

✓ CHECKUP

NOVEMBER 2007



RAKE IN THE SAVINGS

3.9%
APR

Consolidate your debt with a DPL VISA Card! Take advantage of the new introductory rate of **3.9% APR** on purchases, balance transfers, and cash advances for three months. No fees on balance transfers or cash advances during the introductory period. After the introductory period, you're adjusted to the low everyday rate of 9.88%. Hurry and apply today! Offer ends January 15, 2008



Financial Planning Service

Have you been trying unsuccessfully to create a nest egg or facing other financial or investment decisions? DPL Federal Credit Union wants to help, at no cost to you. Contact Vincent Dotti of Royal Alliance Associates at 302-594-5924.

(Securities offered through Royal Alliance Associates, Member NASD/SPIC. Not FDIC insured. No bank or credit union guarantee. Not insured by any federal government agency or NCUA/NCUSIF)



****NEWS FLASH****

Local ATM machines have been rigged with skimmers to obtain ATM card information. A skimmer is an electronic device that can be affixed to legitimate ATM's to capture data from the magnetic strip. Once the data is retrieved, clone cards can be created allowing withdraws from the victims' bank accounts. Be on the alert when using an ATM machine if something doesn't look right, don't use it. Look for evidence of tampering, such as adhesive residue.



46TH ANNUAL MEETING

Mark Friday, January 25, 2008 on your calendar. You will once again have the opportunity to attend the DPL Federal Credit Union's Annual Meeting and Dinner. The snow date for this event is Monday, January 28, 2008. We have reserved the Ballroom at the Deerfield Golf & Tennis Club located on Possum Park Road. Tickets will be on sale beginning Monday, December 10, 2007 at a cost of \$15.00. There are only 520 tickets available (52 tables of ten). This is a sit down dinner with a choice of Chicken Madeira or Barbeque Glazed Salmon. Please give your selection when purchasing your ticket. Don't forget our fabulous door prizes! Doors open at 5:30 p.m. Dinner served at 6:30 – 7:45 p.m. Valet parking will be available.

 **STUDENT LOANS**

To meet your need for college expenses, **DPL Federal Credit Union can fund both subsidized and non-subsidized Stafford Loans, Plus Loans, as well as, consolidate all of your student loans upon graduation.** When completing applications, please insert our lender number **832490**

 **You could WIN \$5,000**

Our Bill Payer promotion is in full swing, you could win a \$5000 home decorating spree. A winner will be announced early 2008. So, for your chance to win, sign up for Home Banking and Bill Payer! Visit us today at www.dplfcu.org to download your application.

 **IT'S A BUYERS 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



NUMBERS

T-3 302-994-3617
Toll Free(T-3) 800-303-6980
Lost/Stolen Debit / ATM
800-528-2273
Lost /Stolen Credit Card
800-442-4757

 **Looking Ahead....**

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

Christmas Eve	December 24, 2007
Christmas Day	December 25, 2007
New Year's Eve	December 31, 2007
New Year's Day	January 1, 2008

For your convenience our Kirkwood Hwy Branch, Market St. Branch, and News Journal Branch will be **OPEN**:

Christmas Eve	December 24, 2007
New Year's Eve	December 31, 2007

 **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

SATURDAY HOURS 9AM - 1PM **KIRKWOOD HWY BRANCH**

ROUTING & TRANSIT NUMBER
2311 77016



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