

December 2011

www.delcopostal.com

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

Your Board of Directors

Daniel J. Millett
CEO/President

Frank Androozzi
Vice President

Gerald Liberace
Secretary/Treasurer

Joseph DeFalco
Member

Michael C. Millett
Member

John Athey
Member

Joseph H. Dobbins
Member

Simon Flaim
Member

James Welischek
Member

Direct Deposit Your 2012 Tax Refund

Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait around for your refund check to be mailed when you can start spending (or saving) right away? According to the IRS, a refund check is issued to you within six to eight weeks of filing a paper return. By choosing direct deposit your paper-filed refund will be received in five to six weeks.

If you choose to e-file AND choose direct deposit for your refund, you should receive it within 10-14 days!

To have your tax refund directly deposited into your Credit Union account, simply provide your tax preparer with your account number and our routing number, #231386441. If you choose to e-file, you can always check the status of your refund online at www.irs.gov. To do so, you will need your Social Security number and your filing status.

Also, remember to keep your year-end credit union statement for tax reporting purposes.

Please Join Us!

Attend the Annual Meeting



As a member of the Credit Union, you may already know the many benefits of managing your finances with us instead of another financial institution. But did you know another BIG difference between credit unions and banks? Here at the Credit Union, you are part owner and may participate in the election of the Board of Directors. Join us as we celebrate the credit union difference at this year's Annual Meeting!

DATE: March 14, 2012 • TIME: 12 noon

LOCATION: McCall Golf and Country Club

201 N. Lynn Blvd., Upper Darby, PA 19082

The agenda includes a review of the previous year's financial information, election to fill open Board positions, and an opportunity to visit with Credit Union family and friends.

Please fill in the form below to register, and mail to the Credit Union at:
1400 Bywood Avenue • Upper Darby, PA 19082.

Hope to see you there!

Name: _____ Acct. No. _____

- I will attend the lunch (enclosed is my check for \$15.00 per person)
 I will attend the Meeting only

A Better Way to Shop

It's rush hour at the grocery store and hungry shoppers are lining up eight deep at the checkouts. So, if you're holding things up because you're frantically digging around in the bottom of your purse trying to excavate your checkbook, you are not likely making any new friends in the line behind you.

There is an easier way. Leave your checkbook at home, and use your credit union debit/check card to pay for your groceries or other purchases. The funds are deducted from your credit union checking account and you can be on your way. Keep the receipt handy so you can enter the purchase amount in your checkbook register.

Even though your check card is a debit card, at some checkouts, the clerk will ask whether you're using "debit or credit." This is because the merchant has the capability of processing the purchase to go through the financial system in one of two ways. If you say "debit" you'll enter your personal identification number (PIN) to complete the sale. As a debit, the merchant pays only pennies for processing, but the financial institution, including your credit union, earns less on the interchange fees. If you say "credit," you must sign for your purchase. When completed this way, the transaction costs the merchant more, but your credit union earns more on the interchange fees. Some merchants do not accept credit cards and only allow PIN-based purchases. Because there are costs of doing business with plastic, there may be some fees assessed for using your card this way. If you have the choice, it's easy – choose credit. For complete details and to apply for a debit/check card, contact the Credit Union.



Singing the Holiday Bill Blues?



Worried about your credit card debt? Are you hiding those new credit card bills with overwhelming holiday expenses on them? We have all had those days, but instead of running from your credit card woes, why not take charge and consolidate your debt with a credit union credit card?

Other credit cards charge annual fees between \$10-\$30. If you have five of these credit cards, you are paying \$50-\$150 per year to use these cards when you could be utilizing your credit union credit card which does not charge any annual fee. By eliminat-

ing your debt on other cards, you will no longer have to pay the large annual fee they require. Furthermore, other credit cards are notorious for charging exorbitant interest rates, ranging between 18-25% while credit union credit cards typically have an interest rate between 8-16%. By consolidating your unsecured debt onto your credit union credit card, you may save an incredible amount of money! Call the credit union today for more 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

Holiday Closings

**Martin Luther King, Jr. Day
Monday, January 16**

**Presidents' Day
Monday, February 20**

**Good Friday
Friday, April 6**