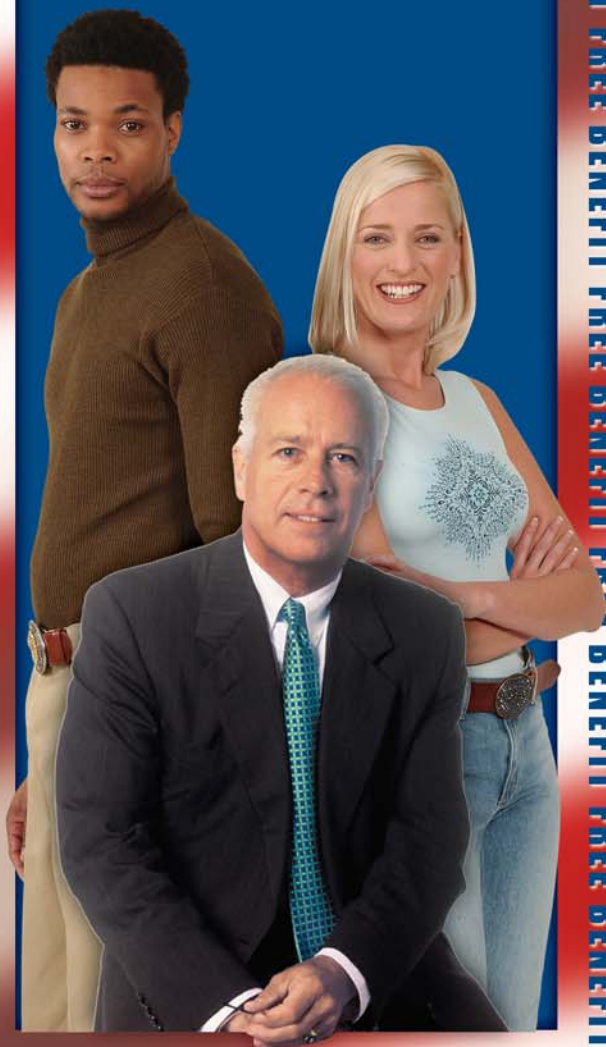


**ONE OF THE BENEFITS
OF WORKING IN
NEWARK**



You are eligible
to become a member.



American Spirit Federal Credit Union serves the community of Newark, Delaware. Anyone who lives, works, worships, attends school, or belongs to an association is eligible for membership.

As a member of American Spirit, you can take advantage of a wide range of convenient services geared toward your needs and competitively priced to fit your budget.

SAVINGS

- Regular Savings
- Christmas Club
- Vacation Club
- Money Market Accounts
- Share Certificates
- IRA Certificates
- IRA Savings

LOANS

- New/Used Vehicle Loans
- Unsecured Loans
- First mortgages
- Home Equity Loans
- Home Equity Lines of Credit
- VISA Credit Cards
- Internet Lending

CHECKING

- Checking
- VISA Debit Card
- Direct Deposit/Payroll Deduction
- Teller Phone
- Home Banking
- Bill Payer
- Notary Services

INVESTMENTS

- Insurance/Investment Services
- Financial Management

Lobby Hours:

Mon., Tue., Thu., Fri. – 9:00 a.m. to 4:30 p.m.

Wed. – 10:00 a.m. to 4:30 p.m.

Sat. – 9:00 a.m. to Noon

Drive-Up Hours:

Monday to Thursday 9:00 a.m. to 4:30 p.m.

Friday 8:00 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to Noon



1110 Elkton Road • Newark, DE 19711
Phone 302-738-4515 • FAX 302-738-4562
Teller Phone 302-738-ASAP (2727) (within DE)
800-941-7790 (out of state) • www.americanspirit.org