



90 Years of Service, 90 Years of Community

THANK YOU.



We could not have done it without our members. In this special edition, we celebrate the people who came before us, the journey that shaped us, and the community that continues to carry us forward.

Ninety years ago, Democracy FCU was first operated by a group of volunteers. In 1936, our charter was issued in the name of Social Security Employees Federal Credit Union. Originally, membership was limited to employees of the Social Security Board in Washington, DC, and their immediate families.

As our community grew, so did our name. In 1946, we became FSA Employees Federal Credit Union. In 1955, we became HEW Employees Federal Credit Union. In 1984, we removed "Employee" and became HEW Federal Credit Union. In 2015, we proudly became Democracy Federal Credit Union.

As the years moved forward, so did our services. In the 1980s, we began offering checking accounts and credit cards. In the late 1990s, we introduced online banking and debit cards, helping members bank in new ways while staying rooted in personal service.

But our story has always been about more than products. It is about a rich culture of service, celebration, and community. It is about staff who showed up with heart, members who placed their trust in us, volunteers who helped guide the mission, and leaders who carried the credit union forward.

With gratitude, we thank our members, their families, our community, our staff, our board members, and the CEOs who helped shape this journey: William Mallard, Vernon Gordon, Kathleen O. Geary, Kenyahha Cahoon, and Andrena L. Smith.



Over The Years



With Gratitude

Board members and leaders we honor include Patricia Ellis, Fanease F. K. Smith, Armando Savet, Lynda Perez, James Miller, Barbara Hunt, Calvin Nophiin, Samantha Ferbish, and Edward Stoffle.

Here's How We Help

Your To Do List Looks Different These Days

For 90 years, we've seen families and members navigate changing times, rising costs, and difficult moments. Even when the to do list changes, we're here with practical ways to help.

Real life looks different right now.

Here are a few ways we can help take some pressure off.



Skip A Pay July



If you need a little breathing room, skipping an eligible July payment can help free up cash for other priorities.



More cash today.
Less stress.



Cut My Rate in Half Auto Refi



If you're paying double digits, you're overpaying. Refinancing could help lower your rate and monthly payment.

As low as
7.00% APR

Keep your car.
Pay less each month.



HELOC



For home repairs, rising costs, covering a big expense, or consolidating higher-rate debt—without draining your savings.

6.75%
Variable APR
Up to \$250,000

Use what you need,
when you need it.



Personal Loan Options



Summertime Loan
8.00% APR • Up to \$3,000
help with summer costs or a little breathing room



Hope and Relief
7.99% APR • Up to \$40,000
simplify debt into one manageable payment



Move Me Loan
7.00% APR • Up to \$8,000
help with moving costs, deposits, and fresh starts



Everyday Access LOC
12.25% APR • Up to \$30,000
ongoing access for unexpected expenses



Let's talk about what could help.

Visit DemocracyFCU.org or call 800.742.5582

Certain Restrictions Apply, APR = Annual Percentage Rate





A Simple Way to Build and Rebuild Credit

Share Secured Loan

A simple way to build, improve, or re-establish credit while you save.



How it works

- Pledge funds in your savings account
- Start with as little as \$250
- We recommend \$500 for greater impact
- The funds become the security for your loan
- Make small monthly payments over one year
- With each payment, a portion of your pledge is released back to you
- Positive payment history is reported to the credit bureaus



What it can help you do

- Build a stronger credit profile
- Improve your chances of qualifying for better rates in the future
- Gain more financial flexibility and confidence



Ready to take the next step?

Call our lending team at 800.742.5582, option 3
Email lending@democracyfcu.org

Expiring Cards: What to Expect

We want to make sure you're never caught off guard when your card expires.



When cards are mailed

New debit and credit cards are sent automatically within the first full week of the month of expiration.



When to expect your card

We know many members have recurring payments attached to their cards. Rest assured, new cards should be received no later than the middle of the month the card expires.



How to avoid delays

To avoid delays, make sure your address is up to date so we can get your new card to you on time.



Update your address easily

You can update your address in Online Banking or contact us for help. We're here to make it easy!

Celebrating Community Achievements

Celebrating Our

GRADUATES, FUTURE LEADERS, AND PROMOTED SCHOLARS

We are proud to celebrate our graduates, promoted scholars, and future leaders. Thank you to the members and families who shared these special moments with us. Your **DFCU** family is cheering them on every step of the way.



Miles & Madison Mejia
Promoted Scholars



Kamiya Smith
Promoted Scholar



Mekayla Blanco
College Graduate

2026

2026



Miley Adams
High School Graduate



Ashley Cheeks
College Graduate



Andrew Bethea
College Graduate



Christian Womack
College Graduate



Daniel Williams
High School Graduate



David Clements
College Graduate



Dr. Kayla G
College Graduate



Ms. Gabriella
Promoted Scholar



Elijah Lahai
High School Graduate



Jador Kelly
Graduate



Ayana Behl
High School Graduate



Jarred Jones
Promoted Scholar



Lawrence Saunders III
Promoted Scholar



Aleah
Graduate



Kahamari Jones
High School Graduate

Updates

Important information and reminders from Democracy FCU.

Democracy
Federal Credit Union



IMPORTANT UPDATE

We are discontinuing our Member Rewards Program.

Effective **August 1, 2026**, our current tiered Member Rewards Program and related benefits will end.

HERE'S WHAT WILL CONTINUE:



New Member Discounts

Discounts available to qualifying new members.



Loyalty Loan Discount

Loan discounts available to qualifying members on eligible consumer loan products.



Learn more about the discounts that will continue on our website.



2026 ANNUAL MEMBERSHIP MEETING

You are invited!



Thursday, July 30, 2026
11:00 AM EST



VIRTUAL ATTENDANCE (RECOMMENDED)

Join the meeting via Zoom using a computer, tablet, smartphone, or by dialing in by phone. Once you RSVP and your membership is verified, you will receive the Zoom meeting details and instructions.



LIMITED IN-PERSON ATTENDANCE

Democracy Federal Credit Union
400 N. Columbus Street
2nd Floor Training Room
Alexandria, VA 22314

Advance RSVP required. Space is limited.



RSVP BY JULY 27, 2026

Email: marketing@democracyfcu.org



Call: (800) 742-5582

Please include your first and last name and email address when submitting your RSVP.



HOLIDAY CLOSURES



★ ★ HAPPY ★ ★ ★
Independence
DAY!



In observance of Independence Day, our branches will be closed on **Friday, July 3 and Saturday, July 4.**



Enjoy 24/7 access through Online Banking, Mobile Banking, and Phone Banking.

Happy Independence Day!

