



## Board of Directors Nominations are Now Being Received

The American Spirit Federal Credit Union nominating committee is now accepting requests for Board of Director nominations. These nominations must be received before December 1st, 2011 at American Spirit FCU at 1110 Elkton Road, Newark, DE 19711.

There will be 3 vacancies on our Credit Union Board that will need to be filled at our 2012 Annual Meeting. Each Board member term lasts for three years. Please note that there is no compensation for Board members or volunteers.

### Board Member Credentials and Requirements

The nominee's credentials, biography and qualifications should be included with the petition. In addition, the biography should include the following: (a) Occupation; (b) Credit Union experience; (c) A statement regarding serving as a director.

To be considered, a nominee must be in good standing with the Credit Union, be at least 18 years of age, and provide written certification that he/she will serve if nominated. In accordance with Article V of the American Spirit Federal Credit Union bylaws, no nominations can be taken from the floor during the Annual Meeting.

### Additional requirements:

- Must immediately begin the Volunteer Achievement Program
- Must attend all meetings scheduled by the Chairman
- Must attend at least two training sessions per year regarding director's responsibilities
- Must attend Delaware League Annual Meeting
- Must attend Credit Union financial management training
- Must attend specialized Asset-Liability Management (ALM) training, and understand the Credit Union

### Board Member Responsibilities and Duties

The Board of Directors is responsible for setting the operational policies in a way that gives the Credit Union's staff and management a firm operational foundation upon which to conduct business or personal, investments, asset liability management and federal regulatory compliance are examples of areas that must be covered by written policies. To make informed decisions and serve the member's best interests, a Board member must have an understanding of NCUA regulations and guidelines, as well as what the Credit Union must do to maintain financial strength.

The best way to learn how the Credit Union operates is to become a member of a committee. Anyone interested in a Board of Directors position can familiarize themselves with the "Board of Directors Handbook," as well as the "Educational Requirements of a Director."

Please contact us if you have questions or need more information.

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



CU\$ Alliance provides access to your accounts with additional surcharge-free ATMs. Visit [www.cudollar.org](http://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  
(877) 915-7939



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



Equal Opportunity Lender



## FALL 2011 NEWSLETTER

# Make Holiday Dreams Come True!

Now is the time to get a low rate with our pre-holiday loan sale.

# 8.5% APR\*

12 Months to Repay  
Up to \$3500

A, B, C, grade paper only, Standard underwriting guidelines apply.



\*Annual Percentage Rate for qualified applicants

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## Share Branching

Experience share branching. With over 4300 branches nationwide and 17 in Delaware, you will have the ability to perform transactions just as if in your home credit union. Whether you are at work, home, or your favorite travel destination, American Spirit Federal Credit Union is always nearby.

Anywhere you see the swirl you can conduct a range of transactions, such as:

Deposits, withdrawals, loan payments, transfers, purchase money orders, travelers checks and official checks and more!

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport



## Member Update

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

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

### HOLIDAY CLOSINGS

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

Columbus Day • Monday, October 10, 2011  
Veterans Day • Friday, November 11, 2011  
Thanksgiving Day • Thursday, November 24, 2011  
Christmas Day • Monday, December 26, 2011  
New Year's Day • Monday, January 2, 2012

## CheckFree Pay

American Spirit Federal Credit Union now offers walk in bill pay through CheckFree Pay. Paying bills in person has never been easier. As an agent of CheckFree Pay, you can pay hundreds of bills at the credit union. Billers include utility providers such as gas, power and water companies, credit cards, phone companies and many more.

- Receive a receipt for your payment
- Avoid late fees or service charges
- Pay bills using cash
- Pay multiple bills in one location
- Know your bill is paid
- Take care of other errands at the same time

To make a payment, bring in a photo ID and your bill stub. Your bill stub contains all the necessary information to make sure your payment is processed correctly. Make your payments today at the credit union

## Debit Card Conversion Notification

Attention VISA Check Card Holders!

Effective October 17, 2011, the credit union will be changing its VISA check card processing company. Please be aware that this change will not have any affect in the way in which you use your card. We expect this to be a smooth transition and you will not experience any changes on your VISA check card.

The new lost/stolen phone number is (877) 915-7939.



## Come Celebrate International Credit Union Day With Us!

OCTOBER 20, 2011



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD**

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference

## Join Us As We Celebrate Member Appreciation Day!

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

Dover - Thursday, Oct 20th  
Newark - Friday, Oct 21st

Allpoint and 7-Eleven® Present

## Big Money Madness

You Could Win  
**\$10,000 in Cash!**

Just for using  
the ATM!\*



Allpoint

7-ELEVEN

This fall, Allpoint Network and 7-Eleven® are giving away more than \$10,000 in cash and prizes – and you could be a winner! To enter the contest, simply make a surcharge-free cash withdrawal at participating Allpoint 7-Eleven® ATMs between October 1 and December 31, 2011 and you will automatically be entered to win. There's no entry limit – every time you use a participating Allpoint 7-Eleven® ATM, you have another opportunity to win. Allpoint will randomly select 3 prize winners at the end of every month during the contest period. At the end of the contest period a \$10,000 cash grand prize winner will be selected.

To learn more about the contest, find the Allpoint 7-Eleven ATM location near you and view the official contest rules, visit [www.allpointnetwork.com/moneymadness](http://www.allpointnetwork.com/moneymadness).