

YOUR FINANCIAL POWER SOURCE

A SEMI-ANNUAL NEWSLETTER FOR MEMBERS OF COMMUNITY POWERED FEDERAL CREDIT UNION

FALL 2024

IN THIS ISSUE

- New Ways to Connect with Community Powered 2
- 2024 Community Powered Scholarship Winners 2
- Privacy Policy Statement..... 3
- Stay Safe this Holiday Season..... 3
- Notice of Annual Meeting & Election of Board of Directors 4
- There Are More Reasons Than Ever to Love Being a Member of Community Powered 4



NEWS FLASH

International Credit Union Day



Join us for International Credit Union Day on **Thursday, October 17th**. We will have refreshments at all of our locations.



We're excited to announce our annual Member Appreciation Day on **Wednesday, November 6th** from **10 a.m. to 2 p.m.** at our new New Castle location – **235 Christiana Road!**

This is our special day to say thank you for choosing Community Powered Federal Credit Union as your financial partner. We've planned a fun-filled event with something for everyone. Enjoy cotton candy, popcorn, and refreshing drinks while mingling with friends and neighbors.

And don't forget to bring your old documents for our **FREE shredding event!** We'll help you securely dispose of sensitive information.

As a special thank you, new account openings will be eligible to spin our prize wheel for a chance to win cash and other prizes.

Mark your calendars and join us for a day of fun, food, and appreciation!

We can't wait to celebrate with you!

Loan Rates – October 1, 2024

Loan Type	APR* as low as
New Auto	5.49%
Used Auto	5.49%
New Motorcycle	6.99%
Used Motorcycle.....	7.49%
15-Year Fixed Rate Mortgage.....	Call for rates
30-Year Fixed Rate Mortgage.....	Call for rates
Fixed Rate Home Equity.....	5.99%
Home Equity Line of Credit –	
Variable Rate.....	8.50%
Home Improvement	6.99%
Unsecured Loan	7.50%
VISA® Credit Card.....	9.88%

*APR is Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. Rates are subject to membership eligibility. Loan is subject to credit approval. Rates are subject to change. See Credit Union for details.

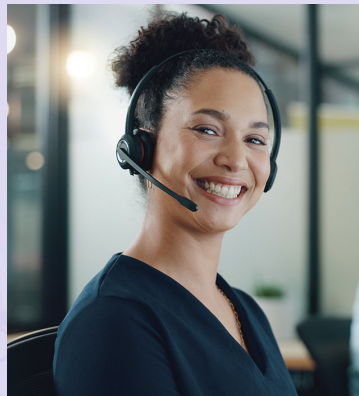
New Ways to Connect with Community Powered

We're excited to announce new features that make it easier to connect with Community Powered.

Live Chat (Monday-Friday 10a.m. to 4:00p.m. and Saturdays 10 a.m. to 12:30 p.m.): Need help navigating our website or have a quick question? Talk to a real person in real-time with our new Live Chat feature.

Chat Bot (available 24 hours a day, 7 days a week): Stuck on a question? Our friendly Chat Bot is here to help with general inquiries. If the Chat Bot can't answer your question, it can seamlessly connect you to a Live Chat Agent.

Secure Mail (available 24 hours a day, 7 days a week): Need to send us documents securely? Log in to Online Banking to utilize our Secure Mail feature. This allows you to safely send sensitive documents like paystubs or applications directly to us.



Agent Connect (Monday-Friday 10a.m. to 4:00p.m. and Saturdays 10 a.m. to 12:30 p.m.): Having trouble signing in to Online Banking? Our Agent Connect feature allows us to securely view your screen to assist you with common troubleshooting.

Text Us (Monday-Friday 10a.m. to 4:00p.m. and Saturdays 10 a.m. to 12:30 p.m.): For basic questions, you can now also text us through Link Live! Texting should not be used to send sensitive information, however it's a convenient way to get quick answers!

HOLIDAY CLOSINGS

Our offices will be **CLOSED** in observance of the following holidays:

Columbus Day – Saturday, October 12, and Monday, October 14, 2024

Veterans' Day – Saturday, November 9, and Monday, November 11, 2024

Thanksgiving – Thursday, November 28, and Saturday, November 30, 2024

Christmas* – Wednesday, December 25, and Saturday, December 28, 2024

New Year's* – Wednesday, January 1, 2025

*The Credit Union will close at 1 p.m. on Christmas Eve and New Year's Eve.

