

✓ CHECKUP

NOVEMBER 2011

✓ Our Loan Rates are Falling this Fall!

We're now offering rates as low as **3.45%APR*** for a new car loan, or **4.49%APR*** for a 5 year home equity loan. With our Visa card rate at a low **9.88%APR***, and personal loans at only **7.50%APR***, it's easier than ever for you to plan your budget.

So, whether you're looking to buy a new or used car, tap into the value of your home with a home equity loan, replace a major appliance, or just open a new line of credit, there's never been a better time to take advantage of a great loan offer from Community Powered Federal Credit Union.

Stop by or call a CPFCU office today for more information, and see how easy it is to get a loan from your credit union.

(302) 368-2396 **www.cpwrfcu.org**

*APR = Annual Percentage Rate. Your APR may vary based on individual credit profile.

✓ New Branch Coming Soon!



Our members have spoken, and we've listened!

We are pleased to announce that we will be breaking ground on our new office located on Rt. 40 in Bear later this year.

While we plan to maintain all our current offices, this state of the art facility will be our new headquarters. It will contain a full service drive-thru and all of the amenities that you expect from Community Powered Federal Credit Union. Stay tuned for more updates as we continue to grow with our membership.



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

New Castle Office
 4 Quigley Blvd
 New Castle, DE 19720
 302-324-1441
M-F 8:00am – 5 pm

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

SATURDAY HOURS 9AM – 1PM
KIRKWOOD HWY OFFICE

&
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**

Holiday Closings

Our Newark & MLK offices will be **CLOSED** to observe the following holidays:

ChristmasDecember 23 & 26, 2011
 New Year's December 30th & January 2, 2012

Our Kirkwood Office will be OPEN:

Christmas Eve (observed).....Dec 23 & 24, 2011
 New Year's Eve (observed).....Dec 30 & 31, 2011

Our New Castle Office will be OPEN:

Christmas Eve (observed).....Dec 23, 2011
 New Year's Eve (observed).....Dec 30, 2011



50th Annual Meeting

Our 50th Annual Meeting is an important milestone. You don't want to miss the celebration. We have once again reserved the Ballroom at the beautiful Deerfield Country Club, 507 Thompson Station Road in Newark, Friday, January 27th 2012 at 5:30 pm.

Bill Hampel, Chief Economist of the Credit Union National Association will be our keynote speaker. We will have fabulous door prizes to celebrate our 50th Anniversary. Tickets go on sale for \$15 on Monday, December 5th 2011 at all of our offices. We only have 520 tickets available. Please purchase your tickets early as they will be sold on a first come, first serve basis.

An important activity at this meeting is the election of Board Members. You will have the opportunity to exercise the right to choose new Board Members. There will be three (3) vacancies and we will need candidates to fill these positions. If you are interested in becoming a Board Member candidate, please send your credentials to John Watterson. c/o Community Powered Federal Credit Union, P.O. Box 7739, Newark DE 19714 or drop them off at any one of our branches no later than December 31, 2011.

See you at Deerfield for the big celebration!