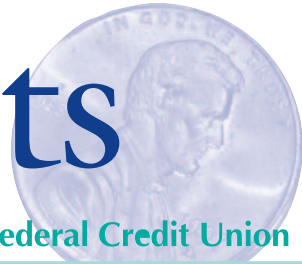


Making Cents

January 2011

For the Members of Dover Federal Credit Union



What's Inside

Upcoming Financial Seminars	Page 2
Holiday Reminders	Page 2
Changes to Share Secured Lending Program	Page 2
Internet Gambling Notice	Page 2
Dover FCU Investment & Retirement Center	Page 3
53rd Annual Meeting	Page 3
Great Deals in 2011	Page 4

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:

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

RT#231176648

For Final Credit to:
Member Name
Member Number
Savings, Checking or Loan
account number

Proud of Our Past, Looking Forward to the Future

A Message from David Clendaniel, President/CEO



David Clendaniel
President/CEO

The beginning of a new year is an ideal time to look at where we've been and where we're headed. I am pleased to report that throughout the past year Dover Federal has been steadfast in offering financial services that meet the needs of our membership. In 2010, during a year of economic hardship and tightened credit, we provided nearly \$36 million in the form of affordable loans to 18,137 members. Other accomplishments include opening a larger, more accommodating branch located in New Castle, and receiving the Corporation of the Year Award from the Central Delaware Chamber of Commerce. I am proud of our accomplishments, and as a member of Dover Federal, I hope you are too.

Business Services - I am pleased to announce that we soon will be able to provide loan products and services for the small businesses in our field of membership. Offering low cost loans and financial services to businesses is another way Dover Federal is contributing to the local economic recovery. Stay tuned for all the details.

We are constantly looking for ways to make doing business at Dover Federal both convenient for you and friendly to our environment. Many of our members have multiple accounts- and we are grateful for that. But that means they receive multiple copies of this newsletter. In 2011 we will begin mailing the newsletter to each household, instead of with each statement; reducing the impact on our planet.

I am excited about what this New Year has in store. Thank you for being a part of Dover Federal Credit Union. We look forward to serving you in 2011 and beyond!

Sincerely,

David Clendaniel
President/CEO





Upcoming Financial Education Seminars

In cooperation with the 436th Family Services Squadron, Dover Federal periodically offers FREE financial seminars on the Dover Air Force Base. Classes held in Bldg 204, 3AS, Auditorium from 11:00 to noon. Call 302-677-6930 to register.

You MUST have a military ID and be able to access Dover AFB in order to attend these classes.

- **January 12: Organizing Your Finances**
- **February 9: Wise Use of Credit Cards**
- **March 9: Identity Theft**

Holiday Reminders

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

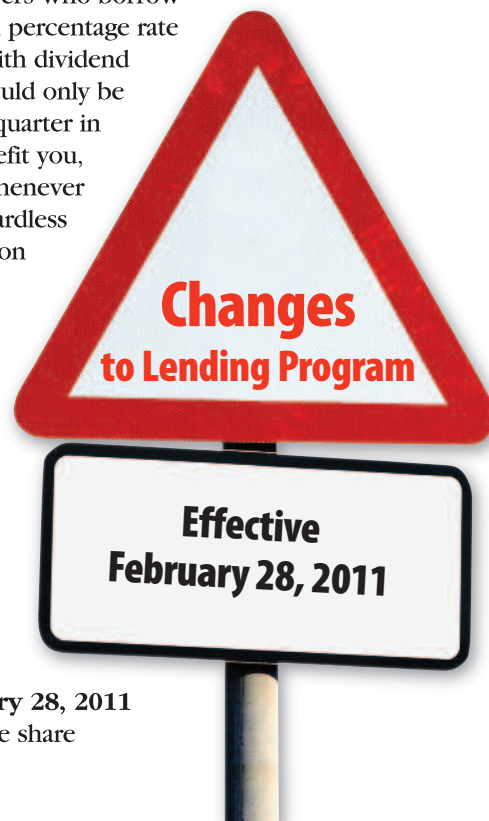
- **Martin Luther King Jr. Day** - Monday, January 17, 2011
- **Presidents' Day** - Monday, February 21, 2011

Notice of Changes to Our Share Secured Lending Program

In order to serve you better, Dover Federal has modified its share secured lending program. Members who borrow this type of loan know that the annual percentage rate (APR) may fluctuate in conjunction with dividend rates. Previously, these APR changes could only be made on the first day of the calendar quarter in January, April, July, or October. To benefit you, Dover Federal has lowered the APR whenever dividend rates have been lowered regardless of the calendar quarter, most recently on November 1, 2010.

Going forward, Dover Federal will continue to modify the APR for its share secured lending program whenever the dividend rates change regardless of the calendar quarter. This means that the APR you pay on open-end share secured loans may fluctuate up or down as dividend rates rise or decrease regardless of the day of the quarter the dividend rate changes.

