

Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union



A LETTER FROM OUR PRESIDENT

Dion Williams, President/CEO

Hard to believe 2018 passed by so quickly. On behalf of everyone at Del-One Federal Credit Union, best wishes for a happy and prosperous 2019! Your credit union would like to be part of your success in the New Year.

After nearly a decade of stagnant and historically low interest rates, we saw a rising rate environment in 2018. What does that mean now and for the future? In recent years, borrowers were pleased to see low rates on loans while savers lamented low rates on money market and certificate accounts. That situation has been changing as rates have become more attractive on the saving side while loan rates have increased. In any rate environment, your credit union seeks to provide competitive rates along with low fees. Del-One offered some certificate specials in 2018 and will look to do the same in 2019. As your financial partner for life, your credit union will pursue a rate and fee structure that considers the needs of all members, regardless the stage of one's financial life.

In addition to competitive rates and fees, your credit union seeks to be accessible around the clock, wherever members may be. The branch network is one example and we're so excited about the branch network expanding to Middletown in the first quarter of 2019. Del-One offers its members an in-house contact center based out of Dover. The contact center is available Monday - Saturday. The term has evolved from "call center" to "contact center" because communications include more than the phone. Contact center representatives interact with members through iTM's (interactive teller machines). Future communication channels

will include text and online chat capabilities. Del-One members continue to enjoy Shared Branching access such that participating branch offices around the country are available when members are traveling. Last but not least, mobile and online service delivery channels are available for member convenience. Del-One serves a diverse membership base, so the multiple service delivery channel approach is purposeful to meet the needs of a diverse membership.

Credit unions are financial cooperatives. They exist for the benefit of their member owners. The Board of Directors, management and staff are committed to that proposition. It's a team effort and with this team, members come first. Whether it's rates, fees, branch locations or service delivery channels, the needs of the members and safety and soundness of the credit union are at the heart of every discussion and decision.

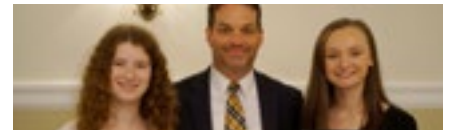
Thank you once again for the opportunity to serve your financial needs. No matter what stage of your financial life or what service delivery channel you prefer, please know that your credit union is here for you and honored to be your financial partner for life. Let us know how we can help you achieve your financial goals in 2019!

Dion L. Williams, CFP, MBA
President/CEO

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BOARD OF DIRECTORS

Nancy Shevock, Chair

Steve Smith, Vice Chair

Bill Pfaffenhauser, Secretary

Robert Breezy Brown, Treasurer

Jerry McNesby, Director

Robert Baldwin, Director

William Hufnal, Director

Lisa Strusowski, Director

Trey Wallace, Director

Kevin Mitten, Associate Director

CONNECT WITH US:



10042-NEWS-0119

ANNUAL MEETING

May 21, 2019, Modern Maturity Center

Del-One's Annual Meeting will be held on Tuesday, May 21, 2019 at the Modern Maturity Center in Dover, DE. Doors will open at 5:15pm (no early admittance). The business portion of the meeting will begin at 5:30pm, immediately followed by a buffet dinner.

Del-One members and guests wishing to attend the 2019 Annual Meeting must purchase admission tickets for \$5.00 per person at any Del-One FCU branch location beginning March 6, 2019. All ticket holders will be entitled to attendance at the business meeting, a buffet dinner, dessert, and door prize drawings.

For security purposes, tickets will **NOT** be sold at the door and must be purchased in advance no later than May 13, 2019. **Members and guests must present tickets for admittance to the Annual Meeting.**

The Board of Directors election results, as unanimously approved by the Nominating Committee, will be announced during the business portion of the meeting.

Thank you to all Del-One members for making 2018 such an amazing year and we look forward to seeing you at the Annual Meeting!

BOARD NOMINATIONS

Del-One Federal Credit Union's Nominating Committee received and approved three nominations for three Board of Directors positions in 2019, each with three year terms. The nominees are listed below along with summaries of qualifications.

