

Dear members:

As the calendar rolls over into 2017, once again we face a new year with great hope and expectation. We look to a new beginning and a chance to make commitments to a more fulfilling lifestyle. We look forward with renewed hope for greater financial well-being and the pursuit of lifelong hopes and dreams. I thank you for allowing us to serve your financial needs and helping you to make new commitments to your own financial freedom in 2017.

As we look back on 2016, in celebration of our 80th year in business, we continued to be committed to your financial well-being by providing you with the products and services that support our mission. Among those products were a VISA Rewards credit card that allows you to accumulate points with every purchase you make; VISA alerts, which lets you know about account activity which you pre-specify; and Members' Choice © Payment Protection, which will make your loan payments in the event of your death or disability. Going forward into 2017, we will continue our commitment to bring you services and products that highlight savings

and convenience such as an expansion of our Loyalty Loan Rate Discount Program to family members, and an interest bearing checking account.

Please plan to join us at our Annual Meeting of Members on May 18, 2017 in the Great Hall of the Hubert H. Humphrey Building. Michelle Singletary, Washington Post Columnist and Financial Empowerment Speaker, will present a keynote address to help you commit to achieving financial freedom.

The time to commit to your own financial well-being is now. Don't miss out on our wide array of products designed to help you achieve your financial goals. All the best in 2017!

Kathy Geary

President/CEO

Kathy@democracyfcu.org

Commit to Rewards

*Reduce Your Debt Burden
in 2017*

**SIGNATURE
LOANS**

Interest Rates
as low as

7.99%

APR = Annual Percentage Rate.
New Money only. Member Loyalty
discount (up to 1.00% based on
membership years) and can be
used with 0.50% rate reduction
for members with direct deposit
of net pay and other discounts but
cannot exceed total discount of
1.50% per loan. Rate is based on
credit score, so your rate may be
different. Underwriting guidelines
apply. Limited Time Only.

COMMIT TO A NEW YOU MAKE THIS YOUR TIME!



Commit to Continuing Your Education

Get a tuition loan to commit to success in 2017!

Use the free tool *iGrad* to help you achieve a better financial life. *iGrad* is designed to improve your personal financial knowledge and habits.

DemocracyFCU.studentchoice.org

Reward Yourself with Cash Back

Get 1% Cash Back on new/used Vehicle Purchase Loans & Refinancing of Existing Loans with Other Institutions¹

1 Eligibility for the 1% CASH BACK rebate is limited to member borrowers who have made the first three loan payments on or before the payment due date and are in good standing with Democracy Federal Credit Union. Rebate amount will be based on the amount financed minus any amounts for taxes, tags, warranties or other insurance.



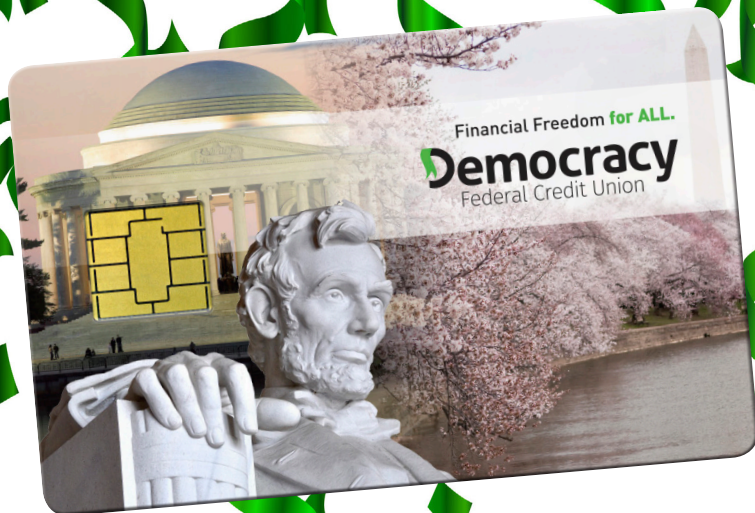
Special Announcement - Annual Meeting of Members

