

Moved, married, divorced, deaths, births, etc?

Please check with your credit un-

ion to make sure all important

information has been changed

with us. In the event of a death,

marriage, divorce, etc. your

accounts may not have a correct

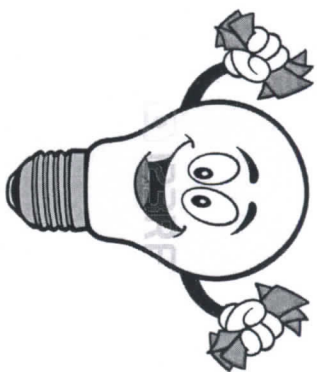
joint owner, beneficiary or other

important designations.

Please make sure all your

designations are as you

want them to be!!!



Light News: From Your

Delmarva P.S.D. Federal

Credit Union 211167

P.O. Box 8083

Salisbury, MD 211802

(410) 860-6290

(410)860-6316

(410) 860-6280

Website: www.delmarvacreditunion.com

Delmarva
PSD Federal Credit Union

Light News

4th Quarter 2018

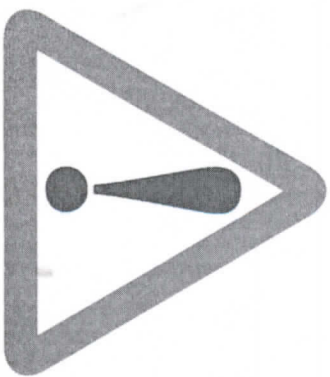


Fall into Loans!

It may be a bit early to think about Christmas, but it's never too early to think about how you are going to pay for Christmas! Let us help take the stress out of the holiday season. With our personal loans, we can help you bring the smiles to your loved ones faces!

We have increased our dividend rate on savings!

**LOOK
INSIDE!**



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 July 1, 2018 to September 30, 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

Thanksgiving, November 22, 2018

Friday, November 23, 2018

Monday, December 24, 2018

Christmas Day, December 25, 2018

New Year's Day, January 1, 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

Hoi Hoi Hoi!

Christmas Club Checks Coming Soon!

Look for your Christmas Club Checks by

November 1, 2018



WINTER LOANS

Are Here!

With low interest rates!



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