



# SPRING 2026 YOUR DOVERPHILA NEWSLETTER

## UPCOMING CLOSURES:

Saturday, July 4th  
Saturday, September 5th  
Monday, September 7th

## DON'T BELIEVE THESE MONEY MYTHS

- **MYTH: "I'll start saving when I make more money."**  
**TRUTH:** Small habits matter more than big paychecks. Saving even a little now builds discipline and compound growth early.
- **MYTH: "Credit cards are free money."**  
**TRUTH:** Credit is borrowed money, and interest can make purchases way more expensive if balances aren't paid off.
- **MYTH: "Investing is only for rich people."**  
**TRUTH:** Many apps let you start investing with just a few dollars. Time in the market matters more than starting big.
- **MYTH: "A high-paying job automatically makes you wealthy."**  
**TRUTH:** Wealth comes from what you keep, not just what you earn. Spending habits matter.
- **MYTH: "Budgeting means you can't have fun."**  
**TRUTH:** A budget is a plan for your money, which can include money for fun, hobbies, and going out.
- **MYTH: "Everyone my age has more money than me."**  
**TRUTH:** Social media highlights spending, not savings, debt, or reality.
- **MYTH: "Debt is normal, so it's no big deal."**  
**TRUTH:** Some debt may be useful, but unnecessary debt can limit future freedom and opportunities.
- **MYTH: "Financial success happens fast."**  
**TRUTH:** Most financial stability is built slowly through consistency, patience, and smart choices over time.

## AUGUST IS MEMBER APPRECIATION MONTH

As a thank you for your continued support, we're celebrating Member Appreciation Month all August long with giveaways, free treats, and community events!

### HERE'S WHAT'S HAPPENING:

- **Vote for a Local Non-Profit:** DPFCU employees selected five non-profit organizations in Tuscarawas County community as finalists in a \$1,000 giveaway, and we need your help choosing the winner! Voting ends August 31.
- **Free Coffee Pop-Up:** Enjoy a free drink from Olive Ridge Coffee Co. on Saturday, August 1, from 8:00am to 12:00pm at our Newcomerstown office. Drink vouchers are available at all locations.
- **Popcorn Pop-Ups:** Stop by select branch locations each Tuesday in August from 11:00am to 3:00pm for free popcorn.
- **Free Community Shred Day:** Bring sensitive documents for secure onsite shredding on Saturday, August 15, from 10:00am to 12:00pm at our Administrative Building in Dover.

Visit [dpfcu.org](http://dpfcu.org) or scan the QR code for full event details.



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

**\*ABOUT THIS EVENT!** DPFCU has been a proud longtime sponsor of Family Day at First Town Days, a fun-filled event for all ages! Join us on July 4th at 8:00am for a morning of activities including the fishing derby, sack races, frog jumping contest, and more. Visit [www.firsttowndays.com](http://www.firsttowndays.com) for registration details and a full schedule of events.

## YOUTH WEEK 2026 WRAP-UP & WINNERS

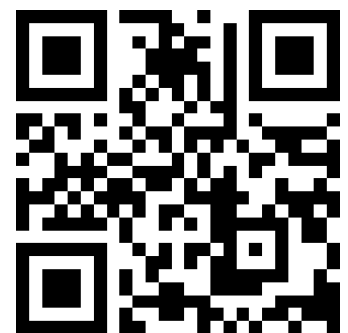
Youth Week wrapped up on Saturday, April 25, with over \$15,500 in deposits and over \$600 in bonuses awarded to DP's Kids Club and Savers Club members! A BIG thanks to all our participants! Congratulations to our random drawing winners:

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

- Aidan McMillen (KC)
- Leon Brake (SC)

### KIDS CLUB & SAVER CLUB DAILY WINNERS:

- Kylee Bourne (SC)
- Joshua Johnson (SC)
- Olivia McMillen (SC)
- Layla Bitikofer (SC)
- Kaylee Zaugg (SC)
- Jeremy Cappel (SC)
- Andrew Mullet (KC)
- Piper Kneppelt (KC)
- Kingston Garbrandt (KC)
- Miles Lewis (KC)
- Avery Taylor (KC)
- Adeline Menapace (KC)



# CONTEST TIME! ANSWER THE TRIVIA QUESTIONS CORRECTLY & YOU COULD WIN!

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: JENSEN HAYES

2<sup>ND</sup> PLACE: LAYLA BITIKOFER

3<sup>RD</sup> PLACE: JEREMY CAPPEL

## TRIVIA QUESTIONS!

1. Last quarter, you learned about taxes. What is Ohio's state base sales tax rate (hint: it's a percentage)?
2. In the last newsletter, you learned about DoverPhila's community giveback efforts. How much money did DoverPhila return directly to members in 2025?
3. This is a three-part question based on the article about scams targeting teens:
  - a. What is a scam?
  - b. Name any two types of scams.
  - c. Name any three ways scammers target teens.

## A BRIEF HISTORY OF MONEY: THE PENNY

The penny has a long history that began with the British "pence," a coin used in England for over 1,000 years. In the United States, the penny was officially created under the Coinage Act of 1792, and the first U.S. pennies were produced in 1793. These early coins, called "large cents," were made entirely of copper and were much bigger than modern pennies.

As metal prices increased, the penny became smaller in 1857 to lower production costs. Several different designs were introduced over time, including the Flying Eagle and Indian Head pennies. In 1909, the Lincoln penny was released to honor the 100th birthday of Abraham Lincoln. It became the first U.S. coin to feature a real historical figure.

The penny's reverse side has changed throughout history, from wheat ears to the Lincoln Memorial and today's Union shield design. Modern pennies are mostly zinc with a thin copper coating. Because it costs more than one cent to make a penny, people have debated for years whether it should remain in circulation. In 2025, the U.S. government announced plans to stop producing new pennies, making the penny one of the longest-running coins in American history. Existing pennies remain legal tender and can still be used in everyday transactions.



**MONEY HACK: THE \$5 SAVING PLAN!** Got a \$5 bill? Don't spend it – stash it! Save every fiver you receive and be amazed at how quickly your money adds up.

**SECOND HALF INCENTIVE!** The second half saving incentive postcard is coming your way! Look for details on how to get a mini jenga game.

## WORD OF THE WISE FROM DP OWL | TERM TO KNOW: AUTOMATED TELLER MACHINE



### *au-to-mat-ed tell-er ma-chine* | noun

An automated teller machine, also known as an ATM, allows you to withdraw cash from your financial account, deposit money, transfer funds between accounts, and check your account balance using a debit card and PIN (a secret personal identification number).

DoverPhila has ATMs at all five full-service locations and is part of the Shared Branching CO-OP ATM network, giving members access to more than 30,000 ATMs nationwide and 117 international locations. To find the nearest ATM, download the credit union's mobile banking app or text your current ZIP code to 91989.

Follow DoverPhila FCU on social media!



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