



Dear Member/Owners,

The new year is a great time to take advantage of all the benefits your credit union offers and ensure that you're on track to achieve your financial goals. Whether you are looking to take advantage of after holiday sales and vacation specials or struggling with post-holiday debt, Democracy Federal Credit Union is here to help!

As a credit union, we offer many of the same products and services as banks. The difference is that we exist solely to serve you – the member/owner – and not to make a profit. This means that our earnings are returned to you in the form of lower loan rates, higher interest on deposits and lower fees.

The credit union difference is easy to see in specific product offerings like our *Signature Loan*, which can help members pay off high-rate credit card debt with a low, fixed-rate loan and the *DFCU Visa Credit Card*, which lets members transfer balances for 0% APR* for 12 months.

Our people-first philosophy also means that the credit union is a great place for your savings. Choose from *Interest Bearing Checking Accounts* or our *Share Savings Certificates* to tuck your money away for a longer timeframe.

As always, I encourage you to turn to the credit union for all your financial needs. I look forward to seeing what the new year holds for Democracy Federal Credit Union and you, our member/owners. Together, we can do more!

Kathy Geary

President/CEO

kathy@democracyfcu.org

*0% Annual Percentage Rate (APR) promotional Balance Transfer offer available on Visa Rewards Credit Card holders; balance transfer must be completed between January 1 and January 31, 2018 to qualify for 0% APR promotional offer. 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 regular variable card rate. 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 transfer payment has been posted. Offer is effective as of January 1, 2018 and is subject to change without notice. Membership with Democracy FCU is required to obtain credit card account.

All you could ask for in a checking account!

Our Interest Bearing Checking account truly does have everything you could want or need. Simply conduct 15 debit card transactions per month, enroll in direct deposit and eStatements to be eligible.

- ✓ Earn 1.00% APY* on balances up to \$10,000, 0.20% APY on balances over \$10,000
- ✓ No monthly fee
- ✓ No minimum balance to open or maintain account
- ✓ Access to over 30,000 surcharge-free ATMs and 5,000+ Shared Branches nationwide



Apply online at
www.democracyfcu.org
today!

*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 12/1/2017 and is subject to change at any time. Fees may reduce earnings on account. Dividends are compounded and credited monthly. Federally Insured by NCUA.

Democracy FCU Thanksgiving & Holiday Drives Help Local Charities



Ron Perrell of Democracy FCU donates food to United Communities Against Poverty (UCAP), a local organization to alleviate poverty in Prince George's County.



Democracy FCU's DC Branch collected monetary donations for So Others Might Eat (SOME), a local organization to help the poor and homeless of our nation's capital.

Thank you to all the members who donated to the credit union's Thanksgiving and Holiday Drives!

Democracy FCU collected food for Thanksgiving and gifts to help children in need. During October, November and December, each of our branches and headquarters location picked local charities to help in our communities. Through these multiple charities, our members' donations helped provide Thanksgiving meals and made sure local children had a great holiday.



Jules King of Democracy FCU making a donation to Good Shepherd Housing, a local nonprofit affordable housing developer in Alexandria, VA.

Dates to Remember

Mortgage Days will be monthly in 2018. Please check the website for upcoming dates.

Dates Roderick Day will be on site at our Alexandria Branch for educational seminars:

Thursday, January 18, 5 pm – 6 pm

Thursday, February 22, 5 pm – 6 pm

and Thursday, March 15, 5 pm – 6 pm.

We've opened a new branch in Alexandria!



Stop by and see Democracy Federal Credit Union's newest branch, located at **400 N Columbus Street — Suite 204 Alexandria, VA 22314**. For your convenience, the branch is open from 9 am to 6 pm Tuesday through Friday and 9 am to 1 pm on Saturday.

The new micro branch is designed to be a one-stop resource for all your financial needs and is just one of the ways the credit union is committed to providing you with the tools and resources you need to reach your financial goals. *We hope to see you there soon!*



Struggling with debt after the holidays?

Pay off high-interest credit cards with a low, fixed-rate signature loan with rates as low as **7.99% APR***.

Visit **democracyfcu.org** today to see how much you could save with our estimated payment calculator and **Apply Online!**



*APR = Annual Percentage Rate. Current as of Dec. 1, 2017 and subject to change. All loans subject to credit approval and require DFCU membership.

Get a \$100 Gas Card¹, PLUS Rates as Low as **1.35%** APR²

Take Advantage of our New Auto Loan Special

When it comes to auto loans, Democracy Federal Credit Union always makes sure our members get an excellent deal. We provide low rates, 100% financing and great service. Plus, for a limited-time only, you'll get a **\$100 gas card** with your new auto loan.

If you've had your eye on a new car, now is the time to upgrade your ride. Get pre-approved for your loan from Democracy FCU before you visit the dealership and save hundreds!

Apply online at www.democracymfcu.org, stop by a branch or give us a call at 202-488-5400 today.

