

Traveling Far and Wide on Your Vacation? Take a Credit Union Card With You and Save!

Plastic cards are usually easier and less expensive to use than travelers' checks, and far safer than carrying lots of cash, wherever you go.

Increased forgery has forced many merchants, especially those in tourist areas, to stop accepting travelers' checks. Some stores and restaurants are installing cash dispensing ATMs to accommodate patrons. Traveling with your credit union ATM, debit, and/or credit cards, and memorizing your PINs (NEVER write them in your wallet) will give you 24/7 access to your money.

How do you know which ATMs will accept your Credit Union plastic card? Just look on the back of your card at all those small logos. Find an ATM machine with any one of those and your card is compatible.

Using an ATM in other countries for local currency is generally far less expensive than going to an "Exchange Window," not to mention much faster than standing in line, and more convenient than adjusting your vacation plans to their limited hours of operation. Your withdrawal in Euro or Yen will be translated into US\$ at a more favorable exchange rate, and posted to your account back home.



Account Service Fees (Effective January 1, 2004)

Item	Fee
Checking Account:	
Freedom Checking	\$5.00/month
Return Check Charge	\$20.00/check
Checks Manually Paid	\$ 5.00/check
Copy of Paid Check	\$2.00/check
Copy of Statement	\$2.00/month
Stop Payment of Checks	\$15.00/check or series
Check Book Balancing (Research)	\$15.00/hr
Personal Check Orders:	
Freedom Checking (Check Order-Basic Style)	50% of cost <i>(Listed price on all others)</i>
Standard Checking (Check Order)	Listed Price
Last Chance Checking (Check Order)	Listed Price
VISA Check Card (Debit Card):	
Debit Card Fee	\$1.00/month <i>(No fee with direct deposit into primary account)</i>
Freedom Checking	.75/withdrawal after 10
Standard Checking	.75/withdrawal after 6
Lost Card Fee	\$25.00/card
Transfer Fee	\$5.00/transfer
Overdraw Fee	\$20.00
VISA Credit Card:	
Late Fee	\$25.00
Over Limit Fee	\$20.00
Lost Card Fee	\$25.00
Automated Clearing House (ACH) Fees:	
Return Charge	\$20.00/return
Stop payment	\$15.00/return
Transfer Fee	\$5.00/transfer
Other Service Fees:	
Travelers Checks (per \$100)	\$1.00
Western Union	\$15.00
International Wire Transfers	\$30.00/wire
U.S. Wire Transfers	\$15.00/wire
Inactive Fee (Dormant) (NO activity for 6 months or more)	\$5.00/month
IRA Annual Account Fee	\$10.00
I.R.S. Levy	\$25.00
Internet Access/Bill Payer Service	\$4.95/month
Money Orders	\$2.00/each
Skip Payment Fee	\$25.00
Loan Payment Late Fee	\$5.00 minimum or 5% of delinquent amount
Second Mortgage /Home Equity Application Fee	\$350.00
Mortgage Lien Release (fee varies by state)	
Subordination of Mortgage Agreement	\$50.00
Refinance Vehicle Title Fee (fee varies by state)	
Deposited Check Returned (On own account)	\$25.00/check
Returned Mail Fee	\$2.00/item
Check Cashing Fee (with share balances below \$250)	\$1.00/each
Bulk Checks, Cashing Fee (10 and up)	\$10.00
Cashier Check	\$5.00/check
Excessive W/D Fee (7 or more per month)	\$2.00/check
Copies	.25¢ each
Fax	\$1.00 first three pages
Safe Deposit Box:	
One Time Set-up Charge	\$10.00
Annual Rent Fee Depending on Box Size	\$15 - \$100 (Box sizes available 3x5, 5x5, 3x10, 5x10, and 10x10)

CARSALE.com – This is the way to go!

Access 30+ dealerships for special rates and receive 1% below current rates. Visit our website to log onto CarSale.com and let them know what type of vehicle you want. Stop by the Credit Union or apply online at www.AmericanSpirit.org.



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



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:
(866) 759-2727
(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

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Holiday Closings

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

Monday, September 6
Labor Day

Monday, October 11
Columbus Day

Relay for Life

Last month, American Spirit Federal Credit Union participated in the American Cancer Society's Relay for Life to help in the fight against cancer. Relay for Life is a unique activity that offers everyone in the community an opportunity to participate in the fight against cancer. The walk event held at Hodgson Vo-Tech High School in Glasgow, DE lasted more than

17 hours and was held overnight. Throughout the night, singers, bands and other festivities entertained while the relay teams walked. The team of walkers included staff and employees of DaimlerChrysler. A luminary ceremony took place after dark with thousands of candles being lit in the field spelling out "HOPE" in honor and remembrance of people who have battled cancer. This event held yearly is American Spirit's first relay and the American Cancer Society's signature activity.

