



***Express Application***

**see separate file for App**

## Free Auto Rental Insurance

The next time you rent a car, you'll save yourself time and money by using your Credit Union VISA Credit Card! Beginning March 1, 2004, your Credit Union VISA Credit Card will provide automatic auto rental insurance. This important new benefit gives you insurance coverage that you can trust, and eliminates those high insurance premiums from the auto rental agency. This new benefit is provided to you at no cost, and covers damage to rented vehicles.\*

\* Damage due to collision or theft up to the actual cash value of most rented vehicles. Within domiciled country this coverage is secondary to any other valid and collectible insurance from any other source. See full disclosure for full terms and conditions of these benefits.



## Simplify Your Life with Direct Deposit

You've got so many better things to do with your time, why not have your check directly deposited to your account at the Credit Union? Direct Deposit is just another way that we have found to help you simplify your life. Once you're signed up, you'll start enjoying the benefits of hassle-free deposits!

Direct Deposit lets you enjoy these great benefits:

- No waiting in line – Depositing your check is no longer a time-consuming chore. Your paycheck or other recurring payment is deposited on time.
- Same-day availability – Deposits received by

Direct Deposit have the advantage of immediate availability.

- Lower risk – With Direct Deposit, you can always be sure of your deposit schedule, reducing the risk of overdrawing on your account. You never have to worry about your check being lost in the mail!
- Easy Access – Pay your bills, withdraw, or transfer funds from any of the convenient methods your Credit Union offers!

Start enjoying the simplicity of Direct Deposit! With this safe, easy and convenient service from the Credit Union, you can spend extra time doing the things you like to do! Call or visit the Credit Union today to find out more!



## Singing the Holiday Bill Blues?

Is paying those holiday bills leaving you a little off key? Tune up your finances by using your Credit Union credit card to consolidate your other credit card balances!

Save time and money by transferring those higher rate card balances to your Credit Union credit card today. Make one easy payment and pay less interest over time. Make beautiful music with a credit card that offers you these great benefits:

- Pay nothing in annual fees
- Pay less interest with lower rates
- Pay no interest on purchases when you pay off your entire balance by the due date
- 24-hour access to report a lost or stolen card
- Free Auto Rental Insurance beginning 03/01/04
- Added protection for online shopping with Verified by VISA

Don't sing the blues this post-holiday season! Call today or visit us online to apply for a Credit Union VISA.

### Our Mission

*Make a positive difference in the lives of our members, employees and the community!*

American Spirit Federal Credit Union  
1110 Elkton Road  
Newark, DE 19711  
Phone: (302) 738-4515  
(800) 941-7789 (out of New Castle County, DE)  
Fax: (302) 738-4562  
Website: [www.americanspirit.org](http://www.americanspirit.org)

### Lobby Hours:

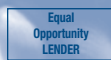
Monday to Friday 9:00 a.m. to 4:30 p.m.  
Saturday 9:00 a.m. to 12 Noon

### Drive-Up Hours:

Monday to Thursday 9:00 a.m. to 4:30 p.m.  
Friday 8:00 a.m. to 6:00 p.m.  
Saturday 9:00 a.m. to 12 Noon

ASAP - American Spirit Automated Phone  
24 Hour Access:  
(302) 738-ASAP (2727)  
(800) 941-7790 (out of New Castle County, DE)

Loan Arranger:  
(302) 738-4515 (press 3, then 1)



# S IN THE SPIRIT

A Newsletter For Members Of American Spirit Federal Credit Union

## In This Issue...

1. Director Nominations Accepted  
Thanks One and All!  
See How Overdraft privilege can help you save \$\$\$...  
Christmas Club Accounts
2. Direct Deposit Gives You Faster Access to Your Tax Refund  
Bill Payer: A Modern Take on Money Management  
Did you know you can use ASAP to check loan balances?  
Important Phone Numbers  
Pssst! What's Your Password?  
New Verified by VISA Security Protection
3. After Holiday Loan Sale  
Member Advantages from You Decide  
New IRA Rules  
More Reasons to Save
4. Drive home a Bargain  
Youth Programs Announced  
Deduct-A-Buck for Your Consumer Choice
5. Loan Application
6. Free Auto Rental Insurance  
Simplify Your Life with Direct Deposit  
Singing the Holiday Bill Blues?

