



YOUR DOVERPHILA NEWSLETTER

SPRING 2025



Read the latest message from our CEO, Jason Garner, highlighting our 2024 year-end member giveback and community impact.

CEO MESSAGE: 2024 COMMUNITY IMPACT

We are proud to announce that we have returned over \$13 million throughout the year to our members and the Tuscarawas County community. This significant achievement exceeds last year's \$9 million and marks the 30th consecutive year that DoverPhila has announced a bonus dividend.

The \$13 million total includes a range of financial benefits such as low-cost auto loans, competitive rates on interest-earning accounts, free financial resources, and an array of products and services—all designed to support and improve members' financial well-being.

As part of this give-back, DoverPhila returned \$540,000 to members through a year-end bonus dividend, which was deposited into their accounts on January 1, 2025. Additionally, we have distributed \$10 dividends to 1,400 youth members who hold Kids Club and Savers Club accounts, reinforcing our dedication to fostering financial literacy from an early age.

Beyond financial rewards, we have made a significant impact in our community, contributing over \$40,000 to the United Way of Tuscarawas County, almost \$30,000 in no-cost financial resources, \$10,000 for Starlight School's new playground project, \$10,000 to Leader's Edge ACTIVATION Program, and other meaningful investments by partnering with local organizations to support key initiatives in our community.

This year, we expanded our suite of services, including a mobile banking app enhancement that includes debit card controls, we extended auto loan options to include an 84-month term, and introduced a Credit Builder Program, further strengthening our ability to meet the evolving needs of our members.

As we look forward to 2025, DoverPhila remains committed to being Tuscarawas County's trusted financial partner by continuing to expand our products, services, and community involvement to enhance the lives of our members and the community at large.

Thank you for being a part of our success and choosing DoverPhila as your credit union.

Jason Garner, CEO of DoverPhila Federal Credit Union

FUN FACT!

"Forty" is the only number whose letters are in alphabetical order.

TAKE CHARGE OF YOUR SCREEN TIME

Most Americans check their phones every 11 minutes—proof that smartphones can be addictive. Take charge of your screen time with these five tips:

1. **TRACK YOUR USAGE:** Use built-in tools or apps to monitor your screen time. The results might surprise you! Use this info to set limits.
2. **SILENCE FOR SOCIALIZING:** Turn off your phone when spending time with friends. Real-life connections beat screen time any day.
3. **BAN PHONES FROM THE BEDROOM:** Improve your sleep by keeping your phone out of reach at night.
4. **MINDFUL MEALS:** Ditch the screen at the dinner table to focus on your food and the moment.
5. **CUT BACK ON SOCIAL MEDIA:** Delete an app—or all of them—and check your accounts from a computer instead of scrolling all day.

Break free from your phone and take back control of your time and focus!

UPCOMING CLOSURES: Saturday, May 24th; Monday, May 26th;
Thursday, June 19th; Friday, July 4th; and Saturday, July 5th

CONTEST TIME! ANSWER THE TRIVIA QUESTIONS CORRECTLY & YOU COULD WIN!

PRIZES AWARDED TO WINNERS: 1ST PLACE: \$25, 2ND PLACE: \$15, & 3RD PLACE: \$10

PRIZE MONEY DEPOSITED TO THE SAVERS CLUB ACCOUNT. Drop off submissions at any DoverPhila location or mail to: DPFCU, Attn: Savers Club Trivia Contest, 119 Fillmore Ave., Dover, OH 44622. All submissions must include a **first and last name, address, age, and phone number to be accepted**. All entries must be postmarked by April 30. View contest rules at www.dpfcu.org or pick up a copy at any DPFCU location.

First Name: _____

Last Name: _____

Address: _____

Age: _____ Phone Number: _____

CONGRATULATIONS TO LAST QUARTER'S WINNERS!

1ST PLACE: KENLEY HAYES

2ND PLACE: LAYLA BITIKOFER

3RD PLACE: JEREMY CAPPEL

TRIVIA QUESTIONS!

TRUE OR FALSE: A penny costs more to make than it's worth.

What is the world's most traded currency?

What is the average life span of an American \$1 bill?

Who was on the front of the once circulated US \$10,000 bill?

What is the name for this type of loan? A loan in which the borrower uses the equity of their home as collateral. The funds borrowed can then be used for a variety of functions, such as home improvements, weddings, education, and more.

RIDDLES! RIDDLES! RIDDLES!

What can go through glass without breaking it?

What question can you never answer yes to?

I am an odd number. Take away a letter and I become even. What number am I?

A man shaves many times during the day, but at the end of the day, he still has a beard. How is this possible?

You are in a dark room with a box of matches. Nearby are three things: a candle, an oil lamp and a log of firewood. Which do you light first?

YOUTH WEEK: APRIL 21 - APRIL 26

Join us for Youth Week, happening April 21 – April 26! This week-long savings event is all about inspiring smart money habits for members aged 17 and under. Youth club account holders will enjoy a 10% bonus (up to \$10) on qualifying deposits. Each qualifying deposit is an entry into random drawings for a chance to win gift cards! Don't miss out—visit www.dpfcu.org for full details and official Youth Week rules.

WORD OF THE WISE FROM DP OWL | TERM TO KNOW: INFLATION

in-fla-tion / noun

Inflation measures how much prices rise over time. The price of goods and services—stuff you buy—isn't constant; prices change over time. When prices go up, that's inflation. During moments of inflation, it takes more money to buy products or services, and you may need to adjust your budget.



ANSWERS TO THE RIDDLES FROM THE FALL NEWSLETTER: 1. RACECAR 2. TWO 3. LEAVES 4. GLOVE

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We have Shared Branching! Access your account at over 5,000 shared branches nationwide!