We would like to express our deepest gratitude to those who donated to bake sales, fundraisers and just giving freely to benefit A.C.S. To find out more about Relay for Life or other cancer information, contact 1-800-ACS-2345 or visit www.cancer.org.

Compromised Card – What Does It Mean For You?

In today's business environment, cardholder data is stored in a wide variety of servers and databases. This data is stored via merchants, e-commerce payment gateways, customers, and other acquirers for processing purposes. A fraud alert means that VISA has received information indicating that account numbers issued by a financial institution may have been stolen as a result of hacks into computer servers and e-commerce merchants. VISA notifies the corresponding institutions. American Spirit Federal Credit Union will notify you in the event a fraud alert is advised and issue new cards. American Spirit Federal Credit Union is not at liberty to divulge the name of the merchant or company from which the account numbers were compromised. Our policy is to protect your account at all times. It is therefore possible to receive more than one compromised notification. As always, should you have any questions, please contact the Plastics Department.



Pictured: (L) Melissa Fields, Landi Bias, Brandy Bunkley, Edie Merced, Vanessa Sackes, Susanne Spaulding, Sue Grier, bottom: Sonja Phillips. Maurice Dawkins, President, and Daimler Chrysler employees not pictured.

2003 Outstanding Credit Union Volunteer

Congratulations to Jack D. Cable for being named the 2003 Outstanding Credit Union Volunteer by the Delaware Credit Union League. Jack has been a volunteer with American Spirit Federal Credit Union for 24 years. He has served as the Board recording secretary for eight years and has been the Board vice chairman since 1989. In addition, he has served on the supervisory committee for three years and is a member of the Delaware Federal Credit Union's League's Governmental Affairs Committee.

IMPORTANT NOTICE

Our telephone audio system, Tellerphone, has a new phone number. To utilize this convenient service use the following number:

TellerPhone
866-759-2727

Please note our mailing address and other contact information for your records:

American Spirit
Federal Credit Union
1110 Elkton Road
Newark, DE 19711
Phone: (302) 738-4515
Outside DE (800) 941-7789



Refinance Your Vehicle with Rates as Low as 2.5%

Whatever interest rate you're paying for your vehicle loan at another financial institution, it's probably too much. Refinance at American Spirit from April 1 through September 30, 2004 and save money.

- At least 1.5% below your current rate (floor is 4.0% APR)
- Must have at least 6 months of on-time payments on current auto loan
- No payment for 45 days on refinance
- Interest rate ceiling of 18%
- Standard Underwriting guidelines apply

Home Equity Line of Credit

2.99% APR*
Low Monthly Payments
15 Year Term

* Rate will be adjusted to prime after 6 months. 2.99% Annual Percentage Rate is the variable rate based on the current Wall Street Journal minus 1.01% as of October 28, 2003.

\$3500 Vacation Loan Sale

Just When You Need it Most!

Now thru August 31, 2004, get a great low rate on our Vacation Loan. Take a holiday or pay off bills.

7.5% APR*
12 Months to Repay
Maximum \$3,500

Hurry, this offer ends August 31, 2004!

*to qualified applicants

Back-to-School Loan Sale

Visit American Spirit FCU from September 1 – October 31, 2004 to take advantage of our Back-to-School Loan. Our low rate makes top grades!

7.5% APR*
12 Months to Repay
Maximum Loan
\$3500

*to qualified applicants



Grand Re-opening Celebration

Thank you to all who volunteered their services, donated daily prizes and made this event a real festive occasion. The prizes were exciting and included Best

Buy Certificates donated by Liberty Enterprises, Baltimore Orioles tickets donated by the Board of Directors, Blue Rocks tickets from ASFCU, a DVD player from Resource Mortgage and a grand prize of Dover Speedway "Ride the Monster Racing" tickets donated by Cancer Care Connection. Some of the attendees included Enterprise, Alexander Insurance, Louise Puglise of Cancer Care Connection, Mike Mohny of Liberty, Board members George Bush, Robert Watson Sr., James Green and Jack Cable. Members and staff alike enjoyed the daily aroma of popcorn and other goodies during the week. The grand finale boasted juicy hotdogs, Mister Softee ice cream and downright fun with entertainment by Jingles the clown.

Check "Float" Is Floating Away

Have you noticed unusual things happening to your share drafts (checks) over the last year or so? Have you handed one to a clerk only to have it run through a machine, then given back to you with numbers printed on the back? When you reconcile your checkbook, does it seem like items are clearing in less time than before?

