

News for members of New Castle County Delaware Employees Federal Credit Union

April 2024

Your Next Vacation Is Ripe for the Picking With a Vacation Loan From New Castle County Delaware EFCU

- Rates as low as 8.50% APR*
- One-year term
- Easy online application
- Available May 20 September 20

Contact us today to get started.

*APR=Annual Percentage Rate.

Delaware Basketball Tournament

5033701

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government





Ashley & Amy, New Castle County Delaware Employees FCU

On Saturday, March 16th volunteers from Delaware Credit Unions came together to help with the Special Olympics of Delaware State Basketball Tournament in Newark, DE. Volunteers filled various positions within operations, score keeping, and announcing. This was the first event with Special Olympics of Delaware as the newly elected state charity of choice.

The Special Olympics of Delaware provided a wonderful experience for athletes, volunteers, and spectators. The day was filled with comradery, determination, fun and of course, medals! Credit Union volunteers witnessed the hard work and

dedication that the athletes put forth, as well as the positive values exemplified by the community.



Special Olympics Delaware

2024 FEE SCHEDULE

Share Draft Fees	Per	Current Amount
Share Draft Copy	Item	4.00
Share Draft Stop payment	ltem	20.00
	Series	30.00
ACH Stop Payment	Item	20.00
ACH/Share Draft NSF Fee	ltem	20.00
Return ACH/Share Draft Fee	ltem	30.00
ACH Manual Processing	ltem	5.00
Visa/Visa Debit Damaged Replacement Card	Card	5.00
Visa/Visa Debit Rush Card Fee		30.00-60.00

Misc. Fees	Per	Amount
Statement Copy	Month	1.00 per page
	6 Months +/1 Year	12.50/25.00
Outgoing Wire Fee	ltem	15.00
Subordination Request	Fixed Rate/PrimeLine	150.00/200.00
Copy of Corp Share Draft	Item	4.00
CU Bank Checks Made to 3 rd Party	Item	2.00
Money Order	ltem	2.00
Money Order Stop Payment	ltem	20.00
Dormant Account Fee	Month	2.00
**Returned Mail Fee	Month	2.00
Account Reconciliation	Hour	25.00
Early Christmas Club Closure Fee		5.00



Don't forget to tell us about the new babies in your family. As soon as they have social security numbers, we'll deposit the first \$5 to open their accounts. Bring in a picture for our bulletin board and we'll put it up for other members to admire.

Loans The Board of



Directors set the following rates for the calendar month of April 2024:

Loan Type

Summer Loans

Rates as low as......8.50%+

Collateral with equity discount

New & Used–Vehicles Rates as low as4.24%†

Motorcycles Rates as low as5.24%†

Boats. Motor Homes. Travel Trailers, RVs, etc.) Rates as low as5.74%*

Signature

Rates as low as......8.50%†

Home Equity (Fixed Rate, Closed End) Rates as low as4.74%†

Share Secured

VISA Credit

*APR (Annual Percentage Rate)

† Rates will vary depending on repayment terms, credit worthiness and other discounts that may apply. Rates subject to

change without notice.

7833300



APR*

HOLIDAYS

Our scheduled holidays for the year are posted on our website. Here's when we will be closed between now and the next issue of Tipster:

Memorial Day		May 27, 2024
Juneteenth (observed)	3	
Independence Day		

Unscheduled closings: We close whenever non-essential county offices are closed. You may call 395-5200 to find out about unscheduled closings due to weather or other emergencies. 5910064

Scrambled Lucky Numbers

In every issue of Tipster, we publish five scrambled member numbers. Find your number and give us- a call. We'll put \$10 in your shares! Then, with your permission, we'll publish your name as a winner in the next issue of Tipster.

Be sure to look for your number in this issue...



Good Luck to everyone!!!

Savings & Investment Dividends

Board of Directors declared the following dividends:

Share Type	Rate	APY**
Regular Shares \$125 and over	.20%	.20%
Checking \$1,000 and over	.20%	.20%
Christmas Club/Vacation Club	.15%	.15%
IRA Accumulation Shares	.50%	.50%
Preferred Shares	.15%	.15%
Money Fund Shares	.30%	.30%

For all accounts except Money Fund Shares, the dividend period was March 2024.

For Money Fund Shares, the dividend period was the week ending March 26, 2024.

Money Fund Dividends are calculated daily and paid weekly.

All other dividends are based on average daily balance and distributed on the last day of the month of the dividend period.

Dividends declared are based on available earnings of the Credit Union.

For more information on terms, conditions and rates, please contact the Credit Union.



LENDER

FACTS WHAT DOES NEW CASTLE COUNTY DE EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
	 Social Security number and credit card or other debt insurance claim history and overdraft history payment history and wire transfer instructions
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons New Castle County DE Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Castle County DE Employees Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our	- Call (302) 395.5350
sharing	Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
	However, you can contact us at any time to limit our sharing.
Questions?	Call (302) 395.5350 3707500

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What we do	
How does New Castle County DE Employees Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does New Castle County DE Employees Federal Credit Union collect my personal information?	 We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or file an insurance claim show your driver's license We also collect your personal information from others, such as credit bureaus,
	affiliates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies New Castle County DE Employees Federal Credit Union has no affiliates
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, consumer reporting agencies, data processors, and check/share draft printers
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT



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