

# YOUR FINANCIAL POWER SOURCE

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

## SPRING 2026

### IN THIS ISSUE

- Spot the Scam: Stay Alert to New Fraud Tactics in 2026..... 2
- A Night of Celebration, Growth and New Beginnings: 64th Annual Meeting ..... 3
- Member Exclusive Savings Through the TruStage™ Auto & Home Insurance Program ..... 3
- Avoid Dormant Fees: A Quick Reminder to Protect Your Funds... 4
- Small Acts, Big Results Go Green This Earth Day..... 4
- Service Charges ..... 4



## NEWS FLASH

### Get \$50 During Youth Savings Month!

Open a **Youth Savings Account** this April and we'll add **\$50** to that account. Just a \$5 minimum balance gets kids started on smart saving with online access and free eStatements. A parent or guardian is required—visit a branch today to grow their financial future!



## Spring Projects Start With Home Equity

Get your home—and your goals—ready for the season. With a **Home Equity Loan** from Community Powered, you can finance spring upgrades like kitchen renovations, landscaping makeovers, tuition needs, or even that long-overdue family vacation.

Take advantage of competitive rates as low as **5.99% APR\*** with up to 90% Loan-to-Value (LTV), plus these cost-saving benefits:

- Rates as low as **5.99% APR\*** with up to **90% Loan-to-Value (LTV)**
- **No Application Fee**
- **No Appraisal Fee**
- **No Points**
- **No Title Fee**
- **No Closing Costs**
- **No Hidden Fees**

Flexible terms and fast approvals make it easy to move forward with confidence.

Apply online today, visit any branch location, or call **(302) 368-2396** to speak with a representative.

This spring, turn your home's value into real possibilities.

**Home Equity Loan**  
rates as low as

# 5.99% APR\*

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



## Loan Rates – April 1, 2026

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 .....	6.75%
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.

# Spot the Scam: Stay Alert to New Fraud Tactics in 2026



Fraudsters are getting smarter, and in 2026, scams are more convincing than ever. Whether it's a text, phone call, or email, criminals are finding new ways to steal personal information and trick people into sending money. Here are the latest scam tactics you should know—and how to protect yourself.

### Don't Trust That Voice on the Phone

Cybercriminals are now using AI-powered voice cloning to impersonate loved ones or financial institutions. You may get a call that sounds exactly like your spouse or child, claiming to be in an emergency and requesting money immediately. If you receive a call like this, hang up and call the person directly using a known number to confirm their situation.

### Watch Out for "Smishing" Texts

Smishing—phishing via text—is on the rise. Scammers might send a message that looks like it's from your bank, a shipping provider, or even CPWR, warning you about a problem with your account. These messages often include a link leading to a fake website. Never click on links from unknown senders. When in doubt, contact the company directly.

### Don't Fall for Spoofed Calls or Emails

Phone calls and emails now often appear to come from well-known organizations, including government agencies, utility companies, and credit unions. These "spoofed" messages may pressure you to act fast—like confirming account details or paying a fine. Always pause and verify independently before taking action.

### Stay Proactive and Aware

Scammers rely on urgency, fear, and your trust in technology. Protect yourself by regularly checking your accounts, enabling alerts, and never sharing sensitive info unless you initiated the contact. If you receive a suspicious message or need help determining if something is legitimate, don't guess—call Community Powered at **(302) 368-2396**. We're here to help.

