



DOVER FEDERAL CREDIT UNION

MAKING CENTS

Summer 2017

A Message from Our CEO



Greetings! It's hard to believe that summer is upon us already. As we enter the summer season, I hope each and every one of you takes time to enjoy the season. Enjoy your families, friends, vacations and happiness. In the end, make memories you will cherish forever.

A reflection of the positive relationships we have built with our members, is evidenced in being voted a First State Favorite Credit Union for a 2nd year in a row as well as receiving the America Saves Designation of Savings Excellence Award, a testimony of the programs and products we have in place to help members save! Thank you for your vote of confidence! We are honored to be your preferred financial partner. I'm extremely pleased to announce that our new Middletown Branch, located in the Dove Run Shopping Center, opened in June. In addition, a new Dover Air Force Base branch will open in July. Both of these locations feature state of the art technology along with a completely different interior design setup that will be rolled out in all new branches going forward. This new, innovative, member friendly design will allow us to better serve you and better the experience you have in our branch locations. Please stop by and visit one of these branches to see the new design.

As you know, Dover Federal Credit Union is committed to making a positive difference in the communities we serve. In just the first six months of this year alone, we have orchestrated over 125+ financial literacy courses in schools and throughout the community. Our objective is simple – to set our members and communities we serve up for financial success. In addition, Dover Federal has recently sponsored and/or participated in the following community initiatives:

- **Purple Heart Homes** – Dover Federal teamed up with Purple Heart Homes, Delaware Home Builders Association and the Home Depot Foundation to honor a 95-year old WWII, Korean and Vietnam Veteran by building a wheelchair ramp so he can safely enter and exit his home with dignity.
- **Special Olympics** – Each month Dover Federal employees support a special charity. In June, our organizations raised funds for this great organization. In addition, over 30 Dover Federal employees volunteered their time at the Special Olympics games held at University of Delaware.
- **Do More 24 United Way Campaign**
- **Habitat for Humanity Hammer Down**
- **MOT Rotary Golf Tournament**
- **Stomp Out Cancer 5K Run**
- **Modern Maturity Center Health & Wellness Fair**
- **YMCA Summer Camp**

Dover Federal Credit Union thanks you for being a member. Join us for one of our First Friday Celebrations on July 7th or August 4th. These Celebrations are a small token of our appreciation to celebrate our members. Stop by your local branch to enjoy product specials, food, and giveaways, while supplies last. Lastly, we will be hosting member Shred Events so that you can safely and securely destroy all your confidential information. If you weren't able to stop by our event in June, Shred Fest 2017 will also be held on Aug. 26 at our Middletown branch.

Thank you for being a member of Dover Federal Credit Union!

Chaz M. Rzewnicki
President/CEO

Ribbon Cutting and Grand Opening Celebrations!



July 14 & 15 @ Middletown

330 Dove Run Centre Drive • Middletown, DE 19709

Ribbon Cutting: July 14 - 11:00 a.m.

August 18 @ Dover AFB*

418 Atlantic Avenue • Dover AFB, DE 19902

Ribbon Cutting: 11:00 a.m.

*Base access required.

Join us as we celebrate the
GRAND OPENING of **two new locations!**

*Enjoy a tour, entertainment, refreshments,
and giveaways - while supplies last!*

SUMMER SAVINGS CELEBRATION

Be **REWARDED** when you Relax and Rewind this Summer!

Receive a **\$300** Home Improvement Gift Card¹
with Every Mortgage or Home Equity Loan!

Plus

Be **ENTERED** to WIN up to **\$100**
in a Weekly Giveaway.

Simply Open a NEW DFCU Checking Account²
OR Use a DFCU Debit Card²

¹Full Mortgage or Home Equity application must be received between 6/1/17 and 8/31/17 and funded by 9/30/17 to be eligible for gift card. Card can not be exchanged for cash. Approved and funded loan must have a balance of \$50,000 to qualify for a \$300 Gift Card, to be issued at the time of loan funding. May be subject to IRS reporting. NMLS#469346. ²New Checking accounts opened 6/1/17 - 8/31/17, will be automatically entered into a weekly drawing to win a \$100 account credit. Only one \$100 a week giveaway entry per qualified account. Debit card transactions, that use a Point of Sale purchase option, 6/1/17 - 8/31/17 and select credit and not debit when you pay, will be entered to have their purchase reimbursed for up to \$100. Randomly selected winner(s) will receive a one-time credit equal to their purchase, up to \$100. The more your card is used, the more chances you earn. Offer may not be combined with any other offers or discounts, unless otherwise noted. See Credit Union for details. Terms and conditions may apply.

SEG APPRECIATION WEEK

Dover Federal **WELCOMES** the employees and families of our Preferred Business Partners!
We invite you to stop in and experience the Dover Federal Difference
during our SEG Appreciation weeks!

ILC Dover: June 26 – July 1

DE TRANSIT CORP. (DART): July 24 – July 29

MILITARY & First Responders: August 28 – September 2

We Promise to treat you with respect. *We Promise* to identify and take ownership of you needs.

Identity Theft Protection:

1. To combat card skimming, all DFCU ATMS require cards to be inserted in a horizontal manner. This will help reduce the threat of card skimming.
2. All DFCU Debit and Credit Cards will be reissued with an EMV Chip Card in 2017. A chip provides an encryption unique with each and every card swipe.
3. Shred Events are provided to safely and securely destroy proprietary documents.



SHRED FEST

Saturday August 26
8:30 a.m. - 12 Noon

330 Dove Run
Middletown, DE 19709

Bring up to 5 file boxes to have
securely shredded ON-SITE!

We Promise to make a positive difference in your financial life. *We Promise* to thank you for being a member.

MORTGAGE CORNER

- ✓ Are you looking to buy a home?
- ✓ Wanting to make home improvements?
- ✓ Considering buying a second home?
- ✓ Downsizing?

Whatever your home needs consist of,
Dover Federal's Dedicated
Mortgage Specialist
is available for a consultation.

Contact a Mortgage Officer you can depend on!

Janice Elliott, NMLS #1056512

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