

# YOUR FINANCIAL POWER SOURCE

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

## FALL 2025

### IN THIS ISSUE

- There Are More Reasons Than Ever to Love Being a Member of Community Powered ..... 2
- Congratulations to Our 2025 Scholarship Winners ..... 2
- Notice of Annual Meeting & Election of Board of Directors .... 3
- Safeguard Your Holidays: A Guide to Spotting Scams ..... 3
- Community Powered Federal Credit Union Privacy Notice ..... 4



## NEWS FLASH

### International Credit Union Day



Join us for International Credit Union Day on **Thursday, October 16th**. We will have refreshments at all of our locations.



## MEMBER APPRECIATION DAY NOVEMBER 1<sup>ST</sup>

We're excited to announce our annual **Member Appreciation Day on Saturday, November 1<sup>st</sup>** from **10 a.m. to 12 p.m.** at our **Bear location – 1758 Pulaski Hwy!**

This is our special day to say thank you for choosing Community Powered Federal Credit Union as your financial partner.

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!

## Expanding Horizons: Community Powered Welcomes All 4 You

We are thrilled to announce that **All 4 You Federal Credit Union** merged with Community Powered. This strategic partnership marks a significant milestone, enhancing our overall member experience while staying committed to exceptional personal service. We warmly welcome All 4 You members into our family, offering them a full range of products, services, and technology. Our expansion now features a fourth location at **2320 N Dupont Hwy in New Castle, DE**. Our commitment is to improve the financial well-being of our flourishing communities, advancing with integrity and a clear purpose.



## Loan Rates – October 1, 2025

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 .....	7.50%
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.

## HOLIDAY CLOSINGS

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

**Columbus Day** – Saturday, October 11, and Monday, October 13, 2025

**Veterans' Day** – Saturday, November 8, and Tuesday, November 11, 2025

**Thanksgiving** – Thursday, November 27, and Saturday, November 29, 2025

**Christmas\*** – Thursday, December 25, and Saturday, December 27, 2025

**New Year's Day\*** – Thursday, January 1, 2026

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

**Minquadale, Prices Corner, and New Castle** will be closed the following days:

Friday, November 28, 2025

Wednesday, December 24, 2025

Friday, December 26, 2025

## Main Office

1758 Pulaski Hwy  
Bear, DE 19701

**Phone:** (302) 368-2396

**Toll-Free:** (877) 368-2396

**Fax:** (302) 392-2949

### Hours:

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

### Payment Address:

1758 Pulaski Hwy  
Bear, DE 19701

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

## Other Locations

### Prices Corner Office

1815 Newport Gap Pike  
Wilmington, DE 19808

### New Castle Office

235 Christiana Road  
New Castle, DE 19720

### Minquadale Office

2320 N Dupont Hwy  
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.

### Hours:

Monday thru Friday:  
8 a.m. to 4 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



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by NCUA



Love My  
Credit Union®  
rewards

**MORE DEALS  
MORE REWARDS  
MORE TO Love**



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

Have you compared auto and home insurance rates lately? Now is a great time to start.

As a **Community Powered** member, you have the chance to save money on your auto and home insurance with the **TruStage™ Auto & Home Insurance Program**. Your credit union trusts **TruStage™** to provide honest, straightforward service from representatives who will always put your needs first.

TruStage offers the coverage you expect from leading insurance companies, the service you deserve, and you could save hundreds.

Protect your important assets! See how much you could save by switching.

Visit [lovemycreditunion.org](http://lovemycreditunion.org) to learn more.



# CONGRATULATIONS

## TO OUR 2025 SCHOLARSHIP WINNERS!

We Wish You Success in College!



### SHELBY ESLER

Shelby graduated from Odessa High School and will be attending West Chester University in the fall to study Elementary Education. During her free time, she likes shopping, listening to music, going to the beach, and hanging out!



### YOUNG PATEL

Youg graduated from Newark Charter High School and will be attending the University of Delaware for Mechanical Engineering in the Honors Program. He enjoys running, playing video games, watching movies, hanging out with my friends, and building things. He has also enjoyed working as a lifeguard and traveling.



