

Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union

A Letter From Our President

Del-One held its Annual Meeting in May. This event is always a nice celebration of the members, volunteers, and employees that represent the cooperative spirit of the credit union. Del-One had a remarkable year in 2015 and is enjoying continued success in 2016. One of the themes we frequently discuss is that your credit union is here for you for all seasons of life. As part of that concept, your credit union is also here for you all seasons of the year.



With the warm weather of summer, members turn their attention to buying a home, buying a car, or taking a vacation. Your credit union can help with all of the above. Whether it is the purchase of a new home, refinancing a home for a lower interest rate, or tapping into equity in your home to consolidate debt or make home improvements, your credit union can work with you to explore options and determine the best course of action to meet your needs.

In terms of buying a car, please visit www.Del-One.org and check out the car buying service for members powered by TrueCar. This service takes the stress out of haggling over prices at the dealership. Furthermore, your credit union can get you pre-approved for financing the car of your dreams so you can truly visit the dealership with confidence in terms of vehicle price and pre-approved financing. Your credit union is here to simplify your financial life!

Lastly, if you need a loan for a summer vacation, we are more than happy to help with that. With affordable rates and terms, members can enjoy a family vacation and remove the financial stress.

Once again, your credit union is here to improve your financial life through affordable and convenient products and services. Whether it's a season of life or a season of the year, we are here to serve you, the member owners of Del-One. Thank you so much for the opportunity to serve your financial needs.

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:



SEG SPOTLIGHT

Congratulations to our SEG of the Month Winners!

April: Big Brothers Big Sisters of Delaware

May: City of Rehoboth

June: Clarion Belle/Augusta Grille



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State of Delaware Employees - The Help You Want With Your Retirement Plan is Now Available

State employees are fortunate to have a strong benefits program through their state employment. One feature of their benefits package is the ability to save extra money for their retirement through the state sponsored 457 Plan offered through Fidelity. This allows employees to contribute pre-tax dollars to an investment account that grows tax deferred* for retirement. However, most employees don't understand the options available to them; how they can invest the money; or, what types of investments may suit them best.

Fortunately, there is now an option for the employees to have professional guidance and assistance with developing and growing their retirement account. According to AON Hewitt, the global benefits consulting firm that studied hundreds of thousands of retirement savers accounts from 2006 through 2012, they found that those who sought "help" did better than those who didn't. (Market Watch, Wall Street Journal, May 22, 2014)

How much better? A little more than 1/3 (34.4%) of retirement plan participants who relied on some form of professional investing assistance resulted in median annual returns that were 3.32% higher, net of fees. Over time that can mean big gains. For a 45 year old who works till they were 65 it represents 79% more wealth. In dollar terms that means a \$10,000 investment would become \$32,800 for the average investor or \$58,700 for the person utilizing the assistance available to them. (Market Watch, Wall Street Journal, May 22, 2014)

Having an individual to sit with and discuss your concerns and create a personalized plan can provide a path forward and can alleviate the calls to 800 numbers who are unable to provide personalized advice.

If you would like to schedule a time to discuss your state of Delaware retirement account, feel free to give me a call at 302-643-3021 or email at Robert.ziegler@lfg.com to schedule a time to meet at your local Del-One branch and talk about your situation.

*Withdrawals prior to 59 1/2 may be subject to a 10% federal income tax penalty and state income taxes if applicable.
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Annual Meeting Recap

Del-One's Annual Meeting of the Members was held on Tuesday, May 24 at the Modern Maturity Center in Dover, DE, with over 300 employees, volunteers, members and guests in attendance.



The 2016 \$1,000 college scholarships were awarded to Brady Keeler of Woodbridge High School (Left), and Laurie Wroten of Sussex Technical High School (Right).



The Milford Branch won Branch of the Year 2015! Pictured L-R: Lyza Carrillo, Lisa Simmons, Beth Hermansader, Breanna Waltz, Cynthia Quinn, Madalaine Rawding, Shari Lord, Connie Meyers, and Dion Williams.



Congratulations to the Information Technology Department for winning Department of the Year! Pictured L-R: Dion Williams, Eric Viramontes, Marc Kidwell, Bill Berry, Justin Smith, and Craig Smith.



Leila Meekins, Human Resource Manager, was the Employee of the Year for 2015.



Director of Accounting and Collections, Kellie Rychwalski, was the winner of the 2015 President's Award.

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



Join us for the Del-One Foundation's 5th Annual Charity Golf Tournament on Wednesday, September 21, 2016 at Wild Quail Golf and Country Club. Visit www.Del-One.org and click on the Del-One Foundation link for more information!

The Del-One Foundation is a non-profit corporation that has been formed to raise funds for charitable purposes, specifically the purpose of benefiting the residents of Delaware. The foundation funds and sponsors various charities throughout the year.

The Del-One Foundation provides support to several charitable organizations including, but not limited to:

- Kay's Kamp
- Foundation for a Better Tomorrow
- Clothing our Kids
- Delaware SPCA

Your donations help us to support these charities. For more information, please send an e-mail to foundation@del-one.org.



Upcoming Del-One Community Appreciation Days!

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

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

Come out and join us for Fun, Food, and Excitement! There will be live radio remotes as well as shred trucks¹ available from Lifestyle Document Management, Inc. ***Come Join the Fun!***

¹ Bring up to 10 file boxes of your personal documents for shredding. Lifestyle Document Management, Inc. will secure files in their locked and alarmed company vehicle, then transport the items to their facility in Georgetown, DE where all documents are thoroughly destroyed.

Holiday Closings

Labor Day, Monday, September 5, 2016



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 6/1/16.
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.



Delaware's Premier Credit Union!

Del-One Federal Credit Union has been voted Delaware's Best Credit Union and recognized as a Top Workplace four years in a row, and Voted First State Favorite Credit Union in Smyrna/Clayton area and Sussex County for 2016. 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 part of something better.



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