

SPRING 2017  
EDITION



## Go Ahead, Pack Your Bags

DGEFCU's **Vacation Loan** has got you covered!

With rates as low as **6.99% APR\*** and terms up to 24-months, a loan from your credit union is the easiest way to make your dream vacation a reality.

Let us help you maximize your borrowing plan and get you where you're going sooner! Plus, your loan account will help you qualify for our CU\*Perks loyalty program.

**Apply for a Vacation Loan online**  
at [dgefcu.org](http://dgefcu.org) or contact the Loan Department at **202-673-3625**.

\*Annual percentage rate is as of March 1, 2017 and subject to change. All loans are subject to an evaluation of each applicant's credit. Payment example for a \$5,000 loan repaid over 60 months at 8.99% APR = \$103.77 per month.



## Max Out Your IRA

**REMINDER:** If you didn't contribute the maximum amount to your IRA in 2016, the IRS will allow you to do so up until April 18th.

## MARK YOUR CALENDAR FOR OUR ANNUAL MEETING

On Thursday, June 29, we'll hold our annual meeting. We hope you'll join us as we review the previous year and look forward to what lies ahead. In particular, we'll focus on our activities in the community and celebrate the credit union's success in serving the membership by providing affordable financial products since 1954.

As always, the meeting should be an opportunity for some good fellowship. Make plans to attend. Watch for meeting details on [www.dgefcu.org](http://www.dgefcu.org).

## Getting a degree?

### GET A SMARTER STUDENT LOAN WITH DGEFCU!

Our private student loan programs, **cuScholar** and **cuGrad** give students and parents smarter choices for financing education costs before and after graduation.

Just starting out? With **cuScholar**, you can borrow as little as \$2,000 or up to the Cost of Attendance per year. Choose between interest-only payments or a nominal \$25 Proactive Payment while you're in school. Interest rates are competitive, with a 1% rate reduction once 10% of the principal is repaid.

Already graduated? **cuGrad** can help you simplify your finances after graduation with a private student loan consolidation at competitive rates. Choose between paying interest only for the first 4 years of repayment, or a standard level repayment for the whole term.

Learn more or apply at [custudentloans.org/dgefcu](http://custudentloans.org/dgefcu).



## Spring Fever?

Hit the Road with rates as low as **1.99% APR\***

DGEFCU has affordable financing for your new ride—whether brand new or just “new to you.”

Already have a car loan? Choose to **Swap 'n' Save** when you **refinance** your auto loan from another lender. We'll give you a *better rate* or a *lower monthly payment*...and if we can't, we'll give you \$25.00 for letting us try!

\*APR = Annual Percentage Rate. Rates are based on creditworthiness and not all borrowers will qualify for the lowest rate.



# Give a Hoot About Saving™

CREDIT UNIONS CELEBRATE YOUTH™



## TEACH YOUR LITTLE OWLS TO FLY WITH MONEY TALKS

The first step to teaching your kids about money is talking about money. Unfortunately, this can also be the hardest. So how to start the talk?

Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

*A lifetime of good savings habits can start now!*



## WE VALUE YOUR PRIVACY

Your privacy is important to you and we respect that. It's important to us, too!

That's why we use security measures that comply with federal law to protect your personal information from unauthorized access and use.

Federal law requires us to tell you how we collect, share and protect your personal information. Our policy has not changed. You can review our policy and practices with respect to your personal information on our website at:

<https://dgefcu.org/wp-content/uploads/2013/09/340202-privacy-notice-dge.pdf>

If you prefer, you may call us to request a free copy and we will mail it to your address on record. Call 877-784-5551.

*Thank you! We appreciate  
your membership!*



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:**

**Mr. Francis R Yates, Chairperson, DGEFCU Supervisory Committee  
P.O. Box 73588, Washington, DC 20009**

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



**DGEFCU**

\*DC's Credit Union\*

dgefcu.org • 877-784-5551

**Have you  
downloaded our  
mobile app yet?**



### 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

DC Emancipation Day,

Observed Monday, April 17

Memorial Day, Monday, May 29

Independence Day, Tuesday, July 4

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

### Financial Condition

as of February 28, 2017

Assets – \$55,388,377

Shares – \$48,418,576

Loans – \$39,589,685

Members – 11,102

### Lost and Stolen Visa Debit

**Cards: 1-888-241-2510**

International collect calls: 909-941-1398

### Mortgage Hotline: 855-621-5865

NMLS #808829



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by NCUA



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