



Expanding Our Reach: Growing to Better Serve You



As the VP of Corporate Administration, I am excited to share insight on how our credit union is continuing to evolve, while keeping one thing constant: our unwavering commitment to meeting the needs of our members. Today, I am privileged to highlight how our facility enhancements reflect not only our growth, but also our purpose in action of serving you better, faster, and more effectively.

Over the past several years, we have made a deliberate effort to deepen our relationships with our members by strengthening the connections that define who we are. At the same time, we have expanded our services and increased our community impact. This momentum is a direct result of the trust you place in us every day.

This year, we have taken our commitment further by investing in our infrastructure. The Saulsbury Road Branch project was designed with you in mind as we have reimaged the space with a commitment to listening and acting on the needs of our membership. We will now be able to improve accessibility, reduce wait times, and create an opportunity for our members to meet face to face with not only the branch team, but representatives from our mortgage department, commercial services, and financial planning and investment services teams. In addition, there will be a community room that will provide space for our well-attended financial education seminars. Whether supporting first-time account holders or long-standing members, our goal is to be a trusted partner at every stage of your financial journey. The anticipated date for the completion of construction and grand opening of our Financial Center is Fall 2026.

To better serve our growing membership in the southern region, I am happy to announce the relocation of our Milford Branch just a half mile north of its current location. This move represents another meaningful investment in our future and more importantly, in you – our members. The new branch will feature expanded amenities, including Saturday hours, a drive-through, a dedicated conference room, and a coin machine – designed to make everyday banking easier and more efficient. It's more than just a relocation, it's a commitment to elevating your experience and ensuring we continue to meet your needs. The existing Milford Branch will remain open until the new location is complete and more details will follow as construction begins. We look forward to completing this project in Winter 2026 and welcoming you into an improved environment tailored to better meet your needs.

As we look ahead, we remain rooted in our mission to empower our communities by educating and inspiring members along their financial journey through equitable financial services. This progress reflects our ongoing commitment to you, ensuring that as our membership grows, our ability to serve you continues to grow alongside it. Thank you for being part of our journey. Together we can do more!

Donise Cottman, VP of Corporate Administration



First Front Door Affordability Grant



- ✓ Low rates available
- ✓ Lock-in up to 2 loan segments at a time
- ✓ No maximum or minimum loan amount
- ✓ No fee to lock-in balance

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Terms and conditions apply. See Credit Union for details.



Upcoming Events

Our **second podcast episode is here!**

Fraud can happen to anyone — but knowing what to do makes all the difference. In this episode, Wes Congo, Cards and Fraud Manager joins It Starts with a Dollar to break down today’s most common scams, what steps to take if something goes wrong, and how to protect yourself before fraud strikes.



| 20 26 | APRIL/MAY | 20 26 | JUNE |
|---|--|---|---|
| EVENTS | DATE | EVENTS | DATE |
|  IN-PERSON SEMINAR <i>(Wilmington, DE)</i> | APRIL 29 HOME BUYER |  VIRTUAL WEBINAR <i>(doverfcu.com/about-us/events)</i> | JUNE 10 HOMEBUYER HACKS |
|  COMMUNITY EVENT <i>(Downtown Dover, DE)</i> | MAY 2 DOVER DAYS FESTIVAL AND PARADE |  COMMUNITY EVENT <i>(Modern Maturity Center Dover, DE)</i> | JUNE 10 DFCU 68TH ANNUAL MEETING |
|  COMMUNITY EVENT <i>(New Castle to Smyrna)</i> | MAY 9 MILES FOR MILITARY |  COMMUNITY EVENT <i>(Smyrna, DE)</i> | JUNE 20 SMYRNA AT NIGHT OUTDOOR CONCERT |
|  VIRTUAL WEBINAR <i>(doverfcu.com/about-us/events)</i> | MAY 13 EMOTIONALLY HEALTHY SPENDING |  COMMUNITY EVENT <i>(Downtown Dover, DE)</i> | JUNE 27 POSITIVELY DOVER FESTIVAL |
|  IN-PERSON SEMINAR <i>(Wilmington, DE)</i> | MAY 16 MILITARY FINANCIAL READINESS |  IN-PERSON SEMINAR <i>(Dover, DE)</i> | JUNE 27 AUTO BUYING SEMINAR |

CU in the Community



**Smyrna High School
College & Career Fair**



**Bite of Reality at
Sarah Pyle Academy**



**Middletown Area Chamber
of Commerce
Spring Luncheon**



**Chamber of Commerce for
Greater Milford Pampering
& Partnership Luncheon**



2026 Governmental Affairs Conference



Delaware Small Business Chamber Best in Kent County Award

Recognition Spotlight

**NOMINATE DFCU
FIRST STATE FAVORITE**

Dover Federal Credit Union has had the honor of being named a **9X FIRST STATE FAVORITE CREDIT UNION**, and we're not stopping there!

Nominations are now being accepted for the 2026 First State Favorites awards! The **Your Choice Awards** program offers an entry to win a **\$250 gift card** to each user that completes at least 25 categories! Find us under the Finance tab.



“
★ ★ ★ ★ ★
Always a pleasant and easy experience banking here.
BEST FINANCIAL institution in Delaware!
”

-Lauren, S, member from our Smyrna Branch

Give us your review and let us know how we are doing.



JOIN OUR TEAM

APPLY NOW!

TOP WORK PLACES 2025

THE NEWS JOURNAL
delawareonline.com

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Dover Federal

Holiday Closings

We will be closed on the following days. As always account access is available 24/7 through online banking at www.doverfcu.com.

May 25: Memorial Day

June 19: Juneteenth

Federally Insured by NCUA

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