## Holiday Closings

Your Credit Union will be closed in observance of the following 2004 holidays.

Monday, January 19  
**Martin Luther King Jr.'s Birthday**

Monday, February 16  
**Presidents' Day**

Friday, April 9  
**Good Friday**

## After Holiday Loan Sale

*Just when you need a little extra cash!*

Now through April 15, 2004, get a great low rate on our **After Holiday Signature Loan**. Pay off your holiday bills, including all your high rate credit cards.



**7.5% APR\***

**12 Months to Repay**

**Maximum \$3,500**

Hurry, this offer ends on April 15, 2004! Call the Credit Union today.

\* to qualified applicants

## Thanks One and All!

With the new year here, many people pause to acknowledge those who have provided a helping hand. With that in mind, your Credit Union would like to thank all who have made it possible to provide superior service during the past year. We couldn't provide the service we do without the dedication of our Board, Committee and Staff members who give so generously of their time and talent. This embodies the credit union difference and distinguishes us from other financial institutions.



## OVERDRAFT PRIVILEGE PROGRAM IS HERE!

## See How Overdraft Privilege Can Help You Save \$\$\$...

Over Draft Privilege is a protection plan that will save you the headache of dealing with the occasional overdraft, not to mention the costly fees retailers charge for returned checks.

### Here's how it works...

If there are times when your ASFCU checking account is running low on funds or you make an error with your checking account balance and over spend by mistake, we'll cover your checks up to the assigned amount of \$300.

When a check transaction is made that exceeds the balance in your account, the check will be honored. This means that the merchant who received your check will be paid. Your account will be in the negative for the transaction amount plus the standard \$20 NSF fee. You will have until your next deposit to bring the account back into the positive and/or up to 30 days.

- ODP does not include debit card transactions
- All loans are current, account information is correct and member eligibility

## Christmas Club Accounts

Now is the time to begin 2004 Christmas Club. Christmas Club Accounts may be opened at any time. Open a Christmas Club Account and have the funds automatically deducted from your paycheck for your "no excuse" way to save for the holidays. Stop by the Credit Union to sign up!





## Direct Deposit Gives You Faster Access to Your Tax Refund

We can't guarantee you a bigger refund, but we can guarantee you'll have access to your money faster by authorizing a direct deposit order in your 2003 tax return. Simply indicate your choice of Savings or Checking Account and include your account number on your tax return. Your state or federal refund will be deposited directly into your account and the funds made available to you immediately. To complete your authorization, you will need to indicate the Credit Union's ABA Routing Number, 23117687, on your return.



## Bill Payer: A Modern Take on Money Management

Internet banking from your Credit Union is changing the way people manage their money. Tired of the check-writing chore? Want to save time and money? Try our bill payer service. Signing up means no more checks to write, stamps to purchase or due dates to remember. Simply indicate the bills you want paid from your Credit Union accounts and Bill Payer does the rest. With Bill Payer, you can also schedule payments in advance, verify transactions and more. Visit [www.americanspirit.org](http://www.americanspirit.org).

## Did you know you can use ASAP to check loan balances?

Using ASAP (302) 738-2727 is free and easy! All you need is your Account number and PIN. Dial 302-738-ASAP (2727) in Delaware or 800-941-7790 (outside Delaware).

### Important Phone Numbers

Lost Stolen VISA Check Card:  
**1-800-472-3272**

Lost Stolen VISA Credit Card:  
**1-800-991-4961**

Credit Card PIN Request:  
**1-866-297-3408**

Credit Card Disputes:  
**1-800-600-5249**

## Psst! What's Your Password?

*New Verified by VISA Security Protection*



Some secrets shouldn't be revealed. Like your fraternity nickname, the time you washed your

wife's "dry clean only" sweater, and your Verified by VISA password. Verified by VISA is a new security option for VISA cardholders that safeguards your account from unauthorized purchases.

