

THE HOLIDAYS ARE HERE

If you have a Holiday Club Account, you'll find your funds deposited to your share savings account on October 31. Have fun shopping.



Plan ahead for the holidays with your own Holiday Club Account. Set aside as little as \$5 per week and you'll end up with a nice bit of money for next year's season of joy¹. Open yours at the credit union or at dgefcu.org.

¹Any withdrawal prior to the transfer date may cause the account to be closed and funds to be transferred to checking. Early withdrawal may affect the Annual Percentage Yield earned. Dividends accrue from day of deposit and are calculated on the actual daily balance. Dividends are compounded monthly and paid on the last day of the month in which they are earned.

BRIGHTEN THE SEASON WITH A HOLIDAY LOAN

The holidays can get expensive. Add up to \$2,000 to your shopping budget with a Holiday Loan from DGEFCU. Spend the money on anything you like and take up to 12 months to pay it back at 6.99% APR¹. Plus, it's a great way to work toward qualifying for the CU*Perks program.



Apply at any branch or online at dgefcu.org.

¹APR = annual percentage rate. Rates based on credit history; yours may vary. Sample payment: \$86.52 per \$1,000 borrowed for 12 months at 6.99% APR.



DRIVE HOME WITH **BIG Savings**

Finance Your Next Vehicle with DGEFCU

The 2018 models are rolling into dealership lots. This is your chance to save a lot of money when you buy a new or used vehicle with financing from DGEFCU.

Start Shopping from Home

Now you can research thousands of vehicles available at local dealerships with the TRUECar Member Showroom. Find the perfect car or truck and TRUECar will put you in touch with a trusted dealer that will honor the Member Showroom Auto Buying Program price. Finish up your financing with DGEFCU and we'll reduce your rate by 0.25% APR*. Learn more at dgefcu.org.

Already have a car or truck you love, but don't love your payments?

We may be able to help. Stop by or call and ask about our "Swap 'n' Save" offer. If we can't lower your monthly payment or give you a better rate we'll give you \$25².

Get Pre-Approved Today

Call us at 877-784-5551, start your application at dgefcu.org, or stop by any branch.

- ★ Rates as low as 1.99% APR¹
- ★ 100% Financing
- ★ Terms up to 84 Months
- ★ Discounted GAP Insurance
- ★ Eligible for CU*Perks

¹APR = Annual Percentage Rate. Rates are based on creditworthiness and not all borrowers will qualify for the lowest rate. Rates and APRs are subject to change without notice. ²Swap 'n' Save is for refinances only and the loan must be with another lender. DGEFCU existing loans are not eligible.

GET RE-ACQUAINTED WITH YOUR CREDIT UNION

There's a lot going on at your credit union. Soon, you'll be seeing a new website, changes at our branches, as well as updates to the look and feel of the credit union. We're even changing our name to DC Federal Credit Union.

Serving You, Our Members

Even with the change from DGEFCU to DC Federal Credit Union, you'll still find the same wonderful people

greeting you at your favorite branch, over the phone, and even when you chat and interact with us online.

We look forward to serving you today and for years to come as DC's Credit Union. If you have any questions or comments, be sure to get a hold of us at any branch or give us a call.

IDENTITY THEFT TIPS

Identity theft occurs when someone uses personal information without your permission — like your name, Social Security number or credit card number — to commit fraud or other crimes. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. While nothing can guarantee that you won't become a victim of identity theft, you can minimize your risk and minimize the damage if a problem develops.

Protect Yourself

Protect your Social Security number.

Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give your Social Security number only when absolutely necessary. Your employer and financial institutions will need your Social Security number for wage and tax reporting purposes. Other businesses may ask you for your Social Security number to do a credit check if you are applying for a loan, renting an apartment, or signing up for utilities.

Shred statements and other documents. Identity thieves like to pick through trash or recycling bins to capture personal information. Always shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards, credit offers you get in the mail, any other documents containing sensitive personal information. Promptly remove mail from your mailbox.

Be on guard when using the Internet. The Internet can give you access to information, entertainment,

financial offers and countless other services. However, it can also leave you vulnerable to online scammers and identity thieves. For practical tips to help you guard against Internet fraud and protect your personal information, visit www.OnGuardOnline.gov.

Select intricate passwords. Use passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, [a single word, the last four digits of your Social Security number or phone number, or a series of consecutive numbers. Combinations of letters, numbers and special characters make the strongest passwords.

Verify the source before sharing information. Don't give out personal information on the phone, through the mail or on the Internet unless you initiated the contact and are sure you know who you're dealing with. Identity thieves are clever, and may pose as representatives of banks, Internet service providers, or even government agencies to get people to reveal their Social Security number, mother's maiden name, account numbers and other identifying information.

Store information in secure locations. Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house. Share your personal information only with family members who have a legitimate need for it. Keep your purse or wallet in a safe place at work. And safeguard copies of administrative forms at work that contain your sensitive personal information.

WE'RE LOOKING FOR SOME AMAZING VOLUNTEERS

At DGEFCU, we look to our volunteer Board of Directors for the direction and success of the credit union. Right now, we're seeking inspirational, credit-union focused members to fill four vacancies on that Board of Directors. We're also looking for members to volunteer on several committees.

Our 2018 election of officials will be held in June 2018. To be nominated, simply provide biographical data and a statement of your willingness to serve if elected. Forms are available at the credit union.

Pick up your forms and mail them back to the address listed below by November 30, 2017.

 **Nominating Committee**
DGEFCU
P.O. Box 73707
Washington, DC 20009

Do not submit your forms at a branch office, with an employee, or an official.

The Nominating Committee's slate will be announced in the Winter issue of *Capital Currents*.



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, 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

Columbus Day, Monday, October 9
Veterans Day (observed), Friday, Nov. 10
Thanksgiving Day, Thursday, November 23
Christmas Day, Monday, December 25
New Year's Day, Monday, January 1, 2018

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

Financial Condition

as of August 31, 2017

Assets – \$58,111,833.54
Shares – \$51,198,096.50
Loans – \$36,851,291.13
Members – 11,298

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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