

## Remember to “check” your account first!

The checks that our members write are now being processed faster than ever, and thus the money representing the value of these checks is being deducted more quickly. This is a result of the “Check 21” policy instituted by United States Federal Reserve late in 2004, which allows “substitute checks” to process the information of a check electronically. These substitute checks are the legal equivalent of the regular check and include all the information on the regular check.

To avoid additional fees and/or penalties, please be sure that you have sufficient funds in your checking account to cover the checks you write.

## Volunteers Wanted

Every credit union depends on volunteer input to operate. Every volunteer gains esteem for contributing their time and talents to the benefit of the membership and adding experience to their resume. Not sure what it takes to be a volunteer, or what kind of time commitment is involved? Contact American Spirit FCU for more information.

## Faster Access to your Tax Refund

You'll have access to your money faster by authorizing a direct deposit order of your 2006 tax refund. Simply indicate your choice of Savings or Checking Account and include your account number on your tax return. Your funds will be deposited into your account and made available to you immediately. To complete your authorization, please contact American Spirit FCU for the ABA Routing Number.

## Faster, Easier Credit Card Payment to your Visa Card

Make online payments to your American Spirit credit card by registering at [www.cardmemberservices.net](http://www.cardmemberservices.net). You may make a payment now or schedule a payment for up to 30 days in the future using your checking or savings account. Other benefits include:

- Viewing & downloading statement information
- Account Summary
- Credit Card Account Access Maintenance

And more.



## 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.

## OUR MISSION

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

### 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  
ASAP – American Spirit Automated Phone

### 24 Hour Access:

(302) 738-2727  
(866) 759-2727  
(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](http://www.americanspirit.org)



WINTER 2007 NEWSLETTER

## Did The Holidays Leave You Feeling MAXED OUT?



Looking for a great way to get rid of those high-interest bank cards or other loan payments? A Debt Consolidation Loan from American Spirit Federal Credit Union may be the perfect way to simplify your finances — and save you money at the same time!

With a rate as low as **6.99%\*** to qualified members, you can take your debt and consolidate it all under one manageable monthly payment.

In addition to getting a better interest rate and simplifying your finances, you know you are dealing with people you can trust who have “your best interest” at heart!

Apply today and start your NEW YEAR off by saving big!

\*Rates subject to change without notice. Offer is not valid on existing ASFCU loans. Completion of credit application will be required and rates vary or credit may not be extended based on credit worthiness. ASFCU membership is required.

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## Hope To See You There!

### Attend the Annual Meeting and Board Election

As a member of American Spirit FCU, you may already know the many benefits of managing your finances with us instead of another financial institution. But did you know another BIG difference between credit unions and banks? Here at the Credit Union, you are part owner and may participate in the election of the Board of Directors.

Join us as we celebrate the credit union difference at this year's Annual Meeting!

**Date: March 24, 2007**

**Time: 7:00 pm**

**Location: University of Delaware  
Clayton Hall Conference Center**

Door prizes, mini buffet, guest speaker

The agenda includes a review of the previous year's financial information, election to fill open Board positions, and an opportunity to visit with Credit Union family and friends. The Nominating Committee has placed the following names in nomination to fill the three-year positions:

**Jim Green**  
**Steve Keplinger**  
**Bill Dempsey**

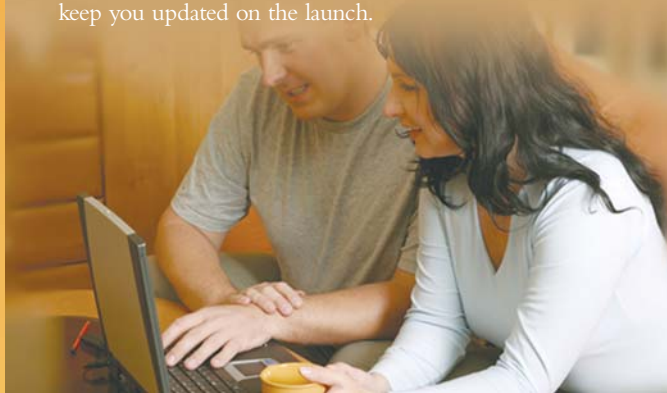
For members interested in running for election, nominations by petition are due by February 12, 2007.

**Hope to see you there!**



## Internet Security

American Spirit realizes the importance of internet security. We are committed to assuring our member's information is safe and confidential. Soon, we will be requiring new logins and stricter authentication. This new login requirement will be mandatory for all American Spirit Federal Credit Union online users and will be easy to register and use. We will keep you updated on the launch.



## Sharedraft Auto Transfer



As a benefit to our share draft members, if a share draft or ACH is presented for payment and funds are not available, funds may overdraft from the primary share account or another designated account to cover the payment of the share draft item. If funds are not available, the account will be assessed a Non-Sufficient Funds (NSF) fee. Remember, you can access your account 24 hours a day, 7 days a week to check your account and transfer funds. Please contact a member service representative to sign up.

### HOLIDAY CLOSINGS

Your Credit Union will be closed in observance of the following 2007 holidays.

**Martin Luther King Jr. Birthday • Monday, January 15**

**Presidents Day • Monday, February 19**

**Good Friday • Friday, April 6**

## We Respect Your Privacy

We never share nonpublic personal information except required by law and we will continue to protect your privacy.

### Our Privacy Disclosure Policy

#### Categories Of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

#### Categories Of Information That We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as required by law.

#### Disclosure As Permitted By Law

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example—check printing companies).

#### Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us.

#### American Spirit Federal Credit Union

1110 Elkton Road  
Newark, Delaware 19711  
Newark, Delaware 19714  
(302) 738-4515 or (800) 941-7789  
[www.americanspirit.org](http://www.americanspirit.org)



Allpoint ATM network gives access to more than 32,000 surcharge-free ATMs. ATMs are located in well-known retailers and are closer than you think.

Visit [www.americanspirit.org](http://www.americanspirit.org) to find your nearest ATM.



## Member Update

Have you moved? Has the postal service renumbered your house? Do you have a new area code? We need to know so that we can send your Credit Union statements and information to you.

Please call us at (302) 738-4515.