With Verified by VISA protection, you'll be able to make online purchases the same way you always have, with one exception. After you type and submit your payment information, you'll be asked to confirm your password by participating vendors. Your password confirmation is the extra step that secures your account from fraudulent and unauthorized use.

To request Verified by VISA protection on your current American Spirit VISA credit card, simply log onto [www.americanspirit.com](http://www.americanspirit.com) and click on the Verified by VISA link to register. Call 302-738-4515 for more information.



**VISA payments received at the Credit Union after 3:00 p.m. will be applied to your account the following business day.**

## Non-Member Check Cashing

Tell your friends and family members that the Credit Union is now cashing non-member payroll and government checks for a low fee of 1.5% of the total amount of the check.

## Director Nominations Accepted

American Spirit Federal Credit Union's Annual Meeting is set for 7pm, Saturday, March 27, 2004 at the University of Delaware John M. Clayton Hall off Route 896.

The agenda calls for the Board of Director's elections, a financial review of business for year 2003 and a preview of what's ahead in 2004. You are encouraged to attend and participate in this once-a-year business activity.

Members are the owners of the Credit Union much like stockholders are owners of a bank. As an owner of the Credit Union, you are eligible to run for a position on the Board of Directors.

Two Board of Directors terms will expire in March of 2004. The Nominating Committee has placed the following names in nomination to fill those three-year positions:

- Steve Keplinger
- James Green

These terms will expire in 2007. The Nominating Committee received no other requests for consideration before the December 1, 2003 deadline. Board members are volunteers and are not compensated for their participation.

**Starting in February 2004, the Credit Union will offer and redeem U.S. Savings bonds.**

## Member Advantages from You Decide

### Member Advantages from You Decide *Now there's an easier way to save on your insurance.*

Auto and homeowners insurance rates are projected to rise 9% in 2003, and if you haven't shopped around to compare rates recently, you may be paying too much! American Spirit FCU members now have access to a convenient and hassle-free way to comparison shop for insurance through the "Member Advantages from YouDecide" service.

By calling toll-free or visiting YouDecide online, you can shop for insurance with no sales pressure and get multiple rate quotes from top-rated providers to compare. Plus, you'll have free online access to a wide variety of financial planning tools, rate calculators and articles that can help you make smart financial decisions.

To see how much you might save on auto, homeowners, boat, collector auto, motorcycle or RV insurance, call 1-866-828-7313 or go online to [www.youdecide.com/ASF475](http://www.youdecide.com/ASF475).



### Speed Up the Loan Process

One of the many advantages of a Credit Union loan is the quick approval of qualified borrowers. To speed up the loan process even further, make sure you fill out the loan application form completely. If a question does not apply to you, indicate that it does no, rather than leaving blank spaces.

Also, remember that proof of income must accompany all loan applications. One or more of the following will be required to process your application

- Current pay stubs
- W-2s
- Bank statements to verify Social Security payments
- Letter from employer (to verify income)

## New IRA Rules

### *More Reasons to Save*

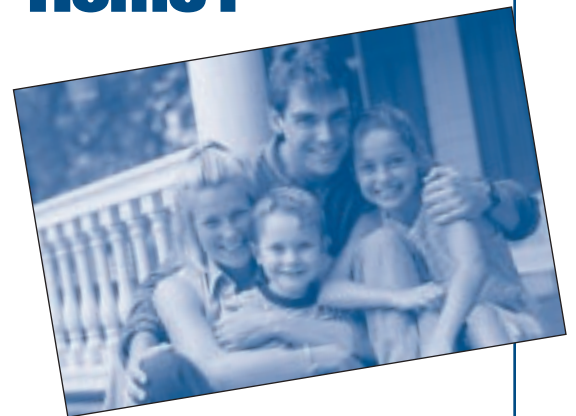
Did you know that you can maximize your tax advantages and save money for the future with your Credit Union's IRA investment products?

