



DEXSTA Federal Credit Union

Serving the New Castle County Community

Energy-Plus Home Equity Loan

Rates as low as

4.99%

APR for 5 years.*



Need new windows or thinking about replacing your roof or old heating or cooling system? You'll receive tax credits for certain upgrades to your home. See article on page 3 for more information and qualifying home improvements.**

When you take out an Energy-Plus Home Equity Loan, you'll be entered into a drawing for a \$500 gift card to either Lowes or Home Depot*** – to get you started!

*APR = Annual Percentage Rate. Rate may vary according to your credit profile and is current as of date of publication. No other discounts may be applied. Tax incentive upgrades are not required for the Energy-Plus Home Equity Loan. Please speak with a Member Service Representative for full details. **Contact your tax professional regarding complete tax incentive information. ***No purchase necessary. Chances of winning drawing depend on number of qualified entries. Please speak with a Member Service Representative for full details.

Re-energize Your Home and Take Advantage of Tax Credits



More low rates and terms available.

Skip-a-Payment



Skip your loan payment* in July and use the saved money for vacation, personal expenses or just enjoy the extra cash.

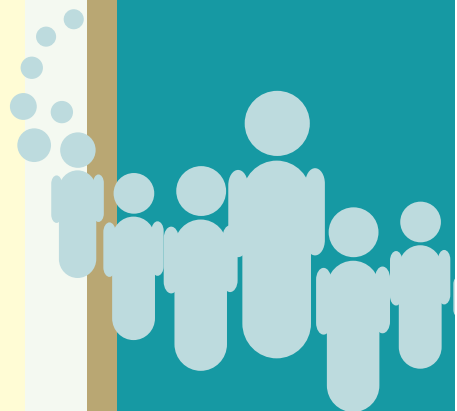
- ▶ Your loan term will be extended so your monthly payment won't change.
- ▶ A nominal \$25 setup charge for each loan payment skipped will be deducted from your savings or checking account, where funds are available.
- ▶ If you make payments by payroll deduction, the payment will be deposited to your savings, to be withdrawn at your convenience.

*Deadline for application is June 30. Interest will continue to accumulate on the loan. All loan payments must be current with a minimum outstanding balance of \$2,000 to qualify for this skip payment offer. The following loan types are excluded from the Skip-a-Payment offer: mortgage, home equity, credit card and overdraft protection. Delinquent loans are not eligible for this program. The first six payments of any new loan may not be skipped.



Financial Information from DEXSTA Federal Credit Union

Dollars & Sense



www.dexsta.com
(302) 571-0522

volume 10 number 2

Join Us for National Credit Union Youth Week

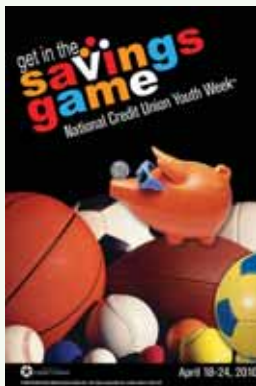
Visit any DEXSTA branch the week of April 18-24 and help us celebrate National Credit Union Youth Week. We'll have our prize wheel for the kids from 10:00 a.m. until 4:00 p.m. at the following branches:

- Monday: Prices Corner**
- Wednesday: Middletown**
- Friday: Foulk Road**

Also During Youth Week:

Those who open a Bill & Penny (ages 6-12) or \$tash (ages 13-17) account, as well as members with an existing DEXSTA Youth Account, receive a free state quarter collector set and will be automatically entered to win an iTunes gift card or an Apple iPod Nano with a deposit of \$50.00 or more.*

Get in the Savings Game Challenge - Be a Savings Winner!



Make any deposit to your Bill & Penny or \$tash account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. Must be under age 18 to participate.

**No purchase necessary. Chances of winning depend on number of qualified entries. Speak with a Member Service Representative for full details.*



We're Seeking Volunteers to Serve on the Supervisory Committee

The Supervisory Committee, with our Internal Auditor, reviews the Credit Union's records for accuracy, its assets for security and its procedures for the proper handling and use of funds. The Committee also makes recommendations to DEXSTA management and the Board of Directors that benefit the membership.

This is a terrific resume builder and a great opportunity for members to learn the operational aspects of DEXSTA. If you are interested, call 302-571-0522 ext. 870, or send an e-mail to supervisory.committee@dexsta.com.

Expectations of a Supervisory Committee Member:

- Attend monthly meetings
- Willingness to learn and express ideas
- Auditing knowledge is helpful but not required

Interested candidates must be 18 years or older, a member of DEXSTA, and able to be bonded.

Important Notice – Funds Availability

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule.

Effective February 27, 2010, the DEXSTA Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the **second** business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the **seventh** business day after the day of your deposit.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you.

You are welcome to contact the Credit Union with any questions you may have regarding this change. Thank you.

