

Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union

A Letter From Our President

Del-One Federal Credit Union enjoyed another outstanding year in 2016. That success was made possible by the continued support of over 55,000 member owners throughout the State of Delaware. On behalf of the Board of Directors and staff, we cannot thank you enough for the opportunity to serve you and be your trusted financial partner. In 2016, Del-One made it 5 years in a row as a "Top Workplace" and "Best Credit Union". As an added bonus in 2016, Del-One was also named "Best in Banking". Our pledge to you is to work tirelessly every day to continue earning your support.



Del-One is pleased to announce a new partnership that further illustrates our commitment to adding value to your membership in the credit union. Your credit union has partnered with GreenPath, a non-profit organization that provides comprehensive financial counseling, financial education, and money management tools to members. Examples of services provided by GreenPath include: personal and family budgeting, housing counseling, student loan debt counseling, credit report coaching, debt management plans to repay debt in full, and avoiding bankruptcy. Members can contact GreenPath directly at 877-337-3399 or visit www.del-one.org (under the "Advice & Planning" header) to learn more.



Mobile services have also been expanded. Members continue to enjoy the use of Apple Pay. Now, Samsung Pay and Android Pay are available for members for mobile payments. In addition to these convenient services, Del-One has added instant issue credit cards for members to complement the instant issue debit cards that have been available in recent years. Del-One is committed to simplifying your financial life by offering these convenient services.



Last but not least, I would like to take a moment to comment on the recent upgrade to online banking. With any change, there are a couple of baked in challenges. One is the fear of change itself simply because it's new or different. The second is the adaptation to the change. Let me begin by apologizing for any inconvenience to members during this transition. We did our best to anticipate and address any potential obstacles ahead of time and to make the transition as smooth as possible. I want to step back for a moment and speak to the vision and the big picture behind the upgrade.

The upgrade was implemented with a long-term perspective in mind. While convenience, functionality, and integration represent short-term benefits of the upgrade, the longer-term vision is the ability of the system to grow with Del-One and allow improved convenience, functionality, and integration over time. When your credit union makes a change such as an online banking upgrade, we are looking at both today's benefits coupled with tomorrow's benefits and possibilities. Thank you for your patience during the transition and please be assured that every decision made is for the short term and long term benefit of the member owners of Del-One.

On behalf of the staff and Board of Del-One, thank you again for the opportunity to serve you. We wish you a happy and prosperous 2017!

Dion L. Williams, CFP, MBA
President/CEO



Board of Directors

Nancy Shevock, CHAIR
Steve Smith, VICE CHAIR
William Hufnal, SECRETARY
Robert Breezy Brown, TREASURER
Al Hillis, DIRECTOR

Robert Baldwin, DIRECTOR
Bill Pfaffenhauser, DIRECTOR
John Bradley, DIRECTOR
Lisa Strusowski, DIRECTOR

Find us on:



10042-NEWS-0117

SEG SPOTLIGHT

Congratulations to our SEG of the Month Winners!

October: Century Engineering

November: EchoData Group

December: Frederica Senior Center

Del-One would like to thank the following organization for becoming a Select Employer Group and welcomes their employees to the credit union:

Lady Lifters



Robert Ziegler
1601 Milltown Rd., Suite 9, Wilmington, DE 19808
Office: (302) 643-3012 Fax: (302) 892-3384
Cell: (302) 650-5244 Robert.Ziegler@lfg.com

A Financial Planner's Outlook *Doing the Best I Can for You*

I recently attended a conference where several planners were discussing the very difficult conversations they were going to have with their clients regarding investments they suggested that ended up going south - very badly. I've also spent time with a member who had another advisor make a similar suggestion and, unfortunately, that suggestion also turned very sour.

After the conference and my meeting I had time to reflect on the conversations and look at them from both sides of the table - that from an advisors perspective and also from a client's view. From both sides of the table the feelings are tough and hard to deal with, but from the clients perspective it's much worse. As advisors, it is our intent to act in our clients' best interest when offering advice and solutions to their financial concerns. Over the years with Del-One I have been very fortunate to have helped many families with difficult and sometimes confusing decisions. It is by far my favorite part of the job. At the end of the day when I head home I can honestly say to myself that I *helped* someone.

