



DOVER FEDERAL CREDIT UNION

MAKING CENTS

Fall 2017

Meet the Team



As the CEO of Dover Federal, I have the pleasure of working not only for the First State Favorite Credit Union, but leading our organization with an exceptional Executive Team by my side. Our team works cohesively and transparently to operate more efficiently, while identifying improved processes. A reflection of this phenomenal team work is evidenced in the recent opening of 2 new branches within one month of each other. As we continue to build new branches, expand our technological advancements and develop new products and services, I would like to introduce you to my fellow colleagues and the team that makes this all possible.

Travis Frey, Chief Innovation Officer - As a true believer in the cooperative spirit of credit unions, Travis has a deep passion that is evident in the work ethic, expectations and goal driven results that are produced by the Facilities, Marketing and IT Departments, which he oversees. From online platforms to the design and functionality of new branch concepts using a POD design, to data mining the market penetration we reach from marketing efforts, the Innovation team handles the "behind the scenes" setup, deployment, and design for our various systems, programs, delivery channels, and events. Ultimately, Travis and his team have a direct impact on a members' experience with Dover Federal in one way, shape or form. Travis is always looking at decisions from a member, user, and management standpoint and believes in stretching the boundaries of possibilities and not settling for the 'way its always been done'. He is committed to the overall success, safety, and soundness of the Dover Federal Credit Union.



Lynne Schaefer, Chief Commercial Officer - Living up to her personal commitment of leading by example, our Chief Commercial Officer implements this philosophy through her oversight of the Member Solutions and Business Services departments. Lynne not only cares about the people she works with, but tries to lift them up through encouraging both professional development and personal balance. It may be just a word of encouragement, but it could make a person's day. It's all about "people helping people" in every facet of life. On the Member Solutions side, she drives her team to work on solutions to help our members and their situations with payment arrangements. Within Business Services, Lynne and her team make people's dreams come true by working with a business, their plan, projections and goals, to provide financial solutions that will allow them to thrive and enjoy success.



Donna Kiscaden, Chief Finance and Risk Officer - Being the intergral part of the cooperative's back-office operations, Ms. Kiscaden manages the Accounting, Compliance, Quality Assurance and Fraud departments, to ensure the financial soundness and security of Dover Federal standards are satisfied. Through her leadership, these teams serve our members through continual fraud monitoring, quality assurance of operational processes, regulatory compliance and ensuring the financial strength and well-being of the Credit Union. As a leader, Donna is committed to ensuring our members see, feel and experience the positive difference in their financial lives that Dover Federal Credit Union offers. When not at the office, Ms. Kiscaden is committed to better serving communities that surround our members through her support of organizations such as Central Delaware Habitat for Humanity, where she serves as a board member and treasurer.



Rich Mazzio, Chief Member Experience Officer - In his role as the CMEO, it is Rich's goal to ensure Dover Federal Credit Union delivers a Legendary experience to each and every member, through the deployment of top notch products and services and exceptionally talented people. Having worked in various capacities within the financial industry for 18 years, Rich has the skill set, knowledge base and a keen insight that not only meets but exceeds a member's expectation of service. This insight ultimately helps him make the strategic plans that drive the Operations and Lending departments, of which he oversees. As a lifelong Delawarean, Rich has been extremely active in the Delaware community, where he attended Wilmington University and has proudly served as a team member of Dover Federal Credit Union since 2015. Rich's wife of 15 years and 3 daughters, help him remain committed to the influence that a positive experience can have on one's well being.



Amy Carter, Chief Culture Officer - Proudly serving as Dover Federal's CCO, Amy is responsible for bringing fun and unity to the workplace while contributing to the development of legendary team members. Overseeing the Human Resources Department and enhancing the culture of DFCU, Amy and her team are focused on developing employment strategies that lead to employee retention, and deliver improved results against business and strategic goals. Ms. Carter brings more than 15+ years of experience in the Human Resources industry, with a dedicated focus on collaborative relationships, workforce planning and employment, as well as developing employees and the culture of an organization.



Donise Cottman, Executive Assistant - Donise serves as the Corporate Secretary as well as an Assistant to the Executive Team while also overseeing the Corporate Receptionist department. Her area is responsible for the first point of contact on the phone and in person for most members calling in or visiting the Corporate office. The positive attitude and helpful spirit that Donise exudes, is evidenced in the expectations she has of her team to create a positive member experience. Even when challenged with members who are not very happy, this department works hard to deliver service with a smile while attempting to address their concerns. Ms. Cottman has made a personal commitment to assist the team wherever she can to make their jobs easier and to assist with delivering awesome service to all members.

