



DEXSTA is a full-service community chartered financial institution that provides outstanding financial services at the lowest possible cost.

### **Join Our Family!**

You are eligible to join DEXSTA Federal Credit Union if you live, work, worship, volunteer or attend school in New Castle or Kent County, Delaware or Cecil County, Maryland. Your family members can also join the Credit Union even if they are outside of New Castle or Kent County, Delaware or Cecil County, Maryland. These family members include your spouse, children, siblings, parents, grandparents, grandchildren, stepchildren, stepparents, stepsiblings and adopted children. Non-related household members can also join.

### **Once A Member, Always A Member!**

Once you join DEXSTA, you are welcome to remain a member for life, regardless of whether you change jobs, move or retire. We have many convenient options to keep in touch.

### **A Tradition of Member Service**

DEXSTA Federal Credit Union was originally chartered in 1937 by DuPont Experimental Station employees. Today, we serve more than 39,000 members from a variety of companies and organizations and our assets exceed \$306 million.

DEXSTA Federal Credit Union is a Full-Service not-for-profit financial institution, owned by our members and democratically operated. Unlike other types of financial institutions who operate for a profit, DEXSTA returns excess earnings back to our members in the form of low or no fee services, higher yields on savings and investments, and lower interest rates on loans. Your savings with the Credit Union are federally insured up to \$250,000 by the NCUA (National Credit Union Administration).

### **Savings, Checking and Investment Accounts**

DEXSTA offers a wide range of savings options in which you can invest. Each is designed to help you reach your financial goals.

- Share (savings) Accounts
- Share Draft (checking) Accounts with no minimum balance  
No Monthly Service Charge, No Per Check Charge, Earns Dividend
- Overdraft Programs
- ATM or VISA Check Card
- Traditional and Roth IRA Savings Accounts
- Coverdell ESA (Education Savings Accounts)
- Share Certificates
- Secondary Savings Accounts: Holiday/Vacation and more. Youth and Teen Savings Plans
- Money Market Account

### **Loans For All of Life's Events**

DEXSTA helps to make your lending experience quick. The Credit Union has a wide variety of loan products, both secured and unsecured, with low rates, flexible terms, and a hassle-free loan process.

- New & Used Vehicle Loans
- New & Used Motorcycle, Boat, and Recreation Vehicle Loans
- First Mortgages – variety of programs
- Fixed-Rate Home Equity Loans
- Home Equity Lines-of-Credit
- Private Education Loans - variety of programs
- Personal Loans
- Share-Secured Loans
- Loan Refinancing Opportunities
- Visa Credit Cards (two different cards to match your lifestyle and credit limit comfort)

### **Conveniences**

- Direct Deposit
- DEXSTA Mobile app
- Online Banking
- Shared Branching
- DEXDeposit (mobile check deposit)
- Free ATM/ Visa Debit cards
- 24 - Hour Touch-Tone-Teller
- Electronic Statements
- Free Online Bill Pay
- Online Loan Applications
- Discount Auto Insurance