



Uniform Commercial Code Article 4A Disclosure

Provisional Payment: Credit given by us to you with respect to an Automated Clearing House (ACH) credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

If you have questions concerning this disclosure please contact American Spirit Federal Credit Union.

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
(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



Equal Opportunity Lender



In the Spirit

FOR AMERICAN SPIRIT FEDERAL CREDIT UNION MEMBERS

WINTER 2012 NEWSLETTER

Reach for the Stars with these Great Offers!

2.99% APR* Auto Loan

4.50% APR* Home Equity Loan

9.90% APR* Personal Loan

We have a loan to suit your needs.

*Annual Percentage Rate. Standard underwriting guidelines apply. Rate based on approved credit. Not all applicants will qualify for the lowest rate. Rates subject to change without notice, some restrictions and conditions. Completion of the credit application will be required and rates vary or credit may not be extended based on credit worthiness.

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Start the New Year Right! New Free Service!

American Spirit is committed to serving you. As a benefit to you we are pleased to provide free access to money management and financial education services. American Spirit has partnered with **GreenPath Debt Solutions** to bring you GreenPath. Through **GreenPath**, you will enjoy unlimited access to financial counselors without paying – **it's free and completely confidential!**

You can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath will provide personalized solutions to your individual needs. Whether you want to find a way to save for money, are having difficulty paying bills, or want to save your home from foreclosure, advice is only a phone call away!

To use this new and beneficial service:

Contact American Spirit branches in Newark (302-738-4515) and Dover (302-674-5281)

or visit our website at www.americanspirit.org

Contact GreenPath directly (1-877-337-3399) or visit their website at www.greenpathref.com.



Want Your Tax Refund Faster?

You'll have access to your money faster by authorizing a direct deposit order of your 2011 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.

Important Information for Former First State Members

Former First State Federal Credit Union Members, please be advised that the routing number of 23117650 will be eliminated in early 2012.

Please update all routing information to **231176787** with providers; this will avoid interruption of any automatic payments to your account such as direct deposit, payroll, electric bills, insurance premiums, club memberships, etc.

And remember if you file your taxes electronically make sure to change the routing number on your tax form.

If you have any questions please contact American Spirit Federal Credit Union.



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.

HOLIDAY CLOSINGS

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

Martin Luther King, Jr. Day • Monday, January 16, 2012
Presidents Day • Monday, February 20, 2012
Good Friday • April 6, 2012

American Spirit Sponsors Turkey Round Up 14

In keeping with its mission of making a positive difference in the community, American Spirit Federal Credit Union was a sponsor of "Turkey Round Up 14" that was held from November 9 to November 11, 2011. The American Spirit team also encouraged members in both Newark and Dover to help in this worthwhile cause with overwhelming results. Turkey Round Up is a statewide Clear Channel Communications and Buffalo Wild Wings annual event that accepts donations of turkeys, non-perishable food items, or cash to help those in need have a Thanksgiving dinner. All donations go directly to The Food Bank of Delaware that works to meet the needs of over 10,000 families.



Pictured left to right, American Spirit employees, Marie, Enrique, Susanne and Edie.

American Spirit FCU's Dover Branch Hosts 4H Club

Recently, Youth Members of the 4H Club in Dover, Delaware visited the American Spirit Branch to learn about the Credit Union movement and what we do at American Spirit. The club members were allowed to observe our Branch staff performing transactions for Credit Union Members which was followed up with a classroom type presentation covering the history of the Credit Union Movement and more specifically what Credit Unions offer in the way of financial products in modern times.



Pictured American Spirit employee Angie with 4H youth member.

Join Us for the Annual Meeting

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 17, 2012

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:

Lucy Walker

Melvin Phillips

Sharon Melvin

For members interested in running for election, nominations by petition are due by February 10, 2012.

Hope to see you there!

