

Summer 2017

www.delcopostal.com

1400 Bywood Avenue
P.O. Box 195
Upper Darby, PA 19082-0195

(610) 734-3356
FAX (610) 352-6903
1-800-786-3356

Office Hours:

Monday - Friday
9:00 AM to 3:00 PM

Your Board of Directors

Daniel J. Millett
CEO/President

Gerald Liberace
Secretary/Treasurer

Simon Flaim
Member

John Athey
Member

Joseph H. Dobbins
Member

Michael C. Millett
Member

James Welischek
Member

Michael S. Devlin
Member

Holiday Closings

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

Traveling This Summer?

Bring your Delco Postal Visa Check Card with you!



Whether you're heading to the cool mountains or a tropical beach this summer, be sure to bring your VISA® Check Card from Delco Postal Credit Union with you!

With a VISA® Check Card from your credit union, you have 24/7 access to your accounts. It doesn't matter whether you choose credit or debit for your transaction; your funds will be withdrawn from your Checking Account.

Best of all, you have added security features when you use your check card, like continuous fraud monitoring to detect and prevent suspicious activity on your debit card, access to Identity Theft Assistance to help you recover your identity and prevent further problems, and a 3-digit security code to verify your identity for Internet and phone purchases. Remember to let the Credit Union know that you're going away so that we don't place a hold on your card (for suspected fraudulent activity).

Don't have a VISA® Check Card yet? Be sure to sign up for one before you go on your vacation this summer.



Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

FICO Scores

The five components that derive your score:

Payment history contributes 35% of your score, credit utilization (how much do you have outstanding vs. your credit lines) is measured at 30%, length of credit history (15%), new credit applications (10%), and the respective mix of loans in your report (mortgage, auto loans, student loans, credit cards, term loans and utility companies formulate the remaining 10%). All have an impact on your score.

Sprint Line Activation Member Discount

Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Required Annual UCC4A Disclosure

UCC4A Disclosure must be provided to any member or business receiving or originating Cash Concentration or Disbursement (CCD) and Corporate Trade Exchange (CTX) credit entries via the ACH Network: (Reference 2008 ACH Rules Ref(s): Article 2.1.10, Notice by ODFI, & Article 2.1.11, Notice by RDFI, page OR 4)

Provisional Payment Disclosure

Credit given by us (Delco Postal Credit Union) to you (Credit Union Member) with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Relax on Your Summer Vacation

This summer, leave the stress behind when you take out a Vacation Loan with the Credit Union. Our rates are competitive and we have a variety of repayment options, so you won't have to worry about how you'll pay for your trip.

**Our rates begin as low as
8.99% APR***

*APR = Annual Percentage Rate. Rate effective as of date of publication and is subject to change. Contact the Credit Union for details.

Did You Know...

Delco Postal Credit Union offers the following services:

Free Checking

Free Bill-Pay

VISA® Check Cards

On Line Banking

Teller-Phone

Wire Transfers

Individual Retirement Accounts (IRAs)

Auto Loans

Home Equity Loans

Signature Loans

Take advantage of all your credit union has to offer!

For the latest Credit Union news and promotions, visit our website:

www.delcopostal.com



Find Us on Facebook!

Become a fan of Delco Postal Credit Union and see what everyone is talking about!

Our latest Facebook winner is John C. of Folsom, PA!

Like us and you could be next!