This change will be **effective February 28, 2011** and will apply to all existing and future share secured loans.



Internet Gambling Notice

To Holders of Commercial, Business, Club, Organization, and Association Accounts

The Unlawful Internet Gambling Enforcement Act prohibits persons engaged in the business of betting or wagering from knowingly accepting payments from another person engaged in unlawful internet gambling. Unlawful internet gambling means to "place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal Lands in which the bet or wager is initiated, received or otherwise made." Your account at Dover Federal Credit Union may not be used in any way for such transactions.



Dover FCU Investment & Retirement Center

Q What is the Dover FCU Investment & Retirement Center?

A The Dover FCU Investment & Retirement Center is a full-service financial advisory program located at Dover Federal Credit Union offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

Q How can the Dover FCU Investment & Retirement Center help you?

A A full-time Dover FCU Investment & Retirement Center Representative is available to meet with you to evaluate your financial needs offer recommendations and coordinate your investment and insurance choices.

You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs.
- Develop a savings and investment plan.
- Create a retirement income plan to approach those years with confidence.
- Manage your investments better.
- Protect your family with life insurance or long-term care insurance.
- Save for college education costs.

Or, you may be looking for help in managing your financial goals. We'll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.

Q Can the Dover FCU Investment & Retirement Center help me with retirement planning?

A Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you're seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

Q How do I get started?

A To set a no-cost, no-obligation appointment, call John J. Kotzun, Dover FCU Investment & Retirement Center Representative, at **302-678-8356** today. Be sure to bring any documentation that will help John understand your situation better such as account statements, tax forms, benefit information. If married, it's best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.



Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109.

Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



53rd Annual Meeting

Dover Federal Credit Union's 53rd Annual Meeting will begin at **11:00 a.m. on Saturday, March 19, 2011** at the Dover Downs Hotel and Convention Center in Dover, Delaware. As provided for in our bylaws, the election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Please join us for demonstrations of the products/services offered by your Credit Union prior to the business meeting.

- **Products/Services Demonstration:**
10:00 a.m. to 11:00 a.m.
- **Business Meeting:**
11:00 a.m. to 12:00 p.m.
- **Lunch:**
12:00 p.m. to 1:00 p.m.

Please call **302-678-8000, ext. 3024** or e-mail **AnnualMeeting@doverfcu.com** to reserve your seat no later than **Friday, March 4, 2010.**

OH THANK HEAVEN...

For these Great Deals in Twenty Eleven!

For a limited time at Dover Federal, not only will you get a great low rate on your Closed End Home Equity Loan or Auto Loan, you'll also receive a **FREE VISA® Gift Card** and **no payments for 90 days!***

**Loan \$10,000-\$20,000 =
\$50 VISA® Gift Card!**

**Loan \$20,000-\$30,000 =
\$75 VISA® Gift!**

**Loan greater than \$30,000 =
\$100 VISA® Gift Card!**



**VISA® GIFT CARD
UP TO \$100!***

This is the perfect time to get the cash you need to pay off large expenses, for home improvements, to purchase a new vehicle, or whatever it is that will help you and your financial well-being!

Plus, Low Rates and Affordable Payments on Tax Loans

Do you owe the IRS? Dover Federal can help with affordable **tax loans with rates as low as 8.00% APR!**** It's the smart way to make sure your taxes are paid on time to avoid penalties, and an economical alternative to credit card debt.



**NO PAYMENTS
FOR 90 DAYS!***

Apply Today!

CALL: 302-678-8000 or 888-818-3328

CLICK: www.doverfcu.com

VISIT: Any convenient branch location

*All offers valid January 3, 2011 through April 1, 2011 and subject to membership eligibility and may not be combined with any other offer. Refinancing of existing Dover Federal vehicle or home equity loans are not eligible for this offer. 90 days no payment offer is valid only on qualified loans from January 3, 2011 through April 1, 2011. The final approval is at the discretion of the Credit Union. 90 days with no payment may extend your final loan payment(s). Interest will continue to accrue during the 90 day period. In some cases, based on the size of your balance, the interest that accrues may be greater than the amount of your next regular payment. It may take you several months to begin to reduce your principal balance, and the maturity date may change. Subject to membership eligibility and loan is subject to credit approval. Tax reporting is member's responsibility. Dover Federal is an equal opportunity lender. See Credit Union for details.

**APR = Annual Percentage Rate. Rates are based on your credit score and your actual rate could vary. \$1,000 at 8.0% interest for 12-month term is \$86.99 monthly payment. Total interest paid is \$43.86. Rates, which are subject to change without notice, are based on your credit score and your actual rate could vary. See Credit Union for details. Tax loan payment example calculated at <http://members.cunamutual.com/Calcs/default.asp>. See Credit Union for details.



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