



DOVER FEDERAL CREDIT UNION

MAKING CENTS

Spring 2017

A Message from Our CEO



As spring approaches, I am pleased to unveil the significant investments we are making to Dover Federal's branch network. To complement the growth of our organization, as well as meet the needs of our membership, we have broken ground and new construction has begun on our new Dover Air Force Base branch. Simultaneously, we also acquired a new branch in Middletown, located within the Dove Run Shopping Center. Both new branch locations will further allow

for DFCU to provide the Legendary Service we strive for! We expect both to be opened in summer of 2017. To expand on the member experience, instant issue chip cards have been deployed at each of our branches, with the added protection of CardValet available.

Additionally, we have developed a Member Advisory Board to solicit valuable feedback and to learn firsthand what is important to you and the rest of our membership. We welcome active participation on the Member Advisory Board, in an effort to provide us with extremely valuable information that will help us better serve you. Your feedback is both critical and priceless.

While we invest in our infrastructure, we remain vigilant in building up our communities. Dover Federal continues to give back to the communities we serve both financially and through thousands of volunteer hours from our team members. DFCU has significantly increased our Financial Literacy efforts and made a concerted effort to support local initiatives that make a positive difference in the future opportunities our children have, as well as their families. We are honored to partner with groups such as the Boys and Girls Club, the Food Bank of DE, Back to School Drives, Meals on Wheels, the YMCA, Purple Heart Homes and Special Olympics DE.

Dover Federal Credit Union remains a financially sound institution. During the annual meeting, held March 21, I had the pleasure of introducing our new Executive Team structure, which was put into place to better tactically and strategically drive the organization into the future. This leadership, along with our incredible tenured and newly appointed Board members will successfully create and implement the pathway the develops the platforms and services which will identify Dover Federal as a state of the art, member centric preferred financial institution for all of Delaware.

Respectfully Yours,

Chaz M. Rzewnicki
President/CEO



Dover Federal Credit Union
has earned the title of
**First State Favorite
Credit Union**
as voted on by the readers of:

**Dover Post
Middletown Transcript
Sussex Co. Papers**

THANK YOU
for voting Dover Federal your
**First State Favorite
Credit Union!**

Extreme MAKEOVER WEBSITE EDITION

The Dover Federal website,
www.doverfcu.com
has recently undergone an
extreme makeover!

Our updated website was
designed to provide users
with an exceptional
experience that offers:

**Ease of Use
Improved Functionality
Enhanced Search Capabilities**

We Promise to make a positive difference in your financial life.

We Promise to thank you for being a member.

Meet Your 2017 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 McCready, Tammy Ordway, James DiDonato, Constance Welde

Directors Emeritus: Joseph J. Brown, Jr.

The elected Board of Directors are voluntary positions that serve in a capacity to represent all credit union members in order to maintain fiscal safety and soundness, set strategic direction, ensure regulatory compliance, hire the CEO, establish CEO goals and objectives, and oversee CEO performance.

Spring into HOME IMPROVEMENTS

Deserving individuals, like **Dover Federal Credit Union AWESOME Members**, should have access to affordable Home Ownership opportunities. From buying your first home to maximizing its' value by making improvements with a Home Equity loan, Dover Federal has a **Home Loan** to fit your lifestyle.

A Dover Federal Home Loan offers:

- Convenient repayment terms
- New Purchase and Refi programs
- Home Equity and Lines of Credit
- NO Pre-Payment penalties

Contact our Mortgage Specialist by calling 302-678-8000 to review your options.



NMLS ID# 149532

The Dover Federal Way • LOCAL PEOPLE • LOCAL DECISIONS • The Dover Federal Way • LOCAL PEOPLE • LOCAL DECISIONS



Financial Tips and Tools:

Did you know that 53% of all adults in the United States made some type of home improvement in the last 12 months with over half of them using money from an outside source?

With **FIXED** rates as low as **3.50%^{APR}** on **home equity loans**, **Dover Federal Credit Union** is your financial partner for any home improvement that you are thinking about!

Did you know, that through a members affiliation with Dover Federal Credit Union, you have access to possible discounts on Auto and Home Owners insurance with TruStage? To receive a complimentary quote, visit the insurance protection page of www.doverfcu.com.

*APR = Annual Percentage Rate. The advertised annual percentage rate may vary based on creditworthiness and terms. Additional terms and conditions may apply. See Credit Union for details.

Give a
Hoot
About
Saving™



HAPPY SAVER

ALL SAVERS ARE WISE, BUT EVERY SAVER IS UNIQUE.
WHAT KIND OF A SAVER ARE YOU?

DOVER FEDERAL CELEBRATES YOUTH MONTH

Community

Join us in support of our local community and contributing to the programs and initiatives that make a difference in the lives of others.

Saturday May 6

Old Dover Days

Dover, DE
9:00 am
www.doverdaysfestival.com

NAMI Walk

Wilmington, DE
9:00 am
www.nami.org



Habitat
for Humanity™

Builders Dash
April 8

Hammer Down
June 25
centraldelawarehabitat.org

Special
Olympics



Summer Games
June 9 -10

sode.org

Holiday Closings

Memorial Day

Monday

May 29

Independence Day

Tuesday

July 4



PURPLE
HEART HOMES

purplehearthomesusa.org



April Charity of the Month

@DoverFCU



ACCESS YOUR ACCOUNT 24/7 AT WWW.DOVERFCU.COM

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

NCUA

