



SPRING 2026 YOUR DOVERPHILA NEWSLETTER

UPCOMING CLOSURES:
Saturday, May 23rd
Monday, May 25th
Friday, June 19th
Saturday, July 4th

CEO MESSAGE: 2025 COMMUNITY IMPACT

DoverPhila returned \$2.6 million directly to members in 2025, marking its 31st consecutive year of member giveback and the largest bonus dividend in its history. Total dividends paid to members and the Tuscarawas County community reached \$15.5 million, surpassing last year's \$13 million.

The year-end bonus dividend reflects the value of credit union membership, including competitive loan and savings rates, expanded digital tools, free financial education, and long-term financial wellness programs. DoverPhila also rewarded youth members with \$15 dividends through its Kids Club and Savers Club accounts.

Beyond member benefits, DoverPhila invested more than \$200,000 in community initiatives supporting housing, health, education, and quality of life across Tuscarawas County. Contributions included major commitments to Friends of the Homeless, United Way of Tuscarawas County, Buckeye Career Center Foundation, and numerous local nonprofits.

The credit union also enhanced member convenience with new digital services such as tap-to-pay with debit cards, Zelle®, a website chatbot, and expanded shared branching and ATM access.

Looking ahead to 2026, DoverPhila remains focused on expanding member benefits, improving access, and strengthening its role as a trusted financial partner in the community. *Read the full article at www.dpfcu.org.*

SECOND HALF INCENTIVE! The second half saving incentive postcard is coming your way! Look for details on how to get a mini jenga game (available while supplies last).

JOB OR CAREER — WHAT'S THE DIFFERENCE?

Working isn't just about getting a paycheck. For a lot of people, it's about building a career – something you grow into over time, made up of different jobs, skills, and experiences. A job is usually short-term, while a career is the bigger picture.

Some careers need special training or school, like doctors or nurses, who often stay in the same field long-term. Other careers are more flexible. You might try something for a few years, switch paths, or even have multiple careers over your lifetime, which is totally normal.

If you're thinking about your future, start by asking yourself: What am I good at? What do I enjoy? Do I like working with people or independently? Indoors or outdoors? It also helps to research careers, such as required education, pay, and growth opportunities. Your career choice can affect how much you earn, especially in fields like tech versus service jobs.

Right now, many students start with entry-level jobs in retail or restaurants. These usually pay minimum wage, but if you want to earn more than that, you could complete a training program – like a lifeguarding, first aid, or babysitting course – that can help you earn more. Investing time now can really pay off later.



Read the latest message from CEO, Jason Garner, highlighting our 2025 year-end member giveback and community impact.

HAPPY YOUTH WEEK!

BONUS ON DEPOSITS:

APRIL 20 - APRIL 25

EARN A 10% BONUS*
UP TO \$10 ON
DEPOSITS MADE
TO YOUTH CLUB
ACCOUNTS!

EACH DEPOSIT IS AN
ENTRY INTO A RANDOM
DRAWING DONE AT THE
END OF THE WEEK!

ASK FOR DETAILS!



FEDERALLY INSURED BY NCUA
EQUAL HOUSING LENDER

*Youth Week deposits and bonus have a six-month hold. Bonus deposited 5-10 business days after Youth Week ends. Ask a member service representative for Terms & Conditions or visit dpfcu.org.

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: AIYANA BITIKOFER
2ND PLACE: JEREMY CAPPEL
3RD PLACE: KATELYN ARMSTRONG

TRIVIA QUESTIONS!

Name, in order, the four steps a Federal Reserve Note must go through before it enters circulation. Who has the final approval of the money design?

Name two types of interest associated with financial accounts and briefly explain each.

Last newsletter you learned about peer-to-peer (P2P) payments. What is one thing a peer-to-peer payment app allows you to do without going through a financial institution?

WATCH OUT: SCAMMERS ARE ALSO TARGETING TEENS

Scammers don't just go after adults – they target teens every day, especially online. Common scams show up on social media, gaming platforms, texts, or emails and might promise free money, prizes, concert tickets, or jobs that seem too good to be true. Others may pretend to be friends, an influencer, or even a company asking for your login info or a verification code. A big red flag? Pressure to act fast or keep it secret. If something feels off, pause, don't click links, and talk to a trusted adult. Being smart online is one of the best ways to protect your money and your info. Scan the QR code to see if you're cybersafe!



WHAT ARE CONTACTLESS DEBIT CARDS & ATMS?

A contactless debit card lets you pay faster – no swiping or inserting required. Just tap your debit card on a payment terminal and you're good to go. Secure technology protects your information, making it a quick and convenient way to pay for everyday purchases like snacks, clothes, or movie tickets.

Did You Know? DoverPhila not only offers contactless debit cards, but they also have contactless ATMs at all branch locations! Contactless ATMs let you access your money without inserting your card. Simply tap your card, enter your PIN, and complete your transaction. It's an easy, secure way to bank on the go.

WORD OF THE WISE FROM DP OWL

TERM TO KNOW: TAX | *taks* | noun

Taxes are payments people and businesses are required to make to the government. This money helps pay for things everyone uses, like schools, roads, and national defense. Taxes are usually based on how much money you earn, what you buy, or how much your property is worth. Common types of taxes include income tax, sales tax, and property tax.



ANSWERS TO THE RIDDLES FROM LAST NEWSLETTER: 1. LIGHT 2. ARE YOU ASLEEP YET? 3. SEVEN 4. HE'S A BARBER 5. A MATCH

