

Consolidate Your Credit Card Bills and **SAVE MONEY**

0% Balance Transfer for 24 months*

Transfer balances from credit cards with other financial institutions to a Democracy FCU Visa Rewards credit card for 0% APR for 24 months.¹ And there's no balance transfer fee.

A balance transfer allows you to have one low monthly payment to track rather than multiple payments on various cards at higher rates. There's never been a better time to consolidate your bills and save money!

Visit democracyfcu.org/borrow/credit-cards to fill out a Visa Rewards balance transfer form to submit to us.



A CARD FOR EVERY LIFESTYLE

Account Type	APR ²	Amount Financed	Comments
Visa Rewards	10.50%-18.00% APR Variable	Up to \$30,000	Earn rewards points for every dollar you spend. Redeem your points for cash or gift cards, or use them as payment towards your credit card bill.
Visa Classic	14.90% APR	Up to \$5,000	This credit card offers a steady interest rate with no surprises.
Secured Visa	7.90% APR	Up to \$10,000	This credit card is secured by funds in your Democracy FCU share savings account. It's a great option if you need to build your credit history or re-establish credit.

¹Limited time offer. Additional restrictions may apply. Subject to credit approval. Democracy FCU reserves the right to discontinue these offers at any time without notice. Standard guidelines apply.

²APR = Annual Percentage Rate. Minimum monthly payment: 2.5% of your total new balance or \$25 whichever is greater. (No interest on purchase balances paid within 25 days of the statement closing dates. Example: statement closing date 1/31, to avoid interest pay balance in full by 2/25.)

Democracy FCU Participates in Financial Reality Fair



Fair Teaches Students about Money Management

Democracy FCU recently volunteered in the Credit Union Association's Financial Reality Fair. The fair gives cadets from the Metropolitan Police Department a fun and engaging opportunity to learn about budgeting and money management through interactive, hands-on activities. Participants learn about responsible spending, balancing a budget, living within a monthly income and good saving habits.



As volunteers, we educated the cadets about financial services and products, and encouraged responsible spending and saving for needs and wants.

Dates to Remember

Visit democracyfcu.org/events.html for upcoming HomeAdvantage Days in your area.

HHS Seminars:


Financial Crimes - Awareness and Protection

Thursday, July 12
12:00 pm - 1:30 pm

Budgeting and Money Management Strategies

Thursday, September 13
12:00 pm - 1:30 pm

An Easier Way to Borrow for School

Borrowing money for school should be easy and affordable. Whether you're  **Student Choice** CREDIT UNION paying for an undergraduate or dealing with existing student loan debt, we can help. We offer a Student Line of Credit for up to \$75,000 that features:



To apply, visit democracyfcu.studentchoice.org/



As a Democracy FCU member, you've got access to iGrad — our financial education tool for students and graduates. Through iGrad, you can learn about financial aid options,

student loans, managing debt, tax benefits for college students, and more!

Use iGrad to watch and read more than 1,000 videos and articles, play interactive educational video games and explore career development information.

You also have free access to a Student Choice counselor who is ready to answer your questions and give you financial advice.

Visit democracyfcu.studentchoice.org to take advantage of all the program has to offer.



Ready to Get Away?

Enjoy a Summer Vacation with Our Signature Loan

Don't let the summer fun pass you by. Go ahead and plan a last minute vacation or shopping trip and we'll help you fund it with a signature loan that features:

- Rates as low as 8.49% APR*
- Terms up to 72 months
- Fixed, affordable payments
- Loans up to \$30,000

Apply for your loan today at democracyfcu.org, and you'll be well on your way to enjoying a little rest and relaxation!

*8.49% APR (Annual Percentage Rate) is a fixed-rate on personal, unsecured loans up to \$30,000 with terms up to 72 months. Minimum loan amount will depend on term selected. APRs (Annual Percentage Rates) listed are the lowest possible available rates. Rates, terms and conditions vary based on creditworthiness and other qualifications and are subject to change. Additional restrictions may apply. Subject to credit approval. Payment example: For a \$10,000 signature loan for a term of 36 months with an 8.49% APR, the monthly payment would be \$315.63.



Put Your Money to Work for You

When you open a share certificate, you'll earn more! Our share certificates earn up to 2.37% APY,* a higher dividend rate than a regular share savings account.

The minimum deposit to open a share certificate ranges from \$100 to \$2,000, and term lengths are three months to 60 months depending on the certificate. During that time, just sit back and watch your savings grow!

We also offer

Youth Share Certificates to teach our members under the age of 18 about saving and earning interest. These certificates earn up to 2.20% APY* and are available for 6-month terms. Minimum deposits to open range from \$100 to \$1,000 depending on the certificate.

For more details or to open a share certificate today, visit democracyfcu.org/certificates.

*APY = Annual Percentage Yield.

KID'S CORNER

Let's Make Lemonade!



Have you ever stopped to think about all the ways you can teach your children about money by setting up a lemonade stand? It's a fun, summertime activity that's also educational.

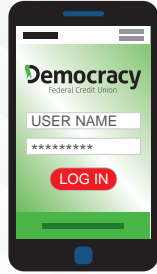
From buying the supplies, to setting prices, making change for customers and deciding what to do with the profits, it's a great opportunity to reinforce practical math concepts and learn how to handle money.

Encourage them to set aside a percentage of their earnings in a Democracy FCU share savings account. After all, good financial habits start at a young age!



Access Your Account Anytime, Anywhere

With mobile banking and online banking, you can access your account information 24 hours a day, seven days a week. These great services allow you to check balances, transfer funds, review bills, send money, and check your budgets and spending all from your computer, phone or tablet.



Accessing your accounts doesn't get any easier than that! To get started, register for online banking at democracyfcu.org, then download the Democracy FCU Mobile app on your phone or mobile device to set up mobile banking.

We Want Your

FEEDBACK!



At Democracy FCU, we're committed to providing exceptional products and services, and we'd love to hear how we're doing. Whether you want to compliment our efforts or suggest where we can improve, we want to hear your thoughts. Visit democracyfcu.org/feedback to share your opinions.

Democracy FCU Raises Top Dollar in Holiday Sweepstakes Money Raised Supports Credit Union Advocates

This past fall, Democracy FCU raised \$1090, the highest amount raised by any credit union for the CULAC Holiday Sweepstakes. CULAC is a credit union focused political action committee that accepts voluntary contributions to support Congressional elected officials and candidates who are credit union friendly and supporters of our not-for-profit tax status.

In 2016, we raised \$1,016, also the highest amount of money raised by a single credit union that year. Both years, CULAC rewarded our staff with lunch.

Any staff, volunteer or credit union member was eligible to participate in the sweepstakes by making a suggested contribution of \$10 to \$20, which earned them chances to win a curved TV, wine refrigerator, video game system, a drone and other prizes!



Democracy FCU staff.



Financial Freedom **for ALL.**

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DemocracyFCU.org   

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