



Closing the Year Strong, Together

Serving our community since 1936

As 2026 comes to a close, we know many members are balancing more than usual. Holiday expenses, monthly bills, car payments, debt, home repairs, and unexpected costs can all show up at the same time.

For 90 years, Democracy Federal Credit Union has served members through seasons of change. That work continues today. Our focus remains simple: helping members understand their options, access support, and take the next step with confidence.

This quarter, we have continued improving the way members connect with us. Our website has been updated to make loan options easier to find, easier to understand, and easier to start. Whether you are looking to consolidate debt, lower a car payment, cover expenses, access funds for unexpected costs, or explore home equity options, we want the path to feel clear.

Don't wait to see what your options are with your money. Waiting isn't always a discount, restore your peace of mind knowing we have you covered. Contact us today or start online. Loan applications are available through DemocracyFCU.org, even when the branch is closed. Once your application is submitted, our team will follow up with next steps.



What's in Store in This Q4 Edition

Helpful information. Real support. A stronger community.
Here's a look at what you'll find inside this issue.



Loan Options for the Expenses in Front of You

Explore the Holiday Loan, Park My Rate auto refinance, Hope & Relief debt consolidation, Everyday Access Line of Credit, and Home Equity options.



We're Never Closed Online

Our updated website and online application experience make it easier to get started whenever it works for you.



Fraud Moves Fast. Pause First.

Learn how to spot seasonal scams, avoid fake alerts and delivery messages, and protect your account information.



Community in Action

See highlights from our financial literacy session with SWBID, our staff spring clothing drive supporting Martha's Table, and our community partnership event with Civista Management and CREWS.



Here's How We Help

Practical Loan Solutions for Real Life Needs

Your bills don't take a holiday off. We can expect that life will give us the unexpected, but we have your back. We offer a range of loan options to help you move forward with confidence. Whatever your situation or goal, we're here with competitive rates, flexible terms, and personalized support.



Park My Rate

Refinance Your Auto Loan and Put More Money in Your Pocket

If you're paying a double-digit rate, you are overpaying. Park your high auto loan elsewhere and enjoy a lower monthly payment with us, while keeping the same ride.



A smarter rate will take you further.



Rates as low as 7.00% APR



60-day no payment



Lower monthly payment



Keep the same car



Home Equity Options

Tap into your home's equity for what's next.

Use a home equity line of credit (HELOC) or home equity loan to help with home repairs, larger expenses, or consolidating higher-cost debt.



10-year draw / 15-year repayment



Up to 85% LTV



Closing costs paid if open at least 36 months



Flexible options for your goals



Put your home's equity to work for you



Holiday Loan

Make the season brighter with a Holiday Loan.

Cover holiday needs, gifts, travel, or seasonal expenses with manageable payments.



Cover unexpected expenses



Consolidate higher-cost debt



Fund a major purchase



Simple, flexible terms



Personal Loans Up to \$40,000

Terms up to 84 months*



Cover unexpected expenses



Consolidate higher-cost debt



Fund a major purchase



Simple, flexible terms



Find the option that fits your needs.

Apply online at DemocracyFCU.org | Call 202.488.5400 or 800.742.5582



Updates

Important information and reminders from **Democracy FCU**.



Democracy
Federal Credit Union



IMPORTANT REMINDER

Inactive Accounts May Be Escheated

When an account or outstanding funds remain inactive for an extended period, the funds may be turned over to the appropriate state as unclaimed property. To help avoid this, keep your contact information current, review your accounts regularly, and respond promptly to any notices from Democracy FCU.



Review inactive accounts



Respond to notices promptly



Keep your address up to date



WE'RE NEVER CLOSED ONLINE

Your account. Anytime. Anywhere.

Even when our branches are closed, you can access your accounts through Online Banking, Mobile Banking, and our other digital services. Check balances, make transfers, pay bills, deposit checks, and more, all at your convenience, 24/7.



Learn more at
DemocracyFCU.org



HOLIDAY CLOSURES

In observance of Thanksgiving Day and the holiday season, our branches will be closed on

**Thanksgiving Day and the Day After,
Christmas Day, and New Year's Day.**

We never close online. Online Banking, Mobile Banking, and Phone Banking remain available.



Fraud Watch

The holidays can be busy. A few smart habits can help protect your money and your information.

Fraud attempts can increase during busy seasons, when scammers take advantage of the extra activity. Take a moment to pause, verify unexpected requests, and regularly monitor your accounts to help keep your personal and financial information secure.



Pause Before You Click

Be careful with unexpected texts, emails, or calls asking you to act fast. Do not click suspicious links.



Verify the Source

If a message claims to be from your financial institution, a retailer, or a delivery company, contact them using a trusted website or phone number you already know.



Protect Your Information

Never share your PIN, password, one-time passcodes, or secure access codes. Democracy FCU will not ask for them in a text or email.



Review Your Accounts

Check your transactions regularly, set alerts when available, and report suspicious activity right away.



Common scams to watch for

- ✓ Fake fraud alerts
- ✓ Package delivery text scams
- ✓ Payment app or money transfer scams
- ✓ Gift card payment requests



Verify Then Trust

Democracy FCU will never call you to ask for your personal or sensitive information. Always verify the caller before sharing anything. If something feels off, hang up and contact Democracy FCU directly using trusted contact information.



Need help?

Visit DemocracyFCU.org
or call 202.488.5400 |
800.742.5582

Community in Action

We're more than a credit union. We're a neighbor, a partner, and a resource. This quarter, our team showed up across the community to support local organizations and connect with the people we serve.



Civista Management + CREWS Community Event

We partnered with Civista Management and CREWS to connect with residents, share financial resources and have meaningful conversations about how we can support their goals.



Financial Literacy with SWBID

We partnered with SWBID to provide financial education and resources to their team and community. These conversations help people feel more confident about their financial decisions and next steps.



Supporting Martha's Table

Our staff came together to support Martha's Table through our back-to-school clothing drive and an additional fall donation effort. Small acts of generosity make a big difference in our community.



Democracy FCU Street Team

Our Marketing team canvassed the C Street area to meet nearby businesses, introduce Democracy FCU, and explore ways to connect with local employees and community partners. It was another step in building stronger relationships around our branch.



Let us know your community or local business and we can bring the credit union to you

