



Dear Members,

As summer winds down into fall, and we transition from beach chairs and umbrellas to warm cozy socks and Pumpkin Spice Lattes, I can't help but be excited for the future of Democracy Federal Credit Union and you, our member/owners.

This July, we upgraded our online and mobile banking platform. The Democracy FCU staff worked tirelessly to learn the various nuances of the system to provide increased member service and satisfaction and ensure a smooth transition for you. It is my hope that you will enjoy this cutting-edge technology for years to come.

As we close out 2017, we remain committed to building the member experience. I'm happy to personally celebrate the opening of our newest micro-branch in Alexandria on October 10th. Our hope for this new branch is to continue to build upon an already strong financial foundation, while simultaneously making a positive impact in the community we serve. And the Alexandria Branch is just the beginning to a wide-ranging expansion plan for your Credit Union!

Building the member experience also includes creating, and improving, products and services that will reflect the most recent technological advances, while continuing to assure the safety and security of your confidential information. We understand that businesses continue to evolve at a rapid pace through the Internet and digital media. Our primary focus is to provide you with a digital experience that is second-to-none. With that in mind, we will be launching a new website this year, which will improve functionality, provide easier navigation and of course be more visually appealing.

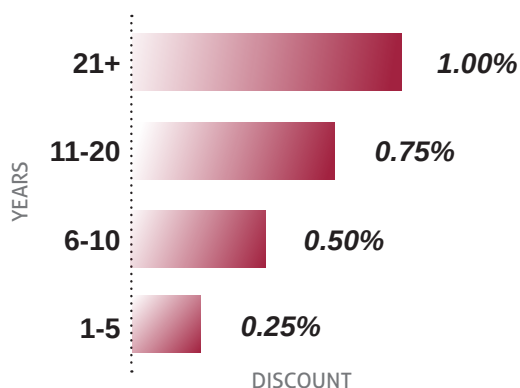
So as you can see, there are many new and exciting things coming your way in the near future! And I am so thankful to partner with you on this journey. Onward and upward!

Kathy Geary

President/CEO
kathy@democracyfcu.org

Member Loyalty Discounts

For your years of loyalty to Democracy FCU, we thank you with an additional discount on interest rates for signature and auto loans.¹



¹ New money on auto and signature loans only. Loan discounts can be used with 0.50% discount for members with direct deposit of net pay but cannot exceed total discount of 1.50%.

²The HomeAdvantage program is made available to you through a relationship between Democracy FCU and CU Realty Services. Program Cash Rewards are awarded by CU Realty Services 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. Using Democracy FCU for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Democracy FCU may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.

Introducing a better way
to find the *perfect*
home...

Search. Buy. Sell. Save. Simple.
That's HomeAdvantage®

The one stop resource for buying and selling a home that can save you thousands.² Ready to get started?

Visit democracyfcu.mycuhomeadvantage.com



Democracy FCU Participated in the APAH Backpack Drive



Democracy Federal Credit Union members and staff donated and filled 70 backpacks in partnership with the Arlington Partnership for Affordable Housing (APAH) and their Backpack & School Supply Drive. Backpacks were distributed to 70 Kindergarteners ensuring children living in APAH rental communities were ready for school.



Additional supplies were donated to Jefferson-Houston School in Alexandria, VA., who were also in need of supplies for the school year.

Dates to Remember

September 15: Same day ACH in Effect

October 10: Alexandria, VA Branch Opens

October 19: International Credit Union Day
(Stop by your Branch for fun treats and giveaways!)

October 20 - November 17: Thanksgiving Food Drive

November 20 - December 13: Holiday Toy Drive

Closed on the following days:

Thanksgiving, Nov. 23, 2017
Nov. 24, 2017 (Silver Hill Branch open)

Christmas Day, Dec. 25, 2017

New Years Day, Jan. 1, 2018

WE'RE OPENING A NEW BRANCH!

This October, we are bringing our financial services to the next level with our new micro branch in Old Town Alexandria!

While it is a new take on the traditional branch, we will offer our full range of products and services.

Great things you can expect from our new location are:



Personalized Service

Our new branch will feature teller pods so we can stand side by side to talk with each other.



Convenience

We'll have non-traditional hours to be there when you need us most.



New Technologies

We're streamlining our processes to improve your experience while giving us more time to focus on you.

