

# ✓ CHECKUP

FEBRUARY 2010

## ✓ ENTERPRISE Car Sale

Enterprise Car Sales is having a "Spring It On" promotion March 1 through April 30, 2010.

Enterprise has a great selection of vehicles to choose from.

Plus... They will give you Blue Book Value PLUS **\$500** on trade-ins during this promotion with the purchase of one of their great used vehicles. No trade in? If so, receive a **\$150** gas card with your purchase.

Call DPL FCU today to get pre-approved with rates as low as **4.95%** APR for qualified buyers.

***SPRING IT ON !!***

## ✓ 24 Hour Access

Can't make it to the Credit Union? No problem. Access your accounts 24/7 with **Home Banking** and our **T-3** Audio Response Teller.

## ✓ It's a Buyer's Market

If you are planning on buying your first home, considering a move, refinancing an existing property or you simply want to know your options, your first choice should be DPL Federal Credit Union. Our experienced mortgage consultants are prepared to help you find the best product, rate, and term to fit your budget and lifestyle. Call our mortgage department at State Financial Network 1-800-426-7140 or visit [www.dplfcu.org](http://www.dplfcu.org)

## ✓ Visa Rate as low as 9.88%

Now is the time to shop around for the best rates possible, so start with your credit card. You will be hard pressed to find a better rate than at DPL FCU where our Visa rate is the best rate in town.

At DPL FCU, members with solid credit will be awarded our low **9.88%** fixed APR Visa. No catches! Call or stop in a branch today.



# FREE CHECKING ACCOUNT!

Our members enjoy a totally free checking with absolutely no monthly fees, plus

- FREE Basic Checks
- FREE Bill Payer
- FREE Online Access
- FREE Automated Telephone Access
- FREE Check Card

Our friendly staff will help make your transition to DPL FCU a smooth one! Stop in or call us at 302-368-2396.

# TAX TIME!

1098 and 1099 forms were mailed by January 31, 2010. You will receive a 1099 form if you have earned more than \$10 in interest during 2009. You will receive a 1098 form if you have paid \$600 or more in mortgage interest on an individual loan. If you took out a mortgage or refinanced in 2009, you may be able to deduct your private mortgage insurance (PMI) on your taxes. Typically, you pay PMI if the equity in your home is less than 20% of the home's value.

# Holiday Closings

The credit union offices will be closed to observe the following holidays:

Good Friday .....April 2, 2010

For your convenience the Kirkwood Office will be **OPEN**

Good Friday, April 2, 2010



# NUMBERS

- T-3 302-994-3617
- Toll Free (T-3) 800-303-6980
- Lost/Stolen Debit / ATM 800-472-3272
- Lost /Stolen Credit Card 800-442-4757



# BRANCH OFFICES

Newark Office  
Payment Address  
 P.O. Box 7739  
 Newark, DE 19714  
 302-368-2396

Newark Office  
 401 Eagle Run Rd  
 Delmarva Power Complex  
 Newark, DE 19702  
 302-368-2396  
**M-W-F 8am-5pm**  
**T 8am-6pm**  
**TH 9am-6pm**

MLK Office  
 630 MLK Blvd.  
 Wilmington, DE 19805  
 302-576-0295  
**M-F 10am-6pm**

Market St Office  
 1313 N. Market St.  
 Wilmington, DE 19894  
 302-594-7945  
**M-F 8am- 4pm**

Kirkwood Office  
 3670 Kirkwood Hwy  
 Wilmington, DE 19808  
 302-633-4323  
**M-F 8am – 5 pm**  
**Sat 9am – 1pm**

News Journal Office  
 950 W. Basin Rd  
 New Castle, DE 19720  
 302-324-1441  
**M-F 8:30am-5pm**

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**SATURDAY HOURS 9AM – 1PM**  
**KIRKWOOD HWY BRANCH**  
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**&**  
**ON-SITE ATM MACHINE**

**ROUTING & TRANSIT NUMBER**  
**2311 77016**



We Do Business in Accordance With the  
 Federal Fair Housing Law and the  
 Equal Credit Opportunity Act