



Democracy
Federal Credit Union

Financial Freedom for ALL.®

Spring 2021

CEO CORNER

Happy Spring Democracy FCU Members!

This Spring we are coming in hot with exciting products and services to offer our members. I want to dive in and share the information with you so you hear it here first! This quarter we will be re-introducing our Move Me Loan! I am so passionate about this product because it elevates our personal loans to a level that can help you move into your own place! Our Move Me Loan offers a low rate, financing up to \$8,000, and can be used on all items associated with moving! This loan will help you secure your first month's rent, security deposit, a moving truck, turning on your utilities, and even chowing down on some pizza the night you move in!



Ken Cahoon

President/CEO
Kcahoon@democracyfcu.org

After going through a global pandemic, our banking behaviors looks different now, and that is why we are adjusting the traditional ways of banking to accommodate the virtual reality we now live in. To provide our members with additional learning tools, we created our Online Banking Tutorials. These four tutorials can be viewed on our website at DemocracyFCU.org. Learn how to set up your online banking, transfer funds, reset your password and how to use our convenient mobile banking app. You can access your account 24/7 without ever stepping into a branch. We want to keep banking easy, safe and convenient for you.

As we continue to move forward in 2021, we are excited about the financial education initiatives on the horizon. We will be offering free virtual financial seminars to help guide you on your path to financial freedom. And, if at any time you need our guidance outside of regular transactions, I want to personally extend to you an invitation to connect with one of our knowledgeable Financial Counselors at no cost to you.

We are invested in helping our members and community grow. We are committed to saving you money, increasing your buying power, and enhancing your lives. Your financial goals are our financial goals. We will continue to call upon you to let us know what your needs are and how we can always be changing to better assist you that positions you to be financially free so that we may provide financial freedom for all.

CLICK HERE TO WATCH 



CASH-N-GO



Get up to \$1,000 instantly
with No Credit Check!*

- Easy to Apply
- Helps You Build Credit
- Same Day Cash
- Emergency Cash
- Borrow up to \$1,000!*
- Pay it Back in 6 Months*

Apply Today

*Certain restrictions apply. Loan disbursement based on member qualifications.

CONGRATULATIONS DEMOCRACY FCU ON ANOTHER HIGH PERFORMING YEAR!



Democracy FCU closed out 2020 with a volume of \$26 million in mortgages awarding us the CUMA Platinum Mortgage Production Award two years in a row! After 2020 proved to be a challenging year, we are honored that we were able to continue to help make homeownership a dream for our members. In a competitive market, Democracy FCU is pleased to be able to continue to offer affordable rates and excellent member service to our members.

Democracy FCU salutes our Mortgage & Consumer Loan Officer, Jules King, for his hard work and dedication in helping our members achieve home ownership.



View Our Mortgage Loan Products



LEARN HOW TO EASILY BANK ONLINE WITH DEMOCRACY FCU'S ONLINE BANKING TUTORIALS



How to Login to Democracy FCU's Online Banking



How to Use Democracy FCU's Mobile App



How to Set Up Transfer Transactions



How to Register for Democracy FCU's Online Banking

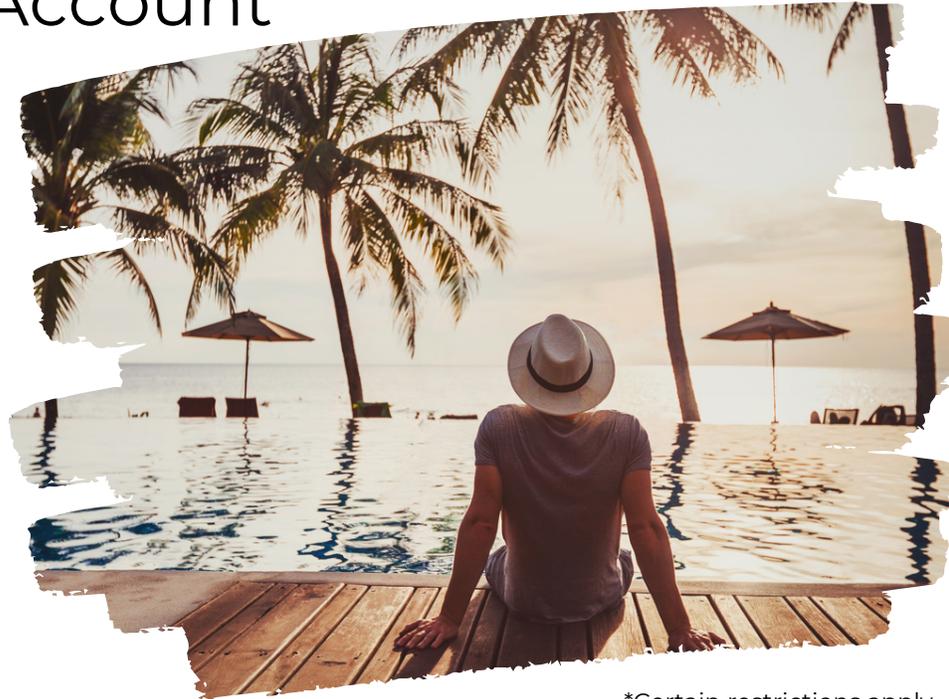
[Click Here To Learn](#)

With Democracy FCU's Online Banking Tutorials, you can explore the features and benefits of Democracy FCU's Online Banking Platform that allow you to manage your finances remotely from your phone or computer.

