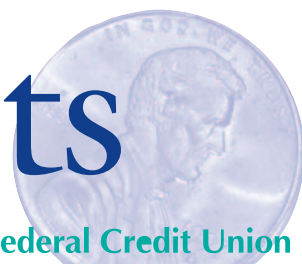


# Making Cents

October 2009

For the Members of Dover Federal Credit Union



## The Credit Union Difference in Today's Economy

### What's Inside

- Credit Card Act of 2009 . . . . .Page 2
- 52nd Annual Meeting . . . . .Page 2
- Financial Seminars . . . . .Page 2
- Turn to Dover Federal . . . . .Page 3
- Credit Union Day . . . . .Page 3
- Online Financial Resources . . .Page 3
- 4Q09 Promotion . . . . .Page 4



David Clendaniel  
President/CEO

As a credit union member, you receive better services, rates, lower fees and special discounts, plus, your deposits are federally insured. But, did you know that the credit union difference is playing a critical role in strengthening today's economy—especially at a local and personal level?

While the nation is keeping a close eye on banking conglomerates—and with good reason—press coverage is showcasing the difference between credit unions and banks, with credit unions coming out on top. That's because for years, we've supported U.S. jobs, small, local business and responsible financing across all age levels.

Also, since we are owned by *you*, our members, we're able to offer discounts and competitive financing that benefit your individual future goals.

Plus, equally important, we believe in financial responsibility and literacy. That's why we strive to educate all our members, from the youngest to the youngest at heart, about essential topics like homeownership and identity theft. After all, wealth and financial health begin with arming our members with the tools they need to succeed.

And that's just it—we're focused on success, not the bottom line. We're focused on you, not your paycheck. In all stages of life, we're here for you. We're your local credit union, and sometimes that does make *all* the difference.

David Clendaniel  
President/CEO

### Holiday Reminder

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

#### Columbus Day

Monday, October 12

#### Veteran's Day

Wednesday, November 11

#### Thanksgiving Day

Thursday, November 26

#### Christmas Day

Friday, December 25

#### New Year's Day

Friday, January 1





## Credit Card Act of 2009

By now, you probably have heard about the Federal Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009 that was passed by Congress and will be completely in effect by August 22, 2010. You are probably wondering how it may personally affect you, so some of the changes resulting from this ACT are explained below.

### How the new act may impact your loans with Dover Federal

While the name of the act may lead some to assume that only credit cards will be impacted, it's important to know that one part of the CARD Act also applies to open-end credit such as Personal Line-of-Credit or Home Equity Line-of-Credit loans. In order for Dover Federal to comply with the new Federal requirements, we will have to make changes to the way some loans are processed. **All** Line-of-Credit and Home Equity Line-of-Credit loans will have a monthly payment due on the 27th of each month. You also may have seen the following notification on your August statement: *"Your payment(s) on your open-end loan(s) will not be treated as late for any purpose if received within 21 days after this statement was mailed."* If your loan(s) is affected by any of these changes, you will be receiving a letter with additional details, and the changes will appear on your statement.

If you have questions, or would like more details, please call us at **302-678-8000**.

## Mark Your Calendars

### Dover Federal's 52nd Annual Meeting

Dover Federal Credit Union's 52nd Annual Meeting will be held on **Saturday, April 24, 2010** at the Dover Downs Hotel in Dover, Delaware. Mr. Russell McCready, Chairman of the Board of Directors has appointed Bonnie Yeomans (Chairperson), Pam Marecki, Dona Palermo and Marty Talmud to the Board Development Committee.



There are three, 3-year, positions for the Board of Directors open. Members interested in being considered for nomination to the Board can call **302-678-8000** or **888-818-3328, extension #0**, visit any branch office, or email **[nominations@doverfcu.com](mailto:nominations@doverfcu.com)** to request an application

Completed applications must be received **no later than November 16, 2009**.

### 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 3, 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 16 or over). As of July 31, 2009 the required amount of signatures is 359. Printed names must accompany each signature. For more information, please contact Gabrielle Bell at **302-678-8000, extension 3007**.

## 2009 Financial Seminars

### Wednesday, October 14th

Take the Wheel - Tips for Buying a Car

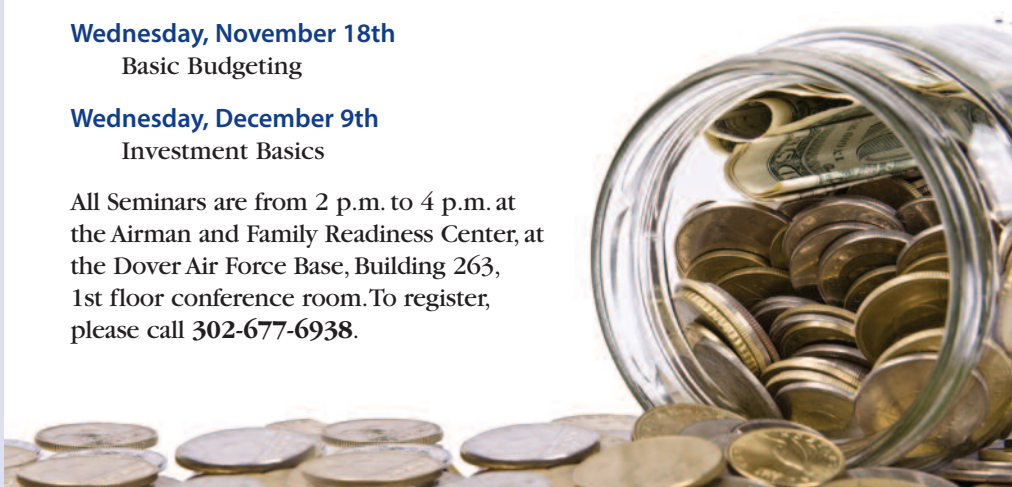
### Wednesday, November 18th

Basic Budgeting

### Wednesday, December 9th

Investment Basics

All Seminars are from 2 p.m. to 4 p.m. at the Airman and Family Readiness Center, at the Dover Air Force Base, Building 263, 1st floor conference room. To register, please call **302-677-6938**.



