



Most Interest-ing NEWS

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

Uncomplicated, Budget-Friendly Credit Cards

Credit cards get a bad reputation, but it's not the card's fault. Often, it's how some financial institutions market their cards. At DSPFCU, we understand that not every card works for everyone. That's why we offer three different credit card options: a Visa Gold, a Visa Platinum and a Visa Titanium card. All three of our credit cards include budget-conscious 24/7 online account access and monitoring, along with a 25-day grace period for payments and much more.

- Rates as low as 9.90% APR*
- Limits of up to \$15,000
- No balance transfer fees
- No annual fees
- No cash advance fees

Apply for your card at any branch or give us a call. We'll help you find the card that's right for you, your budget, and your lifestyle.

*APR = Annual Percentage Rate



Banking Anytime & Anywhere

DSPFCU Online Banking and On The Go Mobile App are safe and secure financial tools. You can manage all of your financial accounts with us from any device. Best of all, it is FREE with your DSPFCU membership.

You can:

- Check your account balances
- View transaction records
- Transfer money between accounts
- Pay your bills
- And much more!

Download our app today.



New Rates for New (and Used) Vehicles

Whether you're purchasing a new car, expanding to fit your family's needs, or just refinancing to lower your payment, DSPFCU has the right vehicle loan for you.

We have competitive rates, flexible terms and a positive borrowing experience.

DSPFCU members save more money when they finance with us instead of a bank or dealership. Smart shoppers know that if it seems too good to be true, it probably is. Be prepared to negotiate a good deal by getting pre-approved before you shop.

Advanced GAP Coverage NOW AVAILABLE!

Guaranteed Asset Protection (GAP) covers your vehicle if it's totaled or stolen. The coverage pays the balance of your DSPFCU loan that your insurance company may not cover.

You can add to your GAP coverage with GAP Plus Protection, which is also available for RVs, motorcycles and boats. Contact us to learn about additional GAP Plus benefits.

Looking for a Boat or RV?

Rates start at **1.99% APR*** with terms ranging from 24 to 120 months. Give us a call or stop by any branch to talk about the boat or RV you want to finance.

Our auto loans are designed to help you finance the vehicle you need today. Call DSPFCU for more information.

*APR=Annual Percentage Rate. You must be 18 or older to apply. Rates may vary based on term and credit worthiness

Huge Insurance Discounts Available

Protect the items you value most with auto or homeowners/rental insurance from Nationwide. As a DSPFCU member, you'll benefit from:

- Up to 5% off of today's auto insurance premiums
- An additional 40% off if you add your home insurance policy
- Convenient monthly payments
- Superior 24-hour claim service

Want to know more? Call for more information.



We've Got You Covered — Your Accounts are Federally Insured!

No member has ever lost a penny from accounts insured by the NCUSIF. NCUSIF provides all of our members with \$250,000 in coverage for their single ownership account. These accounts include regular shares, share drafts (checking), money market accounts, and share certificates.

Individuals with account balances totaling \$250,000 or less are fully insured.

For more information on NCUSIF, you can visit ncua.gov.



**Delaware State Police
Federal Credit Union**

Website: www.dspfcu.com

E-mail: memservices@dspfcu.com

Georgetown

Physical Address: 700 North Bedford St.,
Georgetown, DE 19947

Mailing Address: P.O. Box 800,
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

Physical Address: 6349 North Dupont Highway,
Dover, DE 19901

Mailing Address: P.O. Box 181,
Cheswold, DE 19936

Phone: 302-736-1829
Fax: 302-736-1842

Hours

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

Federally
Insured by
NCUA



Holiday Closings

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

May 28 — Memorial Day

July 4 — Independence Day

Bank-by-Phone

Ever go somewhere that doesn't have the best online connection? Worried about hackers or online security? As long as your phone can still make calls, you can use TOPS Bank-by-Phone. All you need is a touch-tone phone.

To use the 24-hour TOPS Bank-by-Phone for the first time, follow these four steps:

- 1** Call 1-800-288-1080 and Press "1"
- 2** Press "1" for the Main Menu
- 3** Enter your DSPFCU account number and your Social Security Number when prompted. This will ensure your identity and protect your privacy.
- 4** Enter your security number to connect to your account.

Once you're in the system, you can dial into TOPS 24/7 to transfer funds, check your balances, and a lot more using some basic keypad prompts. You can find a full list of keypad codes at dspfcu.com.



BULLETIN BOARD



EMV Cards

Chip cards are here! As your current cards expire they will be replaced by our newly designed chip cards! If you can't wait, please let us know. We can reissue your card at any time.



Fee Changes

DSPFCU will be charging a \$15 late fee on loans that are 15 days or more delinquent beginning at the end of May 2018.



Lost/Stolen Cards

You can block your card via our TOPS Automated Phone System by calling TOPS Bank-by-Phone at 1-800-288-1080. Choose option 1 for TOPS and option 3 for Card Services.



New Hours

Beginning April 1, 2018, branch hours will be Monday - Friday, 9 a.m. to 4 p.m.

Access us Anytime, Anywhere:

- CU Service Centers with extended hours.
- Over 55,000 fee-free ATMs where you see the ALLPOINT logo.
- Online Banking, On The Go Mobile App and through our Automated Phone System, TOPS.