

# TIPSTER

**NCCo**  
**DELAWARE**  
**EMPLOYEES**  
**FEDERAL CREDIT UNION**  
Member Owned . . .  
Member Driven

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

October 2025

*Give the Gift that keeps on Giving...*

## *Credit Union Membership-*



Looking for a quick way to make a buck? We can help! Just tell your family members and co-workers about the value of joining your Credit Union. We'll give you \$5.00 for each new member you refer and we'll deposit the \$5.00 membership fee for your referrals! As an extra bonus we'll give you \$25.00 more if your referral closes a loan with us within 60 days from the time of joining.

*So spread the word and get rewarded. Questions, stop by our office or give us a call!*



Mark  
your  
Calendar

**SAVE  
THIS  
DATE...**

**March 7, 2026**

*Annual Meeting  
of Members*

## Holiday Loans

as low as **8.00%**  
APR\*\*



## *Finances feeling a little frosty?*

Melt your budget blues with a holiday loan from New Castle County Delaware Employees Federal Credit Union! We'll help you cozy up to cash, so you can turn those wish lists into checklists. Or, trade in the cold, snowy weather for the warm, sandy beaches of your favorite vacation spot. Whatever you decide, you'll enjoy:

- Loan amounts up to \$2,500
- One-year term
- Rates as low as 8.00% APR
- Available November 10 - February 13

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Don't wait to soak up the warmth and joy of the season. Stop by to apply for a holiday loan today!

APR=Annual Percentage Rate. At 8.00% APR the monthly payment is \$86.98 for each thousand dollars borrowed on a one-year term. Other discounts may apply.

# Savings & Investment Dividends

Board of Directors declared the following dividends:

| Share Type                      | Dividend Rate | APY** |
|---------------------------------|---------------|-------|
| Regular Shares \$50.00 and over | .25%          | .25%  |
| Checking \$1,000 and over       | .20%          | .20%  |
| Christmas Club/Vacation Club    | .15%          | .15%  |
| IRA Accumulation Shares         | .55%          | .55%  |
| Preferred Shares                | .15%          | .15%  |
| Money Fund Shares               | .35%          | .35%  |

For all accounts except Money Fund Shares, the dividend period was September 30, 2025.

For Money Fund Shares, the dividend period was the week ending September 30, 2025.

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.

\*\*Annual Percentage Yield



# 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.

*We had one lucky winner from the last issue, Congratulations*

*Lisa McNulty*



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

*Good Luck to everyone!!!*

# Lil' Dividends:



Welcome: **Anthony J Luciano Jr.**,

Born: **August 26, 2025, 6lbs, 3 oz., 19 1/4 inches**

Proud Parents: **Tara Anthony and Anthony Luciano**

Proud Mimi and Pop: **Stacy & Tim Anthony**

Be sure to let us know when you've got new little ones and bring us a picture for our bulletin board. We'll pitch in \$5.00 to open their accounts as soon as they have social security numbers.

# Loans

The Board of Directors set the following rates for the calendar month of October 2025:

## Loan Type APR\*

### Holiday Loans

(available on 11/10/25)

Rates as low as.....8.00%†

### Collateral with equity discount

New & Used-Vehicles

Rates as low as .....4.24%†

Motorcycles

Rates as low as .....5.24%†

Boats, Motor Homes,  
Travel Trailers, RVs, etc.)

Rates as low as .....5.74%†

### Signature

Rates as low as.....8.50%†

### Home Equity

(Fixed Rate, Closed End)

Rates as low as .....4.74%†

### Share Secured

Rates as low as.....3.25%

### Pay-Day Alternative (PAL).....

24.99%

### VISA Credit Card.....

12.00%

4008006

\*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.



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# ATM FEES CAN BE SCARY!

Skip the fees at  
**55,000**  
Allpoint ATMs



# Important Numbers

## Lost/Stolen Debit Card

1-800-991-4965

## Lost/Stolen Credit Card

1-800-325-3678

## Visa Credit Card Customer Service

1-800-423-7503

## Visa Debit Activation

1-800-456-6870

# Remote Deposit Capture

## Deposit Checks Anytime, Anywhere!

Say goodbye to trips to the office and hello to convenience! With **Remote Deposit Capture**, you can easily deposit checks using your smartphone.

### Why You'll Love It:

- Convenience: Deposit checks from the comfort of your home or on the go—24/7 to your checking account.
- Time-Saving: No more waiting in line, snap a photo and you're done!
- Secure: Your transactions are protected with advanced security measures.

### Getting Started is Easy!

1. Sign and acknowledge the RDC Terms and Conditions Agreement.
2. Download our mobile app.
3. Sign in to your account.
4. Take a picture of your check.
5. Submit and relax!



**For more Mobile Deposit Information, visit our website, give us a call or simply stop in the office.**

## 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:

**Columbus Day.....October 13**

**Veterans Day.....November 11**

**Thanksgiving Day.....November 27**

**Day after Thanksgiving...November 28**

**Christmas Eve.....December 24\***

**Christmas Day.....December 25**

**New Years Day.....January 1**

\*Call or check our website to confirm holiday hours.

Unscheduled Closings: We close whenever non-essential county offices are closed. You may call 395-5200 for information on unscheduled closings due to weather or other emergencies.



## 6 Month Share Certificate Special

Your money deserves more. With our 6-Month Share Certificate, you'll earn a powerful 3.95% APR (Annual Percentage Rate) – no guess work, no risk. The maximum deposit is \$50,000.00 from October 15 thru November 15.

### Lock in now before it's gone, great rates don't wait.

Deposits are insured by NCUA for up to \$250,000, minimum deposit of \$500.00 is required, penalty for early withdrawal will apply. At maturity the Annual Percentage yield will be 4.03% . Dividends are compounded daily and paid monthly. IRA Share Certificates are compounded daily and paid at the end of the term.

## Attention Christmas Club participants...

Christmas Club funds were deposited to your Regular Shares on the evening of September 30th.

## Happy Shopping.



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# tied up IN HOLIDAY expenses?

SIGN UP FOR SKIP-A-PAY TODAY!



## HOLIDAY FINANCES LOOKING A LITTLE DIM?

Light up your budget with Skip-a-Pay from New Castle County Delaware Employees Federal Credit Union! We'll reignite your wallet by letting you skip the December payment on your qualifying loan[s].\*

*Not sure what you'll do with all the extra cash? Here are some bright ideas:*

- Purchase gifts and goodies for your loved ones
- Prep your home for holiday visitors
- Book that winter trip to the Bahamas
- Relax and enjoy a stress-free season

**To sign up, complete the attached request form and pay the \$25 fee per loan skipped. Hurry – this deal won't shine on forever!**

### Skip A Pay

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Loan(s) You Wish to Skip: \_\_\_\_\_

Method of Payment: ☐ Cash/Check ☐ Account Transfer from Share \_\_\_\_\_

Signature: \_\_\_\_\_

\*Open end loans, PrimeLine mortgages and Visa® credit cards are excluded from this offer. Interest will continue to accrue on your loan.

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**New Castle County Delaware Employees Federal Credit Union**

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