At Democracy Federal Credit Union, we are committed to providing you with the tools and resources you need to reach your financial goals. Visit our new branch location after October 10th and see for yourself — it's your one-stop resource for all your financial needs!

Democracy FCU Alexandria Branch
400 N Columbus Street — Suite 204
Alexandria, VA 22314

DEMOCRACY FCU VISA REWARDS CREDIT CARD

0%

APR¹

NO FEE

balance transfer
for 12 months²

3,000

BONUS
POINTS³

Spend \$1,000
First 90 days

(1) Annual Percentage Rate (APR). 0% Annual Percentage Rate (APR) promotional Balance Transfer offer available on Visa Rewards Credit Card holders. (2) 0% promotional APR will apply to the balance transferred for 12 months; after the end of the 12 month period, the APR on the transferred balance will revert to the variable APR in place for your standard variable card rate (10.25% - 16.25% APR for the Rewards Credit Card, depending on credit). Other restrictions may apply. The total amount of your balance transfer request cannot exceed your available credit line. Please continue to make payments to your other account(s) until you know the balance is paid. Offer is effective as of October 1, 2017 and is subject to change without notice. Membership with Democracy FCU is required to obtain credit card account. (3) Limited time offer. Additional restrictions may apply. Subject to credit approval.

Interest-Bearing Checking Account



Checking Accounts That Work As Hard As You Do!

1.00% on balances up to \$10,000
APY*

0.20% on balances over \$10,000
APY*

plus

- > No monthly fee
- > No minimum balance
- > Access to over 30,000 surcharge-free ATMs
- > 5,000+ Shared Branches available nationwide

*Overdraft fees still apply for all checking types. 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 9/13/2017 and is subject to change at any time. Fees may reduce earnings on account. Dividends are compounded and credited monthly. Federally Insured by NCUA.



**SKIP YOUR
DECEMBER PAYMENT**
on auto and
signature loans

The application for this program will be available on our website on November 15, 2017 and all applications must be received by December 21, 2017. Completed application forms can be faxed to Skip-A-Payment (571-527-2333) or emailed to lending@democracyfcu.org. Turnaround time for a response is 3-5 business days.


KID'S CORNER

Holiday Fun on a Budget!

Here are budget-friendly ways to keep kids happy and entertained this holiday break!

- ✓ Get creative with crafts like homemade decorations and holiday cards.
- ✓ Clean out old clothes and toys to donate.
- ✓ Make a Gingerbread house.
- ✓ Volunteer at a local Animal Shelter or Food Kitchen.
- ✓ Make and play Holiday Charades.





Give your home
a little more bounce!

FIXED HOME EQUITY LOAN
RATES AS LOW AS

4.50
% APR¹

85% LTV for 60 Months
80% LTV for 120 Months

PERFECT FOR:

Debt consolidation

Covering major expenses

Home improvement projects

Dream vacations

Wedding planning

PAY NO CLOSING COSTS!²

(1) Fixed rates available as low as 4.50% APR (Annual Percentage Rate) for owner occupied properties. Subject to credit and property approval.

(2) No Closing Costs on Home Equity Loans and Home Equity Lines of Credit. If loan is paid off within 36 months, the member will be required to reimburse Democracy FCU for closing costs paid on the member's behalf. Member is responsible for depositing funds for appraisal fee and will have funds released to them when the loan closes. If a loan does not close, funds deposited will be used to reimburse Democracy FCU for the cost of the appraisal. Other fees may also have to be paid if the loan does not close.



10 Things to Help Get Your Home Ready for Fall & Winter

The calendar has turned and we can now officially welcome fall and the hustle and bustle of the holiday season. In no time, we'll have our first round of frost and perhaps flurries! Why not take a little time to get ahead of cold weather and get your home ready for winter? Here are eight things that should be on your to-do list:

- >> Get your furnace/heat pump inspected.
- >> Install storm doors and windows.
- >> Turn off exterior water faucets.
- >> Prepare to store your mower.
- >> Test your sump pump.
- >> Remove window A/C units.
- >> Restock winter necessities like ice melt, shovels etc.
- >> Stock up on firewood.



Democracy
Federal Credit Union

Financial Freedom **for ALL.**

CONTACT US

PO Box 25516 | Alexandria, VA 22313

P: 202.488.5400 | Toll Free: 800.742.5582

DemocracyFCU.org   

Federally Insured by NCUA