

# Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union

## A Letter From Our President

Del-One achieved a significant milestone at the end of 2015 – 50,000 members! As a cooperative, it is both exciting and humbling to have so many member owners. Your credit union is here to serve you and be your financial partner for life. Congratulations on being part of a growing movement and thank you for the opportunity to serve you. With that being said, let's look ahead to 2016.



Many members are currently enjoying the benefits of Apple Pay. Your credit union is in the process of adding Android Pay and Samsung Pay to our expanding lineup of mobile payment options. More information will be provided as we approach the launch date.

Del-One's Web site, [www.del-one.org](http://www.del-one.org), was refreshed in February to offer a streamlined experience for members. The Web site is designed for both information and action. Whether one's interest is in opening and funding a new account, applying for a loan, or using Del-One's car buying service through TRUE Car, the updated Web site is designed with a convenient member experience in mind.

Later this summer, Del-One will be upgrading your online banking platform. This upgrade will provide a more member friendly experience for your online banking needs and improved integration and functionality with the Del-One mobile app.

Del-One has a number of strategic partnerships in place to help improve the financial lives of members. These include relationships with Nationwide and TruStage for insurance needs. Furthermore, members have access to financial planning through Lincoln Financial. Lastly, financial counseling services are available through Balance. Del-One has resources in place for every stage of your financial life. More information on these resources is on the Web site, at your local branch, or by contacting your 24 x 7 Call Center at 302-739-4496.

Del-One had an excellent year in 2015. As you can see, more exciting things are on the way in 2016. As a member owned financial cooperative, we work tirelessly to add value for members. Through a strategic combination of technology and branches, Del-One can be anywhere you are ... ready, willing, and able to serve your financial needs around the clock. Del-One is proud to be your credit union – 50,000 members and growing!

Dion L. Williams, CFP, MBA  
President/CEO



### Board of Directors

Nancy Shevock, CHAIR  
Steve Smith, VICE CHAIR  
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Find us on:





## Avoiding The Many Obstacles of Moving



Moving is notoriously stressful. When you've got plenty of expected things to tackle, the last thing you need is dealing with the unexpected. In short, before you rip open the bubble wrap, it's helpful to know what's covered by insurance and what's not. This can help minimize costs should there be an accident. Thinking ahead of possible scenarios can minimize costs and avoid other issues that could occur. Work with your insurance agent to ensure that your homeowners' policy covers both the home you are vacating, right up to the minute you leave, and your new home, starting the moment you arrive. As you research movers, be sure to scope out the different types of insurance you want. Typically, movers offer two types of moving coverage: a basic policy and full value protection. Decide which you need based on the value and amount of goods you are moving. Consider hiring specialty packers and movers for very valuable or fragile goods such as art, antiques, heirloom china, very expensive electronics, professional equipment and musical instruments. As for the usual sofas, dressers, tables and boxes, here's a short list of items to remember.

**Runaway furniture.** Usually, movers use dollies to get heavy furniture and boxes up and down ramps. Furniture can tip over, breaking porch railings or bushes. Top-heavy stacks of furniture can careen off the narrow ramps, falling into the street. Expect to pay more to move heavy furniture carefully. But you can also make the process of moving heavier items easier by double-checking that drawers are empty or removing them. Some furniture can be moved in sections. Just remember to place screws and other hardware that connect pieces in an easy-to-find bag or container. That will make reassembly easier.

**Dings, dents and chips.** Whether you're selling your house or leaving a rental, the place has to be in the condition that the next owner or renter expects. Moving stuff can chip paint, ding woodwork and loosen door hardware. It's smart to take "before" photos of halls, doors, entryways and porches so you can document the source of any damage discovered after you leave. That way you'll pay only for damage caused in the move, not for old damage newly uncovered.

**Prickly plants.** Some houseplants can cause skin irritations or allergies. Water your plants the day before you move, then lower them into plastic bags and loosely tie the tops. Carry the plants to your car by the bag knots so they stay upright and don't come in contact with anyone involved in the move.

**Injuries.** Of course, you went with a moving company that has full coverage for its workers, equipment and truck. But what if a mover trips over loose carpet and takes a bad fall? Minimize the chance of injury first by clearing away all debris, then by double-checking carpet, thresholds, railings, doorstops and other potential trip hazards.

**Neighbors' property.** Especially in apartment and condo buildings, neighbors may be inconvenienced by your move. Let them know in advance so they can plan accordingly. Ask them to remove any gear they habitually leave in the hall or other common areas so it won't be in the way.

