



YOUR FINANCIAL POWER SOURCE

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

FALL 2026

NEWS FLASH

Message Pay

Make a Payment Online

Need to make a loan payment or deposit funds from another financial institution? You can do it right from our website, without making a trip to the branch. Just click on the Make a Payment button located at the top of our website to access our secure payment portal.

Message Pay: Coming Soon

We'll soon have another option for making your loan payments. Message Pay will allow you to receive payment notifications and payment links by text, making it easy to take care of your payment in just a few taps.

When Message Pay launches, these texts will come from **(302) 365-8753**. Be sure to save this number to your contacts so you can recognize messages from us.

We'll share more information about Message Pay on the Community Powered website and our social media channels, so keep an eye out for the launch announcement.



Mark Your Calendar: Member Appreciation Day November 7th

We're so glad you're part of the Community Powered family. That's why we're hosting our annual **Member Appreciation Day on Saturday, November 7th, from 10 a.m. to 12 p.m. at our Bear location, 1758 Pulaski Hwy.**

This is our way of saying thank you to all our members. Come by, say hello, and enjoy talking with the Credit Union staff and fellow members.

While you're here, take advantage of our on-site shredding truck and safely dispose of old documents and sensitive paperwork you no longer need. No appointment is required.

If you're thinking about opening a new account, now's the perfect time. Every new member who signs up that day gets a spin on our prize wheel. Your opening deposit might just come back to you!

We'll have refreshments and a friendly atmosphere. We'd love to see you there. If you know friends or neighbors who aren't yet members, now is a great time to bring them in. They'll enjoy the same benefits and service you do.

We can't wait to celebrate with you!



Loan Rates – October 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.

HOLIDAY CLOSINGS

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

Columbus Day – Saturday, Oct. 10, and Monday, Oct. 12, 2026

Veterans' Day – Wednesday, Nov. 11, 2026

Thanksgiving – Thursday, Nov. 26, and Saturday, Nov. 28, 2026

Christmas** – Friday, Dec. 25, and Saturday, Dec. 26, 2026

New Year's** – Friday, Jan. 1, and Saturday, Jan. 2, 2027

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

The Bear Branch ONLY will be open on the following dates. All other branches will remain closed.

Friday, Nov. 27, 2026; Thursday, Dec. 24, 2026; Monday, Dec. 28, 2026; Thursday, Dec. 31, 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.

Minquedale Branch
2320 N Dupont Hwy
New Castle, DE 19720

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



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by NCUA



Smart Shopping Tips for a Safer Holiday Season

The holiday season brings more online shopping and financial activity, so it's a good time to stay aware of common scams.

- **Shop with retailers you know and trust:** Be cautious of unfamiliar websites with prices that seem too good to be true—these can signal scams. Always check the web address and verify the company before buying.
- **Keep an eye on your deliveries:** Scammers may send fake tracking links, so use the official retailer or delivery company website instead of clicking links in unexpected messages.
- **Be careful with QR codes:** Some scams use QR codes to redirect you to fake sites. Confirm where a QR code leads before entering personal details. When in doubt, go to the site directly.
- **Don't forget the basics with gift cards:** Buy from reputable sellers, check for tampering, and keep your receipt.
- **Review your accounts regularly:** Set up alerts to catch unusual activity early—this helps you spot a scam before it causes harm.

Staying alert can go a long way in protecting your information. For the latest scam trends, visit our Fraud Protection page or call **(302) 368-2396** if you have concerns about a transaction.



2026 Community Powered Scholarship Winners

Madison Rae Tymes

Madison graduated from Padua Academy. In her spare time, she enjoys traveling, going to concerts, and spending time with family and friends. This fall, she will attend Duquesne University in Pittsburgh, PA, where she will major in Nursing. Her ultimate aspiration is to earn her Doctor of Nursing Practice (DNP) degree, through which she can advocate for those in underserved communities.



Aziza Prince

Aziza graduated from Tatnall High School. She likes to paint, watch horror movies, listen to music, and bicycle. In the fall, Aziza will attend the University of San Diego, majoring in Computer Science.



Paula Abreu

Paula graduated from Saint Mark's High School. She enjoys serving her community, playing tennis, being involved in her parish, dancing, traveling, and spending time with family. In the fall, Paula will attend American University, majoring in International Relations.



Scholarship applications for those graduating high school in 2027 will be available mid-January 2027.

