

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 26, 2011

Time: 7:00 pm

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

Door prizes, mini buffet

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:

Robert Watson, Sr.

Harry Gibbs

Jack Cable

For members interested in running for election, nominations by petition are due by February 11, 2011.

Hope to see you there!



We Respect Your Privacy

We never share nonpublic personal information except as 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
(302) 738-4515 or (800) 941-7789
www.americanspirit.org

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

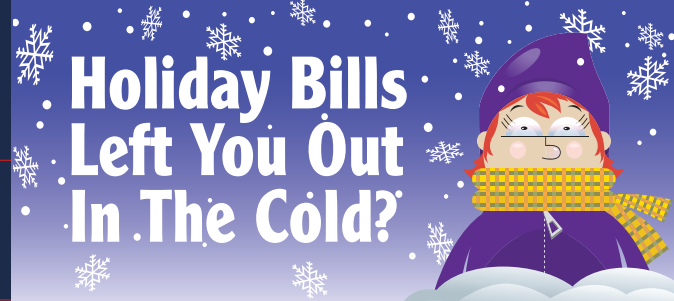
Website: www.americanspirit.org



Equal
Opportunity
Lender



WINTER 2011 NEWSLETTER



**We Can Help You Pay Off
Your Holiday Bills!**

LIMITED TIME OFFER!

**Get a Low Rate
with Our After
the Holiday Sale!**

**8.5%
APR***

**12 Months to Repay
Maximum \$3500**

*Annual Percentage Rate for qualified applicants

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Can't Make It to the Credit Union?

Share branching is there for you. With more than 4,100 convenient credit union locations, conducting business will be as if you were in your home credit union. Share branching gives you access to your account for the following types of transactions:

- Deposits
- Withdrawals
- Loan Payments
- Transfers
- Money orders, cashier checks or traveler's checks
- And more!



Look for the
CU Service Center Logo

Delaware Service Centers

American Spirit 1110 Elkton Road Newark, DE 19711	American Spirit 58 Carver Road Dover, DE 19904
Chestnut Run FCU 400 Technology Road Newark, DE 19702	Chestnut Run FCU 926 Centre Road – CRP-724 Newark, DE 19808
Delaware First FCU 98 Sandhill Drive Middletown, DE 19709	Delaware First FCU 1615 Newport Gap Pike Wilmington, DE 19808
Delaware State Police FCU 235 Christiana Road New Castle, DE 19720	Delaware State Police FCU 6349 N. Dupont Road Dover, DE 19901
Delaware State Police FCU 700 N. Bedford Street Georgetown, DE 19947	Sussex County FCU 216 Washington Street Millsboro, DE 19966
Sussex County FCU 34686 Old Postal Lane Lewes, DE 19958	Sussex County FCU 1941 Bridgeville Highway Seaford, DE 19973
Sussex County FCU 40 Aerenon Drive Milford, DE 19963	

Visit www.cuservicecenter.com for a complete listing of locations nationwide and/or download locations to your GPS unit by clicking on the GPS Downloads under the "Downloads" tab at the top.

Thank You One and All!!

With the New Year here, those who have provided a helping hand must be acknowledged. The credit union would like to thank all who have made it possible to provide superior service during the past year. We would not be successful 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.

Account Information

Dormant Accounts

Accounts that have been inactive for more than 6 months are charged an inactive fee (dormant) of \$5/month to the primary share account. Please refer to your Truth and Savings Disclosure. To avoid dormant account fees, deposit or withdraw funds to show activity in your account. Accounts with a balance of more than \$250.00 will NOT be charged a fee.

Escheat Accounts

American Spirit FCU is required by Delaware law to turn over all funds from a member's account after five (5) years of inactivity. Members will be notified after the account becomes inactive for five years. Any funds remaining in an account are charged a \$75 dormant account fee and escheated to the State of Delaware.

To prevent accounts from escheating to the state, simply take advantage of our many free products and services. You may also make a deposit, withdrawal, transfer funds, write a check or use your debit card.

HOLIDAY CLOSINGS

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

Martin Luther King, Jr. Day • Monday, January 17, 2011
Presidents Day • Monday, February 21, 2011
Good Friday • April 22, 2011

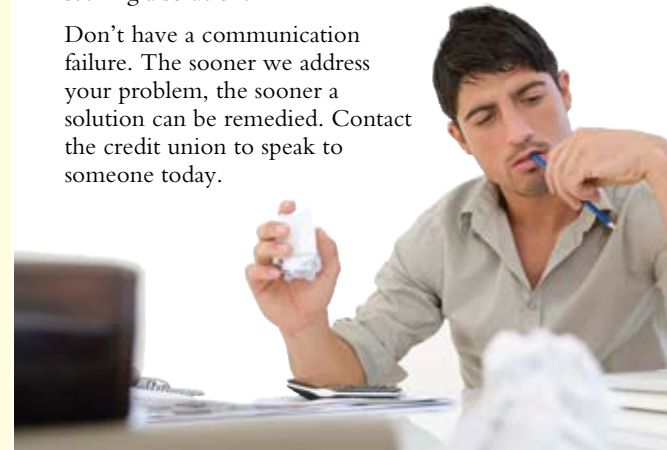
Surviving Tough Times

Despite our best intentions for managing our money effectively, sometimes life gets in the way. Challenges through marriage, divorce, unemployment and deaths can affect us financially.

Remember the credit union is here to provide you and your family with all financial services and support to include solutions to delinquent loan payments. However, we can only help if you COMMUNICATE with us.

Let us know of your situation so we can evaluate your individual circumstances and try to find some avenue of relief, if possible. Remember we can only assist you if we are aware there is a problem to which you are seeking a solution.

Don't have a communication failure. The sooner we address your problem, the sooner a solution can be remedied. Contact the credit union to speak to someone today.



Want Faster Access to Your Tax Refund?

You'll have access to your money faster by authorizing a direct deposit order of your 2010 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. You must list our routing and transit number: 231176787.

Make smart money choices by investing your refund into your IRA, paying off your credit card, or depositing it into a CD.

Ribbon Cutting Ceremony at Dover Branch

American Spirit FCU joined by the U.S. Small Business Administration's (SBA) Delaware District Office and Central Delaware Chamber of Commerce officials hosted the grand opening of the new Dover branch at 58 Carver Road in Dover on Nov. 23, 2010. Senator Tom Carper and other state and local officials participated in the ribbon cutting ceremony.

"This is an exciting time for us as we grow our American Spirit family. Our shared branching network affiliation adds great value to our Dover members as they will now be able to utilize additional in network branches throughout Delaware and the U.S.," said Maurice Dawkins, American Spirit CEO.

Membership is open to all working residents and businesses in the Dover and Newark areas. Employers are encouraged to apply to become a Select Employer Group so that its employees may also become members.

Last year American Spirit became the first Delaware credit union to be certified as a SBA lender. In September, the merger with First State FCU created a combined membership base of 10,000.



American Spirit CEO Maurice Dawkins, Senator Tom Carper, Jayne Armstrong, board members and local dignitaries gathered together to dedicate the new Dover branch at 58 Carver Road on November 23, 2010.