

# Annual Credit Union Shareholders Meeting



MONDAY- March 9<sup>th</sup>, 2020 at 6:00 PM  
Delmarva Power Building  
2530 N. Salisbury Blvd.  
Salisbury, MD 21801  
*We look forward to seeing you there!*

## Did you know?

When you update your important information (such as phone number or address change, beneficiary, name, etc.) with Exelon, it doesn't change with us? Please make sure to check that we have all your correct information!

### Office Hours

7:30AM – 5:00PM  
Monday thru Friday



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

PO Box 8083  
Salisbury, MD 21802  
(410) 860-6290  
(410) 860-6316  
(410) 860-6280

Website:

[www.delmarvacreditunion.com](http://www.delmarvacreditunion.com)

Email:

[dpsdfcu@Comcast.net](mailto:dpsdfcu@Comcast.net)

**Delmarva**  
PSD Federal Credit Union

# Light News

1<sup>st</sup> Quarter 2020



Crippling debt weighing you down? Did you have some unexpected bills this winter? We have loans for all reasons. Let us help take some of the financial burden off you this winter with low interest rate loans!

Stop in to see us today!

# Rate Report

## Secured Loans start at:

New Auto - 3.50%\*  
Used Auto - 4.50%\*  
New Boat - 5.95%\*  
Used Boat - 7.95%\*  
New Motorcycle - 6.95%\*  
Used motorcycle - 8.95%\*  
New RV - 5.95%\*  
Used RV - 7.95%\*  
Share Secured is 4%

## Unsecured Loans start at:

Signature - 11.95%\*  
Super "5" - 12.95%\*  
Education - 6.95%\*  
Appliance/Larger Home - 6.95%\*  
All Seasons - 7.95%\*  
Health Assistance - 5.95%\*

\*Approved applications with a credit score of 720 or above.

The credit union has modified our loan policies. Please check with the credit union for further information concerning loan/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 1, 2019 through December 31, 2019. In order for us to continue good dividend rates, there is a cap of \$2,000.00 every 30 days.

## Credit Union Closings

Presidents Day - Feb 17<sup>th</sup>  
Good Friday - April 10<sup>th</sup>

## 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 the dealer.**

## This Credit Union is Federally Insured

National Credit Union administration insurance is backed by the full faith and credit of 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!!

We have updated our interest rates, as you can see in the loan tier summary, which has been included in this mailing!

## 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**