New Tax laws effective in 2002 have made it easier for investors to save for retirement, their children's education, and even a first home. Now you can invest up to \$3,000 annually in Traditional and Roth IRA products, and \$2000 annually for your child's education. And the best part is, the money you invest now will save you plenty at tax time.

Mature adults benefit from the plan even more. That's because adults 50-plus may qualify for special catch-up provisions which allow investors to save an additional \$500. For these individuals, limits max out at \$3500 annually.

With a federally-insured IRA from your Credit Union, you'll have peace of mind knowing your future is secure and savings protected. Stop by the Credit Union today to learn more about IRA benefits.

## Thinking of Selling Your Home?



**Get a free market analysis on your home. See the Credit Union's website for details.**

## Mark Tuesday, February 3, 2004 on your calendar!

**Who:** Resource Mortgage  
& American Express

**What:** \*Home Buying  
Education (tricks  
of the trade)

- Tax Reduction Information
- Debt Reduction  
(how to find extra dollars)
- College Education Planning

**When:** February 3, 2004  
6:30pm

**Where:** American Spirit  
Federal Credit Union  
110 Elkton Road

Refreshments will be  
provided. RSVP by calling  
738-3777.



## Winter Vehicle Sale Drive Home a Bargain

American Spirit has partnered with Motors Auction Group to bring our members quality used cars at great prices. The sale will be held on January 22 and 29, 2004 at 2323 N. DuPont Parkway (Route 13 N) in Wilmington, Delaware from 7 p.m. to 9 p.m. To save time on the days of the sale, have your loan pre-approved beforehand. Call or stop by the Credit Union for an application.



## Youth Programs Announced

American Spirit FCU will soon be rolling out two Youth oriented programs to meet the financial needs of our younger members. Last



quarter we introduced a contest to name the two programs; one for members 0 -12 years old and the other for members 13 - 18 years old. We are thrilled to announce the winners and the program names:

**0 –12 year olds – Kids Kount**

**13 – 18 year olds – Teen's Klub**

The two contest winners who each won a pair of tickets to Regal Cinemas were:

Kids Kount - Amanda Yerger

Teens Klub - Lauren Aro

## Deduct-A-Buck for Your Consumer Choice

Did you know that bankers outspend credit unions 20 to 1 in Washington? That's right! American bankers spend millions of dollars lobbying in Washington, D. C. while credit unions spend a pittance! With this financial clout, banks are trying to influence politicians to vote against credit unions. If they are successful, credit unions will be restricted in growth potential, and eventually, the services offered to members.

Help us fight greedy bankers! The Deduct-A-Buck program, introduced by the Credit Union National Association, is designed to encourage the nation's 73 million credit union members to contribute \$1 per year to the campaign. We'd raise \$73 million, making us the strongest lobbying group in Washington.

If you want to help support your credit union and protect your membership, complete the enclosed Deduct-A-Buck contribution form and return it to American Spirit FCU, 1110 Elkton Road, Newark, DE 19711.

## DEDUCT-A-BUCK AUTHORIZATION FORM

**YES!** I want to increase credit unions' voice in Washington!

Please make a quarterly deduction of:

- \$1.00 (\$4.00 per year)
- \$5.00 (\$20.00 per year)
- \$10.00 (\$40.00 per year)
- \$20.00 (\$80.00 per year)
- Other \$ \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Please make the deductions from my:

Savings Account  Share Draft/Checking Account

CU Account Number \_\_\_\_\_

Federal Election Law requires the following:

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Contributions to CULAC and DE State PACs are strictly voluntary. Contributions to the federal and state PACs are not deductible for federal tax purposes. You have the right to refuse to contribute without any reprisal. Paid for by American Spirit Federal Credit Union