

# TIPSTER

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

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

April 2026

## Turn Your Daydreams into Departure Dates!

Ready to swap spreadsheets for sandy beaches? Trade your daily grind for sunshine, pool time, and that glorious “out of office” glow. Your next getaway is calling—and we’re making it easier than ever to say yes.

**With rates as low as 8.00% APR\* for 1 year**, your dream vacation doesn’t have to stay a dream. Whether you’re craving a quick weekend escape or a full blown tropical adventure, we’ve got the perfect way to make it happen.

### ♥ Why you’ll love this:

- **Fun now**, pay directly from your payroll
- **Short term** that fits your travel style
- **Stress free planning** so you can focus on the fun stuff
- **Easy online application**

Pack your bags, grab your shades, and let’s get you somewhere amazing. Paradise is waiting—and now it’s more affordable than ever.

*At 8.00% APR\* the monthly payment is \$87.01 for each thousand dollars borrowed for 1-year. \*APR=Annual Percentage Rate.*

**COMING  
SOON**

### NEW ONLINE BANKING SECURITY FEATURE

The protection of your information is very important to us. We are pleased to announce an added login security feature that helps guard your online information by adding another layer of identity verification to online financial interactions.

How does the new security feature work?

When logging into online banking on your computer, you will receive a message (text or voice) on your phone with a 6-digit code. You will be asked to enter this code to complete the login process on your computer. This feature takes the place of answering security questions when logging into online banking. This feature is also available in the mobile app.

What you need to do?

Please update your phone numbers in your online banking profile now to ensure that your online services are not interrupted.

**Important!** You will not be able to access online banking if we do not have your updated contact information.

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### 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!!!**

## Loans



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

### Loan Type APR\*

#### Summer Loans

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%

#### VISA Credit Card.....12.00%

\*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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## 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 March 2026.

For Money Fund Shares, the dividend period was the week ending March 31, 2026.

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



## 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:

**Good Friday.....April 3, 2026**

**Memorial Day.....May 25, 2026**

**Juneteenth (observed).....June 19, 2026**

**Independence Day.....July 3, 2026**

**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.

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

# NCUA

National Credit Union Administration, a U.S. Government Agency

## 2026 Fee Schedule

Share Draft Fees	Per	Current Amount
Share Draft Copy	Item	4.00
Share Draft Stop payment	Item	20.00
	Series	30.00
ACH Stop Payment	Item	20.00
ACH/Share Draft NSF Fee	Item	20.00
Return ACH/Share Draft Fee	Item	30.00
ACH Manual Processing	Item	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	Item	15.00
Subordination Request	Fixed Rate/PrimeLine	150.00/200.00
Copy of Corp Share Draft/M&T Check Copy	Item	4.00/12.50*
CU Bank Checks Made to 3rd Party	Item	2.00
Dormant Account Fee	Month	2.00
Returned Mail Fee	Month	2.00
Account Reconciliation	Hour	25.00
Early Christmas Club Closure Fee		5.00

\*M & T Checks over 18 Months Only

## Lil' Dividends:



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.

9405700

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

<b>Why?</b>	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.
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<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and credit card or other debt</li> <li>- insurance claim history and overdraft history</li> <li>- payment history and wire transfer instructions</li> </ul>
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<b>How?</b>	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.
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Reasons we can share your personal information	Does New Castle County DE Employees Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> 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
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<p>- Call (302) 395.5350</p> <p><b>Please note:</b> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>	3002665
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<b>Questions?</b>	Call (302) 395.5350
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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. <span style="float: right;">9510647</span>
How does New Castle County DE Employees Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- use your credit or debit card or file an insurance claim</li> <li>- show your driver's license</li> </ul> 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 <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> 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. <ul style="list-style-type: none"> <li>- <i>New Castle County DE Employees Federal Credit Union has no affiliates</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>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</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i></li> </ul>

File By 4/15

## Don't Miss the Deadline

### Lock In Your Discount

**File Now**









[https://links.lovemycreditunion.org/client/love\\_my\\_cu/banner?bid=6057&campid=91&clientid=17687&sid=1](https://links.lovemycreditunion.org/client/love_my_cu/banner?bid=6057&campid=91&clientid=17687&sid=1)

Remember and honor those who served.



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



<https://www.allpointnetwork.com/?gclid=CJ65keLy55QCFQZinAodf1MrSw>