

Take advantage of the savings

HomeAdvantage® and HarmonyLoan™
Make buying and selling affordable



HOME
Advantage® 

There are a lot of great member benefits at Democracy Federal Credit Union. When it comes to buying and selling your first or next home, those benefits can add up to thousands of dollars in savings.

Choose HomeAdvantage®

With the HomeAdvantage® program, you'll have the chance to earn a cash-back reward* whether you're buying or selling. Just use one of the program's qualified real estate agents and you could earn thousands, including other benefits:

- Search for properties
- Connect with trusted agents
- Receive special cash rewards
- Obtain financing
- Insure your home

See how much you could earn

Members across the country have already earned \$769,024 in 2018, and over **\$5 million** in 2017.

Home Sale Price	Cash Rewards*
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400
\$500,000	\$3,000
\$600,000	\$3,600
\$700,000	\$4,200
\$800,000	\$4,800
\$900,000	\$5,400
\$1,000,000	\$6,000

Reward yourself with HomeAdvantage®. Call 703-647-7063 to talk with a mortgage specialist, visit a branch near you, or visit democracyfcu.org.

*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

Discover HarmonyLoan™

Already own your home? Want to take advantage of today's mortgage rates before they go up? HarmonyLoan™ makes it easy when you refinance your home with Democracy FCU and choose a fixed rate loan or an Adjustable Rate Mortgage (ARM). This unique mortgage loan lets you lock your home loan into a new, lower rate every 120 days.

Qualify and you'll be eligible to click and lock a new, lower rate on your own in six months. There are no points, no closing costs, and no hassles when you want to reset your interest rate.

Get all the details about HarmonyLoan™ at 703-647-7063 or visit democracyfcu.org.



Your equity experts

We're ready to help you access your equity with no closing costs on your home equity loan.

Choose a fixed rate Home Equity Loan or Home Equity Line of Credit at any branch or online at democracyfcu.org.

Wine Down Wednesdays have been a huge hit!



If you live in an Alexandria area apartment, Democracy FCU could be coming to your complex! We've already brought wine and financial education to some great locations, with more to come. Thank you to Broadstone Van Dorn Apartments, 1111 Belle Pre Apartments, The Bradley, The Dalton, and The Porter Del Ray.



Jules King of Democracy FCU set to mingle with folks of The Bradley apartments.

Dates to Remember

April 19th, 5 – 6 pm: Financial Consultant Roderick Day onsite to discuss Retirement Planning, Alexandria Branch, 2nd floor.

April 26th, 10 am – 12 pm: Democracy FCU Annual Meeting

May 10, 5 – 6 pm: Student Choice Director Eric Sanchez onsite to discuss College Planning 101, Alexandria Branch, 2nd floor.

Visit democracyfcu.org/events for an updated list.

Join us for the Annual Meeting, Food and Prizes

The Magic of Success: Think big, win big with Democracy FCU

Join us for the Democracy FCU Annual Meeting! Here's our schedule of events:

- **10:00 am** - Our strolling magician "Cibini" will be walking around the venue performing magic.
- **10:30 am** - Our Annual Business Meeting will begin when Patricia J. Ellis, Chairman of our Board of Directors, will give her annual state of the Credit Union address.
- After hearing from our Chairman, Charles Marshall, Humorous Motivational Speaker, will present a keynote address to help you commit to the seven powers of success.

There's no admission to attend, but you should register to reserve your seat. Photo ID is required for entry.

**ANNUAL MEETING:
Thurs., April 26, 2018**

The Great Hall of the Hubert
H. Humphrey Building:
200 Independence Ave., SW,
Washington, DC



Charles Marshall,
Humorous Motivational



Cibini the Magician

Take an interest in your checking

With Interest Bearing Checking from Democracy FCU, you could be earning **1.00% APY* on your everyday balance up to \$10,000**. That means you'll be making money on the money you use to buy groceries, pay the bills or go to the movies. You also get:

- **Free Online Banking and Bill Pay**
- **Access to over 30,000 surcharge-free ATMs and 5,000+ Shared Branches nationwide**
- **1.00% APY* on balances up to \$10,000**
- **No monthly fees**
- **No minimum balance to open or maintain account**

Open your account at democracyfcu.org or stop by any branch today.

*Interest-Bearing Checking Account is a variable rate account. A minimum of 15 debit card transactions per month, direct deposit and eStatement enrollment is required to earn the advertised APY. No minimum balance to open or maintain account, and no minimum balance is required to earn the APY. Annual Percentage Yield (APY) is accurate as of 3/1/2018 and is subject to change at any time. Fees may reduce earnings on account. Dividends are compounded and credited monthly.

Earn over 6X MORE at Democracy FCU¹

2.25% APY on 60 Month Certificates

You'll get more for your hard-earned savings at Democracy FCU. Over 6-times more than Wells Fargo Bank on their 58-month certificate. And those savings can really add up fast. Do the math and you'll see that Democracy FCU Certificates offer a much bigger return than the competition.

	Savings	Money Market Account	12-Month CD	60-Month CD
Democracy FCU	.05% APY²	.40% APY³	.75% APY⁴	2.25% APY⁴
Bank of America	.03% APY*	.03% APY*	.05% APY*	.75% APY*
PNC Bank	.01% APY*	.15% APY*	.13% APY*	.65% APY*



Open your 6X-money-earning, 60-month Certificate at democracyfcu.org, stop by any branch, or call 202-488-5400 (toll free 800-742-5582).

