

## Tax Time Stress? Get Free Tax Prep at DGEFCU!

With all three of our branches designated as IRS-certified VITA sites, taxpayers with incomes of \$54,000 or less can benefit from volunteers providing free tax preparation. This service begins in late January.

### Reeves Center and Municipal Building Branches

Tax preparation is provided by appointment only. Visit [dgefcu.org](http://dgefcu.org) to schedule your appointment or email [info@dgefcu.org](mailto:info@dgefcu.org).

### ACCESO Branch

Free tax preparation is provided on Wednesdays and Saturdays. Appointments are preferred. Wednesdays 3:00 p.m. – 7:00 p.m. Saturdays 10:00 a.m. – 2:00 p.m.

**Make your appointment today and leave the tax time stress behind!**

## Plan Ahead with a Holiday Club Account

Start the New Year off right by opening a DGEFCU Holiday Club account! By setting aside as little as \$5 each week, and earning interest on your money, you'll be ready to relax and enjoy the season.

Plus, your account helps qualify you for our CU\*Perks loyalty program.

Open a Holiday Club Account Today at [dgefcu.org](http://dgefcu.org), at your branch or over the phone!



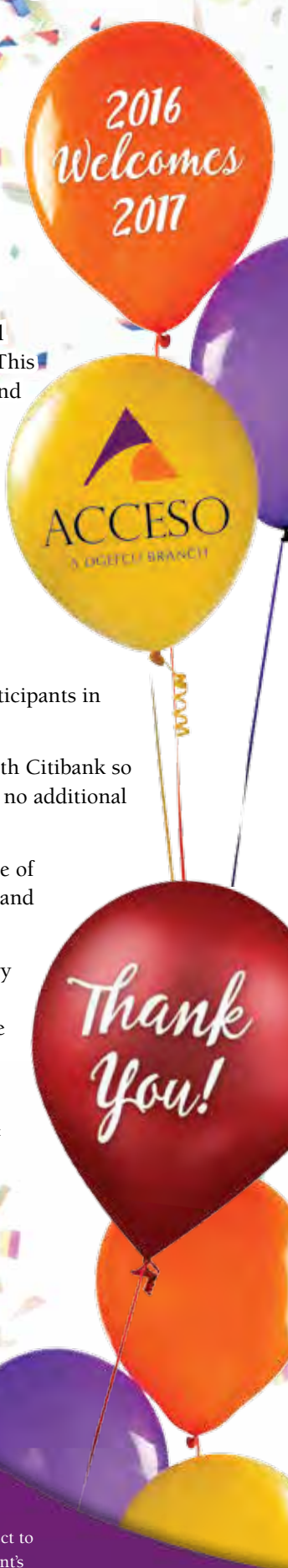
## WELCOMING THE NEW YEAR & REFLECTING ON OUR 2016 ACCOMPLISHMENTS

DGEFCU is proud to be DC's credit union! We're here because of you and for you.

As we welcome in the New Year, we would like to share the credit union's 2016 accomplishments with you – our valued members:

- In February, DGEFCU received the “Juntos Avanzanos” or “Together We Advance” designation from the National Federation of Community Development Credit Unions. This is a designation for credit unions committed to serving and empowering Hispanic consumers.
- The credit union had a very busy summer. In June, we celebrated a decade of community involvement and investment with the 10th anniversary of the Acceso branch.
- Our Annual Meeting was held on June 9th and we were honored when Mayor Muriel Bowser declared that day DGEFCU day!
- Another summer highlight was banking 1,000 youth participants in the Marion Barry Summer Youth Employment Program.
- In 2016, the credit union also cemented a partnership with Citibank so DGEFCU members can use any Citibank Branch ATM at no additional cost.
- We were awarded a \$15,000 grant from the NCUA's Office of Small Credit Union Initiatives to help us continue to expand the credit union and serve more members.
- And last but certainly not least, in September the Treasury Department's Community Development Financial Institution Fund announced an award to DGEFCU in the amount of \$1.3 million to continue to support financial inclusion and access to credit.

Thank you for your membership. We are proud to continue to serve you and look forward to what we can accomplish in 2017.