As I left the conference and drove home something else dawned on me. While I am prepared to do so, I hope I never have to make one of those difficult calls. Yes, there are always difficult conversations about market swings and why one investment isn't doing as well as others but that is usually an educational conversation and one I don't mind having. So, to the members I have been lucky enough to have helped I thank you and to those whom I haven't yet had the pleasure of speaking to, I look forward to your call. I can be reached at (302) 643-3021 or via email at robert.ziegler@lfg.com

CRN-1643336-111416

Robert Ziegler is a registered representative of Lincoln Financial Advisors Corp. Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Del-One Federal Credit Union and Lincoln Financial Advisors have formed a strategic alliance. Securities, investment advisory services and insurance products offered through Lincoln Financial Advisors are not insured by NCUA or any other Federal agency, are not deposits of any credit union, not guaranteed by the credit union, involves investment risk and may lose value up to the full value of principal invested. Del-One is not an affiliate of Lincoln Financial Advisors.

www.Del-One.org

Annual Meeting 2017

May 23, 2017, Modern Maturity Center

Del-One's Annual Meeting will be held on Tuesday, May 23, 2017 at the Modern Maturity Center in Dover, DE. Doors will open at 5:15pm (no early admittance). The business portion of the meeting will begin at 5:30pm, immediately followed by a buffet dinner.

Del-One members and guests wishing to attend the 2017 Annual Meeting must purchase admission tickets for \$5.00 per person at any Del-One FCU branch location beginning March 7, 2017. All ticket holders will be entitled to attendance at the business meeting, a buffet dinner, dessert, and door prize drawings.

For security purposes, tickets will NOT be sold at the door and must be purchased in advance no later than May 15, 2017. **Members and guests must present tickets for admittance to the Annual Meeting.**

The Board of Directors election results, as unanimously approved by the Nominating Committee, will be announced during the business portion of the meeting.

Thank you to all Del-One members for making 2016 such a great success and we look forward to seeing you at the Annual Meeting!

Board Nominations

Del-One Federal Credit Union's Nominating Committee received and approved two nominations for two Board of Directors positions in 2017, each with three year terms. The nominees are listed below along with summaries of qualifications.

R. Bryce "Breezy" Brown

R. Bryce "Breezy" Brown owned and operated B&B Accounting Service and Brownie's Liquor Store, from which he retired in 2013 and 2010, respectively. Mr. Brown served in the Delaware National Guard from 1962-1964, and from 1962 to 1996, he worked for the State of Delaware, Auditor of Accounts, retiring in the position of Chief Administrative Auditor. Mr. Brown has served as a Del-One Federal Credit Union Board Director since 1984, and has been the Board Treasurer since 1995. Mr. Brown served on the Facilities Committee, and won the distinguished Volunteer of the Year award from the Delaware Credit Union League in 2010. Mr. Brown graduated from Delmar High School in 1960, and from Goldey Beacom College of Business in 1961 and was inducted to the Distinguished Alumni Gallery in 1982. He is a Master Mason with the Union Lodge 7 A.F. and A.M. and is a member of the Benevolent and Protective Order of Elks, Lodge 1903, the American Legion of Delaware Post 4, DE Mobile Surf Fisherman's Assoc., and served six years on the DE Harness Racing Commission.

William Pfaffenhauser

William Pfaffenhauser was employed by the State of Delaware from 1987 until retirement in 2017. Last position held was Enterprise Resource Planning (ERP) Senior Project Leader. Accomplishments during this time included being a member of the State's ERP project to upgrade the Human Resource system and to implement a new financial system. Duties included design and then development overview for solutions between the State's human resource and new financial systems. Last assigned duties were as manager for the State's Single Sign On solution. Before coming to Delaware, Mr. Pfaffenhauser was employed in New Jersey as a Programmer Analyst and Systems Manager. Mr. Pfaffenhauser attended Mercer County Community College in New Jersey and John Tyler College in Virginia. He also attended InSCO Systems Programmer School in New Jersey. Mr. Pfaffenhauser has been on the board since 2011, served as an Associate Board Member for Del-One Credit Union, and served on the Del-One Credit Union's Technology Committee for several years.