## HOLIDAY CLOSINGS

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

**Easter** – Saturday, April 4, 2026

**Memorial Day** – Saturday, May 23, and Monday, May 25, 2025

**Juneteenth** – Friday, June 19, and Saturday, June 20, 2026

**Independence Day** – Saturday, July 4, 2026

**Labor Day** – Saturday, September 5, and Monday, September 7, 2026

**Columbus Day** – Saturday, October 10, and Monday, October 12, 2026

## 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 Branch**  
1815 Newport Gap Pike  
Wilmington, DE 19808

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

**New Castle Branch**  
235 Christiana Road  
New Castle, DE 19720

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

**Minquadale Branch**  
2320 N Dupont Hwy  
New Castle, DE 19720

**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

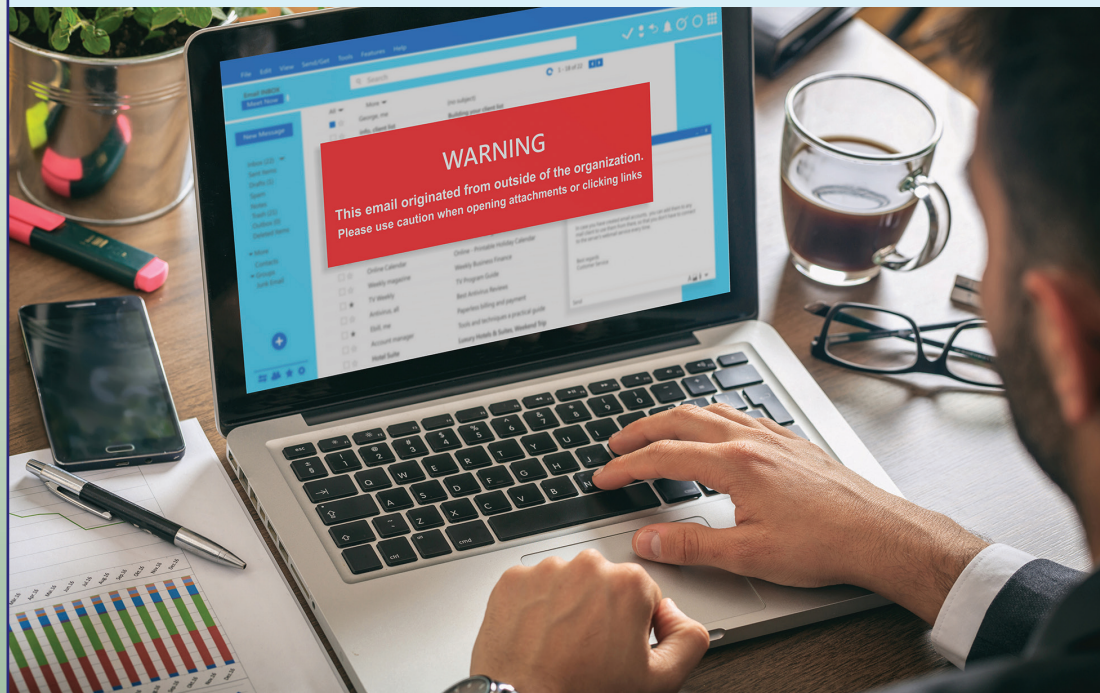
**Lost/Stolen Debit/ATM Card:** (800) 472-3272

**Lost/Stolen Credit Card:** (855) 895-7844

**Website:** www.cpwrfcu.org



Federally Insured  
by NCUA





# A Night of Celebration, Growth, and New Beginnings



# 64<sup>th</sup>

## ANNUAL MEETING

On **Friday, March 6, 2026**, we gathered at the **Executive Banquet Hall** in Newark, Delaware, for an evening of celebration, connection, and exciting updates at **Community Powered's 64th Annual Meeting**. With a great dinner and a room full of members, **Chairman Gerald Connor** officially kicked off the meeting, highlighting another year of growth, impact, and forward momentum.

Over the past year, we welcomed **1,593** new members, bringing our total membership to **11,264**. Our team worked hard to fund **369** loans totaling **\$9 million**, helped members with more than **108,000** in person transactions, and answered **over 28,000** calls, with an impressive **96%** answered in under a minute. We also maintained a strong **16.58%** net worth ratio, reinforcing our financial strength and our commitment to serving you.

This year also marked a major milestone for our credit union family: the successful merger with **Delaware Alliance Federal Credit Union** (All 4 You). By joining forces, we expanded our

reach, welcomed new members, and strengthened our ability to deliver exceptional service across Delaware. This partnership brings together two organizations rooted in community, and we're thrilled to have the All 4 You members and team as part of Community Powered.

The evening also featured the reelection of **Gerald "Jerry" Connor** and **Leonard "Lenny" Hiltz** to our **Board of Directors**, ensuring continued leadership, stability, and vision. And of course, no Annual Meeting would be complete without some fantastic door prizes—congratulations to our lucky winners.

If you missed this year's event, don't worry. You won't want to miss the next one. Mark your calendars for 2027 and stay tuned for details on how to secure your spot at this fun and informative gathering.

Thank you for being part of the Community Powered family. We can't wait to see what we accomplish together in the year ahead.



Love My Credit Union® rewards

**MORE DEALS  
MORE REWARDS  
MORE TO Love**

## Member Exclusive Savings Through the TruStage™ Auto & Home Insurance Program

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.

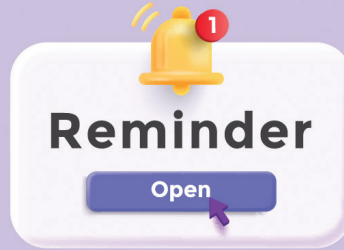
TruStage offers the coverage you expect from leading insurance companies, the service you deserve and you could save hundreds.

