



# Dover Federal

CREDIT UNION

2025 Newsletter Issue I



## Consolidate & Save to Enjoy these Benefits

- Financial relief
- Pay off debt sooner
- Enjoy one monthly payment
- Reduce the risk of late payments
- Enjoy the benefits of our Free Financial Wellness Program

[Learn More](#)



## Important Announcements

We are pleased to announce that to continue our efforts in providing financial empowerment, we welcome the Delaware State Conference of the NAACP as a Select Employer Group.

In our collaborative efforts, we will work to provide financial empowerment throughout the state of Delaware.



Offering up to \$15,000 towards down payment & closing costs!

The **First Front Door** (FFD) Grant assists eligible first-time homebuyers with down payment and closing costs. The **First Front Door Keys to Equity** program is also available to expand access to homeownership opportunities for minority and first-generation, first-time homebuyers.

If you, a family member, or a friend want to purchase your first home, this opportunity may be perfect to help achieve that goal. But hurry, funds are limited and in high demand, so contact our **Mortgage Team** today to learn more about FFD and how to get started.

### How It Works:

To qualify for the First Front Door program, homebuyers must have incomes at or below 80% of the area's median incomes at enrollment and cannot have owned a home within the past three years. Additionally, borrowers for the Keys to Equity Program income must be at or below 120% of the area's median income and complete a self-certification form to affirm their status as belonging to one or more minority groups and/or identify as a first-generation homebuyer.

### First Front Door Keys to Equity Program:

Beginning **March 18, 2025**, eligible Minority and First Generation Home Owners can apply for the First Front Door Keys to Equity program (Keys), which can provide up to **\$20,000** in grants.

### First Front Door Program:

Following the FFD Keys to Equity program in March, the First Front Door (FFD) application will open on **April 18** for first-time home buyers who contribute a minimum of **\$1,500** toward down payment and closing costs to receive a maximum of **\$15,000** in FFD grants.

[Get Started](#)



## Dover Federal Credit Union Sponsors FREE ADMISSION at the Biggs Museum of American Art

The Biggs Museum of American Art and Dover Federal Credit Union are excited to announce a community-focused partnership that brings free admission to the museum. This collaboration highlights both organizations' shared commitment to serving Kent County residents and fostering connections within the community.

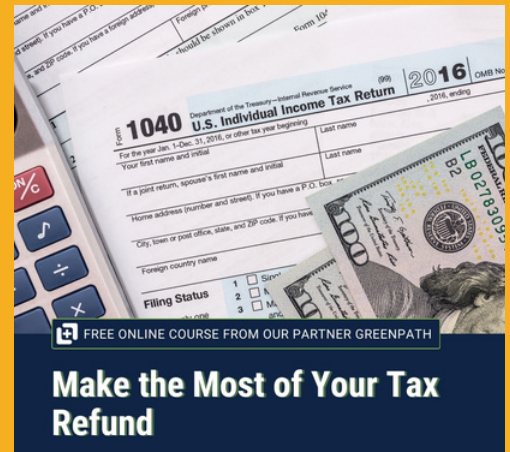
Dover Federal Credit Union's CEO, Janell Upton, echoed this sentiment: "We seek out opportunities that unite our community, and the Biggs Museum is a perfect partner. Their dedication to making art accessible aligns with our mission to support initiatives that strengthen and inspire our region."

Located in downtown Dover at 406 Federal Street, the Biggs Museum is open Thursday through Sunday from 10:00 a.m. to 5:00 p.m. Visitors are encouraged to explore the museum during local festivals and events to experience the vibrant culture of Kent County.

Thanks to Dover Federal Credit Union, admission is free—making it easier than ever to enjoy these incredible exhibitions and programs. Don't miss this opportunity to connect with art and community. For more information, visit [www.BiggsMuseum.org](http://www.BiggsMuseum.org) or follow the Biggs Museum on social media.

# UPCOMING SEMINARS

## Making the Most of Your Tax Refund Online Webinar



**Date: March 19th, 2025**  
**Time: 2:00 pm - 2:45 pm**

**RSVP**

## Women's Financial Empowerment Seminar



**Date: March 22, 2025**

**Time: 9am – 12pm**

**Location: 1075 Silver Lake Blvd,  
Dover, DE 19904**

**RSVP**

# Dover Federal In The Community



## The Face of Credit Union Excellence

Congratulations to our CEO, Janell Upton, on being recognized by **Delaware Today** as the Face of Credit Union Excellence. This reflects Janell's visionary leadership in providing economic empowerment to the communities we serve.

## Financial Literacy Day at the Sussex Montessori School

The Dover Federal Credit Union team was honored to visit the Sussex Montessori School in February to provide them with a Bite of Reality. The simulated game teaches participants the importance of budgeting and making the right financial decisions. Thank you to Dr. Benson and the Sussex Montessori School for having us! To schedule a **COMPLIMENTARY** seminar, contact [Marketing@doverfcu.com](mailto:Marketing@doverfcu.com).



## 2025 Warrior Friendly Business Award

Dover Federal Credit Union would like to thank the Joint Military Affairs Committee of the Delaware State Chamber of Commerce and New Castle County Chamber of Commerce for presenting us with the **2025 Warrior Friendly Business Award**. This honor recognizes businesses' efforts to support service members, veterans, and their family members through workplace initiatives.