Voting Details

Additional nominations may be made by submitting a petition signed by 544 (the equivalent of 1% of the membership as of 10/31/16) to the Del-One Nominating Committee at 270 Beiser Blvd., Dover DE 19904 by April 13, 2017. In addition to the 544 signatures, the petition must also include the nominee's summary of qualifications to include employment history, place of employment, associated dates of employment and biographical data. A Petitioner packet can be picked up at Del-One, 270 Beiser Blvd., Dover DE. The Petitioner must use the form supplied to document their name, signature and Del-One FCU account number. Only members of Del-One may sign a petition and vote on a nominee. If necessary, an election will be conducted via U.S. Mail at least 30 days prior to the Annual Meeting. Results will be announced at Del-One's Annual Meeting on May 23, 2017 at the Modern Maturity Center in Dover, DE. If no additional nominations are received by April 13, 2017, and there is only one nominee for each position, then an election will not be conducted and nominations from the floor will NOT be permitted.

Del-One Foundation's 5th Annual Charity Golf Tournament

The Del-One Foundation's 5th Annual Charity Golf Tournament that was held on Wednesday, September 21, 2016 at Wild Quail Golf and Country Club was a success!



Through the kindness and generosity of area businesses, the Del-One Foundation raised over \$9000. The proceeds will assist the Foundation in furthering its philanthropic objectives throughout the State of Delaware. Thank you to the sponsors, golfers, and those that donated items for the auction which helped make this a very successful event.



For more information on the Del-One Foundation and its' efforts, please visit www.del-one.org and click on the Del-One Foundation.



Pictured President of Delaware Tech, Dr. Mark Brainard with President/ CEO of Del-One FCU Dion Williams

Delaware Tech Conference Center

Del-One Federal Credit Union contributed \$500,000 to Delaware Technical and Community College for naming rights to the conference center at the Terry Campus in Dover. As the main meeting and rental space for the campus, the Del-One Conference Center hosts thousands of individuals annually for events such as the Kent County Economic Summit, Gourmet Gala, Chocolate 5K Run/Walk and external meetings. The contribution will fund scholarships for veterans, general campus needs and renovations to the conference center.



Holiday Closings

Martin Luther King Jr. Day, January 16, 2017

President's Day, February 20, 2017

Good Friday, April 14, 2017



SHARES	Dividend Rate	APY ^B
Regular Shares \$100+	0.20%	0.20%
Christmas & Vacation Clubs	0.20%	0.20%
I.R.A. Shares	0.40%	0.40%
Money Market ⁴		
\$5,000 - \$99,999.99	0.35%	0.35%
\$100,000 - \$249,999.99	0.40%	0.40%
\$250,000+	0.45%	0.45%
Share & I.R.A. Certificates ⁵		
6 Month	0.25%	0.25%
12 Month	1.00%	1.00%
18 Month	0.65%	0.65%
24 Month	0.70%	0.70%
36 Month	0.75%	0.75%
60 Month	0.90%	0.90%
Regular Checking \$500+	0.10%	0.10%
Better Life Checking		
\$.01 - \$25,000.00 Tier 1 ⁶	1.00%	1.00%
\$.01 - \$25,000.00 Tier 2 ⁷	1.98%	2.00%
\$.01 - \$25,000.00 Tier 3 ⁸	2.96%	3.00%
All BLC Tiers \$25,001.00+	0.20%	0.20%
BLC Qualifications Not Met	0.10%	0.10%
Business Checking \$1000+	0.10%	0.10%

LOANS	APR ^A
Share Secured Current Share Rate Plus	3.00%
Signature* Rates as Low as	8.64% ^C
VISA [®] As Low as 9.90% up to 15.9%	0% Intro
New Vehicle* ¹ Rates as Low as	2.75% ³
Used Vehicle* ² Rates as Low as	3.60% ³
New Motorcycle* Rates as Low as	4.50%
Used Motorcycle* Rates as Low as	5.20%
New Boat* Rates as Low as	7.00%
Used Boat* Rates as Low as	7.60%
HOME EQUITY LOANS	APY^A
Variable Rate* LTV ≤ 85% ³ Rates as Low as	3.50% ^D
Fixed Rate* ^C LTV ≤ 85%	
5 Year Rates as Low as	4.50%
10 Year Rates as Low as	4.65%
15 Year Rates as Low as	4.90%
20 Year Rates as Low as	4.90%

