



## YOUR DOVERPHILA NEWSLETTER

SUMMER 2025



DoverPhila team members enjoying Family Day at First Town Days and presenting awards at the annual fishing derby\*!

### PROTECT YOUR CASH & INFO LIKE A PRO

The world's full of amazing things to explore—but not everyone out there plays fair. Some people are just looking for ways to trick others out of their money or personal info. Even if you haven't been scammed yet, now's the perfect time to learn how to protect yourself.

#### HERE ARE FOUR QUICK RULES TO HELP YOU STAY SMART AND SAFE:

1. Don't pay for anything unless you've actually seen it. If it sounds too good to be true, it probably is.
2. Wait to pay until you get what you're buying. No item = no money.
3. Never share personal info online or in person without checking with a parent first. That includes your address, phone number, or school name.
4. Don't download apps, files, or anything else without permission. Some downloads can mess up your device or steal your info.

Following these tips now helps you stay safe later. Think of it as leveling up your real-life security game.

### SUMMER'S HERE—LET'S TALK MONEY!

You finally made it to summer break — no more tests, no more homework, just sunshine, late nights... and maybe your first paycheck? Whether you're scooping ice cream, mowing lawns, babysitting, or clocking in at your first part-time job, this summer is the perfect time to learn how to make your money work for you.

#### WHY MONEY SMARTS MATTER

Getting paid feels amazing. But keeping that money — and making smart choices with it — feels even better. Learning how to handle your cash now sets you up to crush it later in life. Seriously.

#### DON'T BLOW IT ALL AT ONCE

Before you spend your whole paycheck on fast food and gaming upgrades, hit pause. Ask yourself:

- Do I need this? Or is it just an impulse?
- Could I find it cheaper? Or wait for a sale?
- Would future me be glad I saved this instead?

Spending wisely now means more freedom later—for stuff you really want.

#### SAVE SOME FOR LATER

Even if it's just a few bucks a week, saving part of what you earn is a game-changer. Stash your money safely—and even earn interest while it sits there! Little by little, your savings will grow—and so will your confidence.

This summer is your chance to earn and learn. Start building smart money habits now, and you'll be way ahead of the game when adulting kicks in.

### COMING YOUR WAY: SECOND HALF SAVING INCENTIVE

The second half saving incentive postcard is coming your way! Be on the lookout for details on how to get a time-marked water bottle (available while supplies last).

#### \*ABOUT THIS EVENT!

DoverPhila has been a longtime sponsor of Family Day at First Town Days — a fun event for all ages! Join us on July 4<sup>th</sup> at 8:00am for the fishing derby, sack races, frog jump, Big Wheel races, and more! Visit [www.firsttowndays.com](http://www.firsttowndays.com) for details about registration and events.

### FUN FACT!

A group of flamingos is called a "flamboyance."

### LET'S LAUGH!

Why did the student eat his homework?

### BRAIN TEASER!

I'm tall when I'm young and short when I'm old. What am I?

#### UPCOMING CLOSURES:

Friday, July 4<sup>th</sup>, Saturday, July 5<sup>th</sup>,  
Saturday, August 30<sup>th</sup>, and  
Monday, September 1<sup>st</sup>

Let's Laugh Answer: Because the teacher said it was a piece of cake. Brain Teaser Answer: A candle.

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 postmarked 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: JENSEN HAYES

3<sup>RD</sup> PLACE: KENLEY HAYES

## TRIVIA QUESTIONS!

1. What do you call an increase in the level of prices of goods and services over time?

2. How is the answer to the above question measured?

3. Give an example of question #1.

4. If you have a 740 credit score and would like to get a 72-month auto loan through DoverPhila for a 2022 vehicle, what would your rate likely be?

## YOUTH WEEK 2025 WRAP-UP

Youth Week wrapped up on Saturday, April 26, with over \$8,300 in deposits and over \$650 in bonuses awarded to DP's Kids Club and Savers Club members! A BIG thanks to all our participants! Congratulations to our random drawing winners:

### KIDS CLUB & SAVER CLUB \$50 GIFT CARD WINNERS

- Kaylee Zaugg (KC)
- Makenzi Colaner (SC)

### KIDS CLUB & SAVER CLUB DAILY WINNERS

- |                                  |                          |                        |
|----------------------------------|--------------------------|------------------------|
| • Damiere Avery (SC)             | • Kylie Smith (SC)       | • Kaylee Polka (KC)    |
| • Own Stillion (SC)              | • Leon Brake (KC)        | • Mila McCartney (KC)  |
| • Edward Bachman (SC)            | • Kamryn Popham (KC)     | • Jason Taylor Jr (KC) |
| • Jensen Hayes (SC) – won twice! | • Lydia Allensworth (KC) |                        |

## WORD OF THE WISE FROM DP OWL | TERM TO KNOW: REGULATION CC

*reg-u-la-tion / noun*



Regulation CC, also called the Funds Availability Policy, is a federal rule that tells financial institutions when they must make money (such as checks) available after you deposit it. It helps ensure your money is not held too long and that checks are processed quickly and fairly. **Example:** If you deposit a check for a large amount on a Monday, your credit union might hold the money until Tuesday or Wednesday, depending on the type of check. This regulation keeps things moving, so you're not stuck waiting.

### ANSWERS TO THE RIDDLES FROM THE SPRING NEWSLETTER:

1. LIGHT 2. ARE YOU SLEEPING? 3. SEVEN 4. THE MAN IS A BARBER. 5. THE MATCH.

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on social media!



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at over 5,000 shared branches nationwide!