¹A \$100.00 gas card will be available for loans over \$15,000.00 and offered while supplies last. Member must apply for Democracy FCU auto loan between January 1, 2018 and February 28, 2018 and the loan must be funded by February 28, 2018. Gas card will be sent to the member's address on auto loan application within two weeks of the loan closing. Existing auto loans at Democracy Federal Credit Union are not eligible for this offer. This is a limited time offer and may be withdrawn at any time. ²1.35% APR (Annual Percentage Rate). Rates are based on an evaluation of your credit history and available qualified discounts, so your rate may differ. Not all applicants will qualify for the lowest rate of longest repayment term. Terms, rates, and conditions are subject to change without notice. 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 \$323.00.



Grow Your Savings!

Earn more with Democracy FCU's Holiday/ Vacation Savings Account and Share Certificates



**HOLIDAY/
VACATION
SAVINGS
ACCOUNT**

0.15% APY*

\$100
Minimum
Balance

**3-MONTH
SHARE
CERTIFICATES**

0.40% APY*

\$500
Minimum
Balance

**60-MONTH
SHARE
CERTIFICATES**

2.25% APY*

\$2,000
Minimum
Balance

*APY = Annual Percentage Yield. Fees may reduce earnings on the account. Variable rates are subject to change after the account is opened. The annual percentage yield (APY) is accurate as of the last dividend declaration date. Fees may reduce earnings on the accounts.

KID'S CORNER

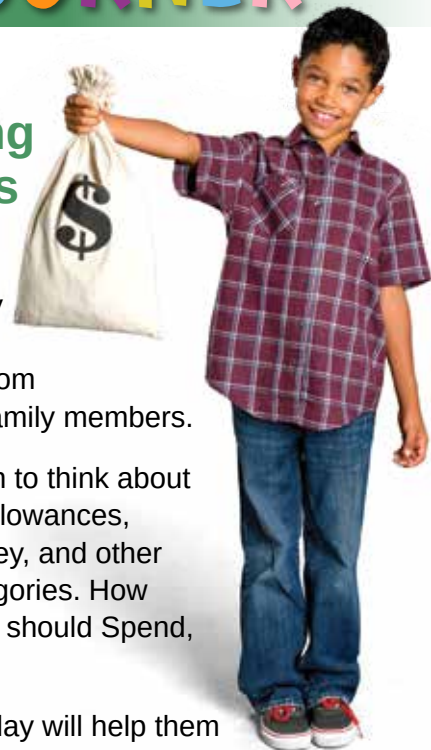
Start the New Year by Setting Savings Goals

Now is a great time to start talking to kids about saving. Especially if the holidays brought a few cards with cash from grandparents or other family members.

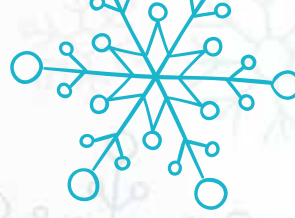
Encourage your children to think about how they could divide allowances, birthday or holiday money, and other funds into different categories. How much do they think they should Spend, Save, or Donate?

The habits they start today will help them throughout their lifetime!

Remember, Democracy FCU offers special, above-market rate Youth Certificates to help your child start saving. Visit democracymfcu.org to open a new account today.



Break Free from Holiday Debt, Build a Strong Financial Future



It's easy to overspend during the holiday season, but, controlling your debt is critical for your future. Democracy FCU is committed to helping our members succeed financially and our experts are here to help with *trusted advice and confidential financial counseling*.

If you find yourself buried in unsecured debt from credit cards, personal loans, payroll loans, taxes or any debt that not secured with collateral, such as a house or car, our personal Debt Management Program may be right for you. *You are eligible for help regardless of income level.*

Democracy FCU's Debt Management Program can help consolidate debts into one monthly payment, reduce interest and fees, and make convenient monthly payments that are fully secure and tracked. And, even more importantly, the program offers the financial advice, tools and money management skills needed to create a stable financial future.

Contact Delta Payne, Democracy Federal Credit Union's Certified Financial Counselor, at 1-800-742-5582 ext. 1865 or email dpayne@democracyfcu.org, to learn more about the Debt Management Program and other financial counseling options.

SPECIAL ANNOUNCEMENT: Annual Meeting of Members

The 2018 Annual Meeting of Members for Democracy Federal Credit Union will be held on April 26, 2018 in the Great Hall of the Hubert H. Humphrey Building. On that date, the terms of two members of the Board of Directors will expire. Should there be more candidates than vacancies on the Board, the election will be conducted online and the results will be announced at the Meeting.

Please make sure your voice is heard during our 2018 election process. If you need more information or would like to nominate someone, please contact **Charmaine Zanders** at **703.647.7045** or email czanders@democracyfcu.org. Written suggestions may be emailed to the Nominating Committee at Democracy FCU, PO Box 25516, Alexandria, VA 22313-5516.



Important Dates!

DATE	ACTIVITY
January 16, 2018	Deadline for Members to Suggest Nominees to the Nominating Committee
March 16, 2018	Deadline for Members to Submit Nominations by Petition
March 26, 2018	Electronic Ballots Available to Members to Vote
April 20, 2018	Midnight Deadline for Receipt of Electronic Ballots
April 26, 2018	ANNUAL MEETING



Financial Freedom **for ALL.**

CONTACT US

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DemocracyFCU.org   

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