

Summer 2018

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Holiday Closings

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

Drive Into Summer With A Low Rate Vehicle Loan

Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you.

Start by making a list of what's important to you, be that excellent gas mileage or room for your growing family. Then do your homework by reviewing websites such as edmunds.com or kbb.com, and checking the annual auto issue of Consumer Reports. Keep in mind that a late model used vehicle may be the best value. According to Consumer Reports, vehicles lose 46 percent of their value in the first three years. That depreciation can work in your favor, giving you more vehicle for your money. Whether it's new or just new to you, you can't go wrong financing your vehicle with a credit union loan.

Call, click, or stop in the credit union for your application.



FICO Scores

The five components that derive your score:

Payment history contributes 35% of your score, credit utilization (how much do you have outstanding vs. your credit lines) is measured at 30%, length of credit history (15%), new credit applications (10%), and the respective mix of loans in your report (mortgage, auto loans, student loans, credit cards, term loans and utility companies formulate the remaining 10%). All have an impact on your score.

Many thanks to all our members who attended the 55th Annual Meeting in March.

We had a very good time seeing our members and having a productive meeting!



It's summer lovin' for Visionary FCU members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- **\$100 cash reward** for each new line activated with Sprint*
- **\$50 loyalty cash reward** every year for each line activated or transferred*
- **\$50 cash reward** for lines transferred into the program*
- **25% discount** on eligible accessories

*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.



Required Annual UCC4A Disclosure

UCC4A Disclosure must be provided to any member or business receiving or originating Cash Concentration or Disbursement (CCD) and Corporate Trade Exchange (CTX) credit entries via the ACH Network: (Reference 2008 ACH Rules Ref(s): Article 2.1.10, Notice by ODFI, & Article 2.1.11, Notice by RDFI, page OR 4)

Provisional Payment Disclosure

Credit given by us (Delco Postal Credit Union) to you (Credit Union Member) with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

- Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
- Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
- Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
- Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
- Leave your blinds/curtains exactly as they are when you're home.
- Beware of social media. Think twice before posting your detailed vacation plans on social media.
- Lock all external doors, windows, and the garage.
- Put at least one light in your house on a timer.
- If you have a security company, notify them that you are going out of town.



Find Us on Facebook!

**Become a fan of Delco Postal Credit Union and see what everyone is talking about!
Our latest Facebook winner is John D. of East Lansdowne, PA!
Like us and you could be next!**