



Most Interest-ing NEWS

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

Borrow up to \$2,500 for the Holidays

Give your holiday budget a Santa-sized boost with a Holiday Loan from DSPFCU. Qualify and we'll give you up to \$2,500 at 4.25% APR* for 12 months. See a loan officer at any branch or call (800) 288-1080 to apply today.



*APR=Annual Percentage Rate. Based on membership and credit qualifications.



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 October 31, 2017!



Simplify Your Credit Cards Options

At DSPFCU, we take your financial health seriously. That's why our Visa® credit cards are designed with your budget in mind, including:

- Fixed Rates
- No Balance Transfer Fees
- No Annual Fees
- No Cash Advance Fees
- 25-Day Grace Period
- 24/7 Online Account Access



Choose the Right Card for You

Qualify for either a Visa® Gold, Visa® Platinum, or Visa® Titanium card with limits of up to \$15,000 and rates as low as 9.90% APR. Apply today at www.dspfcu.com or stop by any branch.

Our Cards are Uncomplicated

	DSPFCU	Bank of America	Wells Fargo	Citizens Bank
Non-introductory APR for purchases and balance transfers	9.90% - 12.90% APR Fixed Rate	12.99% - 22.99% APR Variable Rate	13.99% - 25.99% APR Variable Rate	12.99% - 20.99% APR Variable Rate
Cash Advance APR	9.90% - 12.90% APR Fixed Rate	15.99% - 25.99% APR Variable Rate	24.99% - 26.99% APR Variable Rate	23.24% APR Variable Rate
Cash Advance Fee	No Fees	\$10 or 3% of amount, whichever is greater	\$10 or 5% of amount, whichever is greater	\$10 or 3% of amount, whichever is greater
Annual Fee	No Fees	No Fees on Some Cards	No Fees on Some Cards	No Fees on Some Cards
Balance Transfer Fee	No Fees	\$10 or 3% of amount, whichever is greater	5% of amount or minimum of \$5	\$10 or 3% of amount, whichever is greater

APR = Annual Percentage Rate. Sources: bankofamerica.com, citizensbank.com, wellsfargo.com.



Holiday Club Accounts are Maturing

The holidays are upon us. That means the Holiday Club Accounts are set to mature. If you have a Holiday Club Account, look for your funds to be transferred to your share savings account on October 16, 2017. If you requested a check, it will be mailed to your address on file.

Plan Ahead for Next Year

Be sure to open your Holiday Club Account for next year's holiday season. Stop by any branch and we'll help you open your account.



