

Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union

A Letter From Our President

For this newsletter edition, I would like to take the opportunity to address a couple of frequently asked questions.

Is Del-One active in advocacy with elected leaders?

Del-One monitors legislative and regulatory action at the state and national level. We do reach out to elected leaders to let them know how potential legislation and regulation impact you, the member owners of Del-One. When it comes to legislation and regulation, there is this concept of unintended consequences. For example, when regulations are handed down to address “too big to fail” banks, there is the unintended consequence of burdens on credit unions and community based institutions that were not responsible for the financial crisis in the first place. With that being said, Del-One touts the difference that credit union membership makes in the lives of members and the communities we serve so there is an awareness of the unintended consequences of legislative and regulatory action that ultimately impacts the wallets of consumers.

Why are deposit rates so low?

There is no question that interest rates remain historically low and look to remain that way for the foreseeable future. Del-One does strive to remain extremely competitive in this historically low interest rate environment. Del-One offers some specials to benefit members such as the certificate specials offered during the community appreciation days and the Better Life Checking program.

To take the answer one step further, Del-One is a not-for-profit, member-owned, financial cooperative. What that means is that your credit union strives to return “profits” to its member-owners in a variety of ways. First, Del-One seeks to offer a very favorable rate structure on deposits and loans as well as a low fee structure for members. Secondly, Del-One invests in the future of the credit union. This includes branches, technology, and staffing such that your credit union is well prepared to offer you convenient and affordable services today and well into the future. Last but not least, your credit union saves funds for rainy days. When there is a down turn in the economy, it impacts the member owners of Del-One so we set aside funds (known as capital) for those rainy days.

On behalf of the staff and Board of Directors of Del-One Federal Credit Union, it is an honor to be your financial advocate and serve your financial needs. In all we do, there is a commitment to providing top notch products and services today while never losing sight of what needs to be done to continue exceeding your expectations well into the future. Thank you for the opportunity to serve you!



Dion L. Williams, CFP, MBA
President/CEO

Board of Directors

Nancy Shevock, CHAIR
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Robert Breezy Brown, TREASURER
Al Hillis, DIRECTOR

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



Find us on:



10042-NEWS-1016

SEG SPOTLIGHT

Congratulations to our SEG of the Month Winners!

July: Delaware Moving & Storage

August: Auto Plus Marine/Ocean Area Tire

September: Smyrna School District

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

Pratt Insurance, Inc.



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

The Leaves and Seasons are Changing

The fall brings the cooler crisper weather and the beautiful fall foliage. It's a season of change.

Fall is also a good time to do a complete review of your financial situation to ensure everything you have set in motion over the years is working in your best interest. Some areas to consider when reviewing your financial well-being:

- 1) Is the beneficiary information up to date on your life insurance, retirement plans, IRAs, etc.?
- 2) Are your accounts properly titled for both present and future purposes?
- 3) If you are over 70 years old or close to it, do you understand your Required Minimum Distribution obligations?
- 4) Are fees or other charges affecting your investments?
- 5) Have your goals or needs changed since you originally established your accounts?
- 6) Do you think you are making the best decisions for your future?

Taking the time to sit down and review your full situation can possibly provide you a better understanding of what your plans are today and what the best course of action may be for tomorrow. To arrange a time to review your full financial plan, call Robert Ziegler at (302) 643-3021 or email at robert.ziegler@lfg.com.

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www.Del-One.org

TAKE YOUR FINANCES TO NEW HEIGHTS



For a Limited Time Only, Del-One Federal Credit Union is Raising the Rates on a 12 Month Share Certificate to 1%APY*!

*Annual Percentage Yield. Early withdrawal penalties may decrease earnings. Del-One membership is required. Certificate is automatically renewed for a 12 month term at maturity at current 12 month rate at time of renewal. Savings are federally insured by the National Credit Union Administration, a U.S. Government Agency to at least \$250,000 and up to an additional \$250,000 in coverage is provided thru the Excess Share Insurance Corporation (ESI). Other conditions and restrictions may apply; rate(s) subject to change.

Better Life Mortgage



Do you have high interest rate debt you would like to pay off? Would you like to reduce the term of your mortgage to 15 or 20 years?

With Del-One's Better Life Mortgage you can accomplish both! Borrow up to 90% of the value of your home and start living a better life today! To get started call (302) 739-4496 or stop by any Del-One branch.

*Conditions/restrictions apply. Limited time offer. Equal housing lender. NMLS ID 543572



*Annual percentage rate. Includes additional .25% discount for direct deposit to OR auto payment from a Del-One checking account. Actual rate determined by credit score/credit worthiness. Rate/offer subject to change at any time. Cannot be used to pay off existing Del-One loan.

Look for the Del-One wrapped DART bus!



Del-One FCU has wrapped a 45 ft. Inter County DART bus. Keep an eye out for it on the roads throughout Delaware!



Thank you Senator Carper for visiting Del-One Federal Credit Union!

Senator Tom Carper met with members of the management team and Board, and visited Del-One's West Dover branch and newly expanded Call Center.

Holiday Closings

Columbus Day, October 10, 2016

Election Day, November 8, 2016

Veterans Day, November 11, 2016

Thanksgiving Day, November 24, 2016

Day after Thanksgiving,* November 25

*all branches are open from 9am to 12pm

Christmas Day, December 26, 2016

New Year's Day observed, January 2, 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	2.50% ³
Used Vehicle* ² Rates as Low as	3.35% 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 8/1/16.
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 6/30/2016

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 employees for voting
Del-One Federal Credit Union **Best Credit Union**
5 years in a row!



Voted Delaware's Best Credit Union
4 Years in a Row by our Members!