Main Office

1758 Pulaski Hwy
Bear, DE 19701
Phone: (302) 368-2396
Toll-Free: (877) 368-2396
Fax: (302) 392-2949

Payment Address:
1758 Pulaski Hwy
Bear, DE 19701

Saturday Hours
9 a.m. to 1 p.m.

Hours:
Monday thru Friday:
9 a.m. to 5 p.m.

Other Locations

Prices Corner Office
1815 Newport Gap Pike
Wilmington, DE 19808

New Castle Office
235 Christiana Road
New Castle, DE 19720

Hours:
Monday thru Friday:
9 a.m. to 5 p.m.

Hours:
Monday thru Friday:
9 a.m. to 5 p.m.

Phone Numbers

Call Center: (302) 368-2396
Monday thru Friday: 9 a.m. to 5 p.m.
Saturday: 9 a.m. to 1 p.m.
T3: (800) 291-3826

Lost/Stolen Debit/ATM Card: (800) 472-3272
Lost/Stolen Credit Card: (855) 895-7844

Website: www.cpwrfcu.org



Federally Insured
by NCUA



2024 Community Powered Scholarship Winners



Ethan Padillo graduated from William Penn High School where he was in the Marching Band, Jazz Band, Indoor Percussion, and Science Olympiad Program. Ethan plans to study Electrical Engineering at the University of Delaware.



Aarush Goyal graduated from Appoquinimink High School where he was on the cross country and tennis team in high school. He will major in computer science at the University of Delaware Honors College.



Ryan Mahoney graduated from The Delaware Military Academy where he earned both the DMA Pride and Seahawk awards. He will attend Williamson College of the Trades to study Landscape Construction and Management.

Congratulations to our scholarship winners and all of the 2024 graduates! For our 2025 scholarship contest, scholarship packets will be available on **January 6, 2025**, and need to be returned no later than **March 14, 2025**. Please check our website and our social media channels for updates and topics.

Community Powered FCU Privacy Policy Statement

Community Powered Federal Credit Union is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Whether at a branch, at an ATM, on the telephone, or online through the internet, protecting personal information and using it in a manner consistent with member's expectations is a high priority to everyone associated with Community Powered Federal Credit Union.

Member privacy is important to us. At Community Powered Federal Credit Union, we are committed to providing you with the finest products backed by excellent service. While information is fundamental to our ability to provide products and services, we fully recognize the importance of protecting your personal and financial information.

To ensure that members can rely on the quality products and services available through Community Powered Federal Credit Union and its affiliated companies, we have enacted the following privacy policy:

Community Powered Federal Credit Union will collect only the personal information necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and nothing more.

Community Powered Federal Credit Union will restrict the access to non-public members information solely to staff who need to know this information, and are trained in the proper handling of nonpublic information. Staff who violate the policies are subject to disciplinary action.

Community Powered Federal Credit Union will protect your personal information. Our credit union will maintain strong security controls to ensure that your information in our files and computers is secure. When appropriate, we will use security coding techniques (such as Personal Identification Numbers) to protect against unauthorized access to personal records, to ensure the accuracy and integrity of communications and transactions, and to protect member confidentiality.

Community Powered Federal Credit Union members will always have access to their information. As a member of Community Powered Federal Credit Union, you will always have the opportunity to review your information. When notified of an error, we will promptly make changes to ensure that our records are complete and accurate.

Community Powered Federal Credit Union will only share information when absolutely necessary. We will share information used to administer the products and services we provide when; required to do so by a government agency or regulatory body, or court order; by legal requirement a credit reporting bureau requires such; we partner with other business to offer a broader array of products and services; we receive your written permission to provide information to a third party.

Community Powered Federal Credit Union will only partner with businesses that follow strict confidentiality policies. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize those partners to charge your account for any fees without your express consent. Community Powered Federal Credit Union will not sell our member's information to telemarketing firms or other third parties.

Community Powered Federal Credit Union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure that your requests are honored. At least once a year we will remind all of our members of these rights.



STAY SAFE this Holiday Season

The upcoming holiday season is a time of joy and giving, but it's also a time when scammers are particularly active. To help you protect yourself from fraud, we've compiled some common scams and essential tips.

