



YOUR DOVERPHILA NEWSLETTER

FALL 2024



Employees dressed in their Halloween best (2023). Don't forget to dress in your best costume and join us for our annual Boo Fest*!

HOW RIDGES ON COINS PREVENT FRAUD

Ridges on coins serve as a security feature to help prevent fraud in several ways. The presence of ridges makes it difficult for individuals to shave or clip the edges of coins without the tampering being easily noticeable. When a coin is shaved or clipped, the ridges become uneven or disappear, signaling that the coin has been tampered with and alerting authorities to potential fraud.

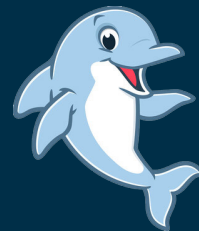
Ridges on coins help to prevent counterfeiting. Counterfeiters often create fake coins using less valuable metals and then coat them with a thin layer of more valuable metal, such as gold or silver. By adding ridges to the edges of coins, it becomes more challenging for counterfeiters to create convincing fakes, as the process of producing the ridges is intricate and requires specialized equipment.

The ridges on coins can also serve as a tactile feature for the visually impaired, helping them distinguish between different denominations of coins. This added level of security ensures that those with visual impairments are not easily deceived by counterfeit coins, which might need the correct ridges.

***ABOUT THIS EVENT!**

Join us for our annual Boo Fest on Saturday, October 12, from 5:30PM to 7:30PM at our Main & Admin offices in Dover for trick-or-treating, face painting, potion making, a special giveaway (the first 50 kids), Sonder & Thyme's Mobile Café, and more. Come dressed in your Halloween best for this free community event. More details about our annual Boo Fest can be found on our Facebook page.

FUN FACT!



Dolphins are unable to smell.

MORE ATTACHED TO THE MONEY YOU EARNED?

Do you feel more attached to the money you earned? It is this money that gave you a sense of satisfaction, the feeling that it was all worth it when you counted your earnings. You may appreciate the money you got for "free," from birthdays, holidays, or loved ones, but it is the money you earned that you really care about. But why?

Why? Because we all think twice about using the money we earned through sweat and toil as opposed to that which you were just given by your parents. Before using the money you have earned on frivolous (or not so frivolous) items, you remember the hours of working for it. It is worth a lot more to you, even if the cash value is the same. It is that wonderful feeling of "I worked for this!"

		3		8		1	
6							
8			4	1			7
			2				4
9	3				7		
			9				2
		1		3	4		9
	5	9	1				8
						3	

UPCOMING CLOSURES: November 28 – November 29 (close at 2:00PM);

December 24 (close at 1:00PM) – December 25; December 31 (close at 1:00PM) – January 1, 2025

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 post-marked by October 31. 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: MAKENZIE POLKA

2ND PLACE: JACOB KOSMALA

3RD PLACE: HANNAH HENRY

TRIVIA QUESTIONS!

What is the study and collection of coins and currency called?

What year was the two-dollar bill last printed in the United States?

What building is found on the back of a United States 100-dollar bill?

How much Monopoly money is in each game box?

An electronic transfer of funds directly into an individual's checking or savings account, routinely used by employers to pay employee salaries, is called:

RIDDLES! RIDDLES! RIDDLES!

This vehicle is spelled the same from the front as well as from the back. What is it?

If there are three apples and you take two, how many do you have?

I call the trees my home, yet I never go inside, and if I ever fall off the tree, I will surely be dead.

It has four fingers and a thumb but isn't alive. What is it?

FIND THE MISSING NUMBERS.

4	1
1	4

1	4
2	3

	1
3	5

	2
2	2

	6
1	1

	9
	0

WORD OF THE WISE FROM DP OWL | TERM TO KNOW: HOME EQUITY LOAN

home e-qui-ty loan | noun

A home equity loan is a loan in which the borrower uses the equity of his or her home as collateral. The funds borrowed can then be used for a variety of functions, such as home improvements, weddings, education, and more.



ANSWERS TO THE RIDDLES FROM THE SUMMER NEWSLETTER:

1. TROUBLE 2. THE LETTER "M" 3. CHARCOAL 4. WHEELBARROW

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