



## Why We Are Here

Not for profit, not for charity,  
but for **SERVICE!**

*Our mission is to provide state-of-the-art financial and educational services to our members and diverse communities with integrity and trust to help build dreams.*

### Our commitment is to you, our members

Your unique needs play a **KEY ROLE** in every decision we make.

The Credit Union **spirit** lives in our **values**:

- Our members come first.
- We embrace change and constantly evolve for the benefit of our members.
- We improve the quality of our members' lives.
- We provide first-class service that exceeds our members' expectations.
- We employ, train, and develop Credit Union talent from the best and the brightest the market can supply.
- We are a credit union leader, achieving MORE opportunities for our members through cooperation and collaboration with strategic partners.
- We live by our movement's credo of "Not for profit, not for charity, but for service!"



We focus on the following **KEY AREAS** to fulfill our mission:

- **Democratically Controlled** – To make certain that our Credit Union operates as a cooperative through the democratic process of representation by an elected Board of Directors responsive to the needs of the membership.
- **Fiscal Responsibility** – To ensure our institution maintains sound financial condition.
- **Savings** – To provide convenient and systematic savings programs that offer fair rates of return.
- **Credit** – To meet the credit needs of our members at fair and reasonable rates of interest.
- **Financial Services** – To provide other financial services that enable our members to prudently and conveniently manage their resources.
- **Commitment to Service** – To recruit and retain a high quality, productive workforce that is knowledgeable, responsive and sensitive to our members and their financial needs.
- **Member Education** – To provide education to our members, encouraging thrift, the wise use of credit and the prudent management of personal and family resources.
- **Social Responsibility** – To promote the credit union movement and to contribute to the well-being of the communities we serve.



# BECOME A DGEFCU VOLUNTEER!



### DISTRICT GOVERNMENT EMPLOYEES FEDERAL CREDIT UNION

2000 14th Street, NW, 2nd Floor, Washington, DC 20009  
Telephone: (202) 671-1626  
[www.dgefku.org](http://www.dgefku.org)

#### Municipal Center Branch Office

300 Indiana Avenue, Room 1128, Washington, DC 20001

#### ACCESO Shared Branch Office

3059 Mount Pleasant Street, N.W., Washington, DC 20009

#### ATM Locations

Reeves Center, 2nd Floor, 2000 14th Street, NW  
D.C. General Hospital, 19th St. & Massachusetts Ave., SE  
Municipal Building, 1st Floor, 300 Indiana Ave., NW  
4th District Police Station, 6001 Georgia Ave., NW  
5th District Police Station, 1805 Bladensburg Rd., NE  
941 N. Capitol St., NE, First Floor  
BET

#### Credit Union Family Service Center Locations

Falls Plaza East  
1118 W. Broad Street, Falls Church, VA  
Springfield Plaza  
6314 Springfield Plaza, Springfield, VA  
Marlow Heights Shopping Center  
4003 Branch Avenue, Marlow Heights, MD  
Hampton Mall  
9001 Central Ave., Capitol Heights, MD  
Outlet Branch in Chessie FCU  
193-F Thomas Johnson Dr., Frederick, MD  
Hours: Weekdays: 9:00 a.m. to 7:00 p.m.  
Saturdays: 9:00 a.m. to 2:00 p.m.  
Please visit [www.dgefku.org](http://www.dgefku.org) for additional service center locations and hours of operation in our growing nationwide network.



### DISTRICT GOVERNMENT EMPLOYEES FEDERAL CREDIT UNION

# We Are Member-Owned and Volunteer-Run

- Have you ever wondered what it would be like to help run a multi-million-dollar cooperative?
- Have you ever wanted to find a way to help other people meet their goals?
- Do you feel that you want to do something to help others improve their financial future?
- Are you searching for ways to use your skills and talents to give something back to your community?

If so, become a credit union volunteer, and do all of that and more!

Your credit union is a financial cooperative, democratically owned and controlled by members just like you. Member-volunteers serve on the Board of Directors, the Credit Committee, the Supervisory Committee and various committees of the Board. They help create policy and guide us in providing products and services for our members.

## How You Can Help

Volunteers—the heart of the credit union—are members like you who donate their time and expertise working on committees. They provide the credit union with leadership, while gaining opportunities for personal satisfaction, growth, education and experience. As a DGEFCU volunteer, you will have the opportunity to help our credit union grow and prosper so it can better serve each of us!