DEXSTA Federal Credit Union Privacy Notice

Our credit union is committed to making financial products and services available that will enable you to meet your financial needs and reach your financial goals while at the same time protecting your personal information and using it in a manner consistent with your expectations.

We stand behind the following privacy policy:

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Categories of Information We Disclose and Parties to Whom We Disclose

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements provided the following conditions are met:

- The services include marketing our own products or services or marketing other financial products or services designed to enhance our member service and offered pursuant to a joint agreement (i.e., insurance products, brokerage products, etc.).
- We will partner only with businesses that follow strict confidentiality requirements. We have a contractual relationship that prohibits the third party from disclosing or using the information other than to carry out the purposes for which we disclosed the information.

We may also disclose nonpublic personal information about our members and former members to nonaffiliated third parties as permitted by law.

Confidentiality and Security

We restrict access to nonpublic information about you to:

- Employees and volunteers who need to know that information to provide products or services to you;
- Our attorneys, accountants, and auditors on a need to know basis;
- Government authorities to comply with federal, state or local laws, rules and other applicable legal requirements;
- Consumer reporting agencies in accordance with the Fair Credit Reporting Act. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Personal Information:

We may also disclose nonpublic personal information about our members and former members to nonaffiliated third parties as permitted by law. Protecting your personal information is a high priority for everyone associated with the Credit Union.

What You Can Do:

DEXSTA Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

- Protect your account numbers, plastic card numbers, PINs and passwords. Never keep your PIN with your card, which can provide free access to your account(s) if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should use caution. Be wary of inquiries by "official representatives". Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Protecting your personal information is a high priority for everyone associated with our Credit Union! Please do not hesitate to call us if you have questions or suspect suspicious activity – we are here to serve you.

Make Energy-Efficient Improvements, Earn Tax Credits

Thanks to economic stimulus provisions, you may be eligible for federal tax credits, which generally are more valuable than tax deductions. A deduction reduces taxable income based on your tax bracket, while a credit gives you 100% of the credit back and is not based on income.

Here's an example: If you're in the 35% tax bracket, a \$1,000 deduction reduces your tax bill by \$350, but a \$1,000 tax credit reduces your tax bill by the full \$1,000. You claim the credit when you file your federal income tax return.

Tax credits are available for 30% of the cost of these energy-efficient home improvements – up to \$1,500, through 2010 – for existing primary homes only:

- Energy-efficient furnace, air conditioner, heat pump, or boiler
- Insulation
- Skylights, storm windows, and doors
- Non-solar water heater
- Roofs (metal and asphalt)
- Biomass stoves

Tax credits are available for up to 30% of the cost of these energy-efficient improvements—with no maximum dollar amount, through 2016—for existing primary homes, new home construction, rentals, and secondary homes:

- Geothermal (ground-source) heat pump
- Solar panels
- Solar water heater
- Small wind energy system

For more details about energy-efficient improvements, tax credits, and qualifications, visit Alliance to Save Energy at ase.org and Energy Star at energystar.gov.

See front page for details about DEXSTA's Energy Plus loan or call us at (302) 571-0522 to speak with a member service representative for all of your loan alternatives to help with these cost-effective improvements.

Important Dates To Remember

Saturday, April 10
DEXSTA Shred Event

Prices Corner Branch

Wednesday, May 5

Credit-Ability Seminar (rescheduled)

Call 571-0522 ext. 855 for more information.

Monday, May 31

Memorial Day

All branches closed.

Wednesday, June 30

July Skip-A-Payment Application Due

Monday, July 5

Independence Day Holiday

All branches closed.

DEXSTA FCU's Annual Shred-A-Thon

Join us for a free DEXSTA community event designed to help protect your identity.

Saturday, April 10th at our Prices Corner Branch
(1310 Centerville Road, across from the Acme shopping center).
9:00 a.m. – 12:00 noon.*

We will accept up to four boxes of paper documents per household. Stapled items and paper clips are OK.

*Rain or shine. DEXSTA Federal Credit Union assumes no responsibility for items left unattended. First come first served. We will not be able to accommodate shred documents when both trucks are filled to capacity. Please do not leave your empty boxes or containers.

Invest in **America** 

FTD is giving credit union members \$15 off flowers and gifts. To learn more about Invest in America, visit lovemycreditunion.org.

As a member of DEXSTA Federal Credit Union, you could save hundreds of dollars a year on car and home owners insurance with Liberty Mutual. Call for your free quote today!

Liberty mutual has representatives that live and work in your community. We know the area and it's resources and can quickly take the proper actions to solve your problems. For more information, contact us today.

Responsibility. What's your policy?



Rich Maley
1011 Centre Road - Suite 400
Wilmington, DE 19805
(302) 993-0500 Ext 51344



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(302) 453-6800

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Newark, DE
(302) 738-0800

Porter Nissan-Infiniti
303 E. Cleveland Ave.
Newark, DE
(302) 368-6300

Visit www.porterauto.com for more information.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

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