Important Information

Member Service (24/7)
(302) 739-4496 or
webmaster@del-one.org

24/7 Account Access
(302) 739-2391 or
(800) 308-2020

Loans-by-phone (24/7)
(302) 739-4496

VISA[®] Phone Numbers
(866) 795-1421 for
VISA[®] Credit Card Lost/Stolen
VISA[®] Customer Service
VISA[®] Fraud
VISA[®] Dispute
VISA[®] PIN Change

Internet Address (24/7)
www.Del-One.org

Branch Hours
Wilmington
9:00 AM to 5:00 PM, MON-FRI
9:00 AM to 12:00 PM, SAT

Downtown Dover
9:00 AM to 5:00 PM, MON-FRI

Dagsboro & Newark
9:00 AM to 5:00 PM, MON-THU
9:00 AM to 6:00 PM, FRI

*Smyrna, Milford, Seaford, West Dover,
New Castle, and Georgetown*
9:00 AM to 5:00 PM, MON-THU
9:00 AM to 6:00 PM, FRI
9:00 AM to 12:00 PM, SAT

Jumbo Term Share Certificate Rates

Term	A.P.R. ^A	A.P.Y. ^B	A.P.R. ^A	A.P.Y. ^B
	\$50,000 Certificate		\$100,000 Certificate	
6 Month	0.35%	0.35%	0.40%	0.40%
12 Month	1.00%	1.00%	1.00%	1.00%
18 Month	0.75%	0.75%	0.80%	0.80%
24 Month	0.80%	0.80%	0.85%	0.85%
36 Month	0.90%	0.90%	0.95%	0.95%
60 Month	1.00%	1.00%	1.10%	1.11%

Effective 11/1/16.
Rates subject to change. Early withdrawal penalties may apply. Rates accurate as of above listed date.
Other terms and rates available.
Members may contact any CU staff member for further information on applicable fees and terms.

* Rate includes up to .25% discount for having or opening a CU checking account with direct deposit, or a CU checking account with auto pay, not lower than floor rate.

A) A.P.R.= Annual Percentage Rate

B) A.P.Y.= Annual Percentage Yield

C) Rates may vary based on credit worthiness.

D) Rates based on the Prime Rate as of 09/30/2016

1. New Vehicles include: Auto, Truck & Van

2. Used Vehicles include: Auto, Truck & Van

3. Rates may vary based on term, down payment, and credit worthiness.

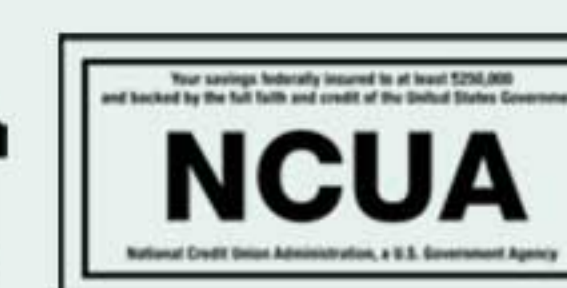
4. Minimum balance of \$5,000 to avoid fee.

5. \$500 minimum balance.

6. Pays if member completes at least 10 signature based debit card transactions, has at least \$100 monthly direct deposit or current Del-One loan balance and receives eStatements.

7. Pays if member completes at least 15 signature based debit card transactions, has at least \$500 monthly direct deposit or \$5000 aggregate Del-One loan balance and receives eStatements.

8. Pays if member completes at least 15 signature based debit card transactions, has at least \$500 monthly direct deposit, has at least \$100,000 aggregate Del-One loan balance and receives eStatements.



Thank you to our members for voting Del-One FCU
Best Credit Union for the past 5 years in a row,
and Best in Banking for 2016!



Del-One was also voted Top Work Place
5 Years in a row by our employees!