## Board of Directors

The Board of Directors is elected by the members. Its main responsibility is to control the general direction and affairs of the credit union. It meets monthly, usually in the evening on the fourth or last Wednesday of each month. A key component of the Board is the Executive Committee, comprised of the Board Chairman, Vice Chairman, Treasurer, and Secretary. The committee's responsibilities are to meet during the

intervals between meetings of the Board of Directors to exercise any or all of the powers of the board in the management of the business affairs of the credit union.

## Credit Committee

The Credit Committee is also elected by the members. This committee appoints and grants lending authority to staff loan officers, reviews lending activity to ensure compliance with established policies, and meets with members who request, in writing, a review of a loan application denial. The members of the committee meet weekly and participate in training and education programs to ensure that they are current on DGEFCU loan policies and credit granting regulations.

## Supervisory Committee

The Supervisory Committee members are appointed annually by the Board of Directors. The committee's purpose is to serve as the members' representative in making, or causing to be made, examinations and evaluations of the adequacy and effectiveness of the credit union's internal controls and fiscal well-being. In effect, this committee serves as and is often referred to as the "watchdog" over all credit union activities.

## Management and Staff

The day to day operation of the credit union is conducted by a compensated team of managers and staff members, who function pursuant to board policies consistent with federal, state and local laws, rules and regulations, and board-approved policies and procedures.

## Committees of the Board

The Chairman of the Board annually appoints volunteers to committees with the advice and consent of the full board. The following is a list of these committees, with a brief description of their responsibilities. Occasionally, as the need arises, volunteers may be appointed to ad hoc committees.

## Delinquency Committee

The Delinquency Committee meets monthly to review collection activity results, focusing on their financial impact on meeting short and long range

goals. Committee members review statistical reports tracking delinquency, financial ratios, receivables, charge-offs and bankruptcies. The committee is charged with making charge-off recommendations, as applicable, to the board.

## Education Committee

The Education Committee is responsible for overseeing and approving all volunteer training. All board and committee members are required to complete the learning modules of the Volunteer Achievement Program (VAP) offered by the Credit Union National Association (CUNA) as precursors to attending national conferences and retaining their positions. The VAP is a home-study course designed to meet the educational needs of credit union volunteers. The program offers courses on leadership skills, financial management, strategic planning and business communication, to name a few. The committee also keeps abreast of and recommends subsequent training opportunities for volunteers.

## Human Resources Committee

The Human Resources Committee is responsible for reviewing staff proposals and recommending for the board's approval programs related to DGEFCU employees' benefits, wage and salary administration and performance appraisal systems. The committee meets as needed throughout the year.

## Nominating Committee

The Nominating Committee is responsible for announcing each year's upcoming election of members to serve on the Board of Directors and the Credit Committee. It receives and reviews applications from members interested in seeking election to one of these offices. It interviews and recommends for selection qualified creditworthy members with the genuine interest, motivation, special knowledge and skills to have a positive, tangible impact on the continued success of the credit union. Its slate of qualified candidates is submitted for publication in the credit union newsletter.

## Technology Committee

The Technology Committee is responsible for reviewing, with staff input, the current effectiveness and the future needs of all aspects of the technology that provides us with the ability to conduct all in-house financial operations as well as to provide for efficient and effective on-line member financial services. The committee serves as a planning and advisory group to the Board of Directors.

## In Summary

The broad, active involvement of volunteers is the backbone of the credit union movement. Members have a stake in the operation and well-being of the credit union. People serve because they are committed; they really believe in what the credit union is doing.

A full range of opportunities exists for interested persons to become involved with the credit union, as well as with the multiple organizations at the state, national and international levels that have been created by credit unions to help them better serve their members.

## Ready to Volunteer?

If you are a DGEFCU member interested in becoming a volunteer (and we hope you are), please contact the Executive Committee in one of three ways:

- **Write to them** at DGEFCU Executive Committee, P.O. Box 73707, Washington, DC 20009.
- **Call them** at 202-673-3606 and leave your contact information so an application and/or further information on volunteer service can be sent to you.
- **[Download an application](#)**



**Thank you for your interest!**