

Protect Your Loved Ones and Yourself with Credit Life and Disability Insurance

Credit Life and Disability Insurance are two coverages that can help you and your family cope with two of life's tragedies.....

Think for a minute...what would happen if you were to die or become totally disabled by sickness or accident? Most people don't like to think about it, but we all know it can happen. That's why we offer you the opportunity to protect your family and yourself with Credit Life and Credit Disability coverages.

Plans: If you die or become totally and continuously disabled by a covered sickness or accident, Credit Life or Credit Disability can make payments to your credit union to reduce or pay off your loan.

Benefits: In the event of your death, Credit Life Insurance pays the insured balance of your loan, up to the policy maximum, helping ensure tht your family won't be left with a loan obligation.

If you become totally and continuously disabled by a covered sickness or accident which persists beyond the policy waiting period, your loan and payment record will be protected because we will make payments, up to the policy maximum, during your period of disability. Disability benefits are payable for the duration stated in your credit union's contract.



The Results Are In!

Everyone associated with American Spirit Credit Union would like to extend our sincere thanks to those who took the time to attend our annual meeting, which was held on March 26th at Clayton Hall in Newark, Delaware.

We also want to express our gratitude to all the volunteers at American Spirit. After all, it's the Board of Directors who oversees the operations of our credit union, providing strategic direction and valuable guidance to management, while looking out for the best interest of the members. As such, anytime a position on the Board becomes open, it is not one to be taken lightly.

We'd like to welcome back to the Board of Directors, Robert Watson, Sr., Harry Gibbs and Jack Cable. They were all re-elected to a 3 year term.

American Spirit Credit Union continues to be committed to having a strong leadership base for both the present and the future.

National Credit Union Youth Week

Join us this year as we celebrate National Credit Union Youth Week, April 16 – 23rd. Open a youth account or make a deposit and you could win \$100, a fabulous prize or enter the Easter Egg hunt. Visit our branches for fun, prizes, refreshments and youth resources on these days from 9:00 AM to 12:00 PM:

Dover Branch: 4/16/11
Newark Branch: 4/23/11

**MONEY
ROCK\$
AT MY
CREDIT
UNION**

OUR MISSION

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

37,000+ surcharge-free ATMs. Visit www.americanspirit.org to find your nearest ATM.



CU\$ Alliance provides access to your accounts with additional surcharge-free ATMs. Visit www.cudollar.org to find a location near you.



Lobby Hours:

Mon., Tue., Thu., Fri. – 9:00 a.m. to 4:30 p.m.
Wed. – 10:00 a.m. to 4:30 p.m.
Sat. – 9:00 a.m. to Noon

Drive-Up Hours:

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

24 Hour Access:

ASAP – American Spirit Automated Phone (302) 738-2727
(800) 941-7790 (out of New Castle County, DE)
Visa Credit Card: Member Service & Lost/Stolen Card (877) 875-8078
(800) 808-7230 (Dover)
Visa Debit Card: Lost/Stolen Card (800) 543-5073



1110 Elkton Road • Newark, DE 19711
Phone: (302) 738-4515
(800) 941-7789 (out of New Castle County, DE)
Fax: (302) 738-4562

58 Carver Rd • Dover, DE 19904
Phone: (302) 674-5281
Fax: (302) 674-5285

Website: www.americanspirit.org



Equal Opportunity Lender



SPRING 2011 NEWSLETTER



**Spring
it On!** Used Auto Sales Event

March 1 - April 30, 2011

Used Car Loans As Low As

3.99%

Annual Percentage Rate for 24 Months

Get Blue Book® Trade-In Value on your vehicle **PLUS \$500+**



†See www.tradeswelcomed.com for details

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American Spirit Mortgages are Still at 40 Year Lows!



Whether you're looking to purchase your first home or refinance your current home loan, American Spirit is ready to serve you. We are a full service mortgage provider with competitive rates and lower fees. And if you think you missed your opportunity for a low loan rate, think again. Rates are still low! Our knowledgeable staff is ready to help you

purchase your dream home with financing terms you can afford. Act now and you can literally save thousands of dollars on your first mortgage. To apply visit us online at www.americanspirit.org.



43,000 Surcharge-Free ATMs in the Palm of Your Hand!

You can go everywhere with the Allpoint Network! All you have to do is download your Mobile Allpoint App for iPhone®, BlackBerry®, or Android® devices. Begin by going to www.allpointnetwork.com, select Mobile applications and enter your phone number, select your device type and carrier and your Allpoint® app will be sent to you in a text message. Follow the prompts on the message you receive. It's that easy! Now you can and enjoy 43,000 Surcharge-Free ATMs in the palm of your hand.

Please Note: While all of these apps are free, your carrier may charge you for data service and/or SMS messaging.



HOLIDAY CLOSINGS

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

Good Friday • Friday, April 22, 2011
 Memorial Day • Monday, May 30, 2011
 July 4th • Monday, July 4, 2011
 Labor Day • Monday, September 5, 2011

The Easiest and Most Convenient Way to Shop for a Vehicle...



Your vehicle needs can change over the years. So whether you're looking for your first car, a family vehicle or a sporty red convertible, you can turn to CUDL AutoSMART for the perfect match!

AutoSMART is an easy-to-use website with great information and resources designed to make your shopping experience simple, convenient and fast. With just a few clicks of your mouse, you can:



- Research new and used vehicles
- Estimate the value of your trade-in
- Search the inventory at local dealerships
- Order a vehicle history report

And much more!

Best of all, when you decide on a make and model, you can contact a CUDL AutoSMART representative and take advantage of special member pricing right at the dealership! Your representative will be happy to arrange a test drive, answer all your questions, and help set up your financing through American Spirit. Go to www.cudlautosmart.com to get started today.



Hit the Road this SPRING with a LOW RATE Motorcycle Loan!

There are hundreds of styles of motorcycles that can help you become a road warrior, if you've got the style and a motorcycle in mind, we've got the financing!

with rates as low as

3.99%

Annual Percentage Rate



Night Drops

As a courtesy, the night drop is available 24-7 and deposits will be processed the next business day. Deposits received prior to 4:00 p.m. will be credited the same day.