

TIPSTER

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

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

January 2026

Chill Out:

Remote deposit capture
makes depositing checks a breeze



Deposit Checks Anytime, Anywhere!

Say goodbye to trips to the office and hello to convenience! With our new **Remote Deposit Capture**, you can easily deposit checks using your smartphone. It's convenient, time saving and secure.

- All owners must sign and acknowledge the terms and conditions (original signature required).
 - A valid email address is required.
 - Checking account must be established for at least 1 year.
 - Deposits can only be made to checking accounts.
 - Deposit deadline is 2:30 p.m. each business day.
 - All checks must be properly signed and endorsed as "NCCDEFCU Mobile Deposit Only".
 - If check(s) not properly endorsed deposit will be rejected.
 - All deposits will have a 2-business day hold (NO EXCEPTIONS).
 - Maximum deposit per day \$2,500.00.
 - If deposit is accepted, funds will show in account with hold between 4:30 p.m. – 5:30 p.m.
 - Do not destroy your RDC deposit checks until you receive full credit, 90 days is recommended.
- The Credit Union will not have copies of the checks and is not responsible to do so.
- Please read your signed and acknowledged terms and conditions disclosure for more important information.

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.

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Savings & Investment Dividends

Board of Directors declared the following dividends:

Share Type	Dividend Rate	APY**
Regular Shares \$50 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 December 31, 2025.

For Money Fund Shares, the dividend period was the week ending December 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



Start the New Year right with **SURCHARGE-FREE CASH** from Allpoint



Allpoint

Enjoy 55,000 Surcharge-Free ATMs during holiday, weekend and after-hours branch closings.

<https://www.allpointnetwork.com/>

Lil' Dividends:

Welcome: **Elle Ann Roberts, 6 lbs. 12 oz,**
Born July 30, 2025,

Proud Parents: **Meghan & David Roberts Jr.,**
Proud Grandparents: **Christine and David Roberts Sr.**

5230442

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.



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!!!



Important Numbers

Lost/Stolen Debit Card.....1-800-991-4965

Lost/Stolen Credit Card.....1-800-325-3678

4042132

Visa Credit Card

Customer Service.....1-800-423-7503

Visa Debit Activation.....1-800-456-6870

SAVE BIG ON TAX PREP Lock In Your Discount Now

Plus, enter for a chance to win \$10K

Save Now



**SCAN CODE TO GET DISCOUNT
OR VISIT**

<https://taxservices.lovemycreditunion.org>



Loans

The Board of Directors set the following rates for the calendar month of January 2026:

Loan Type APR*

Holiday Loans (end 02/13/26)

Rates as low as8.00%†

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 as8.50%†

Home Equity

(Fixed Rate, Closed End)

Rates as low as4.74%

Share Secured

Rates as low as3.25%

VISA Credit Card12.00%

*APR (Annual Percentage Rate)

† Rates will vary depending on repayment term, credit worthiness and (for collateral loans) percent of retail financed.

Rates subject to change without notice.



FREE ANNUAL CREDIT REPORT

Here's a reminder of your right to receive a copy of your credit report. All consumers may request a free credit file disclosure, more commonly called a credit report, **once every 12 months**. You have three options to obtain the free report:

On the web: www.annualcreditreport.com

Toll free: 877-322-8228

By mail: Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30328-5281



Annualcreditreport.com is the only authorized source for consumers to access their credit reports online for free, and **consumers are advised to use caution with offers from unsolicited emails**.

Consumers are encouraged to view their credit reports regularly to check for inaccuracies or signs of identity theft. For information on how to dispute any errors, the Federal Trade Commission has published a new "facts for consumers" brochure, Your Access to Free Credit Reports, available at <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>.

HOLIDAYS

We follow the County's holiday schedule and will be closed:

Martin Luther King, Jr.'s Birthday.....January 19

President's Day.....February 16

Good Friday.....April 3

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. But Home Banking is available 24/7. All you need to do is sign up!

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.

NEW
LOCATION!

Annual Meeting of Members - March 7, 2026

Limited Seating
Reserve Early

Our Annual Meeting will be held at **Executive Banquet & Conference Center** located at **205 Executive Drive, Newark DE 19702** on **March 7, 2026**. Registration will begin at 11:15 a.m. with lunch being served from 12:00 pm to 1:00 p.m. The business meeting will begin at approximately 1:15 p.m.

In order to ensure that there's an accurate count for lunch, please complete the reservation form at the bottom of the page and return it to us by Monday, February 23rd. If you make a reservation with us and do not cancel 24 hours prior to the event you will be charged \$20.00. Guest are welcome, the guest fee per guest is \$20.00 and non-refundable. We will attempt to accommodate members who arrive without a reservation, provided there is adequate food and seating available. There will be a \$20.00 charge at the door to cover the overage with the Banquet Hall.

All members (whether dining or not) are welcome to attend the business meeting.

At the time this article was prepared, the Nomination Committee has offered the following candidates for the two open positions to serve 3- year terms:

Jerome "Jerry" Smuzynski: Jerome "Jerry" Smuzynski is a retired Police Officer who served with the New Castle County Police (20 yrs) and DE DNR Police (26 yrs). He is a life member of FOP Lodges 5 and 3 (Kent Co.). He held various positions with Lodge 3 on the Board of Directors to include President. He has fulfilled his Federal Regulatory requirements for Financial Literacy and Bank Secrecy Act and has served as a Board Member since 2022.

William Wayne Phillips: William Wayne Phillips has more than four decades of government service, including an honorable discharge from the U.S. Coast Guard, Wayne has built a career defined by leadership, integrity, and public trust. A master's degree graduate and the original owner of Helen's Sausage House. Before retiring from government service, Wayne served as a trustee on the County Pension Fund for two years, providing oversight and fiduciary guidance. As a National Guard Hearing Examiner, Wayne held final authority on disciplinary actions and terminations, ensuring fairness and accountability within the organization.

Wayne was appointed to the board to fill the vacant seat of Francis M Lally III, who passed away suddenly in 2024 and has fulfilled his Federal Regulatory requirements for Financial Literacy and Bank Secrecy Act.

Other nominations may be made by petition signed by not fewer than 25 (or more than 500) members. Nominations by petition must include a statement of qualifications and biographical data and must be received no later than the close of business February 13th. Nomination petitions must be accompanied by a signed statement by the nominee indicating willingness to serve.

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There will be no nominations from the floor and you must be present at the meeting to vote.

ANNUAL MEETING RESERVATION FORM

(please print clearly)

Person Attending _____ ☐ Member ☐ Joint Owner ☐ Guest

Person Attending _____ ☐ Member ☐ Joint Owner ☐ Guest

Member No. _____

New Castle County Delaware Employees Federal Credit Union

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