



Most Interest-ing NEWS

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

Consolidate Your Holiday Debt

The holidays can cause some strain on any budget. If your spending got a little out of hand, we're here to help you consolidate that debt with a Personal Loan.

When you consolidate your credit card, store charge card, and other debt into a Personal Loan, you'll have just one payment to make each month instead of several.

Hone your happy holidays into one easy-to-make payment at www.dspfcu.com or stop by any branch.

*APR = annual percentage rate.



We Can't Be Beat!

DSPFCU offers the best rates in town! If you compare us with the local banks, our rates on savings and money market accounts are as much as 10X higher. Our checking accounts have no services fees and pay a dividend as well. You will not find another institution with lower fees that offers more services! Put more money back into your pocket, move all your accounts to DSPFCU and start saving today.

Thank you,

Stephen Cimo

As you're probably already aware, Stephen Cimo, DSPFCU President, has retired. He was an outstanding leader, helping DSPFCU grow in all the right ways, both financially to the advantage of every member, and internally to the benefit of those associated with this fine financial institution.

Steve gave 15 years of service to the credit union. One of his final acts as President was to work alongside the new incoming President/CEO, Ina C. Fitch, making introductions and helping her transition into the job.

He's a class act that will be missed. We wish him and his family all the best in this new chapter of their lives.



Meet Your New President/CEO

Back when Steve Cimo announced he would be retiring at the end of 2017, the DSPFCU Board of Directors began their search for new leadership. They found everything they were looking for in Ina C. Fitch.

Our new President/CEO comes to us from another credit union in New York, where she worked for 18 years. During her tenure, she took her credit union from a small mom-and-pop shop with no technology to a full-service financial institution that was one of the top 50 technology credit unions in the country. She instituted online banking, an interactive website, mobile banking with remote check deposit (taking a picture of your check to deposit it), online budgeting tools and much more.

Ina has plans for our credit union, too.

"I'm happy to be here," Fitch said, "and I am looking forward to upgrading the technology, increasing services and giving the members the ability to join, apply for loans and do their daily banking from the palm of their hands. We want our members to know we will work hard to bring them the best services and technology available. We will still be here to serve and honor our members that are technology averse, to provide them with the personal service they associate with DSPFCU."

We're excited to have Ina leading the credit union and look forward to new and continued success under her vision. We can all rest easy knowing that she understands the importance of improving and providing quality services to members of the police protection community in Delaware, and throughout select counties in Maryland, Pennsylvania, and Virginia.

If you see her visiting a branch or out in the community, be sure to say hello and welcome her to the DSPFCU family.



Coming Soon!

There will be new forms and new procedures coming to our credit union — please have patience as our staff learns the new systems.

Starting in January, members will be required to fill out deposit and withdrawal slips for all transactions. We know this seems like a pain, but it will ensure all transactions are done correctly and the member is protected from potential problems.



**Delaware State Police
Federal Credit Union**

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



We Have Thousands of Locations Nationwide

As a member of DSPFCU, you have access to your accounts at over 5,000 Shared Branch locations across the U.S. Simply walk into any credit union that participates in the Shared Branch Network and you'll be treated like one of their own members. All you need is a government-issued photo ID for verification. Just tell them you're a DSPFCU member and their office will communicate with us to help you:

- Make deposits and withdrawals
- Make loan payments
- Transfer money between accounts
- Get money orders and traveler's checks

Find a Shared Branch Network credit union near you at dspfcu.org.

Download the CO-OP ATM Shared Branch Locator app for your iPhone or Android mobile device today to find a location near you.



Boost Your Budget with Skip-A-Payment

Whether your holiday spending is causing a strain on the family budget or you just want to give your savings a little boost, Skip-A-Payment is an easy way to skip one or more of your DSPFCU loan payments. Just tell us what loans you want to skip* and we'll take care of the rest.

Skip-A-Payment at any branch. You can also log in to home banking, select Skip-A-Payment from the left menu, and choose the loan you'd like to skip.

*For members in good standing, defined as maintaining positive balances on deposit accounts, current status on DSPFCU loans and regular account activity. Skipping loan payments allowed twice per year. Once between January 1 and June 30 and once between July 1 and December 31 per loan. There must be a 90-day period between skips. Not available for first mortgage, home equity loans, lines of credit, or credit cards. Loans still accrue interest and maturing dates are pushed back a month.



New Mortgage Lender



OwnersChoice
Your home lending partner.

With the new CEO comes change: some of it you will love, some of it you won't. All of it is aimed at the betterment of our credit union. DSPFCU has outsourced the mortgage underwriting to OwnersChoice Funding. Over the past 25 years, the mortgage professionals at OwnersChoice have earned a reputation for attention to detail, timeliness, answers, and the ability to deliver financing that fits your life. It's the kind of excellence and "personal touch" you'd expect from a home lending partner with deep roots in the credit union movement. Our contact at OwnersChoice is Anitra Michaels — she's smart, she really knows her stuff, and she will be your personal mortgage consultant. You can call Anitra at 800-342-4998, x8234, or you can go to the website and apply for a mortgage online at www.ownerschoice.com. Once you've tried it, we know you will love it!

Snow & Ice are Coming

Your safety and that of our employees is very important at DSPFCU. During days of snow, ice, and other inclement weather, please check our website for branch closures. Other area credit unions that are part of the Shared Branch Network may also close due to bad weather, so be sure to check before hitting the roads.



Holiday Closings

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

January 15 —

Martin Luther King, Jr. Day

February 19 — Presidents Day