

Q Nickel Dime Quarterly

A Publication For Members of Del-One Federal Credit Union



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A FOND FAREWELL AND A NEW CEO

President & CEO, Dion Williams, who has served as Del-One's leader since 2011 has made the decision to return to his native North Carolina, where he will continue to serve in the Credit Union industry while being closer to his family.

As a result, the Del-One Board of Directors is pleased to announce the selection of Ron Baron, MBA as Interim President & CEO. Currently, Ron is the Chief Financial Officer for Del-One. In this interim position, Ron will be responsible for leading Del-One Federal Credit Union, which currently has 10 branches with a new branch to open very soon in Middletown. Del-One maintains branches in all three counties and serves over 66,000 members.

Del-One Board Chairman Nancy J. Shevock states that "The Board of Directors and staff at Del-One wish Dion and his family all the best as they settle back in their home state of North Carolina."

Chairman Shevock also states that "Del-One's Board of Directors developed a succession plan for situations such as this. The loyal Del-One members and dedicated staff of Del-One can be assured that Del-One remains a very sound and successful financial institution. Our membership continues to grow because of the reputation that Del-One has developed over the last 59 years. We are confident under Ron's leadership that we will continue our dedication and service to all of our members."

Dion Williams expressed thanks for "the distinct honor of serving the members of Del-One over the past 8 years. With an outstanding staff and engaged and experienced Board, the credit union is poised for future success. I will be cheering on the continued success of this fine organization from North Carolina and look forward to coming back to visit in the future!"

Ron Baron added "the culture and focused future direction for Del-One are a product of Dion's and the Board's leadership, built over the last several years. I am humbled and excited at the opportunity to continue the Credit Union's success. Anyone can understand Dion's motivation to return to North Carolina. Dion is leaving the Del-One family with a great standard for all of us to continue to follow, that of "serving our member/owners with a servant's heart".

Nancy Shevock
Board Chair

Ron Baron, MBA
Interim President/CEO

Dion L. Williams, CFP, MBA
Outgoing President/CEO

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:



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:

M.A.G. Towing and Auto Service Center

SEG OF THE MONTH

JANUARY - Waste Masters Solutions

FEBRUARY - Horizon Services

MARCH - Indian River School District



ANNUAL MEETING

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 5:15 PM (*no early admittance*). The business portion of the meeting will begin at 5:30 PM, immediately followed by a buffet dinner and awards ceremony.

Del-One members and guests who wish to attend the 2019 Annual Meeting must purchase admission tickets for \$5.00 per person at any Del-One FCU branch location. 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 a great success and we look forward to seeing you at the Annual Meeting!



Robert Ziegler
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Phone: (302) 643-3021 Fax: (302) 892-3384
Cell: (302) 650-5244 Robert.Ziegler@Lfg.com

When Saving For Retirement Becomes Spending in Retirement

This is the time of year when a lot of people are contemplating retirement. The thought of going into the summer retired is a great way to begin the next phase in life.

Those who are retiring are at a brand-new crossroads in life. They've spent the last 30+ years saving for retirement and now is time to put those funds into action to hopefully provide them an enjoyable retirement. This is the time when they need a financial advisor the most. The questions become more detailed and have more concerns attached to them. How much do I need each year in income? Will I have enough 20 years from now? Where is the best place to put my retirement savings? What if I need nursing home care? Is there anything left for my spouse or kids? If my medical expenses go up as I get older and my income stays stable how will I afford it? There are some who don't need the additional income from their investments but they still have concerns about the money they saved while they were working.

I'm fortunate to be able to work with our clients during this time to help provide them a variety of solutions to a variable array of issues. A good conversation about your overall financial picture can allow me to provide the guidance to help put you on the best path for retirement. After all, that's what I'm here for!

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@lfg.com to schedule a time to meet at your local Del-One branch and talk about your situation.

Robert Ziegler is a registered representative of Lincoln Financial Advisors Corp. Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Del-One Federal Credit Union and Lincoln Financial Advisors have formed a strategic alliance. Securities, investment advisory services and insurance products offered through Lincoln Financial Advisors are not insured by NCUA or any other Federal agency, are not deposits of any credit union, not guaranteed by the credit union, involves investment risk and may lose value up to the full value of principal invested. Del -One is not an affiliate of Lincoln Financial Advisors. CRN-2449385-030519

SHARE AND IRA CERTIFICATES WITH A RATE BONUS!

Ready to Invest? *Del-One can help.*



Compare Rates & Terms



Rate Bonus
with a Better Life Checking
Rates currently as high as
3.45%^{APY*1}



Bump-Rate²
Switch to a new higher rate with your existing certificate mid-term using the Bump-Rate Feature.



ESI
EXCESS SHARE
INSURANCE

Federally Insured by NCUA
NCUA
National Credit Union Administration

Call (302) 739-4496 today, visit our website www.Del-One.org or visit your local branch for more information.

*Annual Percentage Yield. Early withdrawal penalties may decrease earnings. Del-One membership is required

1 Other conditions and restrictions may apply; rate(s) subject to change. Unless you reinvest or redeem your certificate at maturity, it will be automatically renewed at the then current rate for the same term.

2 Only available on certificates with a Bump Rate option

I ♥ Del-One

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!

