

ATTN: WE HAVE A VEHICLE FOR SALE



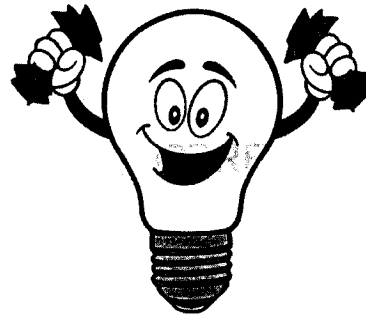
2013 Hyundai Elantra Limited

Mileage: 68,992

Color: Silver

In good condition.

This will be a sealed bid sale. Bids must be hand delivered to our office no later than 5PM January 31st, 2019. Sale will go to the highest sealed bid, above reserved amount. Financing available to our qualified members with credit approval. If interested, please call our office for details. 410-860-6290



Light News: From Your
Delmarva P.S.D. Federal
Credit Union 21167

P.O. Box 8083

Salisbury, MD 21802

(410) 860-6290

(410)860-6316

(410) 860-6280

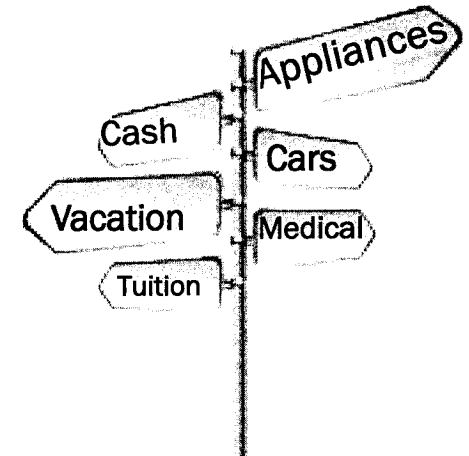
Website: www.delmarvacreditunion.com

Delmarva

PSD Federal Credit Union

Light News

1st Quarter 2019



Allow us to help take some of the financial burden from the holidays off your back! Apply for a loan today to help consolidate debt. Tax season is upon us as well; we can help keep Uncle Sam off your back too!



Annual Credit Union Shareholders meeting is coming up—check inside for details!!

Rate Report

(recently adjusted and subject to change)

Secured Loans

New Auto/Promotional Rates Start at **2.99%***

Used Auto/Promotional Rates Start at 4.50%*

New Boat/Start at 5.95%*

Used Boat/Start at 7.95%*

New Motorcycle/Start at 6.95% *

Used Motorcycle/Start at 8.95% *

New RV Loan/Promotional Rates Start 5.95%*

Used RV Loan/Promotional Rates Start 6.49%

Share Secured: 4%*

Unsecured Loans start at

Signature - 11.95%*

Super "5" Loan - 12.95%*

Education Loan - 6.95%*

Appliance/ Larger Home Purchase -6.95%*

All Seasons Loan - 7.95%*

Health Assistance Loan - 5.95%*



*Approved applications with credit score of 720 or above

The credit union has modified our loan policies. Please check with the credit union for further information concerning loans/terms.

Dividend Rates

The board of directors approved a 1.00% dividend rate on Regular Shares, Christmas club, vacation club, and miscellaneous savings accounts for the period of October 1st, 2018 to December 31st, 2018. In order for us to continue good dividend rates, there is a cap of **\$2,000.00** per member every 30 days.

Credit Union Closings

President's Day—Monday, February 18th, 2019

GAP Insurance

Guaranteed Asset Protection (GAP)

Helps cover the difference between your primary insurer's settlement and the loan balance on items directly related to the purchase of the vehicle. Ask about this benefit when you get your next secured loan.

We can save you hundreds of dollars versus going through a dealer.

USA Patriot Act

What this means to you: *When you open an account, we will ask your name, address, date of birth and other information that will allow us to identify you . *We will also ask to see your driver's license and/or other identifying documents.

This information will be kept confidential



Annual Credit Union Shareholders Meeting

MONDAY—March 11th, 2019 at 6:00PM

Delmarva Power Building

2530 N. Salisbury Blvd.

Salisbury, MD 2101

We look forward to seeing you there!

This Credit Union is Federally insured

National Credit Union administration insurance is backed by the full faith and credit of the U.S. government just like FDIC.

NCUA insures accounts up to
\$250,000.00

We now endorse third party student loans. See our website for details!!

Office Hours

7:30 AM - 5:00 PM

Monday thru Friday