TIPSTER

NCCo Delaware Employees Federal Credit Union
Member Owned . . . Member Driven

News for members of New Castle County Delaware Employees Federal Credit Union July 2026

8028373

- NOTICE -

The Supervisory Committee is requesting that you verify that the balances listed on your statement, as of ***June 30, 2026*** are accurate. If you find discrepancies on your statement, please contact our Auditor, in writing, at:

FJP & Associates, Inc.
7163 Rt. 158
Schenectady, NY 12306

No response is required if you agree with the balances shown on your statement.

Unless you report any difference within twenty days of the receipt of your statement, we will consider your account(s) as shown by this statement to be correct.

Lil' Dividends:

Welcome:

Cooper James Moyer
Born: **April 15, 2026**
6 lbs. 10 oz. 19 3/4 inches
Proud Parents: **Olivia & Jay Moyer**
Proud Grandparents: **Heather and Paul Mergenthaler**

Zayden S English
Born: **April 29, 2026**
6 lbs. 2 oz. 19 inches
Proud Parents: **Ernest English & Antonia Testa**
Proud Grandparents: **Vincent & Tiffany Testa**

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.

We had four lucky winners from the last two issues, Congratulations Lauren Reader, Jaime Dolan, Robert Stevenson and Teagan Reader!

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	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 June 2026.

For Money Fund Shares, the dividend period was the week ending June 30, 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

4510385

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

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:

Labor Day..September 7, 2026

Columbus Day...October 12, 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.

Loans

The Board of Directors set the following rates for the calendar month of June 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.

EQUAL HOUSING LENDER

0023482

NCCo Delaware Employees Federal Credit Union
Member Owned . . . Member Driven

in partnership with

sallie mae℠

6858502

Find the student loan that's right for you

Get money for school

We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate, career training and graduate students. When savings, grants, scholarships, and federal student loans aren't enough, these loans can help you get the money you need.

Get the money you need for school

Smart features. Great benefits.

- Multiple repayment options
- Competitive variable and fixed interest rates
- No origination fee and no prepayment penalty
- Borrow up to 100% of all your school-certified expenses for the entire year like tuition, fees, books, housing, meals, travel, and even a laptop

Smart Option Student Loan®

This loan is a smart solution for students pursuing a bachelor's or associate's degree or a certificate at a degree-granting school for a professional training and trade certificate courses (culinary, technical, etc.) at a non-degree granting school.

Graduate Loans

The Sallie Mae suite of graduate loans is designed for specific master's, doctoral, and professional programs, including medical, dental, MBA, law, health professions, and other graduate degrees.

Apply today at

salliemae.com/studentloans/nccdefcu

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Prequalification is not a firm offer of credit and does not guarantee loan approval. Prequalified rates are estimates and, if shown, are based on information you provide and a soft credit check. To apply for a loan, you must complete a full application and undergo a full credit review.

Loans for Undergraduate & Career Training Students are not intended for graduate students and are subject to credit approval, identity verification, signed loan documents, and school certification. Student must attend a participating school. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least $1,000.

Graduate School Loan and Graduate School Loan for Health Professions are for graduate students at participating degree-granting schools and are subject to credit approval, identity verification, signed loan documents, and school certification. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least $1,000.

1. Sallie Mae loans may be offered at a lower rate than PLUS depending on the creditworthiness of the applicant(s). Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

2. Advertised APRs for undergraduate students assume a $10,000 loan with a 4-year in-school period, a 6-month grace, and the longest loan term offered. Interest rates for variable rate loans may increase or decrease over the life of the loan based on changes to the 30-day Average Secured Overnight Financing Rate (SOFR) rounded up to the nearest one-eighth of one percent. Advertised variable rates are the starting range of rates and may vary outside of that range over the life of the loan. Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. To receive a 0.25 percentage point interest rate discount, the borrower or cosigner must enroll in auto debit through Sallie Mae. The discount applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment.

3. Advertised APRs for Graduate School Loan, MBA Loans, and Graduate School Loan for Health Professions assume a $10,000 loan with a 2-year in-school period, a 6-month grace, and the longest loan term offered. Interest rates for variable rate loans may increase or decrease over the life of the loan based on changes to the 30-day Average Secured Overnight Financing Rate (SOFR) rounded up to the nearest one-eighth of one percent. Advertised variable rates are the starting range of rates and may vary outside of that range over the life of the loan. Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. To receive a 0.25 percentage point interest rate discount, the borrower or cosigner must enroll in auto debit through Sallie Mae. The discount applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment.

4. Advertised APRs for career training students assume a $10,000 loan with a 2-year in-school period, a 6-month grace, and the longest loan term offered. Interest rates for variable rate loans may increase or decrease over the life of the loan based on changes to the 30-day Average Secured Overnight Financing Rate (SOFR) rounded up to the nearest one-eighth of one percent. Advertised variable rates are the starting range of rates and may vary outside of that range over the life of the loan. Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. To receive a 0.25 percentage point interest rate discount, the borrower or cosigner must enroll in auto debit through Sallie Mae. The discount applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment.

5. Fee savings are based on a calculation of Sallie Mae loan volumes and PLUS origination fees charged over the past 10 years. This comparison reflects fee differences only and does not account for total costs of borrowing, which may vary depending on loan term, interest rate, and other factors.

Sallie Mae loans are made by Sallie Mae Bank.

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Deposit products are offered through Sallie Mae Bank, Member FDIC.

Information advertised valid as of 05/26/2026.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLIEMAE.COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.