D. Steven Smith – Resides with his family in Milford, DE. He is a graduate of Lake Forest High School and has been a member of Del-One since 1972. After serving on numerous Del-One committees since 1986, Mr. Smith is currently the Board Vice-Chair and Chairperson of the Personnel Committee. He is now retired after 40 years with the State of Delaware, Department of Transportation as the Municipal Street Aid Program Compliance Coordinator under the Office of Planning.

Robert S. Baldwin – Resides in Maryland and has been a member of Del-One since 1996. He is retired from the State of Delaware, Department of Natural Resources where he served in numerous positions including Director, Division of Soil and Water Conservation. He currently works for the University of Maryland as the Mid-Shore Area Extension Director. Mr. Baldwin earned his BS from West Virginia University and his MBA from the University of Delaware.

Kevin Mitten – An accountant at Mitten & Winters CPAs which is located in downtown Dover, Delaware. He is a graduate from Salesianum High School and earned his bachelor's degree in accounting from the University of Delaware where he played on the men's varsity soccer team. Kevin passed his CPA exam in early 2017 and is currently pursuing additional credit hours to earn his official CPA license. He also serves on the Destination Downtown Dover board of directors and is a member of the Dover-Capital City Rotary Club. Kevin resides in Frederica, DE with his wife Teri and their two chocolate labs, Bear and Layla.

Voting Details - Additional nominations may be made by submitting a petition signed by 651 members (the equivalent of 1% of the membership as of 10/31/18) to the Del-One Nominating Committee at 270 Beiser Blvd., Dover DE 19904 by April 6, 2019. In addition to the 651 signatures, the petition must also include the nominee's summary of qualifications to include employment history, place of employment, associated dates of employment and biographical data. A Petitioner packet can be picked up at Del-One, 270 Beiser Blvd., Dover DE. The Petitioner must use the form supplied to document their name, signature and Del-One FCU account number. Only members of Del-One may sign a petition and vote on a nominee. If necessary, an election will be conducted via U.S. Mail at least 30 days prior to the Annual Meeting. Results will be announced at Del-One's Annual Meeting on May 21, 2019 at the Modern Maturity Center in Dover, DE. If no additional nominations are received by April 6, 2019, and there is only one nominee for each position, then an election will not be conducted and nominations from the floor will NOT be permitted.

#WINNING

2018 READERS' CHOICE BEST CREDIT UNION & 2018 TOP WORKPLACE WINNER



Voted Delaware's Best Credit Union 7 Years in a Row by our Members! & Recognized as a Top Workplace 7 Years in a Row!

Del-One is proud to be the 2018 Reader's Choice Best Credit Union winner and the 2018 Top Workplace winner. Thank you to all who voted!



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Cell: (302) 650-5244 Robert.Ziegler@Lfg.com

Looking Back For Your New Year's Goals *Don't wait to make the changes you need*

2018 is now in our rearview mirror but it's a perfect time to reflect on what we wish we had done or changed to make 2019 a more prosperous and financially well-planned year.

The first thing to consider for 2019 is that the contribution limits for both Traditional and ROTH IRA's increase \$500 to \$6,000 a year. If you are over 50 there is an additional \$1,000 catch up limit, meaning those over 50 can contribute up to \$7,000 a year. Even if you can't contribute the maximum, \$100 a month can go a long way to helping you prepare for retirement. The younger you are the more of a benefit you will see in the future. As Albert Einstein said, "Compound interest is the eighth wonder of the world. He who understands it, earns it...he who doesn't... pays it."

Maybe you are a little older and are in the process of either starting your Required Minimum Distributions (RMDs) or have been doing so for a little while. How are those retirement accounts invested? Are they doing what you need them to do for your long-term plans or do you think they could be doing more? Even though you just finished with you RMDs for 2018, now is a good time to revisit those accounts and start moving forward.

2018 was a bit of a turbulent year financially. Interest rates rose a little and the stock market went crazy for a while. Looking back, how do you feel about how your money is positioned? Do you want to have less risk? Maybe more growth potential? The good thing is you have plenty of options to choose from to move forward in 2019.