**Hidden HOA hazards.** Homeowners' associations are notorious for picky rules. For instance, some homeowners' associations have hidden sprinkler systems that can be damaged by heavy vehicles such as moving trucks parking on them. Be sure you get the move-in or move-out guidelines well in advance and send a copy to your movers. Have another copy in your hand the day of the move so you can be sure you're sticking to the rules, to help avoid and upset any new or old neighbors.

**Moving violations.** Some municipalities have strict rules for street parking and alley access. Find out in advance if you must comply with hours, location or other requirements so you can guide the movers in plenty of time. Not only will you avoid fines, you'll also minimize the chance of an accident should the movers have to halt halfway through to relocate their truck and gear.

**Family-protection.** Don't forget - you are also moving yourself, your family and your pets. Arrange to have pets and small children cared for off-site so they aren't underfoot. Before the movers arrive, scope out the house for stray toys. Clean and dry the pet food area. Discard the cat's litter box.

**Clean remaining trash and debris.** In your final review of your now-empty former home, pick up litter and be sure that any broken items are properly discarded. Sweep up loose debris. Leaving a clean, hazard-free space protects you and extends courtesy to the next person through the door.

Nationwide is proud to partner with Del-One Federal Credit Union. Join the Nation today and receive a special discount - just for being a Del-One FCU member!  
[www.Del-OneNationwideAuto.com](http://www.Del-OneNationwideAuto.com)

## Del-One Federal Credit Union Reaches 50,000 Members!



Del-One FCU now has **over 50,000 members!** Voted Delaware's Best Credit Union and a Top Workplace four years in a row, with ten branch locations in Delaware and shared branch locations nationwide; Del-One is Delaware's premier credit union. Talk to a live person 24X7, deposit a check with your smartphone, or have your debit card printed instantly at a branch! Be a part of something better. Del-One FCU is the ONE way to a better life!



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



Recognized as a Top Workplace 4 Years in a Row!

## Del-One Opportunity Auto Loan



Need a reliable vehicle but concerned about your troubled credit history? Visit your local Del-One FCU branch or call 302-739-4496 for more information on the Del-One Opportunity Auto Loan Today!

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 a 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.

## 2016 Annual Meeting

Tuesday, May 24, 2016 at Modern Maturity Center

Del-One's Annual Meeting will be held on Tuesday, May 24, 2016 at the Modern Maturity Center in Dover, DE. Doors will open at 5:15 PM (no early admittance). The business portion of the meeting will begin at 5:30 PM, immediately followed by a buffet dinner.

Del-One members and guests wishing to attend the 2016 Annual Meeting must purchase admission tickets for \$5.00 per person at any Del-One FCU branch location beginning March 7, 2016. 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 16, 2016. **Members and guests must present tickets for admittance to the Annual Meeting.**

The Board of Director's 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 2015 such a great success, and we look forward to seeing you at the Annual Meeting!*



# SEG SPOTLIGHT

Del-One FCU would like to thank the following organizations for becoming **Select Employer Groups** and welcomes their employees to the Credit Union:

**SUMMIT AVIATION**  
**DELAWARE MOVING AND STORAGE**  
**AND RESH SALON & SPA**

Congratulations to our **SEG of the Month Winners!**

January: City of Wilmington

February: Stevenson Home

March: Appoquinimink School District

Do you want to be  
**MORTGAGE FREE**  
in only 10 - 15 years?

Let Del-One FCU help with a  
10 or 15 year fixed rate mortgage  
with zero points!\*



**Contact Del-One Federal Credit Union Today!**  
For more information call 302-739-4496,  
inquire online at [www.Del-One.org](http://www.Del-One.org)  
or at any branch location throughout Delaware.

\*Conditions and restrictions apply. NMLS ID #543572

**READY FOR A  
HOME MAKEOVER?**

Complete your Home Improvements Today  
With Rates as Low as **3.5%\***!

**Variable Rate Home Equity Line of  
Credit Rates as Low as 3.5%\* APR**

\*Annual Percentage Rate, including discount for automatic loan payment from a Del-One checking account or direct deposit to a Del-One checking account not to go below floor rate (3.5% as of 02/29/16). Conditions and restrictions apply. Loan availability is subject to credit approval. Annual Percentage Rate may vary based on credit worthiness. Loan cannot be used to refinance or consolidate an existing Del-One loan. Del-One membership is required. NMLS #543572



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## The Elephant in the Room

We all have financial concerns that are looming on the horizon that we are doing our best to hope will take their time arriving. They may be college tuition or possibly retirement planning or the one that is affecting more and more people, long term care. According to US Department of Health and Human Services nearly 70% of people over the age of 65 will require some form of long term care. (<http://longtermcare.gov/the-basics/>)

Many people believe that Medicaid will pay for LTC if they need it but there are income and asset limits. The income limits are usually set by each state and the assets that are allowed are about \$2000 total before Medicaid will pay for the LTC needs.

