

Moving or Living out of the Area?

American Spirit Federal Credit Union is always with you. No need to close your account due to a move. Your credit union membership lasts a lifetime and will move with you. You can still continue direct deposit and access your account in the following ways.

Free shared branching – 2,800 locations

Free ATM deposit at participating ATMs

Free ATM withdrawal – use Allpoint for no surcharge

POS Purchases

Free tellerphone for inquiries, withdrawals and transfers

Free homebanking for inquiries, withdrawals, transfers, e-statements, check copies

Free bill payer

Wire Transfers

Apply for a loan online at www.americanspirit.org



Member Update

Have you moved? Has the postal service renumbered your house? We need to know so that we can send your statements and information to you. Do you have a new phone number? Please write us at:

American Spirit Federal Credit Union
1110 Elkton Road
Newark, DE 19711

OUR MISSION

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

32,000+ surcharge-free ATMs.
Visit www.americanspirit.org to find your nearest ATM.



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 8:00 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
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
Website: www.americanspirit.org



Equal Opportunity Lender



SPRING 2009 NEWSLETTER

American Spirit is Your Home for Mortgages!

Lowest Mortgage Rates In Thirty Years!

With mortgage interest rates at record lows, now is the time to buy or refinance a home. Buying or refinancing now could save you thousands of dollars over the life of your loan.



Our mortgage staff will guide you through every step of the home-buying or refinancing process and help you find the program that best fits your specific needs.

In addition to great rates, we offer an online First Mortgage application, so you can pre-qualify for a loan to purchase a new home or refinance your existing home.

For more information on mortgage programs and current rates, call 800-941-7789 and speak with a knowledgeable mortgage representative. Or visit us online at www.americanspirit.org to apply today!

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Get Security and Peace of Mind with American Spirit Federal Credit Union

You've read the headlines: American taxpayers are footing the bill for the \$700 billion Troubled Assets Relief Program (TARP) to bail out banks. American Spirit Federal Credit Union is not a bank and was never part of the sub-prime mortgage loan crisis that fueled the need for the bail-out. We are a credit union that you can trust to do the right thing by its members and when you put your money in American Spirit, you are making a statement that you want to do business with a financial institution that offers strength, value and security.

Your funds are safe and sound with us. Your savings are insured up to \$250,000 by the National Credit Union Association, a U.S. Government Agency and the Bauer Financial Corporation, the nation's leading rating service of financial institutions, has repeatedly given American Spirit a five-star rating, the highest rating offered.

American Spirit Federal Credit Union is member-owned and not-for-profit. Banks are in business to maximize the profits they make off of consumers in order to pay stockholders and corporate board members. Credit union board members are unpaid volunteers and all of our profits after the reserves we make for capital (which ensures the strength and security of the credit union) are returned to you, the member in the form of lower loan rates, higher savings rates, lower fees and additional services.



New or Used, Financing Made Easy!

Vehicle Loans as low as

5.25%
APR*



*Annual Percentage Rate based on approved credit. Not all applicants will qualify. Some restrictions & conditions may apply.

Credit Life/Disability Insurance

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 an accident? Most people don't stop 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. Coverage is available for both conventional and open-end loans.*

Benefits: In the event of your death, Credit Insurance Life pays the insured balance of your loan up to the policy maximum, helping ensure that 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 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 durations stated in your credit union's contract.

*\$4.95 per month unlimited

Everything You Need to Grow Your Business



American Spirit's Member Business Loan Program offers loans to current members with existing businesses. Whether you're a sole proprietor, a corporation, a partnership, an LLC, or just an investor in real estate, we can help you.

When you want to increase your working capital, purchase assets or expand your business, we have the low interest rates and flexible terms that you need.

- Commercial Mortgages
- Lines of Credit
- Equipment Term Loans
- Vehicle Loans

With a quick and easy application process, no applications fees, and competitive rates, what are you waiting for? Contact us today at 302-738-4515.

National Credit Union Youth Week

Join us this year as we celebrate **National Credit Union Youth Week** from April 19-25. Our theme for 2009 is "The Magic of Saving." Visit our lobby and receive tips on how to teach kids of different ages about the magic of saving. Ten young savers from credit unions nationwide will each win \$100.



HOLIDAY CLOSINGS

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

- Good Friday • Friday, April 10, 2009
- Memorial Day • Monday, May 25, 2009
- July 4th • Saturday, July 4, 2009
- Labor Day • Monday, September 7, 2009

Are You Ready for the Next Step In Financial Services?

A Program to Meet Your Financial Needs

American Spirit wants you to make sound financial decisions consistent with your investment timelines and your goals.

The following products and services are available to American Spirit Federal Credit Union Members:

Retirement Planning

Guaranteed Income Accounts
Pension, 401(k) & 403(b) Rollovers
IRAs

Investment Planning

Diversified Investment Portfolios with principal and income guarantees
Managed Accounts
Mutual Funds
High Yield and Income Producing Accounts

Insurance Planning

Term Life
Whole Life
Universal Life with
Long-Term Care Insurance Riders
Disability Income
Long-Term Care Insurance
Fixed & Variable Annuities

Education Planning

529 College Savings
UGMA's
Educational IRAs

Estate Planning

Trust Services

Business & Employer Services

Group Retirement Plans
Self-Employed Retirement Plans
Group Insurance Plans

For more information contact:

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