If you would like to schedule a time to discuss your concerns, feel free to give me a call at (302) 643-3021 or email me at Robert.ziegler@ifg.com to schedule a time to meet at your local Del-One branch and talk about your situation.

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www.Del-One.org

SEG SPOTLIGHT

Del-One FCU would like to thank the following organizations for becoming Select Employer Groups and welcome their employees to the credit union:

Delaware Association of Realtors

Waste Masters Solutions

SEG OF THE MONTH

OCTOBER - Town of Middletown

NOVEMBER - Connections CSP Inc.

DECEMBER - Goodwill Industries of Delaware

Click **HERE** for more information about becoming a Select Employer Group.

DEL-ONE FOUNDATION'S 7TH ANNUAL CHARITY GOLF TOURNAMENT



The Del-One Foundation's 7th Annual Charity Golf Tournament that was held on Thursday, September 20, 2018 at Wild Quail Golf & Country Club was a success!

Through the kindness and generosity of area businesses, the Del-One Foundation raised nearly \$11,000. The proceeds will assist the Foundation in furthering its philanthropic objectives throughout the State of Delaware. Thank you to the sponsors, golfers, and those that donated items for the auction which helped make this a very successful event. For more information on the Del-One Foundation and its' efforts, please visit www.del-one.org and click on the Del-One Foundation link.

DEL-ONE SCHOLARSHIPS



Looking for assistance with college costs? Del-One can help!

Del-One is offering \$2,500 scholarships to high school seniors in Delaware.

The deadline to apply is March 15, 2019. Visit www.Del-One.org and click on youth savings, or visit any branch for more information.

High school and college-age members can enjoy a variety of products and services designed to help achieve financial success and independence. Visit www.Del-One.org to learn more.

SHARES	DIVIDEND RATE	APY ^B
Regular Shares \$100+	0.20%	0.20%
Christmas & Vacation Clubs & WINcentice Savings	0.20%	0.20%
I.R.A. Shares	0.40%	0.40%
Money Market ⁴		
\$5,000.00 - \$24,999.99	0.40%	0.40%
\$25,000.00 - \$49,999.99	0.50%	0.50%
\$50,000.00 - \$99,999.99	0.60%	0.60%
\$100,000.00 - \$249,999.99	0.70%	0.70%
\$250,000.00+	0.75%	0.75%
Share & I.R.A. Certificates ⁵		
6 Month	0.50%	0.50%
12 Month	1.75%	1.76%
18 Month	2.00%	2.02%
24 Month	2.00%	2.02%
36 Month	2.25%	2.27%
42 Month	2.05%	2.07%
60 Month	2.90%	2.94%
Regular & Student Life		
Checking		
\$500+	0.10%	0.10%
Better Life Checking		
\$.01 - \$25,000.00 Tier 1 ⁶	1.00%	1.00%
\$.01 - \$25,000.00 Tier 2 ⁷	1.98%	2.00%
\$.01 - \$25,000.00 Tier 3 ⁸	2.96%	3.00%
All BLC Tiers \$25,000.00+	0.20%	0.20%
BLC Qualifications Not Met	0.10%	0.10%
Business Checking		
\$1,000+	0.10%	0.10%

LOANS	APR ^A
Share Secured <small>Current Share Rate Plus</small>	3.00%
Signature* <small>Rates as Low as</small>	9.24% ^C
VISA® <small>As Low as 11.25% up to 17.25%</small>	0% Intro
New Vehicle* ¹ <small>Rates as Low as</small>	4.25% ³
Used Vehicle* ² <small>Rates as Low as</small>	4.74% ³
New Motorcycle* <small>Rates as Low as</small>	5.00%
Used Mortorcycle* <small>Rates as Low as</small>	5.74%
New Boat* <small>Rates as Low as</small>	7.25%
Used Boat* <small>Rates as Low as</small>	7.74%
HOME EQUITY LOANS	
Variable Rate* <small>Rates as Low as</small>	LTV ≤ 85% 4.50% ^D
Fixed Rate First Lien ^C <small>Rates as Low as...</small>	LTV ≤ 85%
5 Year	4.25%
10 Year	4.50%
15 Year	4.74%
20 Year	5.15%
Fixed Rate Second Lien* <small>Rates as Low as...</small>	LTV ≤ 85% 5.00%
5 Year	5.00%
10 Year	5.25%
15 Year	5.50%
20 Year	6.00%
Fixed Rate Second Lien* <small>Rates as Low as...</small>	LTV ≤ 86% to 100% 6.74%
5 Year	6.74%
10 Year	7.00%
15 Year	7.05%
20 Year	7.20%