## PAY OFF HIGHER-RATE DEBT WITH A CONSOLIDATION LOAN

It's easy to spend more than you budgeted over the holidays. That's why DGEFCU offers **consolidation loans** to help you pay off higher-rate debts sooner and reduce the amount of overall interest.

- Rates as low as 8.99% APR\*
- 60-month terms
- Borrow up to \$15,000

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

\*Annual percentage rate is as of December 1, 2016 and subject to change. All loans are subject to an evaluation of each applicant's credit. Payment example for a \$15,000 loan repaid over 60 months at 8.99% APR = \$311.30 per month.



# 2017 ANNUAL ELECTION OF OFFICIALS

In accordance with DGEFCU bylaws, the Nominating Committee has provided the following candidates to fill the four vacancies on the Board of Directors for three-year terms.

## MICHAEL BEALL, ESQ.

Mike Beall has been a member of DGEFCU for six years and a member of the Board for the past four years. His credit union industry experience, however, spans over two decades. A former credit union professional, he has also been a leader in credit union advocacy at both the state and federal levels. He is the Chief Strategic and Advocacy Officer for Credit Union Strategic Planning. Mike holds a Bachelor's degree in Government and Politics from the University of Maryland, College Park, MD and a Juris Doctorate from the University of Richmond, T.C. Williams School of Law, Richmond, VA. He is a member of the Virginia State Bar.

## CHARLOTTE DUCKSWORTH

Charlotte Ducksworth has been a member of DGEFCU for 15 years and is currently the Board's Chair. Charlotte is President/CEO of BusinessBotics Consulting. Amongst her many accomplishments, she has been responsible for developing local and state policies regarding economic development and diversity inclusion. She was formerly the Director and creator of the Prince George's County Small Business Initiative, and Director of the Washington, D.C. Small Business Development Center. Charlotte is a current member of Maryland's DHCD Loan Review Committee and of the Maryland Transit Authority.

## DELVIA E. LEWIS

Delvia Lewis is a Board member who has volunteered with DGEFCU for 30 years, serving on the Board, Supervisory and Delinquency Committees, amongst others. He first joined the Supervisory Committee in the early 80's. Delvia retired as Supervisory Tax Auditor from DC Government after 29 years of public service. A graduate of NC A&T University in Greensboro, North Carolina with a degree in Accounting. Delvia currently volunteers as Member and Trustee of the Lamond Riggs Citizens Association, and is involved with his Church as Financial Secretary.

## LEROY PROCTOR

Leroy Proctor has been a member of DGEFCU for nearly 41 years and a credit union volunteer for 33 years – both on the Board and Credit Committee. Leroy is currently the Board's Vice Chair. He also chairs various committees and leads the governing board of DGEFCU's Credit Union Service Organization. Leroy retired as Superintendent, Installation Branch, Meter and Measurement Division, Department of Public Works after 30 years of service with the District's government. Leroy is instrumental in several community-based programs, including serving as a Trustee at his church and being a member of the Usher Board.

Following our election process for the 2017 Board of Directors, DGEFCU members may make nomination of other members by petition. These volunteer positions require a significant amount of time, effort, and commitment. For verification purposes, a petition must contain the printed name, signature, home address and telephone number of at least one percent of the DGEFCU membership (110) and must be on the official form available from the Secretary, DGEFCU. Original forms, along with a statement of the qualifications and biographical data of the petitioner, a signed certification of agreement to be nominated and willingness to faithfully serve if elected, and a separate statement authorizing any credit inquiries to be made, must be returned to arrive by February 28, 2017, to the Secretary, DGEFCU, PO Box 73707, Washington, DC 20009. Signatures for petitions may not be solicited within or in areas adjacent or contiguous to the credit union office. No petitions will be accepted at the credit union office. The annual meeting is scheduled for Thursday, June 29, 2017. There will be no nominations from the floor.



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

Martin Luther King, Jr. Day, Monday,  
January 16

Inauguration Day, Friday, January 20

Presidents Day, Monday, February 20

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

## Financial Condition

as of November 30, 2016

Assets – \$55,602,697

Shares – \$48,494,625

Loans – \$39,352,021

Members – 11,036

## 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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