In the coming months you may read or hear about "Check 21," which is the name of the government's efforts to enhance the check clearing process in the twenty-first century. Most of the proposed changes will be happening behind the scenes where you will never notice them.

These changes, and more, are parts of our government's long standing effort to make our national payment system run more efficiently. Preparing, mailing, storing, reconciling and retrieving paper is a significant overhead expense not only to the government but to businesses as well. Accounting studies claim it costs as much as \$45 to send someone a check, rather than an electronic payment. Who ends up paying the costs? Eventually you, in higher taxes and product prices.

Automation technology has become less expensive as well as easier to use. Scanning your check at the register eliminates steps to deposit it to the store's account. There are benefits to you too. Errors are less likely to occur, and you get your original back. Lower store overhead usually means lower prices, or slower increases in prices, on what you buy.



James Green and Steve Keplinger Return to ASFCU Board

At the 41st annual meeting of the Credit Union James Green and Steve Keplinger were re-elected to the American Spirit Federal Credit Union Board of Directors.

Mr. Green has been a volunteer on the Board for three years and a member of the Credit Union since 1978. Mr. Keplinger has also volunteered for more than 15 years and has been a member of the Credit Union since 1978. Both men are filling 3-year positions on the Board.

Other volunteers include George L. Bush, Jr., Jack Cable, Carol A. Hall, Lewis Reisinger, Robert Watson, Sr., William Martin, Martha Hudson, Willard McBroom, Lucy Walker, Larry Webb and F. Bud Jones.

Coming Soon To All American Spirit Federal Credit Union Members

As an added benefit, American Spirit Federal Credit Union will again offer an open enrollment for members and their entire family to become members the Cancer Care Connection at the low cost of \$12.00 per year/ per member (includes family anywhere is the continental United States). All members and their families will have access to Care Specialists to help them deal with cancer issues, from prevention to bereavement. Cancer is not a one-size-fits-all, each cancer is different; that is why each call results in a personal search of information based on your information. There is no limit to the number of calls made to the CCC or the length of the call. Each Care Specialist has immediate access to a database of local and national information and you can speak with the same Care Specialist each time. Of course, your call is confidential. It is only through YOUR credit union that you can take advantage of this "assurance" policy. When you or someone you love is diagnosed with cancer, you are faced with many questions, decisions and concerns. Too often the burden of finding and coordinating care falls on you as the patient or family member. You may feel like a traveler in a foreign country without a roadmap and not knowing the language. Where do you even begin? ...Cancer Care Connection can and will help - with just one phone call to our Care Specialists. We provide you with compassion, support and personalized connections to information and resources that you need NOW. Look forward to receiving the application with the next newsletter. Should you have any questions regarding the program, feel free to contact Louise Puglise at Cancer Care Connection: 302-266-6740.

New Help for Identity Theft Victims:

The Federal Trade Commission has a web site with easy-to-follow instructions as well as the forms needed to resolve identity theft at <http://www.consumer.gov/idtheft>.

There are instructions on contacting all three major credit bureaus, how to file a complaint with the FTC, and file a police report (which may be needed to close accounts you did not open.) It is difficult for law enforcement to track identity theft when it covers so many different jurisdictions. The FTC is working on a master database to track and thwart this serious crime.

Tips to protect yourself from identity theft:

- Open all "junk mail" that looks like an offer of credit. Destroy blank checks used to transfer account balances as well as any document that has personal information, like your social security number, on it.
- Open all account statements from financial institutions and credit cards, even if you believe you have not made any transactions. Reviewing your statements is one of the fastest ways to learn if someone else is using your account.
- Do not carry your social security card, credit cards, checkbooks and photo IDs you do not use on a regular basis. If they go missing you will not notice their loss. Store them in a secure location at home, and occasionally verify they are still there, untouched.



Save or Borrow What To Do About Changing Interest Rates

Yes, interest rates will change, though they are less predictable than the weather. No one really knows when, how much or in which direction changes will be made. So now is the time to act to capture the benefits of your own interest rate predictions!

If you think interest rates will be going up, now would be a good time to make major purchases that require financing, like a new vehicle, home improvements, or taking the family on a reunion vacation or cruise. See your credit union loan officer about the great rates that are available now.

If you think interest rates will go lower or stay as low as they are now, then now's the time to focus closely on your savings goals. In a low interest rate environment, regular savings deposits are even more important if you are to reach your goals for retirement, education, or the wedding of your dreams. Visit with your credit union representative to set up an appropriate direct deposit or regular savings plan.



New Enterprise Location Now Open!

Visit us at 155 E. Cleveland
Avenue in Newark, DE 19711.
Or call us at 302-737-8096.