JUMBO TERM SHARE CERTIFICATE RATES

TERM	A.P.R. ^A \$50,000 Certificate	A.P.Y. ^B	A.P.R. ^A \$100,000 Certificate	A.P.Y. ^B
6 Month	0.60%	0.60%	0.70%	0.70%
12 Month	1.85%	1.87%	1.95%	1.97%
18 Month	2.20%	2.22%	2.30%	2.32%
24 Month	2.20%	2.22%	2.30%	2.32%
36 Month	2.35%	2.38%	2.50%	2.53%
42 Month	2.20%	2.22%	2.35%	2.38%
60 Month	3.00%	3.04%	3.00%	3.04%

NMLS#543572
Effective 12/1/18.
Rates subject to change. Early withdrawal penalties may apply. Rates accurate as of above listed date.
Other terms and rates available.
Members may contact any CU staff member for further information on applicable fees and terms.

*Rate includes up to .25% discount for having or opening a CU checking account with direct deposit, or a CU checking account with auto pay, not lower than floor rate.
A) A.P.R. = Annual Percentage Rate
B) A.P.Y. = Annual Percentage Yield
C) Rates may vary based on credit worthiness.
D) Rates based on the Prime Rate of 9/27/2018 (10/1/18 for VISA)
1. New Vehicles include: Auto, Truck & Van
2. Used Vehicles include: Auto, Truck & Van
3. Rates may vary based on term, down payment, and credit worthiness.
4. Minimum balance of \$5,000 to avoid fee.
5. \$500 minimum balance.
6. Pays if member completes at least 10 signature based debit card transactions, has at least \$100 monthly direct deposit or current Del-One loan balance and receives eStatements.
7. Pays if member completes at least 15 signature based debit card transactions, has at least \$500 monthly direct deposit or \$5000 aggregate Del-One loan balance and receives eStatements.
8. Pays if member completes at least 15 signature based debit card transactions, has at least \$500 monthly direct deposit, has at least \$100,000 aggregate Del-One loan balance OR \$100,000 aggregate Del-One share balance and receives eStatements.

IMPORTANT INFORMATION

MEMBER SERVICE

(302) 739-4496 or
webmaster@del-one.org

24/7 ACCOUNT ACCESS

(302) 739-2391 or
(800) 308-2020

LOANS-BY-PHONE

(302) 739-4496

VISA® PHONE NUMBERS

(866) 795-1421 for
VISA® Credit Cards Lost /Stolen
VISA® Customer Service
VISA® Fraud
VISA® Dispute
VISA® PIN Change

INTERNET ADDRESS (24/7)

www.Del-One.org

BRANCH HOURS

*Wilmington**
9:00 AM to 5:00 PM, MON-FRI
9:00 AM to 12:00 PM, SAT

Downtown Dover

9:00 AM to 5:00 PM, MON-FRI

Dagsboro & Newark

9:00 AM to 5:00 PM, MON-THU
9:00 AM to 6:00 PM, FRI

Smyrna, Milford*, Seaford*, West Dover*,*

New Castle, and Georgetown*
9:00 AM to 5:00 PM, MON-THU

9:00 AM to 6:00 PM, FRI
9:00 AM to 12:00 PM, SAT

**Drive Up (iTM)*

8:30 AM to 5:30 PM, MON-THU
8:30 AM to 6:30 PM, FRI
8:30 AM to 1:30 PM, SAT



HOLIDAY CLOSINGS



Martin Luther King Jr. Day, Tuesday, January 21, 2019

President's Day, Monday, February 18, 2019

Good Friday, April 19, 2019

