



# Dover Federal

CREDIT UNION

2025 Newsletter Issue IV

## High-Yield Savings

**Up to 2.00% APY\***  
with no minimums  
and no monthly fees.

A High-Yield Savings account makes it easy for anyone to grow their hard-earned money with minimal effort.



[www.doverfcu.com/save](http://www.doverfcu.com/save)

**BOOST your SAVINGS**  
with up to **2% APY!**

**Start Saving**

## Team Member Spotlight



**CONGRATULATIONS** to our team members, Ardyn and Shanise on their graduation from the CDCC Leadership Central Delaware Program! Great job ladies!

## It Pays to Swipe

Every time you swipe, tap, or pay with your **Dover Federal Credit Union Rewards Checking Debit Card**, you earn not only cash back, but can also build up your savings by using our **Savings Jar** round-up program.

Have you ever found it a challenge to save? What if every time you made a purchase using your debit card, it also meant you were saving with every swipe? With our **Savings Jar** round-up program, cardholders can do just that, all without ever having to think about it. Best of all, your savings continue to grow automatically as you spend.

### Round Up your Savings:

With every debit card purchase, you can round up the balance to the next whole dollar amount, which is then deposited into your savings.

While you're building up that savings account, earning cash back rewards, and growing your balance, maximize your money even more with our **4.20% APY, 15-Month Term Share Certificate!**



# 4.20% APY\*

15-Month Share Certificate

\$500 Minimum Deposit\*

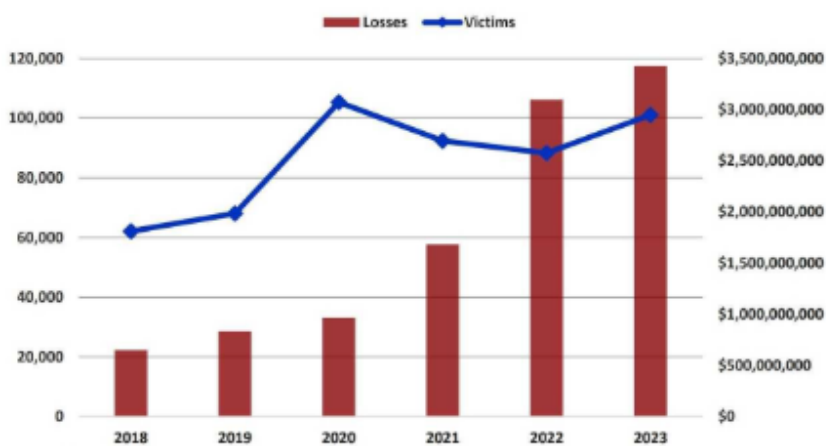
# Fraud Center: Senior Scams

Whether it's a family member, friend, or neighbor, many of us know a senior citizen. But one thing many of us don't know is how vulnerable this generation is to cybercrime. The FBI reports that those aged 60+ are potential victims of a nearly \$3.5 billion criminal scheme to defraud this at-risk group, and it's only getting worse.

## Why Seniors Get Targeted

Last year in the U.S., nearly two-thirds of scam victims were seniors. Tech support, romance, cryptocurrency, and government impersonation are just a few vulnerabilities of the 60+ crowd. The reasons behind the attacks are simple: Many seniors have a financial nest egg, and they tend to trust others more. Senior scams are up over 11% since last year, and the FBI notes scammers are adjusting their tactics. Since part of this generation grew up without technology and the Baby Boomers use the digital world more frequently, scammers are using the telephone, mailings, as well as email phishing and texting to perform their scams.

COMPLAINTS FILED BY INDIVIDUALS OVER 60 TRENDS



Source: FBI IC3

## Tips to Help Prevent Fraud:

- Don't be pressured or scared into acting. Legitimate organizations never use pressure tactics.
- If a family member or friend contacts you for money or help, use their legitimate number to call them directly.
- If you don't recognize a phone number, text, or email sender, don't respond.
- Never follow links or open attachments in texts and emails, especially from unknown senders. Malicious links go to scammer-controlled websites, and attachments are full of malware.
- Always report a scam to law enforcement. These crimes happen often and to everyone, so no need to feel embarrassed.

Exercising these safety tips helps prevent scams that aren't just experienced by seniors but by all consumers.

# SAVE THE DATE



Saturday, August 2<sup>nd</sup>, 2025  
**Wyoming Peach Festival**

Saturday, August 16<sup>th</sup>, 2025  
**Middletown Peach Festival**

Saturday, August 23<sup>rd</sup>, 2025  
**Baila Con Dover Latin Festival**

## DOVER FEDERAL INVESTMENT & RETIREMENT CENTER

Many important financial decisions must be made throughout someone's life, and the **Dover Federal Investment & Retirement Center** is here to help you with all your financial needs.

### Services Available

- Money Management
- Estate Conservation
- Investment Planning
- Business Planning
- Retirement Planning & Much More!

# Dover Federal In The Community



## Special Olympics of Delaware - Summer Games



## Positively Dover African American Festival



## Financial Literacy for DE National Guard Youth Camp



## USO Food Drive

