: Airman and Family Readiness Center, Building 654, Room T-1

RSVP: Please call 302-677-6930 to register

CALL US:
KENT COUNTY: 302-678-8000

TOLL FREE OUT OF STATE: 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 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



What Our Members Are Saying...



"Whenever I call, there is always someone there to assist me. The customer service is fabulous!"

-Dollie Jones



"I'm glad my money's safe at DFCU! And I'm so glad about the new branch in Milford!"

-Shelley Kimbel



"An employee at a local bank asked me to change where I do my checking. I told him 'NO WAY!' I love my credit union!"

-Ebony Rodgers



Holiday Reminder

All branches will be closed:

Martin Luther King, Jr. Day

Monday, January 19, 2009

President's Day

Monday, February 16, 2009

BOARD OF DIRECTORS

CHAIRMAN

Russell L. McCready

1ST CHAIRMAN

Charles W. Miller

2ND VICE CHAIRMAN

Kathleen L. Adams

TREASURER

Jeannette Schuler

SECRETARY

Bonnie Yeomans

DIRECTORS

Mary E. Frey-Foss

Pamela J. Marecki

Richard Myles Standish

Martin I. Talmud

SUPERVISORY COMMITTEE

CHAIRMAN

Richard Myles Standish

MEMBERS

Janie Libby

Frank Skrypak

William E. Torian

Connie Welde

DIRECTORS EMERITUS:

Joseph J. Brown, Jr.

Richard A. Gaidis