



Keeping Members at the Center of Everything We Do

As we approach the end of 2025 and celebrate our 67 years of service, I want to extend my sincere appreciation to you — our valued members. Dover Federal Credit Union exists because of you, and we remain deeply grateful for the trust you place in us as your financial partner. As a member-owned financial cooperative, our success is measured not just by financial results, but by our ability to deliver stability, strength, and exceptional service to every member and the community we serve.



Your Voice Drives Our Progress

To ensure we continue meeting your expectations, we rely on your feedback. After select transactions, you may receive a brief engagement survey asking about your experience. These insights help us understand what we are doing well and where we can improve. In the coming year, you will also see an expanded Satisfaction Survey designed to capture your ideas. Whether it is enhancements to online banking, new product suggestions, or simply services that would make your financial journey easier. Every recommendation is reviewed with care.

Enhancing Convenience Through Digital Innovation

Many of you have already experienced our virtual branch, which allows you to quickly connect with a Dover Federal team member through text, chat, video, or voice—without waiting on hold. If you have not used it yet, I encourage you to explore this convenient option at: [Contact Us | Dover Federal Credit Union](#).

We are also modernizing our lending experience. Although we have proudly supported generations of members with loans, we recognize the need for a more streamlined and intuitive application process. By the end of this year, we will launch an upgraded loan platform designed to simplify the application journey and expedite approvals. Making it easier than ever to access the financing you need.

Looking Ahead to 2026 and Beyond

As 2025 comes to a close, my commitment to you is unwavering: every interaction you have with Dover Federal should reflect the high standards you deserve. As your Chief Experience Officer, I welcome your thoughts, ideas, and stories. Your input directly shapes how we evolve and how we continue to serve you.

Please feel free to contact me at e-info@doverfcu.com with your feedback, suggestions, or member testimonials. Hearing from you helps ensure we stay aligned with your needs today and in the years ahead.

Thank you for allowing us to be part of your financial life. We look forward to continuing to serve you with integrity, innovation, and a member-first commitment.

Respectfully,
Todd Wilson, Chief Experience Officer

Holiday Hours

Dec 24—Christmas Eve: Closing at 2 PM

Dec 25—Christmas Day: Closed

Dec 31—New Year's Eve: Closing at 2 PM

Jan 1—New Year's Day: Closed



CU in the Community



**BOYS & GIRLS CLUBS
OF DELAWARE**



*Stuff a Stocking
for a Soldier*



*Salvation Army
Bell Ringers*

Financial Center Update

Excitement is building at our Saulsbury Road branch as Phase I of remodeling is underway! With a new layout, privacy walls, and consolidated service areas, our team is hard at work. Thank you for your patience! Follow our progress below.



Wishing you a prosperous New Year! We look forward to serving you in 2026.



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