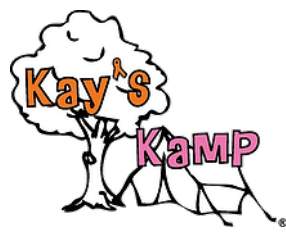


Del-One Foundation
Working Hand in Hand For a Better Life.

DEL-ONE FOUNDATION RAISES AND DONATES OVER \$44,000 IN 2018!

The Del-One Foundation, founded in 2009, is a nonprofit corporation that raises funds for charitable purposes in the state of Delaware. Each year, Del-One employees submit suggestions of local charities in need, and a board of volunteers chooses those the Foundation will support. The staff, members, families and friends of Del-One FCU participate in a variety of fundraising activities throughout the year to raise funds and awareness for the chosen charities.

For 2019, the Del-One Foundation is excited to participate in events and fundraising activities for **Kay's Kamp**, the **Trauma Survivors Foundation**, the **Harry K Foundation**, and **Lori's Hands**. Visit www.Del-One.org and click on the Del-One Foundation link for more information on these organizations and the events involved.



Del-One Foundation's
8th Annual CHARITY
GOLF
TOURNAMENT

09.19.19



MAPLE DALE COUNTRY CLUB GOLF | 180 MAPLEDALE RD, DOVER, DE
Visit www.Del-One.org for more information on registration and sponsorship opportunities.



Del-One Federal Credit Union
**Community
Appreciation
Days**



Come out and join us on June 1st for **FUN, FOOD, and EXCITEMENT!** There will be a live radio remote with **88.7 The Bridge** as well as shred trucks available from **Lifestyle Document Management, Inc.** *Come Join the fun!*

📍 **Sussex County - Seaford Branch**
Saturday, June 1st 9 AM to 12 PM

Other Upcoming Community Appreciation Days Include:

📍 **Kent County - West Dover Branch**
Saturday, August 10th 9 AM to 12 PM

📍 **New Castle County - New Castle Branch**
Saturday, October 5th 9 AM to 12 PM

We Support Local:

- **Amy Cool's Ice Cream**
- **The Fairy Paint Box**
- **Caricatures by Jim Rehak**

...and more!



SHARES	DIVIDEND RATE	APY ^B
Regular Shares \$100+	0.20%	0.20%
Christmas & Vacation Clubs & WINcentive Savings	0.20%	0.20%
I.R.A. Shares	0.40%	0.40%
Money Market ^d		
\$5,000 - 24,999.99	0.40%	0.40%
\$25,000 - \$49,999.99	0.50%	0.50%
\$50,000 - \$99,999.99	0.60%	0.60%
\$100,000 - \$249,999.99	0.70%	0.70%
\$250,000+	0.75%	0.75%
Share & I.R.A. Certificates ⁵		
6 Month	0.50%	0.50%
12 Month	1.80%	1.82%
18 Month	2.00%	2.02%
24 Month **up to	2.85%	2.89%
36 Month **up to	2.90%	2.94%
42 Month **up to	2.95%	2.99%
60 Month **up to	3.30%	3.35%
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 Current Share Rate Plus	3.00%
Signature* Rates as Low as VISA [®]	9.50% ^C 0% Intro
As Low as 11.50% up to 17.50%	
New Vehicle ^{*1} Rates as Low as	3.74% ³
Used Vehicle ^{*2} Rates as Low as	4.50% ³
New Motorcycle* Rates as Low as	5.00%
Used Motorcycle* Rates as Low as	5.74%
New Boat* Rates as Low as	7.25%
Used Boat* Rates as Low as	7.74%

HOME EQUITY LOANS	LTV < 85%
Line of credit variable rate* Rates as Low as	4.75% ^D
Fixed Rate First Lien* ^c Rates as Low as	LTV < 85%
5 Year Rates as Low as	4.00%
10 Year Rates as Low as	4.25%
15 Year Rates as Low as	4.50%
20 Year Rates as Low as	4.74%

Fixed Rate Second Lien* ^c Rates as Low as	LTV up to 85%
5 Year Rates as Low as	4.50%
10 Year Rates as Low as	4.74%
15 Year Rates as Low as	5.00%
20 Year Rates as Low as	5.25%

Fixed Rate Second Lien* Rates as Low as	LTV 86% to 100%
5 Year Rates as Low as	5.50%
10 Year Rates as Low as	5.74%
15 Year Rates as Low as	6.00%
20 Year Rates as Low as	6.25%

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 **up to	2.95%	2.99%	2.95%	2.99%
36 Month **up to	3.00%	3.04%	3.00%	3.04%
42 Month **up to	3.05%	3.09%	3.05%	3.09%
60 Month **up to	3.40%	3.45%	3.40%	3.45%

NMLS#543572
Effective 4/1/19.
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.
**Rate includes a 25 bp bonus for having a Better Life Checking account.
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 as of 12/14/2017 (1/1/18 for H/E)
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 and receives eStatements.

IMPORTANT INFORMATION

MEMBER SERVICE (24/7)
(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 (Live Teller)*
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

**Middletown Branch at
751 Warwick-Middletown Rd
Opening soon!**

HOLIDAY CLOSINGS

Memorial Day, Monday, May 27, 2019
Independence Day, Thursday, July 4, 2019