### ERIN ROBELL

Erin graduated from Newark High School and looks forward to attending the University of Cincinnati this fall and majoring in Civil Engineering. She enjoys listening to music, hiking, and traveling. Erin is excited to begin this next chapter in her life and to get more involved in the world.

Scholarship Applications for those graduating high school in 2026 will be available **love-January 2026.**

# Notice of Annual Meeting & Election of Board of Directors

Community Powered Federal Credit Union's 64th Annual Meeting will be held on Friday, March 6, 2026.

## Location:

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

## Tickets:

Available in late January 2026

## 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: **Gerald "Jerry" Connor** and **Leonard Hiltz**.

**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](http://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 25, 2026**.

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.

## GERALD "JERRY" CONNOR

Jerry has volunteered for various functions for Community Powered FCU for the past 51 years. He has served on the Board of Directors from 1996 to the present. In addition, Jerry has served as the chair of the Supervisory Committee for 45 years. He chaired the "Dues Analysis Committee" for the Delaware Credit Union League from 1998 to 2014. Jerry worked in accounting for Delmarva Power & Light for 40 years retiring in 2007. Jerry has completed many of the educational courses offered by the Delaware Credit Union League which have always proven to be excellent opportunities to improve the knowledge and skills one needs while serving as a volunteer in the credit union movement. Jerry looks forward to using his knowledge and experience while serving as a volunteer for Community Powered FCU. He will use the opportunity to improve the operations and the efficiency of the organization for the betterment of the membership of Community Powered FCU.

## LEONARD "LENNY" HILTZ

Lenny lives in Newark, DE with his wife. His daughters live in Delaware and Pennsylvania. He has a previous background as a Board Director with the LYCL Postal FCU – now known as Horizon FCU. Lenny worked with USPS for over forty-five years and retired in 2012 as a Plant Manager. He enjoys technology, reading, listening to oldies music on vinyl, playing Mexican Train dominoes, Mahjongg and playing golf in his spare time.

# SAFEGUARD YOUR HOLIDAYS:

## A GUIDE TO SPOTTING SCAMS

The holiday season is a time for cheer and giving, but unfortunately, it also brings a surge in sophisticated scams. As your trusted credit union, we're dedicated to helping you recognize and avoid common holiday fraud.

Stay vigilant against these prevalent schemes:

- **Online Shopping Scams:** Beware of unbelievably low prices, fake e-commerce sites, or "phantom" items that are never delivered. Always confirm website authenticity and use secure payment methods.
- **Package Delivery Phishing:** Criminals often send texts or emails disguised as delivery notifications, aiming to steal your personal information or install malware. Always go directly to the courier's official website to track packages.
- **Impersonation Scams:** Watch out for individuals posing as family members in urgent need, government officials, or tech support. Always verify their identity directly through a trusted, independent source.
- **Gift Card Fraud:** Only purchase gift cards from well-known retailers. Avoid buying discounted cards from unofficial sellers, which can be empty or fake.

Protect yourself by thoroughly vetting sources, using strong, unique passwords, and never clicking suspicious links. Always trust your instincts if an offer seems too good to be true. Your financial security is our priority. If you encounter anything suspicious, please contact at **(302) 368-2396** immediately.



# COMMUNITY POWERED FEDERAL CREDIT UNION PRIVACY NOTICE

<b>FACTS</b>	<b>What Does Community Powered Federal Credit Union Do With Your Personal Information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Community Powered Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CPFCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	Call 302-368-2396 or toll-free at 877-368-2396. <b>Please note:</b> If you are a new member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Call us at 302-368-2396 or toll-free at 877-368-2396, or visit us online at <a href="http://cpwrfcu.org">cpwrfcu.org</a> .

Who We Are	
<b>Who is providing this notice?</b>	Community Powered Federal Credit Union.

What We Do	
<b>How does Community Powered Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
<b>How does Community Powered Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law only gives you the right to limit: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on the account you have with us.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Community Powered Federal Credit Union has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Community Powered Federal Credit Union does not share with non-affiliates so that they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> <li>• <i>Investment companies</i></li> <li>• <i>Insurance companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>