In 2013 Genworth Life Insurance Company did a cost comparison in each state of the average annual nursing home cost. For Delaware the average cost for a private room at a skilled nursing home facility ranged from \$7500 to \$9000 per month.

([http://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/cost-of-care/118928DE\\_040115\\_gnw.pdf](http://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/cost-of-care/118928DE_040115_gnw.pdf))

To help cover these costs people would buy individual long term care policies. However, finding the best time to buy them was tricky. Too early and you would pay premiums for a long time. Wait too late and their cost was too exorbitant to be affordable. Over time though insurance companies have developed 'hybrid' models that provide both long term care and life insurance ensuring that the premiums paid would end up benefitting someone at some time. These policies have become very popular as they protect families either way.

If you would like to schedule a time to discuss your concerns, feel free to give me a call at 302-643-3021 or email me at [Robert.ziegler@lfg.com](mailto:Robert.ziegler@lfg.com) to schedule a time to meet at your Del-One branch and talk about your situation.

CRN-1411096-020416

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[www.Del-One.org](http://www.Del-One.org)

## Holiday Closings

Memorial Day, Monday, May 30, 2016

Independence Day, Monday, July 4, 2016





SHARES	Dividend Rate	APY <sup>B</sup>
Regular Shares \$100+	0.20%	0.20%
Christmas & Vacation Clubs	0.20%	0.20%
I.R.A. Shares	0.40%	0.40%
Money Market <sup>4</sup>		
\$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 <sup>5</sup>		
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 <sup>6</sup>	1.00%	1.00%
\$.01 - \$25,000.00 Tier 2 <sup>7</sup>	1.98%	2.00%
\$.01 - \$25,000.00 Tier 3 <sup>8</sup>	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 <sup>A</sup>
Share Secured Current Share Rate Plus	3.00%
Signature* Rates as Low as	8.64% <sup>C</sup>
VISA <sup>®</sup> As Low as 9.90% up to 15.9%	0% Intro
New Vehicle* <sup>1</sup> Rates as Low as	2.50% <sup>3</sup>
Used Vehicle* <sup>2</sup> Rates as Low as	3.35% <sup>3</sup>
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%
<b>HOME EQUITY LOANS</b>	<b>APY<sup>A</sup></b>
Variable Rate* LTV ≤ 85% <sup>3</sup> Rates as Low as	3.50% <sup>D</sup>
Fixed Rate* <sup>C</sup> 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<sup>®</sup> Phone Numbers**  
(866) 795-1421 for  
VISA<sup>®</sup> Credit Card Lost/Stolen  
VISA<sup>®</sup> Customer Service  
VISA<sup>®</sup> Fraud  
VISA<sup>®</sup> Dispute  
VISA<sup>®</sup> 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. <sup>A</sup>	A.P.Y. <sup>B</sup>	A.P.R. <sup>A</sup>	A.P.Y. <sup>B</sup>
	\$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 2/1/16.  
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 12/31/2015

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.

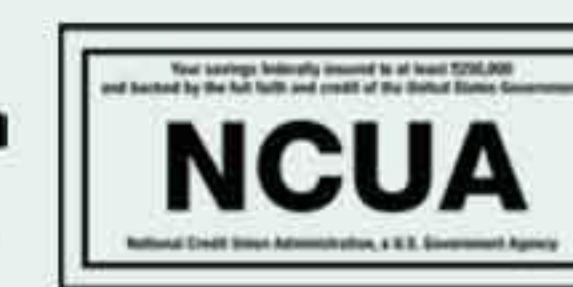
4. Minimum balance of \$5,000 to avoid fee.

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.



# Community Appreciation Days

Del-One FCU will hold **THREE** Community Appreciation Days in 2016. Come out and join us for fun, food, and excitement. There will be live radio remotes as well as shred trucks available from Lifestyle Document Management.

**Come Join the Fun!**

**Saturday, May 21 - Georgetown Branch from 9:00 AM to 12:00PM**

**Saturday, July 16 - West Dover Branch from 9:00 AM to 12:00 PM**

**Saturday, September 17 - New Castle Branch from 9:00 AM to 12:00 PM**

