



## YOUR DOVERPHILA NEWSLETTER

SUMMER 2024



DoverPhila employees cheer on runners at the 2023 Rock-N-Run\*.

### CLUBS, SPORTS, VOLUNTEERING...OH MY!

#### Something to think about for next school year:

There is always a club, volunteer service, or sports team that is looking for new members by hanging its sign on the school bulletin boards. While it does require time and effort on your part, getting involved in such a group may well be worth it for your future college, vocational, scholarship, or employment application, and for an enjoyable and fulfilling time overall.

Post-secondary institutions look for things that highlight your leadership qualities, your ability to be well-balanced and interact with other people, and your capability of balancing academic studies with social situations. This all comes down to extracurricular activities. They play a significant role in your post-secondary, scholarship, and employment applications, as they generally include all the aforementioned qualities. Therefore, it is always beneficial to be involved in an after-school activity.

While it is important to get involved in extracurricular activities, do not overdo it. Post-secondary institutions like to see consistency – choose an activity and stick with it. There is no need to join all the clubs in school – that can just show indecisiveness on your part. Instead, pick something you enjoy and stick with it. Along with the benefit it brings for your applications, you will surely find yourself enjoying it and making great friends.

Another key factor is your volunteer service. This shows compassion and commitment to your community. It is also a wonderful thing to expand yourself and to think of others. Volunteering can change your perspective on the important things in life and give you a feeling of warmth and fulfillment.

So next time, do not just ignore the call for members. Try signing up and see where it takes you. It will surely benefit you in the future, and may just end up being fun.

#### \*ABOUT THIS EVENT!

The United Way's Rock-N-Run is a 5K run or walk held at DoverPhila's Main office on Fillmore Avenue in Dover. All proceeds from this race stay in Tuscarawas County to help the many health and human service agencies that partner with United Way. The 2024 Rock-N-Run is scheduled for Saturday, August 17, from 5:45pm to 9:00pm. Register by Wednesday, July 31, to guarantee a dri-fit race shirt. Visit [www.tuscunitedway.org](http://www.tuscunitedway.org) to register for this race.

### HOW TO SAVE AND BORROW FOR A CAR

#### DETERMINE HOW MUCH YOU CAN AFFORD.

Talk with your parents or stop by your credit union with your parents to determine how much you can afford. When getting a loan, consider the interest rate of the loan, the term of the loan, and the principal amount. When owning a car, consider monthly car payments, gas, maintenance and repairs, and fees, such as registration fees.

#### CALCULATE YOUR DOWN PAYMENT.

The larger the down payment, the less money you will need to borrow and pay back overall.

#### CREATE A SAVINGS PLAN.

Once you have determined the amount you will need to save, set up a savings plan to help you reach this goal. Make sure the numbers are doable and that you will be able to meet the goal.

#### AUTOMATE YOUR SAVINGS.

To make the process simpler, set up an automatic monthly transfer to a specialized savings account. If your goal is long-term, you may want to consider opening a certificate account or similar account instead of a conventional savings account.

**UPCOMING CLOSURES:** Thursday, July 4;  
Saturday, August 31; and Monday, September 2



PRIZES AWARDED TO WINNERS: 1<sup>ST</sup> PLACE: \$25, 2<sup>ND</sup> PLACE: \$15, & 3<sup>RD</sup> 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 July 31. View contest rules at [www.dpfcu.org](http://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!

1<sup>ST</sup> PLACE: JEREMY CAPPEL

2<sup>ND</sup> PLACE: KENLEY HAYES

3<sup>RD</sup> PLACE: ZACHARY KOSMALA

## TRIVIA QUESTIONS!

WHAT IS THE DIFFERENCE BETWEEN A SAVINGS ACCOUNT AND A CHECKING ACCOUNT?

WHAT IS A DIVIDEND?

WHAT IS THE 50/30/20 RULE?

WHAT IS A CO-SIGNER?

WHO IS DOVERPHILA'S MASCOT?

**YOUR YOUTH WEEK WRAP-UP!** Youth Week wrapped up on Saturday, April 27, with over \$6,000 in deposits and over \$500 in bonuses awarded to DP's Kids Club and Savers Club members! A BIG thanks to all our participants! Congratulations to our DoverPhila swag bag winners Kevin Smith (Savers Club) and CJ Evans (Kids Club). *Winners, if you haven't picked up your swag bag yet, please stop by the Main office for pick-up!*

## RIDDLES! RIDDLES! RIDDLES!

I am very easy to get into, but very hard to get out of? What am I?

What occurs once in a minute, twice in a moment, and never in one thousand years?

What's black when you get it, red when you use it, and white when you're through with it?

I have two arms, but fingers none. I have two feet, but cannot run. I carry well, but I have found I carry best with my feet off the ground. What am I?

## FUN FACT!

It is possible to lead a cow up the stairs, but not down the stairs.



## WORD OF THE WISE FROM DP OWL TERM TO KNOW: DIRECT DEPOSIT

Direct deposit is the electronic transfer of funds directly into an individual's checking or savings account. It's routinely used by employers to pay their employee salaries. Instead of issuing paper checks, employers can electronically deposit funds into employees' designated accounts on payday.



JUST FOR FUN TRIVIA ANSWERS SPRING NEWSLETTER: 1. DECK OF CARDS. 2. YOU SLEEP AT NIGHT. 3. SECOND PLACE.

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