



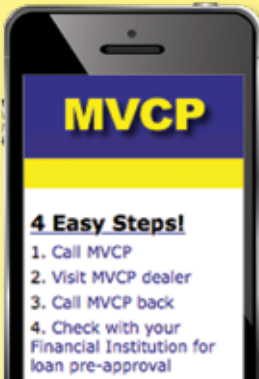
Most Interest-ing NEWS

A Quarterly Publication for Members of the Delaware State Police Federal Credit Union

Need Help Finding the Right Vehicle?

The Motor Vehicle Certification Program (MVCP) has been helping consumers save money on car purchases since 1984. This service is FREE to all DSPFCU members. Give them a call or click today and their advisors will help ensure you get what you want at a competitive price!

To learn more, go to www.dspfcu.com or call 1-800-345-6827 and tell the representative you're a DSPFCU member.



Win \$15. Is Your Account Number Hiding?

If your account number is hidden in this newsletter—and you find it—we'll deposit \$15 in your share savings account. Call the Georgetown branch at 800-288-1080 to claim your winnings by April 30, 2017!



Upgrade Your Auto Loan and Take a Vacation on Us

You deserve a better auto loan...and a vacation! Take advantage of a **low-rate auto loan from DSPFCU*** and receive a relaxing vacation package on us.

With rates still as low as **2.00% APR***, you can save big on a *new* DSPFCU auto loan* or *refinance* an existing loan from another financial institution.

Get a great deal on your auto loan, plus enjoy a **3 day/2 night package**, including:

- **2 nights of accommodations for 2 adults and up to 3 children**
- **Complimentary breakfast**
- **Complimentary round of golf or ski lift tickets for two – where offered**
- **Over 200 destinations**
- **No blackout dates**

*APR = annual percentage rate. Rates based on credit worthiness; yours may vary. Sample payment: \$28.64 per \$1,000 borrowed for 36 months at 2% APR. This offer is valid for New Auto Loans Only – can be a refinance from another financial institution. Minimum \$15,000; for 36 months, 48 months, & 60 months. Minimum \$20,000; for 72 & 84 months. All loans are subject to an evaluation of each applicant's credit. Travel certificate is good for one year (beginning April 1, 2017 – April 1, 2018). Other limitations and restrictions apply. Ask us for complete details.



Put Your HOME'S EQUITY to Work for You

If you own a home, the equity you've been building up could be the key to making your dreams come true. Whether a *home renovation*, *college tuition*, *bill consolidation* or *another big expense* is on your mind, borrowing against your home's equity could be a *cost-effective* solution.

Fixed-rates are currently as low as **6.00% APR*** and we offer multiple options, both fixed and variable-rate, to fit your needs. The interest may even be tax-deductible.**

Find out more or apply today at www.dspfcu.com and put your home to work!

*Annual Percentage Rate current as of March 1, 2017 and subject to change. An appraisal is required, so we can determine your home's value and compare it to your current mortgage balance. You will also be responsible for title search, flood zone certification and filing fees. In exchange, we will provide you with a very competitive loan rate and excellent terms. **Please consult with your tax advisor.



Box Scores—February 2017

Members	9,892
Assets	\$121,253,767
Shares	\$109,045,139
Loans	\$50,363,113
Checking	\$16,159,084
Money Market	\$17,756,023
Holiday Clubs	\$181,509
Special Clubs	\$2,580,903
IRA	\$3,449,882
IRA Share Certificates	\$6,243,045
Share Certificates	\$20,842,988
VISA	\$2,964,830

Board of Directors

Jeffrey W. Weaver, Chairman
Robert Gouge, Vice Chairman
Tim Winstead, Secretary

Blaine Daisey	Mark Rainford
Ronnie Gaines	Philip Strohm
Donna Newth-Showell	Antonio Williams



**Delaware State Police
Federal Credit Union**

Website: www.dspfcu.com
E-mail: memservices@dspfcu.com

Georgetown

700 North Bedford St., Georgetown, DE 19947
Drive-thru Service
Phone: 302-856-3501, 800-288-1080
Fax: 302-856-2539

New Castle

235 Christiana Road, New Castle, DE 19720
Drive-thru Service
Phone: 302-324-8141
Fax: 302-324-1379

Cheswold

6349 North Dupont Highway, Dover, DE 19901
Phone: 302-736-1829
Fax: 302-736-1842

Hours

Monday - Thursday: 9 a.m. - 4 p.m.
 Friday: 9 a.m. - 6 p.m.

Federally
Insured by
NCUA



Holiday Closings

The credit union branches will be closed to observe the following holiday:

- May 29 — Memorial Day**
- July 4 — Independence Day**

Teach Your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money. Unfortunately, this can also be the hardest. So how to start the talk?

- **Ask questions.** If you're going out to eat, talk about the price difference between the options, and ask them which they would choose.
- **Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids.
- **Open a youth savings account at the credit union.** This is the best way to help them learn to save for what they find meaningful in life.

A lifetime of good savings habits can start now!



Great Low Rates and No Transfer Fee – What can be better than that!

A Visa credit card from Delaware State Police Federal Credit Union was designed for one reason – to benefit our members. That means that whichever DSPFCU card you choose, you can rest easy knowing that it has *all of the convenience without any of the worry.*

STOP PAYING TOO MUCH to other credit card providers. Transfer existing balances to your credit union today – *no balance transfer fees or worrying about fine print required!*

All of our cards, Visa Gold, Platinum or Titanium, feature:

- **No annual fee**
- **No balance transfer fees**
- **A 25-day interest free grace period**
- **24-hour online account access**
- **Low rates from 9.9% - 12.9% APR***

Apply online at www.dspfcu.com today to stop worrying and start saving!

*APR = annual percentage rate.



We Make Banking Easy

Our variety of convenient services helps you get banking done your way—saving you both time and money.

- **FREE ONLINE BANKING** – manage your accounts, transfer funds
- **MOBILE BANKING** – do it all on the go with your phone
- **BILL PAY** – go green, set up payments automatically

We're also part of the Shared Branch CO-OP Network, with more than 5,000 locations — just bring your member number & photo ID to access your accounts. For more information or to find a location near you, visit www.coopsharedbranch.org.