Vacation Savings Account

Vacations don't have to derail your financial security. Our vacation savings account lets you enjoy the season without piling up debt.

- Earn daily dividends on balances over \$100, paid and compounded quarterly*
- Payroll deductions can deposit funds automatically*
- Funds can be automatically transferred into your savings or checking account on the date of your choosing*
- You decide how much to save each month*



*Certain restrictions apply

[Open a Vacation Savings Account](#)

VISA® Debit Card

Whether you need gas, a quick cup of coffee, or even stamps, your Visa® Debit card makes everyday purchases easy! Use your Visa® Debit Card instead of cash and you will always have the exact change! Plus, it's accepted at millions of places worldwide that accept Visa®.

- **Enjoy faster checkout and fewer hassles when you shop!** There's no need to fumble for change when you use your Visa® Debit Card at checkout! Plus, this means few trips to the ATM.
- **Easily track every purchase!** It's easy to track your spending down to the penny, date, merchant, and amount spent with your monthly statement, and online.
- **Get added security when you shop.** Shop with your card instead of cash for added protection against fraud. With Visa's Zero Liability Policy*, you aren't responsible for unauthorized purchases... including those made online.

*Certain Restrictions Apply.

Apply Today at [Democracyfcu.org](https://www.democracyfcu.org)

KID'S CORNER

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In the rectangles below, draw the front and back sides of a \$1 dollar bill from memory. Then compare your artwork with a real \$1 dollar bill to see how well you did.

(Hint: President George Washington's face is on this bill.)



Tag us on social media @democracyfcu so we can see how you did!

Congratulations Democracy FCU!

A ZEBRA PRESS READER'S CHOICE
WINNER - TWO YEARS IN A ROW!

Congratulations to Democracy
Federal Credit Union who was
awarded with the 2020 Zebra
Reader's Choice for Best Credit
Union! During a two month survey
with more than 1,800 votes cast
selecting Democracy FCU as the top
rated credit union in the community.

[Read Here!](#)



Start Rewarding Yourself Today!



Earn 1 reward point for every \$1 that you spend
when you use your Democracy FCU VISA®
Rewards Credit Card!*

Redeem rewards for gift cards, merchandise or
put it towards your credit card payment.

[Click Here to Apply!](#)

*Certain restrictions apply.

ENTER TO WIN!

Sign up for our **FREE** email
notifications and be entered to
win \$50 VISA® Gift Card*!

April 1 - May 31

STAY UP-TO-DATE WITH ACCOUNT
CHANGES, ALERTS AND PROMOTIONS!

[Sign Up Today!](#)



*Certain restrictions apply.

84th Annual Meeting of Members & Board of Directors Election Notice

Date: Thursday, July 29, 2021

Time: 11:00 AM

Where: Via Zoom Video Conference

Democracy FCU's 84th Annual Meeting of Members, 85th Anniversary

Save the Date! To give our members plenty of notice, mark your calendars for the Democracy FCU Annual Meeting of Members to be held on Thursday, July 29, 2021. Due to the ongoing COVID-19 restrictions, the meeting will be a **VIRTUAL MEETING ONLY** via Zoom Video Conference. Stay tuned for more information.



Democracy FCU Annual Meeting & Board of Directors Election Timeline:

- **75 Days Prior to the Annual Meeting** – May 15, 2021
 - The secretary shall notify all members eligible to vote that nominations for vacancies may also be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500.
 - The notice shall indicate that the election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.
 - A brief statement of qualifications and biographical data in such form will be included for each nominee submitted by the nominating committee with the notice to all members. Each nominee by petition shall submit a similar statement of qualifications and biographical data with the petition.
- **40 Days Prior to the Annual Meeting** – June 16, 2021
 - Deadline for Nominations by Petition to be filed with the Secretary.
- **35 Days Prior to the Annual Meeting** – June 21, 2021
 - The Secretary shall cause to be posted in a conspicuous place in each credit union office all Nominations by Committee and Nominations by Petition.
- **Voting Period Begins** – June 24, 2021
 - Electronic ballots are available to members.
- **Voting Period Ends** – July 26, 2021
 - Deadline for the receipt of electronic ballots.
- **Annual Meeting (Election Results)** – Thursday, July 29, 2021, at 11:00 AM via Zoom Video Conference

For more information, or to nominate someone, please contact Charmaine Zanders at 703-647-7045 or by email at czanders@democracyfcu.org. Written suggestions may be mailed to the Nominating Committee at Democracy FCU, P.O. Box 25516, Alexandria, VA 22313-5516.

 **We've Gone Green!**
To request a printed copy of our D Focus Newsletter, please email Marketing@DemocracyFCU.org.

   
[@DemocracyFCU](https://www.facebook.com/DemocracyFCU)

CONTACT US: P.O. BOX 25516
ALEXANDRIA, VA 22313
P: 202.488.5400 / TOLL FREE: 800.742.5582


Federal Credit Union
Financial Freedom **for ALL.**

