

YOUR FINANCIAL POWER SOURCE

A QUARTERLY NEWSLETTER FOR MEMBERS OF COMMUNITY POWERED FEDERAL CREDIT UNION

FALL 2021

IN THIS ISSUE

Home Equity Loan Special.....	2
There Are More Reasons Than Ever to Love Being a Member of Community Powered Federal Credit Union	2
A Visa® Card with No Tricks – Just Treats!.....	3
Don't Fall Victim to Scams!	3
Annual Meeting & Election of Board of Directors.....	4
Community Powered FCU Privacy Policy Statement	4

COMING

SOON

SYSTEM CONVERSION NOTIFICATION

In keeping our commitment to providing efficient and advanced banking services, we are **upgrading our processing system on November 2, 2021**. This conversion will allow us to better serve our members and enhance your online experience.

- All offices will be closed on **Monday, November 1, and the morning of Tuesday, November 2.**

- On **Tuesday, November 2**, we expect all services and offices to be fully operational by the afternoon.

Please check your email, social media, or visit www.cpwrfcu.org for future communications regarding this conversion. We appreciate your patience and understanding during this upgrade and the days following it.

What You Need to Know About Our Planned Upgrade:

- (T3) Audio Banking, Mobile, and Home Banking will be unavailable the evening of **Saturday, October 30, to the afternoon of Tuesday, November 2.**

NEWS FLASH

Keep Us in the Loop

Life changes happen. Don't forget to loop us in! Help us keep our address books current – and ensure your personal information is accurate and secure – by contacting us at **(302) 368-2396** and providing your latest and correct mailing address, email, and phone number.



Online Banking Enhancement

Your online banking experience is about to get a major upgrade! On **November 2, 2021**, we'll be launching a new and improved platform, with additional features, for easier account management. Not everyone loves change. We get that. But this new and improved online banking platform is worth it! Don't worry, we'll guide you, step-by-step, through all the changes.

New Home Banking (online banking)

- An updated, modern design for easy navigation
- Quick access to frequently used services
- Advanced security measures to keep your account protected

Bill Pay

- Pay bills faster and easier than ever.
- Find My Bills finds your eligible bills and adds them to your account, saving you from manual entries.
- Set up AutoPay to automatically pay bills.



- Bill reminders alert you when your payment is due, has been sent, and isn't delivered by the due date

Watch your email and mailbox for more information and important steps you'll need to log on to **NEW Home Banking** for the first time. Visit www.cpwrfcu.org for the most up-to-date information.

IMPORTANT: Please note that online banking will be **UNAVAILABLE** starting October 30th evening until the afternoon of **November 2, 2021.**

Loan Rates – October 1, 2021

Loan Type	APR* as low as
New Auto	2.99%
Used Auto	3.29%
New Motorcycle	4.99%
Used Motorcycle.....	5.49%
15-Year Fixed Rate Mortgage	Call for rates
30-Year Fixed Rate Mortgage	Call for rates
Fixed Rate Home Equity	3.49%
Home Equity Line of Credit –	
Variable Rate	3.25%
Home Improvement	4.99%
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.



Home Equity Loan Special

Rates as low as

3.49% APR*

HOLIDAY CLOSINGS

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

Conversion Day: November 1, 2021
All branches opening at 12:00 on November 2, 2021

Veterans Day – Thursday, Nov. 11, 2021

Thanksgiving – Thursday, Nov. 25 and Saturday, Nov. 27, 2021

Christmas Eve – Friday, Dec. 24, 2021

Christmas Day – Saturday, Dec. 25, 2021

New Year's Eve – Friday, Dec. 31, 2021

New Year's Day – Saturday, Jan. 1, 2022

Got a fall fix-it project? With a Community Powered **Home Equity Loan**, the value of your home can help you work toward your personal, financial, and home improvement goals.

With rates as low as **3.49% APR*** and an **LTV up to 95%**, you can renovate your home or reorganize your debt without stacking up hidden fees and expenses.

- **No Application Fee**
- **No Appraisal Fee**
- **No Title Fee**
- **No Points**
- **No Closing Costs**
- **No Hidden Fees**

Call us at **(302) 368-2396** or apply online today.

*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.

