



FALL 2026 YOUR DOVERPHILA NEWSLETTER

UPCOMING CLOSURES:

November 26th - closed; November 27th - close at 2:00pm; December 24th - close at 1:00pm; December 25th - closed; December 26th - closed; January 1st - closed; January 2nd - closed

MEMBER APPRECIATION MONTH MAKES A DIFFERENCE!

In August, Member Appreciation Month was about more than celebrating our members – it was also about coming together to make a positive impact in our community!

We partnered with GoShred to host a Community Shred Day at our administrative office in Dover. Thanks to a great turnout from our members and community, approximately 10,500 pounds of paper was securely shredded and recycled! Those recycling efforts helped conserve an estimated:

- 89 trees
- 1,995 gallons of oil
- 36,750 gallons of water
- 25,200 kilowatt-hours of energy
- 525 cubic yards of landfill space

Members also had the opportunity throughout August to vote for a local nonprofit organization to receive a \$1,000 donation. It was a fun way to give our members a voice in choosing where we could make a difference. The receiving organization was the Tuscarawas County Humane Society! This nonprofit organization focuses on rescuing the abused, abandoned, and neglected animals of Tuscarawas County.

COLLEGE-PREP CHECKLIST FOR SENIORS

Preparing for college can feel overwhelming, but staying organized and starting early can help keep you on track.

NARROW DOWN YOUR CHOICES

Compare colleges based on academic programs, location, campus life, and total cost – not just tuition.

COMPLETE YOUR APPLICATIONS

Keep track of application deadlines and give yourself plenty of time to write essays, request recommendation letters, and submit required materials.

APPLY FOR FINANCIAL AID

Complete the FAFSA and research scholarships and grants. Even smaller scholarships can add up and help reduce how much you need to pay or borrow.

COMPARE YOUR OFFERS

Once acceptance letters arrive, look closely at each school's financial aid package, total cost, and academic opportunities before making your decision.

PREPARE FOR FRESHMAN YEAR

After choosing a school, send your final transcript, attend orientation, and finalize housing. It's also a great time to create a budget for books, food, transportation and other college expenses.

Taking college prep one step at a time can make the process more manageable, and help you feel confident about what comes next.

Scan the QR code to read the full article in our Wellness Library!



DoverPhila team members at our annual Boo Fest. Don't forget to join us for our annual Boo Fest!* Details below.



DOVERPHILA PRESENTS
BOO FEST
A SPOOKTACULAR COMMUNITY EVENT!

SATURDAY, OCTOBER 17TH
FROM 5:30PM TO 7:30PM
DOVERPHILA'S ADMIN & MAIN OFFICES ON
FILLMORE AVENUE IN DOVER (BACK PARKING LOTS)

FREE EVENT! COME DRESSED IN YOUR BEST COSTUME!

TRICK-OR-TREATING | FACE PAINTING | BALLOON ANIMALS
ICE CREAM TRUCK | SPECIAL GIVEAWAY (FIRST 100 KIDS)
OPEN SKY COFFEE CART | MAGIC SHOW (7:00PM – 7:30PM)



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 October 31st. 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: CHARLIE ANTONUCCI

2ND PLACE: RAIN BELT

3RD PLACE: ZACHARY KOSMALA

TRIVIA QUESTIONS!

1. Last newsletter, you learned about the history of the penny. What made the Lincoln penny, introduced in 1909, unique in U.S. coin history?
 - A. It was the first penny made of zinc.
 - B. It was the first U.S. coin to feature a real historical figure.
 - C. It was the first coin worth one cent.
 - D. It was the first penny to feature the Lincoln Memorial.
2. You also learned about ATMs in the last newsletter. About how many ATMs can DoverPhila members access nationwide through the Shared Branching CO-OP ATM network?
3. What is a PIN? And what is a PIN used for?
4. What does it mean to "pay yourself first"?
 - A. Buy yourself something before paying bills.
 - B. Put money into savings before spending it.
 - C. Pay back money you borrowed.
 - D. Deposit your entire paycheck.

THE NICKEL: FIVE CENTS OF HISTORY!

You probably don't think twice when you see a nickel — but this little coin has quite a history!

The U.S. nickel was first introduced in 1866, but it didn't always look like the coin we know today. Over the years, nickels have featured different designs, including a shield, the Roman numeral "V," and even a buffalo.

In 1938, Thomas Jefferson first appeared on the nickel, along with his Virginia home, Monticello. During World War II, nickels even got a temporary makeover: because nickel metal was needed for the war effort, the U.S. Mint made some nickels from a special mixture that included silver.

Today, the nickel may only be worth five cents, but its changing designs tell more than 150 years of American history.



MONEY CHALLENGE: Check the nickels in your change. What's the oldest one you can find?

MONEY HACK: TRY THE 24-HOUR RULE! See something you really want? Before spending your money, wait 24 hours. Giving yourself a day to think can help you decide if you really want it – or if it was just an impulse buy. If you still want it tomorrow and it fits your budget, go for it! **BONUS HACK:** While you wait, ask yourself: How many hours would I have to work to pay for this? That \$40 hoodie might feel a little different when you think of it as four hours of work!

WORD OF THE WISE FROM DP OWL | TERM TO KNOW: E-STATEMENT

EE-stayt-muhnt | noun

An e-statement is a digital version of a paper account statement provided by a bank, credit card company, or financial institution. It contains the same transaction details, balances, and account info as mailed copies, but is viewed online or sent via email.

Having e-statements lowers the risk of mail theft and identity fraud, reduces paper waste and storage need, and they are available days faster than physical mail delivery.

DoverPhila members can make the switch to e-statements through our mobile banking app, online banking platform, or by calling or texting the credit union.



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CO-OP Shared Network! Access your account at
thousands of shared branches and ATMs nationwide!