



## Shared Branching Now Available

Access your account at any shared service center as if you were at American Spirit Federal Credit Union.

Conduct a range of transaction services, such as:

- Cash checks
- Make deposits and withdrawals
- Make loan payments
- Make transfers between accounts
- Purchase Money Orders, Travelers Checks, and Official Checks
- Obtain cash advances and balance inquiries

Visit [www.americanspirit.org](http://www.americanspirit.org) to find a Shared Branch nearest you.

### February 11, 2008 Deadline for Nominations Petition

## Official Notice of Election

### Election of Directors For Three-Year Terms Annual Meeting 2008

Three Board of Directors' terms will expire in March, 2008. We will be filling three 3-year terms. The Nominating Committee is accepting requests for nomination before December 1, 2007 at: American Spirit Federal Credit Union, 1110 Elkton Road, Newark, DE 19711. Board members and volunteers are not compensated for their participation. Terms will expire in 2010.

The candidate's biography and qualifications must accompany the petition. Include in the biography information about occupation, Credit Union membership, Credit Union experience and a brief statement about serving as a director. Each nominee must be in good standing with the Credit Union, be at least 18 years old, and certify in writing that he/she is agreeable to the nomination and will serve if elected to office.

There will be no nominations taken from the floor at the Annual Meeting in accordance with Article V of American Spirit FCU's bylaw.

Interested candidates may contact the credit union.

## American Spirit FCU Home Loan Center

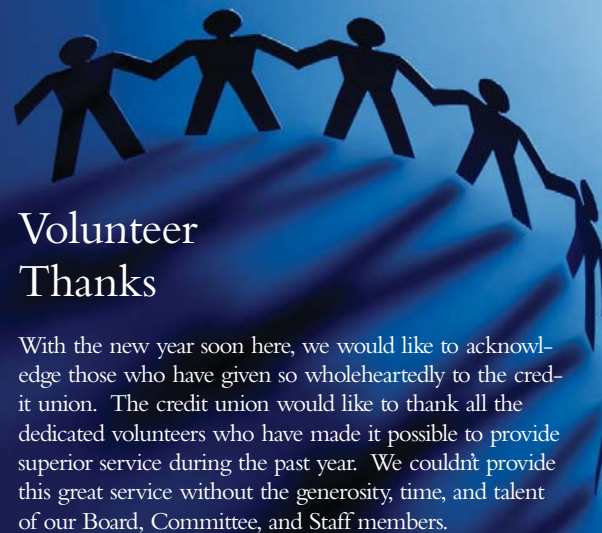
If you are looking to purchase a home or refinance your current residence, American Spirit Federal Credit Union is a great place to start. Look for information on an upcoming mortgage seminar.

Visit our website at [www.americanspirit.org](http://www.americanspirit.org) or call 1-866-769-6958.



## Membership Survey

We would like to hear from you. Log onto our website at [www.americanspirit.org](http://www.americanspirit.org)



## Volunteer Thanks

With the new year soon here, we would like to acknowledge those who have given so wholeheartedly to the credit union. The credit union would like to thank all the dedicated volunteers who have made it possible to provide superior service during the past year. We couldn't provide this great service without the generosity, time, and talent of our Board, Committee, and Staff members.

## 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](http://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](http://www.americanspirit.org)



Equal  
Opportunity  
Lender



## FALL 2007 NEWSLETTER

## Drive Your Cares Away (with our Refi Auto Loan)

Why pay more than you have to? Refinance your auto loan from another lender with American Spirit Federal Credit Union and shift into—

- Rates as low as 5.00%APR\*
- Up to 1.5% off your current rate
- No payments for 45 days
- Borrow 100% of value
- Convenient payment options

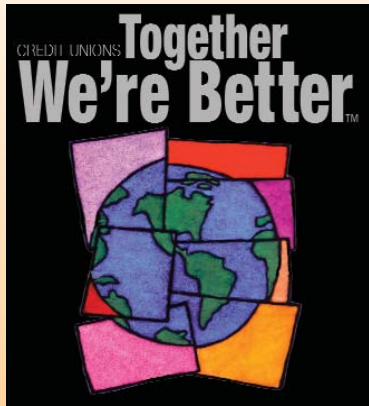
Leave your current auto loan behind and take the road less traveled—one with lower rates and better terms. Don't stall long; this special offer ends soon. Apply today in-person or online at [www.americanspirit.org](http://www.americanspirit.org).

