



Most Interest-ing NEWS

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

That vacation you thought was just out of reach . . . may be within reach after all!

Before you put off that much-needed vacation for lack of funds, check out our Vacation Loan Special:

- A low rate of just **4.0% APR***
- A 12-month term
- Maximum loan: \$2,500

If this sounds like just the ticket—to wherever it is you want to go—stop by our loan department or apply for your loan online at www.dspfcu.com.

*APR = annual percentage rate. Sample payment: \$85.15 per \$1,000 borrowed for 12 months at 4.0% APR.



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 July 31, 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.



Time for a Break from That Loan Payment?

Did you know you can take a break from one or more DSPFCU loan payments for a month? That's exactly what our Skip-A-Payment program allows DSPFCU members to do.

With prior approval from our loan department, members in good standing with no DSPFCU delinquencies over the last year can skip their payments on any loan other than a first mortgage, home equity loan (including lines of credit) or credit card.

The loan will still accrue interest and the maturity date will be pushed back a month, but you will *not* hurt your credit record. Nor will you incur any late payment fees. There is a \$25 charge for each payment you skip.

To learn more about this program, speak with a member of our loan department or just go to www.dspfcu.com. To submit your Skip-A-Payment request, log into online banking or stop by your local branch.



Box Scores—May 2017

Members	9,918
Assets	\$125,550,498
Shares	\$112,981,655
Loans	\$50,527,117
Checking	\$16,907,695
Money Market	\$18,584,663
Holiday Clubs	\$300,587
Special Clubs	\$3,900,758
IRA	\$3,572,771
IRA Share Certificates	\$6,080,554
Share Certificates	\$19,960,943
VISA	\$2,935,901

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:

- July 4 — Independence Day**
- September 4 — Labor Day**
- October 9 — Columbus Day**

**PUT YOUR HOME'S EQUITY
TO WORK FOR YOU**



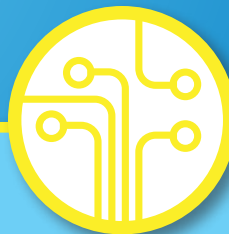
If you own a home, the equity you've been building up could be the key to making your dreams come true. Whether a *home renovation, college tuition, bill consolidation* or *another big expense* is on your mind, borrowing against your home's equity could be a cost-effective solution.

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.

**Stay Connected to Your
Accounts This Summer**



Summer has always been a time when many of our members go out of town. Fortunately, it's easier than ever to bank with us from afar, thanks to services like these.

ONLINE BANKING — Got a laptop? Take it with you when you go out of town and you'll be able to use DSPFCU@Home to check your account balances, view transaction records and transfer money between accounts. Plus, you'll be able to exchange e-mails with us if necessary.

ONLINE BILL PAY — If you're going to be far away when a bill comes due, remember that you can arrange ahead of time for our online bill payment service to pay it automatically.

E-STATEMENTS — Sign up for e-Statements before you go on vacation and you'll be able to get your account statement from anywhere you're going.

SURCHARGE-FREE ATMS — If an ATM is in the Allpoint network—and there are 55,000 of them worldwide—your DSPFCU membership will exempt you from any surcharge.

SHARED BRANCHES — Though you may find yourself far from a DSPFCU branch, you're seldom going to be far from a credit union branch in the CU Service Centers network. That's a good thing to know, because you can do many things at a CU Service Center that you'd ordinarily visit us for. Learn more on our website's "Shared Branching" page.