Common Scams

Non-delivery scams: Paying for goods that never arrive.

Non-payment scams: Shipping items without receiving payment.

Auction fraud: Misrepresented products on auction sites.

Gift card scams: Scammers requesting payment via gift cards.

These, and other scams like them, cost consumers hundreds of millions of dollars every year.

Protect Yourself

Be Wary of Phishing Attempts

Phishing is a type of scam where you receive a communication from a seemingly reputable source, with the ultimate goal of stealing your personal information or installing malware on your computer or device. To steer clear of such attempts, always be wary of deals that seem too good to be true. Always verify the legitimacy of sellers and websites. Avoid clicking suspicious links or downloading attachments.

Protect Your Online Shopping

Use strong, unique passwords for your online accounts. Use a credit card for online purchases, as they offer more protection than debit cards. Check your account statements regularly for unauthorized charges.

Be Cautious with Charitable Donations

Research organizations before donating. Consider donating directly to reputable charities rather than through crowdfunding platforms.

By staying vigilant, you can enjoy a safe and happy holiday season.

Notice of Annual Meeting & Election of Board of Directors

Community Powered Federal Credit Union's 63rd Annual Meeting will be held on Friday, March 7, 2025.

Location:

Executive Banquet & Conference Center
205 Executive Dr., Newark, DE

Tickets:

Available in late January 2024

Time:

Doors Open 5:30 p.m. Dinner served at 6:30 p.m.

Meeting begins at 7:30 p.m. All members are encouraged to attend.

Two Directors will be elected to the board in accordance with Community Powered Federal Credit Union bylaws. The established nominating committee has nominated the following candidates: **Joyce Irwin** and **Loretta Viner**.

Members are advised that Community Powered Federal Credit Union bylaws specify the following:

Any member in good standing, not less than 18 years of age, is eligible for election to the board. Written petitions will be accepted by the nominating committee and must include a brief statement of qualifications, biographical information, and be signed by 1% of Community Powered Federal Credit Union members. Petition packets can be located at www.cpwrfcu.org/volunteer-officials. A completed nomination packet must be sent to the nominating committee at Community Powered Federal Credit Union, 1758 Pulaski Highway, Bear DE 19701, and postmarked by **January 26, 2025**.

Nominations will not be accepted from the floor and should the number of candidates equal the number of open positions, the chair may take a voice vote or declare each nominee elected by general consent.

JOYCE IRWIN

Joyce lives in Galena, MD with her husband Dale. She joined the Credit Union in 1978. Joyce retired from Delmarva Power having worked 31 years in Engineering, Information System, and System Operations. She is a member of Peniel UMC church and has served on several committees over the past few years. She is also President of the Conrad Alumni Band. Joyce became a Board Member in June 2013. She is also a member of the Delaware Saengerbund and she recently joined the board for the Middletown Community Choir.

LORETTA VINER

Loretta lives in S. St. Georges, DE. She joined the Credit Union in 1983. Loretta left Delmarva Power in 1997 having worked in the Construction Drafting Engineering Department for 14 years. Loretta is currently a Board Member and past Secretary for Family Help, Inc., which provides short term housing for local families in crisis in Middletown, DE. Loretta enjoys volunteering and is active in many community service volunteer groups and helps serve Breakfast with Santa at the Port Penn Fire House every year. She is a member of the Delaware Saengerbund and is an active volunteer with their events. Loretta enjoys spending time with family and friends, listening to live music, live theatre, visiting local vineyards, being outdoors and cooking. Loretta became a Board Member in January 2023.



**MORE DEALS
MORE REWARDS
MORE TO** *Love*



There are more reasons than ever to love being a member of Community Powered

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- ♥ Members can save and **get a \$50 cash reward** for each new line when they switch to **Spectrum Mobile**.
- ♥ Savings **up to \$15** on **TurboTax** federal products.
- ♥ Members can **save \$25** on in-office tax prep at **H&R Block**.
- ♥ Exclusive discount from the **TruStage Home & Auto Insurance Program**. Call 800-789-6286 for a FREE, no-obligation quote.
- ♥ Exclusive access to **home tech support and protection** with **Asurion Home+**.
- ♥ Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- ♥ Build your credit history with rent and **save up to 30%** with **Rental Karma**.

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.