Protect your important assets! See how much you could save by switching. Visit [lovemycreditunion.org](http://lovemycreditunion.org) to learn more.

# Avoid Dormant Fees: A Quick Reminder to Protect Your Funds

It's easy to avoid a dormant account fee at Community Powered. If your balance falls below \$200 and there's no activity for 12 months, your account is considered dormant and may be charged a \$5 monthly fee. To keep your account active, simply make a deposit, withdrawal, or maintain a balance of \$200 or more. Setting up direct deposit or automatic transfers is a simple way to stay on track.

After five years of dormancy, Delaware law requires us to transfer inactive funds to the state as unclaimed property. Don't risk losing access to your hard-earned money. Have questions or need help with your account? Call us at **(302) 368-2396** or visit a branch—we're here for you!



# Small Acts, Big Results: Go Green This Earth Day

**Earth Day** is on **Wednesday, April 22**—a perfect time to show kindness to the planet. This year, try out a few fun and helpful ways your family can make a difference at home and in your community.

Start by taking a walk through your neighborhood and picking up litter. It's an easy family activity that keeps public spaces clean and gives local wildlife a safer place to live.

At home, replace old light bulbs with energy-saving LED bulbs. They use less electricity, last longer, and shine even brighter—plus they help lower your energy bill.

Reducing paper waste is another simple switch. Go digital for bills and statements whenever possible. Paperless choices help save trees and reduce clutter around the house.

Want to connect with neighbors? Set up a community "give-and-take" box where people can leave gently used books, toys, or clothes for others to enjoy. Sharing keeps items out of landfills and builds a sense of community.

You can also plant flowers that bees and butterflies love, like sunflowers or lavender, in your yard or a shared space.

This Earth Day, let's celebrate with small actions that lead to bigger changes—for our neighborhoods and our planet!



## SERVICE CHARGES

Effective June 1, 2026

### Savings Accounts

Minimum Balance (under \$5) .....	\$2.00/month
Money Market Minimum Balance (below \$2,500) .....	\$10.00
Dormant Account (under \$200/inactive for 1 year) .....	\$5.00/month
Return Mail/Bad Address.....	\$10.00/month
Return Deposit (your check) .....	\$25.00/item
Item returned for Non-Sufficient Funds .....	\$25.00/item
Statement Copies.....	\$3.00/statement
Account Inquiry/Transfer By Phone ...	\$1.00/item
Excessive Transaction Fee (over 6 per month) .....	\$10.00/transaction

### Checking Accounts

Free Checking (\$75).....	No Charge
Opportunity Checking (\$77).....	\$10.00
(fee waived if enrolled to receive E-statements and Direct Deposit)	
Non-Sufficient Funds Return (NFS)...	\$25.00/item
Return Deposit (your check) .....	\$25.00/item
NSF Collection Fee .....	\$15.00
Overdraft Transfer from Shares.....	\$10.00
Stop Payment – One / Check or ACH..	\$18.00
Stop Payment – Multiple.....	\$36.00
Copy of Cleared Draft/Check .....	\$3.00
Account Research .....	\$20.00/hour minimum
(Additional fees will apply when attorney expertise is deemed necessary by the credit union.)	
Money Market Minimum Balance .....	\$10.00 (below \$2,500)

### Online Banking

Basic Service.....	No Charge
Bill Payer .....	No Charge
Remote Deposit.....	No Charge

### Wires

Outgoing Domestic .....	\$25.00
Outgoing International .....	\$50.00

### Money Orders/Cashier's Checks

Money Orders.....	\$2.00
Cashier's (Counter) Check .....	\$3.00
Stop Payment Cashier's Check.....	\$10.00
Stop Payment Money Order.....	\$5.00
Copy of Cleared Money Order.....	\$5.00

### Debit Card

ATM Withdrawals (5 free per month)...	\$2.00/each
Overdraft .....	\$25.00/each
Replacement Card.....	\$10.00/each
International Transaction Fee* .....	1% of transaction amount

### VISA®

Late Payment .....	Up to \$25.00
Returned Item .....	\$25.00
Replacement Card.....	\$10.00
International Transaction Fee* .....	1% of transaction amount

### Loans

Late Charge (5 days past due) .....	Greater of \$10 or 20% of the interest due
Vehicle Lien Recording .....	\$55.00 (Delaware)
Home Equity Recording .....	Determined by State of Record
Home Equity Release .....	Determined by State of Record
Home Equity Application Fee.....	\$225.00

\*This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.