\*Annual Percentage Rate. Rate adjustment of 1% off current financing with another lender. Additional .5% off with direct deposit, payroll deduction, or automatic payment transfer. Offer not available on existing ASFCU loans. Rate not below 5%. Standard underwriting rules and guidelines apply. Some restrictions and conditions may also apply.



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## International Credit Union Day October 18, 2007

“Together We’re Better,” recognizes the progress made around the world as credit unions continue to work together and forge new partnerships. The ultimate goal is to raise awareness about the great work that credit unions are doing and give members the opportunity to get more involved.

## Member Appreciation Day

In conjunction with International Credit Union Day, we are celebrating Member Appreciation Day. Stop by and have lunch on us.



## Coming Soon e-Loans

### Loans that Fit Your Lifestyle

Apply online at  
[www.americanspirit.org](http://www.americanspirit.org) –  
It’s easy and convenient,  
with approval in minutes

## Don't Feel the Pinch This Holiday Season

Presents under the tree, a big wreath on the door, and the warm glow of holiday lights make this time of year feel special. Make this holiday season a season to remember with a holiday loan from American Spirit Federal Credit Union.

What are you  
going to do  
with the  
extra cash?

- Holiday shopping
- Holiday vacation
- Holiday redecorating

You name it... the decision is yours.

\*Annual percentage rate. Rate based on approved credit. Not all applications will qualify. Some restrictions and conditions may apply.

Borrow  
Up to \$3500  
12 Months  
to Repay  
7.5%<sup>APR\*</sup>

## HOLIDAY CLOSINGS

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

**Veteran's Day • Saturday, November 10**  
**Thanksgiving • Thursday, November 22**  
**Christmas • Tuesday, December 25**  
**New Year's Day • Tuesday, January 1, 2008**

## Lottery Scams



Did you get a letter claiming that you won a big prize?

Lottery scams are on the increase, getting more and more clever, and preying on people's desire to win a big prize.

Lottery scams follow a definite pattern. In almost every case, you'll be contacted with the news that you've won a lottery prize. What happens next, though, is what separates a scam from a legitimate offer: you'll be asked to send in money before your prize can be released to you.

How do the scams work? Very simply, the first thing they send you is a letter or e-mail stating that you've won a big prize.

Most times the scam artists will include a very real looking check for a few thousand dollars. Keep in mind, the check is not real — if you went to cash it, the check would be worthless. However, it looks real, making you very excited at this point that you've actually won something.

The scams always boil down to this: they want you to send them money. Most of the time, they claim that you need to send them the taxes on your prize. After all, they sent you the check, so why not just deposit the check, and then send them the money from your account via Western Union?

That's the key. They are trying to get you to send your real money from your bank account, in exchange for their fake check that they gave you.

Don't Be Fooled!

Coming Soon...

An Alternative to  
Pay Day Loans.

## Presidential \$1 Coins on Sale!

Your American Spirit Federal Credit Union is proud to offer the new Presidential \$1 Coins—a bold and dramatic collection that commemorates America's former presidents. The first coin, released in early 2007, bears the image of George Washington; others this year include John Adams, Thomas Jefferson, and James Madison. Four presidents will be added each year until 2018. Proceeds from the sale fund CULAC, the political action committee that helps credit unions support the re-election of pro-credit union candidates. Get into the spirit and purchase these beautiful collectibles today!

## The ABCs of Patriotism Statewide Donations of Award-Winning DVD Series

Together, the American Spirit Federal Credit Union plus seven other Delaware credit unions, the Delaware Credit Union League, and the Committee of Citizen Awareness, donated copies of the award-winning educational series—Patriotism and You—to high schools and libraries statewide. The DVD series talks about the three branches of government, the U.S. Constitution, and the American standard of living. The film also discusses the civic duties and rewards of patriotism. Former Secretary of State Colin Powell, Senator Joseph Biden, and a special appearance by Congressman Michael Castle are featured.

## Christmas Club

Let us help you get into the Spirit by starting your 2008 Christmas club now. Save for the holidays and have funds automatically deducted from your paycheck.

Stop by the credit union to sign up.

Existing account holder payout will be 10/15/07 to the primary share account.