2017 Board of Directors Annual Meeting Timeline

2/7	Deadline for Members to suggest Nominees to the Nominating Committee
4/7	Deadline for Members to submit Nominations by Petition
4/18	Electronic Ballots Available to Members to Vote
5/12	Midnight Deadline for receipt of Electronic Ballots
5/18	Annual Meeting

The 81st Annual Meeting of Members for Democracy Federal Credit Union will be held on May 18, 2017 at 10:30 am in the Great Hall of the Health and Human Services Hubert H. Humphrey Building. On that date, the terms of three members of the Board of Directors will expire. Should there be more candidates than vacancies on the Board, an election will be conducted online and the results will be announced at the Meeting.

Please make sure your voice is heard during our 2017 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 mailed to the Nominating Committee at Democracy FCU, PO Box 25516, Alexandria, VA 22313-5516.



Pay Yourself Rewards with the **Democracy** *Visa Rewards* Credit Card!

It's Finally Here!

The Democracy FCU Visa Rewards Credit Card is finally here! Your new Visa Rewards Credit Card will allow you to earn points on every transaction. Earned points can be redeemed for cash or the purchase of a variety of gift cards such as Macy's, Starbucks, Amazon, Best Buy etc., or can be used towards paying your Democracy Visa bill. You will receive one point for every dollar spent with each new transaction. **And best of all, receive 3000 bonus points when you spend \$1000 within the first 90 days!**

To obtain your Democracy FCU Visa Rewards Credit Card, you will need to apply online or at your local Branch. There are NO annual fees associated with this card. Use your Democracy FCU Visa Rewards Credit Card for all of your daily purchases. Let the rewards begin!

Wow! Factors for Democracy FCU Visa Rewards Credit Card:

- Earn Points on Every Transaction!
- Redeem Points for Cash!
- Redeem Points to Pay Democracy FCU Visa Bill!
- Redeem Points to Purchase a Variety of Gift Cards!

REDEEM POINTS ON GIFT CARDS FOR:



Home Equity Loan

Redesign Your Home Space!

Home Equity Loans to meet your needs - home improvement, debt consolidation or your dream vacation!

You can borrow up to 85% of your home equity with a maximum loan amount of \$250,000.00. With both a fixed term or line of credit, you can choose the product and rate that fits your life! And for a limited time only, the credit union will pay your closing costs and award you a Certificate for a 5-day, 5-night cruise for two at the time your loan is funded. And while the Federal Reserve has announced a 0.25% rate hike, we will reward you by keeping our fixed Home Equity rates at their current level through the end of January 2017.



Mortgage

Your New Purchase or Refinance!

Get a new home for you and your family in 2017 with our new, convenient mortgage process! And for a limited time you could receive up to \$2,000 in closing costs!

Your mortgage loan approval could be just moments away! Experience the "Credit Union Mortgage Advantage" with reduced paperwork for a hassle-free online mortgage application. Just answer a few questions and you will be given your qualification in no time!

In the research phase? Go online now to check rates and estimated closing costs.

DemocracyFCU.org/Borrow/Real-Estate/Mortgages

Reward Yourself with a Home Advantage Rebate

With HomeAdvantage you can buy or sell a home using one of our agents and you can earn a rebate equal to 20% of the agent's commission! Go to democracyfcu.org/Borrow/Real-Estate/Mortgages and register for access to Online Property Listings, Recent Sales Data/Comps, Schools, Crime Statistics and more. Set up Email Alerts for homes that fit your criteria.



Home Sale Price	Member Rebate
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400
\$500,000	\$3,000
\$600,000	\$3,600
\$700,000	\$4,200
\$800,000	\$4,800
\$900,000	\$5,400
\$1,000,000	\$6,000

Democracy
Federal Credit Union

Financial Freedom **for ALL.**

CONTACT US

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