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 4 Quigley Boulevard 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: (302) 994-3617 or (800) 303-6980
Lost/Stolen Debit/ATM Card: (800) 472-3272
Lost/Stolen Credit Card: (855) 895-7844
Website: www.cpwrfcu.org

There Are More Reasons Than Ever to Love Being a Member of Community Powered Federal Credit Union.



Love My Credit Union®
rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Community Powered FCU 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 up to \$360 on their wireless bill** by switching to no-contract wireless.
- ♥ Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- ♥ Savings **up to \$15 on TurboTax** federal products.
- ♥ Exclusive access to **home tech support and protection** with Asurion Home+.
- ♥ Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- ♥ Members save on **SimpliSafe**, the #1 expert pick for home security.
- ♥ Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- ♥ Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- ♥ Save 40% on a 1-year membership to **Sam's Club**.
- ♥ Build your credit history with rent and save up to 30% with **Rental Karma**.
- ♥ Save \$40 on **Calm**, the #1 app for meditation and sleep.
- ♥ Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Community Powered FCU 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.



Federally Insured
by NCUA



A VISA® CARD WITH NO TRICKS – JUST TREATS!



**VISA®
CREDIT
CARD**
rates as low as

9.88 %
APR*

Thanks to rates as low as **9.88% APR*** on a Community Powered **VISA® Credit Card**, our members enjoy only sweet treats.

Here's just a few of the benefits a Community Powered **VISA® Credit Card** offers:

- **No Annual Fee**
- **25-Day Grace Period on Purchases**
- **Balance Transfers for 3% or \$40**
- **Pay Your Bill by Mail, Online, or at any Community Powered Office**
- **Apple Pay and Google Pay for mobile payments in stores and online**

Plus, with our **VISA® Credit Card**, you can access your account online 24 hours a day, 7 days a week. In a few clicks, you can manage your account, make payments, and track your spending wherever and whenever it's convenient for you.

Enjoy a low rate and maximum convenience with our **VISA® Credit Card**. Call us, apply online, or visit one of our branches and apply today!

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

Don't Fall Victim to Scams!

It's never been more important to safeguard your personal and financial information. As criminals get more and more creative, Community Powered remains committed to protecting you and your savings.

Criminals may use spoofed phone numbers to ask for personal information. If you receive such a phone call, be careful not to willingly disclose your account information to fraudsters. This is a scam. Giving your personal information is the same as giving the person authorized access to your account. Once the money is gone, it might not be possible to get it back.

As a reminder, Community Powered will NEVER contact you and ask for:

- Access to your account
- Your online password or PIN
- Personal security codes
- Answers to security questions

This information should ALWAYS be kept confidential. It is for your use only – do not share it with anyone. If someone asks you for this information, question their identity. The best course of action is to hang up and call Community Powered at **(302) 368-2396**. Please call this safe number to report any suspicious calls with as much detail as possible so we can continue to protect our members.

We work hard to keep your accounts secure. With your help, we can all be vigilant and take an active role in protecting our community and members.



Notice of Annual Meeting & Election of Board of Directors

Community Powered Federal Credit Union's 60th Annual Meeting will be held on Friday, March 4, 2022.

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

Time: Doors Open 5:30 p.m. Dinner served at 6:30 p.m. Meeting begins at 8 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 **Tom Kenny**.

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/board.php. 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 22, 2022**.

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 and is currently serving as Secretary. She is also involved in the Masonic Organization, supporting her husband, who became Grand Master of Delaware in 2017. Each year she works on a golf outing that raises money to support Military families whose loved ones are on active deployment.

TOM KENNY

Tom Kenny lives in Charlestown, MD with his wife, Mary Beth, and their 2 Golden Retrievers. He recently completed an assignment as a Field Manager for the 2020 Census and is contemplating semiretirement. Tom and Mary Beth are active in their church, St. Mary Anne's Episcopal Church in North East, MD. Tom has served on the Finance Committee for several years and has recently taken charge of the Ministry of Lay Readers. Mary Beth is active in the Women's Social Group. When they are not taking their dogs swimming in the North East River, they are traveling to Richmond, VA to visit their six grandchildren, or heading to Lewes, DE to visit Mary Beth's brother and his wife

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.