# Where are You Headed and What are Your Dreams?

## Turn to Dover for Your Financial Success

### How can you stretch your paycheck each month?

One solution is to review your loans to see if refinancing helps to lower your monthly payment. A Dover Federal representative can review the rates and your balance to see if we can refinance to save you money!

### Are you planning to save and invest for the future but not sure where to put your hard-earned money in this economy?

The best way to achieve financial success is to have a savings plan using some safe investments. At Dover Federal, we offer you federally-insured deposit accounts that allow you to save with confidence.

### Do you have a hectic schedule and want banking on "your time"?

If you want to pay bills online at midnight or transfer funds from one account to another from the office, there's nothing simpler than Dover Federal's FREE online banking and bill pay!

### Want more resources and answers to your money management questions?

Check on line for our resource center that has articles, money tips and calculators to help you chart your financial course.

## When You Want Sound Financial Solutions...Come to Dover Federal!

**Solution #1:** Save More on Your Loans

**Solution #2:** Make More with Your Money

**Solution #3:** Easy Access to Your Funds

**Solution #4:** Stay Financially Informed

Call us at 302-678-8000 or 888-818-3328 or visit us online at [www.doverfcu.com](http://www.doverfcu.com). Your solution for financial success - Dover Federal!

# Your Money - Your Choice - Your Credit Union™

## International Credit Union Day® – October 15, 2009

Do you know who owns Dover Federal Credit Union? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on Thursday, October 15, 2009 when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees. At Dover Federal Credit Union, we take pride in our heritage as a cooperative financial services provider, and our connection to the 49,000 credit unions worldwide.



# Online Financial Resources for the Whole Family!

Looking for a fun way to introduce your little ones to the habit of saving?

Then check out our Kids Making Cents Club!

By becoming a member of Dover Federal's Kids Making Cents Club, your child or grandchild will receive newsletters with fun puzzles and kid-friendly savings tips! For more information on our Kids Making Cents Club or to play fun online games, made especially for the little ones, visit our website at [www.doverfcu.com](http://www.doverfcu.com).

Get your teens on the savings track with a Dover Federal \$MX Account!

Is your teen between the ages of 13 & 17? If so, then they're eligible to join Dover Federal's \$MX, Money to the Max, Teen Savings Program. From writing checks to establishing good credit with a VISA® Credit Card, your teen will begin learning helpful financial habits. For more information on the \$MX Teen Savings Program, visit [www.doverfcu.com](http://www.doverfcu.com).

Also, be sure to have your teens visit our Getting Started website at [www.mycuresource.com/DFCU](http://www.mycuresource.com/DFCU) for information and tools created to help them establish a savings plan and a budget, better understand credit, and learn about protecting themselves from identity theft.

Introducing: My Dover Federal Money Resource

Learning about money is just as important as earning it and My Dover Federal Money Resource is the first step in taking charge of your financial future. Visit [www.mydoverfederal.com](http://www.mydoverfederal.com) today for more information that will expand your financial knowledge.





## And Unwrap the Savings this Year!

Save extra for holiday festivities and fun, when you turn to Dover Federal Credit Union for more of your financial needs. From credit cards to home equity and auto loan refinances, we have the low-interest, high-savings financial options that fit your needs and your budget—so you can enjoy more under-the-mistletoe moments and egg nog cheer.

But don't just take our word for it. See what our valued members saved with lower interest rates:

### Louis L. (Credit score over 700)

- Refinanced his 2003 Dodge.
- Said goodbye to 18% APR at Wells Fargo.
- Drove away from DFCU with 5.45% APR for 47 months.
- And, he got a great direct deposit discount, too.

### Doris G. (Credit score over 750)

- Refinanced her 2007 KIA.
- Nixed her 17% APR at a local dealership.
- Celebrated big savings with 4.70% APR at DFCU for 47 months.
- She went green with a direct deposit discount, too!

## Plus, Last Month's Offer Has Been Extended! Refinance with Dover Federal and We'll Pad Your Holiday Stocking with a \$50 Dover Federal VISA® Gift Card!\*

Since the offer to help members save more by moving their loans to Dover Federal was so successful, we have extended it and you'll continue to receive a **\$50 Dover Federal VISA® gift card\*** when you refinance your secured loan of \$10,000 or more with us. So make this year a savings year! Move your credit card, home equity or auto loan to Dover Federal Credit Union, and celebrate the extra money you'll have come the chimes of a New Year.

Our highly experienced associates can evaluate your individual situation and help you explore your options. Visit us online at [www.doverfcu.com](http://www.doverfcu.com), call 302-678-8000 or 888-818-3328, or stop by one of our conveniently located branches today.

\*All offers subject to membership eligibility and loans are subject to credit approval. \$50 gift card offer valid October 12 to December 31, 2009. Allow 3 to 4 weeks for delivery. Qualified members must refinance a secured loan of at least \$10,000 to receive special offer. Offer excludes mortgage loans. 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.

### 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



#### 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

Janie Libby

William E. Torian

Rob Easton

#### DIRECTORS EMERITUS:

Joseph J. Brown, Jr.

Richard A. Gaidis