

Welcome New CEO!

On January 1, 2019, Democracy FCU Kicked Off the New Year with a New CEO: **Mr. Ken Cahoon!**



Dear Member Owners,

I am extremely excited to be your new President and CEO. I would like to first thank Kathy Geary for leading Democracy FCU for the past 35 years. When she began her service with Democracy FCU (formerly HEWFCU), the credit union was approximately \$25 million in assets with less than 5,000 members. Today, we are close to \$150 million in assets and 14,000 members strong.

Her service to the members and the staff is greatly appreciated and we wish her the best in her retirement.

As we enter into a new chapter at Democracy Federal Credit Union, our main focus will be on exceeding your expectations with every interaction, every time by delivering passionate service with a smile. We will take these words seriously and ensure that your member experience is second to none.

In addition, we want to provide you with products and services that will put you on the path to your financial freedom while saving you money along the way. We are looking into new consumer lending and mortgage products to fit your budget, even more competitive rates, and more promotions throughout the year! We value your membership, so with that being said, in the coming months we will be asking for your feedback whenever you conduct a transaction. We want to know if we are providing you with the utmost service with every interaction. This will allow us to grow as an organization and to ensure that your needs are being met.

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Spring Auto Loan Promotion

**NO PAYMENTS for
90 DAYS, 2% CASH BACK
AND a \$50 Gas Card!***

When you finance your new or used auto loan with Democracy FCU between April 1 - May 31, 2019!

Rates As Low As

2.10 % APR*

Get Pre-approved @ DemocracyFCU.org!



*Certain Restrictions Apply. APR = Annual Percentage Rate. Promotional offer valid April 1 - May 31, 2019. Contact Democracy FCU for details at 800.742.5582.

Welcome Message Continued

As we enter into the spring months, Democracy FCU has the right products to start off your home projects. Our signature loans are as low as 8.99% APR*, which means that your payment will fit your budget. And if you are still paying off those holiday credit card bills, check out our 24 month 0% APR* VISA credit card that has no balance transfer fee. No balance transfer fee could mean a savings of up to \$600 on your credit card balance. Please visit one of our locations and speak with a financial services specialist about these offers or apply online at DemocracyFCU.org.



Lastly, I am pleased to celebrate our newest branch opening located at 550 C Street, SW, Washington D.C. across from the Department of Education. This branch represents one of the last projects that Kathy Geary was passionate about, which she organized and completed before her retirement. She was able to search and find this location right in the heart of our membership. Our goal for C Street is to continue to extend our services to our members in close proximity of their work place along with providing convenience.

As the year progresses, you will start to see some changes that will benefit your overall banking experience while providing top notch service.

Ken Cahoon

President/CEO

Kcahoon@democracyfcu.org



A Legacy Bids Farewell...



After 35 years with Democracy Federal Credit Union (formerly HEWFCU), I have retired and bid you a fond farewell. To the many people who I have worked with in this important movement, thank you for all you've given to the cause. I am very thankful for the small part I have played in our evolution. I have enjoyed serving our 14,000+ Democracy FCU members and 100+ million members in the overall movement.

It has been my honor and pleasure to serve you through these many years and I have tremendously enjoyed the opportunity to get to know many of you. I have always been greatly touched when I have heard the stories of how our incredible staff have helped several different generations within families to purchase their first car or home.

We've helped you educate your children and pursue a peaceful retirement. Thank you for those opportunities to serve you.

My fervent wish is that DFCU will continue to grow and thrive. And I'm hopeful that you will continue to introduce your family members to the credit union movement. We are far different than a bank in so many ways. We are not-for-profit and exist to serve our members. All of our earnings are funneled back into the Credit Union in order to offer higher savings and lower loan rates to our members. We do not have a separate class of shareholders for whom profits are made. No matter how much money someone has, they cannot get a better deal at a bank than a credit union. Our members are our owners.

I am so thankful to have partnered with you on this, the journey of a lifetime! I wish you and DFCU the very best that the future has to offer. Onward & Upward!

Kathy Geary

Former President/CEO

Where Will Your Rewards Points Take You?