APY = Annual Percentage Yield. The APY is accurate as of the last dividend declaration date. Fees may reduce earnings on the accounts. The dividend rate is equal to the annual percentage rate for all savings accounts. Primary membership account required to participate in any advertised product. ¹Calculation based on difference between 2.25% APY for a 60-month certificate at Democracy FCU and .35% APY for a 60-month certificate at Wells Fargo. ²Dividends are calculated on a daily basis on all accounts and are paid quarterly. ³Dividends are paid and compounded monthly. Withdrawal restrictions apply. ⁴Dividends will be forfeited if account is closed before accrued dividends are credited. *Comparison rates are based on data retrieved from RateWatch and are provided as of February 15, 2018. Rates are subject to change without notice.

Learn the Language of Money

At Democracy FCU, we believe that everyone should have the chance to achieve financial wellness. Roderick Day, a Financial Consultant with Securities America, Inc., is available to help our members develop a diversified financial plan. Roderick can assist with retirement planning, college funding, annuities, mutual funds and IRAs.

Give Roderick a call and let him know that you're a Democracy FCU member: 703-489-1877.

Cover college with a line of credit

Going to college is a big deal – it can also be an expensive deal. That's why we're proud to offer an affordable solution that helps fill funding gaps when scholarships, grants, and financial aid aren't enough.

- **Great low rates**
- **Borrow up to \$75,000**
- **No origination or prepayment penalties**
- **Flexible repayment and in-school deferment options**
- **Convenient line of credit structure so you can borrow once for your full undergrad career**

(subject to credit qualification and annual credit review. Must meet school's Satisfactory Academic Progress (SAP) requirements.)

CREDIT UNION
Student Choice



Apply online or call 855-895-8708.

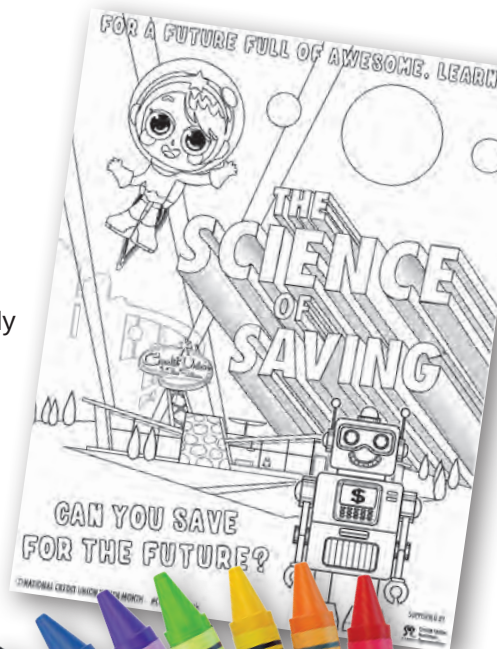
Visit Democracyfcu.studentchoice.org/learn-more.

KID'S CORNER

It's National Credit Union Youth Month

We're celebrating our youngest members with our special Youth Certificate, Earth-friendly robots and a chance to win a \$20 Amazon Gift Card with *The Science of Saving* coloring sheet.

Download *The Science of Saving* coloring sheet, let your Matisse add some color, and bring it back to any branch. We'll choose a winner at the end of the school year.



Save Big with LOVE MY CREDIT UNION[®] REWARDS

Credit union members across the country saved over \$2 billion dollars last year. All they had to do was use Love My Credit Union Rewards. You can save money too, thanks to companies like Sprint, TurboTax and more.

Democracy FCU members earned \$2,250 in 2017 in Love My Credit Union Rewards, and we're on track to save even more in 2018. Here are a few of the big deals you should try.



Credit union members get a \$100 cash reward for every new line when you switch to Sprint.



Save up to \$15 on TurboTax Federal tax products.



Shop over 1,500 online retailers and earn cash back with **Love to Shop**.



Receive an exclusive smoke communicator and a \$100 gift card with NEW ADT service. Call 844-703-0123 to receive this exclusive offer.



Members can save hundreds on car insurance with TruStage Auto & Home Insurance Program.

Start saving today at **democracyfcu.org**.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Regs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Financial Education Seminar

A Financial Education seminar on Retirement Planning was recently given by Roderick Day at Gallaudet University and presented by Community advocate Democracy Federal Credit Union.

Democracy FCU is committed to providing our members with the products, services and guidance needed to meet their financial goals. Stay tuned for more seminars in the near future!



Drive home in something SHINY AND NEW



New auto loan rates start as low as
1.35% APR* for **60 months**.
Get pre-approved at **democracyfcu.org**.

*1.35% APR (Annual Percentage Rate) is a fixed rate on New Auto Loans for a maximum of 60 months. A new vehicle is a vehicle that is of the current or previous model year (up to a maximum of one year old) and is currently owned by the original owner of the vehicle. Payment example: For an \$18,000 New Auto Loan for a term of 60 months with a 1.35% APR, the monthly payment would be \$310.41.

Life is an adventure. Let us be your co-pilot.

A Democracy FCU Personal Signature Loan or Line of Credit with credit limits up to \$30,000 could be just what you need for a summer vacation, unexpected bill or big purchase. With Member Loyalty discounts and options for new members, you'll save money every month.

Apply today at democracyfcu.org, stop by any branch, or call 202-488-5400 (toll-free 800-742-5582).



Democracy
Federal Credit Union

Financial Freedom **for ALL.**

CONTACT US

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P: 202.488.5400 | Toll Free: 800.742.5582

DemocracyFCU.org   

Federally Insured by NCUA