



Hi Everyone,

Recently I took my annual fishing trip to Alaska. This year I went with my brother for the first time which was a treat and we were fishing for king salmon another special treat because they're fun to catch and great to eat. Fishing for king salmon takes lots of patience because you can go for as much as an hour or more without any action. Up and down through the zone you have to put your herring waiting for a bite, line always in the water.

Personal finances are a lot like fishing for king salmon. It takes a lot of patience. You have to keep doing the same things over and over again. Things like paying down debt and adding to your savings program. And if your company has a retirement plan make sure you are consistently contributing to it especially if your company has a match of any kind. If your company has a match and you're not contributing you're leaving money on the table every paycheck and into the future as your retirement will not

grow as fast as it should. And believe it or not, retirement is right around the corner no matter what age you are.

Do you have the patience to be a fisherman? If you have a good savings program going and you're paying down your debt you'd probably do just fine out on the salt.

Till Next Time,  
**Evan Clark**  
PRESIDENT AND CEO

“I consolidated my credit cards and now I’m **PAYING \$300 A MONTH LESS!**”

—Member Since 2002

Consolidate your high-rate credit cards with our great-rate VISA credit card.

# TRANSFER BALANCES FREE AND **SAVE!**



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- GREAT, LOW INTEREST RATE
- ZERO CASH ADVANCE FEES
- ZERO BALANCE TRANSFER FEES
- SAVE MONEY MONTHLY
- ZERO ANNUAL FEES
- PAY OFF DEBT FASTER

DOCFCU credit cards are NOT eligible, only credit cards from other financial institutions.

**SIGN UP THROUGH ONLINE BANKING** ➔

## **GOODBYE CLUTTER.** go green **e-Statements!**

- **ECO-FRIENDLY**  
*(only print what you need)*
- **SAFE**  
*(enhanced security protects your data)*
- **FAST**  
*(available sooner than mailed copies)*
- **CONVENIENT**  
*(you're emailed when ready)*
- **EASY ACCESS**  
*(view anywhere with internet)*

DOCFCU Share Certificates of Deposit...

## **SAFELY** STASH THAT CASH & WATCH YOUR **EARNINGS GROW FASTER.**

- ✓ Great Yields and any monthly term you want from 6 to 84 months
- ✓ Choose where your monthly dividends are deposited
- ✓ Open with \$25,000 or more and earn an **ADDITIONAL 0.10% APY\***
- ✓ Easily **OPEN** your Share Certificate of Deposit **ONLINE** ➔

Reward Members can earn **BONUS DIVIDENDS** up to an additional **0.25%** Annual Percentage Yield call for details

\*APY = Annual Percentage Yield

## YOUR KEY TO MONEY-SAVING



# HOME LOANS

### WE DO EVERYTHING MORTGAGE

First mortgages/purchases, refinance mortgages from elsewhere, fixed-rate home equity loans and variable-rate home equity lines of credit — finance anything through DOCFCU and get great rates and better terms. **WHY WAIT — APPLY & save NOW!** ➔

## WE WANT TO **GIVE YOU \$100 CASH BACK\*** PLUS **LOWER MONTHLY PAYMENTS.**

Finance/refinance\* your vehicle loan with us, get a great rate to help save you on monthly payments and over the life of your loan. **CLICK AND APPLY TODAY** while rates are still super low! ➔

\*APR = Annual Percentage Rate. Rates subject to change without notice. DOCFCU vehicle loans are not eligible for refinancing, only loans from other financial institutions. Cash back offer applies to vehicle refinances of amounts greater than \$10,000. Certain restrictions may apply — ask us for details.

**VEHICLE LOAN RATES SLASHED**  
as low as **1.75%<sup>APR\*</sup>**



## **PRIMARY CHECKING ELSEWHERE?**

If so, you should compare to our FREE Checking. **CLICK HERE** ➔ to go to DOCFCU.org to “Compare CHECKING”, switch to DOCFCU Checking & save!

DOCFCU.org

**LIVE WELL BELOW YOUR MEANS**

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DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

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Federally insured by the **NCUA**  
**ESI** **TOTAL HOME LENDER**