



Coronavirus putting a hold on your summer vacation? Let us help you get a swimming pool, boat or RV to keep your family happy this summer!

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!

NEW Office Hours

7:30AM – 4:00PM
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

Email:

dpsdfcu@comcast.net

Delmarva
PSD Federal Credit Union

Light News

3rd Quarter 2020



Save \$\$\$ by refinancing
your auto loan
with us today!

Come in today to see if you
qualify for one of our low
interest rate car loans!

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 3%

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 0.60% dividend rate on Regular Shares, Christmas club, vacation club, and miscellaneous savings accounts for the period of April 1, 2020 through June 30, 2020. In order for us to continue good dividend rates, there is a cap of \$2,000.00 every 30 days.

Credit Union Closings

Labor Day – September 7th, 2020
Last business day of each month

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; which you can find on our website or in our office.

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