Member Exclusive: Get 20% Off Trust & Will Estate Planning

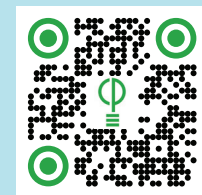
Your financial wellness is our number one priority. That's why we partnered with Trust & Will and Love My Credit Union Rewards to provide exclusive savings on estate planning. **Get 20% off any estate plan** just for being a Community Powered member.

Trust & Will is the leading Estate Planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- **Wills start at just \$159 with member discount**

Scan the QR code to get started or visit our credit union website.

trust&will



NOTICE OF ANNUAL MEETING AND ELECTION OF BOARD OF DIRECTORS



Community Powered Federal Credit Union's 65th Annual Meeting will be held on Friday, March 5, 2027.

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

Tickets: Available in late January 2027

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.

Three 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: **Adam Hamby**, **Gerald Logan**, and **Kevin Neale**.

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 24, 2027**.

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.

Adam Hamby

Adam Hamby is a lifelong entrepreneur with a background in Real Estate as well as Mergers & Acquisitions. Adam earned a Bachelor of Science degree in Business Administration with a concentration in Finance from the University of Delaware.

Adam currently serves as the President of American Seaboard Exteriors, Inc. Founded in 1977, American Seaboard is headquartered in Wilmington, DE and services the region by specializing in commercial facility maintenance and reparative work.

Additionally, Adam has served on the Board of Directors at Community Powered Federal Credit Union since 2012 and currently serves as Treasurer. He also serves on the Board of Directors of the Delaware Safety Council, a nonprofit, 501(c)(3) dedicated to promoting the protection of life and health at home, at work, on the highway and in the community. Adam lives in Delaware along with his wife, Jessyca and their two daughters.

Gerald Logan

Gerald F. Logan retired in 2009 as a Financial Analyst from MBNA/Bank of America, concluding more than 37 years of experience in the financial services industry, including professional experience with the New York Stock Exchange.

Throughout his career and retirement, Gerald has continued to pursue opportunities for professional growth and community service. He earned certification as a Paralegal and, following his retirement, attended law school for a period before ultimately choosing to pursue a different direction. He is also certified in the discipline of Project Management.

Gerald is a Founder and Director of Roadside Guardian Company, Inc., a company dedicated to the manufacture of automotive safety products. His entrepreneurial efforts reflect his continuing commitment to innovation, problem-solving, and improving the safety and well-being of others.

An active and dedicated member of his community, Gerald has served on numerous community boards and organizations over the years. His community leadership includes service on the Board of Directors of the Grand Opera House and the Mental Health Society of Delaware.

Gerald has also contributed his time and expertise to Community Powered Federal Credit Union, where he has served on several committees, including the Bylaws Review Committee and the Employee Satisfaction Committee.

Gerald's professional career, entrepreneurial spirit, commitment to lifelong learning, and years of community service reflect a life dedicated not only to professional achievement but also to making a meaningful difference in the organizations and communities he serves.

Kevin Neale

Kevin Neale is currently employed with ADP as Sales Executive where he leads a team of Sales Representatives who sell Payroll, Tax, Human Resources, and Benefit Solutions. He lives in Wilmington, Delaware with his wife and three children. Kevin previously worked for Enterprise Rent-A-Car in a variety of management positions from 2005 until 2015. Mr. Neale is a graduate of Shippensburg University.

COMMUNITY POWERED FEDERAL CREDIT UNION PRIVACY NOTICE

FACTS	What Does Community Powered Federal Credit Union Do With Your Personal Information?
Why?	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.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	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?
For our everyday business purposes – 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	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing	Call 302-368-2396 or toll-free at 877-368-2396. Please note: 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.
Questions?	Call us at 302-368-2396 or toll-free at 877-368-2396, or visit us online at cpwrfcu.org .

Who We Are	
Who is providing this notice?	Community Powered Federal Credit Union.

What We Do	
How does Community Powered Federal Credit Union protect my personal information?	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.
How does Community Powered Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • start an account • use your credit or debit card • make deposits to or withdrawals from the accounts you have with us • apply for a loan • pay your bills We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Community Powered Federal Credit Union has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Community Powered Federal Credit Union does not share with non-affiliates so that they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • Investment companies • Insurance companies • Other financial service providers