Dover Federal

4th Quarter 2024 Newsletter



Reward Yourself

Make your holiday shopping rewarding with the Dover Federal Cashback Mastercard.

- 2% Cash Back*
- No Annual Fee
- MasterCard Identity Theft Protection
 Learn more:

www.doverfcu.com/cashback



Dover Federal Security Center

As the holiday season quickly approaches, protecting your banking information is crucial. Fraudsters use this time of the year to their advantage when it comes to committing fraud. Visit our Security Center to equip yourself with tips and tools to stay as safe as possible.

Learn more: www.doverfcu.com/security-center



Important Announcements

We are pleased to announce that Jarrett Harris has joined Dover Federal Credit Union as the Vice President of Information Technology. Jarrett brings over 26 years of international experience and knowledge in cyber security, IT infrastructure, and data processing.

Please help us in welcoming Jarrett to the Dover Federal Team!



Dover Federal Credit Union (DFCU), a repeat First State Favorite Credit Union Winner in Delaware, is thrilled to announce an exciting new look coming soon! We are deeply proud of our Dover name and as a result of our desire to pay respect to our past while guiding our aspirations for the future, our communities will see a refreshed look to the Dover Federal Credit Union logo in early 2025.

Founded in 1958 by Air Force and civilian members, Dover Federal Credit Union is refocusing our mission, aiming high and working hard to educate and inspire members along their financial journey. With groundbreaking strategic initiatives, affordable financial products, and superior member service, Dover Federal Credit Union is actively working to empower communities and deliver equitable financial services. The refreshed logo will be introduced in early 2025 with the updates evolving over the course of the year. The branding will be evidenced in the community by inperson, online and in-branch enhancements. For more than 66 years, Dover Federal Credit Union has evolved to meet the changing needs of its members. The refreshed logo signifies DFCU's strategic planning for the organization's future, investing in a modern look that continues to instill a sense of trust from both current and prospective members.

"Our brand refresh is a reflection of Dover Federal Credit Union's rich history as well as our promise for future growth and sustainability to the communities we serve. The updated look to our logo will enhance our image and carry over into our branch aesthetics, while differentiating us in the financial industry" said Janell Upton, President and CEO of Dover Federal Credit Union.

Here's what you can expect:

- New logo revealed in early 2025
- Same great name
- A gradual transition from the existing brand to the NEW logo
- · Zero impact to your existing account/cards/checks

• Members will not need to take any action; you can continue to use your debit/credit/ATM cards, checks and accounts confidently as the routing number and your account number will not change



Message From Your Credit Union

As 2024 is quickly coming to an end, the team at Dover Federal Credit Union would like to thank you for your confidence in choosing us as your financial partner. We take a great amount of pride in the responsibility we have to provide you with affordable products and services that offer financial strength and stability. For more than 66 years, Dover Federal Credit Union has been investing in our member-owners and this year has been no exception.

While taking a moment to pause and reflect over the past year, our engagement within the local communities was exemplified. We were thrilled to see so many of our members at events such as the Dover Air Force Base Air Show, Positively Dover AFRAM Festival, Baila Con Hola Latin Festival, Milford's Riverwalk Festival, Rider Pride Day, I Love Smyrna Day, Middletown and Camden Peach Festivals and the NAACP Annual Banquet, just to name a few. In taking responsibility for our role as a financial leader, we hosted financial education webinars as well as financial literacy seminars at schools, colleges, and community organizations on topics such as budgeting, home buying, and wise use of credit.

Dover Federal has also invested in our retail team members with a pathway to become a certified credit union financial counselor, in collaboration with offering Green Path to members for individualized counseling, guidance, and educational resources. Providing financial strength and stability helps to ensure that each credit union member is better prepared to have their present and future needs met.

Being named a Stars of Delaware and First State Favorite Credit Union, Dover Federal Credit Union has repeatedly been recognized as a premier financial partner providing economic empowerment for Delaware residents and businesses. As a not-for-profit organization that stands out as a leader in Delaware's financial landscape, we will continue to reinvest in the needs of our community and provide equitable and attainable access to all.

From our diversity lending programs for business owners to affordable checking, savings and lending solutions, we want to take a moment to express how thankful we are for you, our members for choosing us as your financial institution. Your trust and loyalty mean the world to us, and we are committed to providing you with the best possible service and support. Thank you for allowing us to be a part of your financial journey.

Together, we are building a brighter future.



Holiday Closings

All DFCU branches and offices will be closed on the following holidays:

December 25th | Christmas Day January 1st | New Year's Day

All DFCU branches and offices will be closing early on the following holidays:

December 24th | Christmas Eve (2 PM) December 31st | New Year's Eve (2 PM)



Veteran Banking Benefits Program (VBBP)

Since being founded in 1958, Dover Federal has proudly served active and veteran military members. VBBP was created to provide Veterans with banking options and educational resources to help them achieve greater financial independence, resiliency, and literacy. VBBP lets veterans and beneficiaries receive VA benefits through direct deposit, manage monetary benefits effectively, and reduce fraud.

Learn more: www.doverfcu.com/veterans

Contact Info

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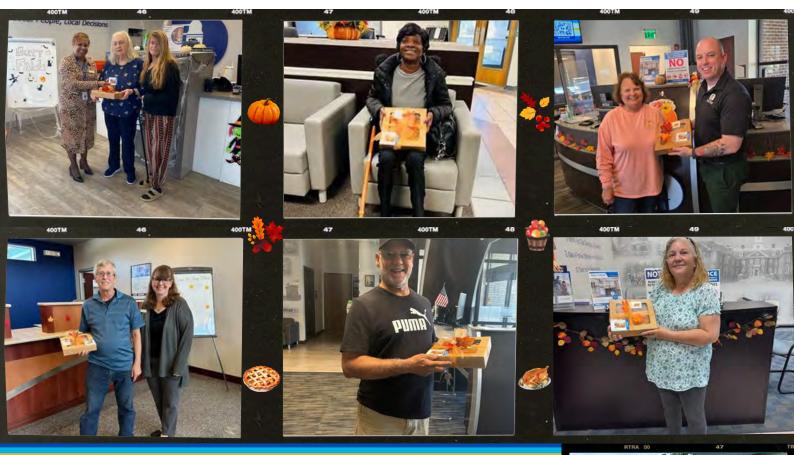
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Dover Federal In The Community



International Credit Union Day

On October 17th, we celebrated International Credit Union Day! This day highlights credit unions' impact on the greater good. To show our appreciation to those we serve, members visiting our branches this day could enter to win a Thanksgiving dinner valued up to \$200. Congratulations to all of our winners!



As 2024 ends, we'd like to reflect on another successful year supporting our local community. We look forward to the year ahead and being a pillar of support in all of the communities that we serve.