Enjoy 0% Balance Transfer for 24 Months!*



@DemocracyFCU
www.DemocracyFCU.org

Transfer balances from retailers and other financial institutions to Democracy's FCU credit card and enjoy:

- 0% APR Introductory Rate for up to 24 Months
- No Balance Transfer Fee
- Consolidation of credit card bills to 1 payment
- Democracy FCU pays off all of your other credit cards

➔ Apply Online Today @ DemocracyFCU.org

*Certain restrictions apply. APR = Annual Percentage Rate. Terms and conditions may vary. Contact us at 800.742.5582 for details.



Ready to Plan Your Summer Vacation?

With a Democracy FCU Signature Loan and rates as low as **8.99% APR*** with flexible terms up to 72 months* we'll have you packing your bags and leaving on a jet plane in no time!



Apply Online Today @ DemocracyFCU.org



*Certain restrictions apply. APR = Annual Percentage Rate. Terms and conditions may vary. Contact us at 800.742.5582 for details.



KID'S CORNER

April is National Credit Union Youth Month!

We're celebrating our youngest members with a coloring contest! Send us your best drawing and the winning artwork will be displayed in all of our branches and online!

Theme: The Future Is Yours!

Please put your name and age on the back of your artwork and mail to:

Democracy FCU
ATTN: Marketing
400 N. Columbus Street, Suite 300
Alexandria, VA 22314

Entries are due by April 30!

Meet Your Financial Advisor

Say, "Hello," to Roderick Day, your complimentary Investment Advisor at Democracy FCU. IFS Securities and Raymond James partner with Democracy FCU to help our members develop a diversified financial plan with options such as:

- Mutual funds
- **Fixed and Variable Annuities**
- Retirement Planning
- IRAs
- **College Funding**
- Wealth Transfer

Roderick also offers long-term care and life insurance protection for you and your family.

Democracy FCU will begin offering **FREE Financial Education Seminars** with Roderick on a monthly basis. Visit DemocracyFCU.org for details!

Jump start your financial future today!

Contact Roderick @ 703.489.1877
Roderick.Day@ifssecurities.com



Democracy
Federal Credit Union

Financial Freedom **for ALL.**

NOW OPEN!

C Street Branch!



@DemocracyFCU
www.DemocracyFCU.org

6th & C Streets

550 C Street, SW., Washington, D.C. 20024

Branch Hours: Monday - Friday: 8:30 AM - 4:30 PM

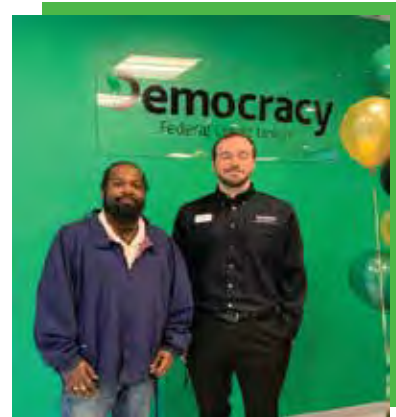


As the clock struck 8:30 AM on February 6, the doors to Democracy Federal Credit Union's C Street Branch opened for the first time to welcome members, and at 8:34 AM, the credit union greeted the branch's first member, Leslie, shortly followed by another member, and then another. The credit union's fifth branch is located at 550 C Street, SW, Washington, D.C. 20024. The new branch serves the perfect location nestled in between the two major metro stations of Federal Center SW and L'Enfant Plaza that also houses the Virginia Railway Express (VRE) for the Fredericksburg and Manassas lines, and shares one of two entrances with the Holiday Inn Washington-Capital.

With operating hours of Monday – Friday from 8:30 AM – 4:30 PM, the credit union is ready to fully serve all members. The branch has been specifically designed to fit the needs of the D.C. population to offer members quick and easy access to their accounts, products and services and a walk-up ATM. The branch features digital marketing displays and provides a comfortable environment for members to perform transactions with Democracy FCU's highly professional and knowledgeable staff. Employees will be able to perform multiple transactions including opening new accounts, taking loan applications, and assisting with transactions. Monthly, affiliated Home Advantage Program staff will be on site offering information on mortgages and home equity products to provide a one-on-one of questions and answers with members.

Welcome
Leslie!

Democracy
FCU's
C Street's
First Member!



Kurtis Alston,
Branch
Manager &
Patrick Davie,
Director of
Branch
Operations
Welcome You
to C Street!



Democracy
Federal Credit Union

Financial Freedom **for ALL.**

CONTACT US

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Federally Insured by NCUA