



# CAPITAL Currents

SPRING 2018 EDITION

## It's Time to Celebrate

### Join Us for Our Annual Meeting

It's been an exciting year at DC Credit Union and it's time to celebrate! In addition to our other accomplishments from the past year, in January we introduced our new name, brand and website. We'll review these highlights and take a look at what's in store for next year at our annual meeting. So mark your calendars! In 2018, our Annual Meeting will be held on Thursday, June 14th starting at 12 noon. Check our website for the exact location (still to be determined!).



## Our Commitment to You Is Constant

We've made some big changes — a new name, a new look, a new website. But our commitment to you, our members, remains the same. We're your credit union and we're here to serve you by providing affordable access to credit to everyone in our community. We're committed to helping you live the life you want to live.



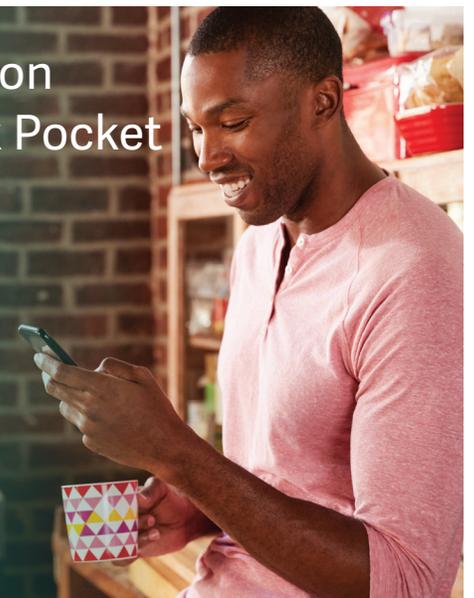
## Goodbye Paper, Hello Web

This is the last quarterly newsletter you'll receive in print. But don't worry, you'll still have access to all future newsletters online at [www.dccreditunion.coop](http://www.dccreditunion.coop). It's our goal to use resources wisely and employ environmentally friendly practices wherever we can, and an electronic newsletter is another step in that direction.

The online newsletter will contain the same great content that you've come to expect from our print version. We'll continue to highlight products and services, as well as provide useful information about holiday hours, branch events, and more. And it'll be even easier to access, because you'll be able to read it wherever you are, on your computer, tablet or phone.

## Carry Your Credit Union with You in Your Back Pocket with Our Mobile App

Our mobile app gives you instant access to your accounts anywhere you take your smartphone. You can check account balances, pay bills, transfer funds and even deposit checks on the go. It's like having your own personal branch in your back pocket!



## Learn & Grow:

### Giving You the Tools You Need to Succeed

We want you to make smart decisions when it comes to your money, but we realize the world of finances can be tricky to understand. That's why our new website includes a Learn & Grow section dedicated to financial education.

There you can learn how to rebuild your credit, prepare for big financial decisions, save for the future, manage debt and protect yourself against fraud. We've included calculators to help you with the math on buying a house or car, paying off debt or planning for retirement. You'll also find information on the financial seminars we offer.

With the right knowledge and tools, managing your finances can be much easier.



### What Can Your Home Do for You?

#### The Possibilities Are Endless with a Home Equity Loan

The equity in your home is a great source of cash for home improvements, vacation expenses, buying a car or other projects you have in mind.

Equity is the difference between the market value of your home and the amount you owe on your mortgage. So if you've owned your home for more than a few years, it's likely that you have thousands of dollars in equity to borrow.

We offer low interest rates on our home equity loans and the interest may be tax deductible (consult your tax advisor). Stop by a branch or visit [www.dccreditunion.coop](http://www.dccreditunion.coop) to apply online today!



In accordance with the bylaws of the National Credit Union Administration, the Supervisory Committee is responsible for the safety and soundness of the credit union by ensuring compliance with the Credit Union Act.

Members may contact the Supervisory Committee in writing if there is a significant problem or inquiry concerning credit union matters.

**Correspondence should be addressed to:**  
**Deborah Cunningham, Chairperson, DCCU Supervisory Committee**  
**P.O. Box 73588, Washington, DC 20009**

Please do not send deposits, loan payments or other transactions to this address.



## DC Credit Union

[dccreditunion.coop](http://dccreditunion.coop) • 877-784-5551

#### OFFICE HOURS & LOCATIONS

##### Reeves Center Main Office

2000 14th Street, NW, 2nd Floor  
Monday-Friday 8:30 a.m. to 3:30 p.m.

##### Municipal Center Branch Office

300 Indiana Avenue, NW, Room 1128  
Monday-Friday 8:00 a.m. to 3:00 p.m.

##### ACCESO Branch Office

3059 Mount Pleasant Street, NW  
Monday-Friday 11:00 a.m. to 7:00 p.m.  
Saturday 10:00 a.m. to 2:00 p.m.

**Visit our website for  
Family Service Center and  
ATM locations and our directory.**

#### HOLIDAYS & OFFICE CLOSINGS

Memorial Day, Monday, May 28  
Independence Day, Wednesday, July 4

**We will open late on Training Days. Please check  
the website for details.**

#### FINANCIAL CONDITION AS OF FEBRUARY 28, 2018

Assets – \$60,241,207  
Shares – \$53,464,162  
Loans – \$41,390,696  
Members – 11,041

#### IMPORTANT PHONE NUMBERS:

##### Lost and Stolen Visa Debit Cards:

1-888-241-2510

**International collect calls:** 909-941-1398

**Mortgage Hotline:** 855-621-5865

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