As we continue to evolve as an organization, I am reassured to know that we have the best and brightest in the industry leading Dover Federal Credit Union. On behalf of myself and the Executive team, THANK YOU for allowing us the opportunity to serve the financial needs of you and your family.

Chaz Rzewnicki, President/CEO

Community

Follow us! @DoverFCU



Middletown Peach Festival

Donations collected for the Appoquinimink School District

Pifers Fall Fest: Sept. 23 - Oct. 31

Oct. 20 @ Smyrna Branch from 11am - 4pm

When you belong to Dover Federal, you belong to something bigger than yourself. Thank you for being part of a cooperative that gives back to those we serve!

- American Diabetes Association
- Nat'l Alliance of Mental Illness
- First State Animal Shelter
- Stomp Out Cancer
- ID Theft ShredFest
- Appoquinimink SD

To get involved, visit: www.doverfcu.com/about-us/our-community

Welcome to the Family

We would like to welcome the following Select Employer Groups as a Preferred Business Partner!

HealthSouth • Towles Electric • Eden Hill • CIS • Gambacorta
MOT Senior Center • Fred Drake Automotive • CAR • Cabela's

the smartoption student loan

in partnership with Sallie Mae®



The SMART Way to Pay for College.

Visit www.doverfcu.com for more information!

DREAMS

Shrive

HERE

CELEBRATE
INTERNATIONAL
CREDIT UNION DAY
ALL MONTH!

1.75%
APY*

5-YEAR
SHARE CERTIFICATE
\$500 MINIMUM DEPOSIT*

*APY is Annual Percentage Yield; APY is effective 10/1/17 and may change at any time as determined by the Board of Directors. *\$500 opening deposit required. Fees may reduce earnings on accounts. Penalties may be imposed for early withdrawal of funds on Share Certificate. If withdrawal is made within one year of maturity or less, we will impose a penalty equal to 90 days dividends. For withdrawals made on certificates with an original maturity of more than one year, the penalty we will impose will equal 180 days dividends. Business accounts not eligible for 5 year term/rate; see credit union for additional terms.

BOARD OF DIRECTORS

Chair - Jeannette Schuler
1st Vice Chair - Kathleen L. Adams
2nd Vice Chair - Brian Lessard
Treasurer - Francis Daniels
Secretary - Lonnie Dye
Directors:
Russell McCreedy
Tammy Ordway
James DiDonato
Constance Welde
Directors Emeritus:
Joseph J. Brown, Jr.

Seeking Candidates for Board of Directors

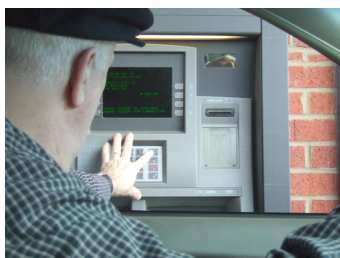
The Board Governance Committee is now seeking **three directors** (3-year term) and **three associate directors** (1-year term) among the members of Dover Federal Credit Union who may be interested in serving on the Board of Directors.

Eligible members interested in serving as a Dover Federal director should download the application found online at:

www.doverfcu.com/about-us/leadership/board-directors-application

and forward the completed application to the Board Governance Committee by 11/30/17 for consideration.

Please contact Donise at 302-678-8000 ext. 3007 with any questions.



DRIVE-UP ATM SAFETY TIPS:

1. Lock your door as soon as you enter your car.
2. Do not keep your purse, wallet or phone in the open; keep your windows rolled up.
3. Look around and notice your surroundings; ensure you are not being followed.
4. When using a drive-up, keep your doors locked.
5. Do not count your cash in public.
6. Do not use an ATM that has a loose card reader

HOLIDAY SCHEDULE

(Offices will be CLOSED)

Columbus Day
Monday, October 9
Veterans' Day
Saturday, November 11
Thanksgiving Day
Thursday, November 23
Christmas Day
Monday, December 25
New Year's Day
Monday, January 1, 2018

Routing #: 231176648 • Loan-By-Phone: 800-589-5309 • 24 Hour Account Access: 888-818-3328

