

Hi Everyone,

This spring we had a beautiful explosion of flowers in our yard. None more beautiful than this gorgeous iris. Irises are very interesting flowers because throughout the summer they gather energy in their tuber to produce beautiful flowers every spring.

This beautiful iris got me to thinking about personal finance and most particularly savings. You see, we all give up some of our finite life energy every day when we go out to work. In return we get a paycheck. Then it's up to us to decide how we use that paycheck. Do you set aside some of it in a savings program every month? Or does it all go to day to day expenses or worse yet, paying on your credit cards? At the end of the day your personal choices about how you spend your money are really personal choices about your life and your precious life energy.

The iris uses its life energy to produce beautiful flowers. I'm hopeful that you use at least a little of your life energy to produce something beautiful as well.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**



**LIVE WELL**  
**BELOW YOUR MEANS**

**NOTICE:** As of **June 30**, to enhance HCHB security, the tunnel entrance has been **CLOSED** to Non-Federal Visitors. **Visitors must use HCHB's Main Entrance** located on the 14th Street side of the building.

# WE WANT TO GIVE YOU \$100

**CASH BACK PLUS LOWER MONTHLY PAYMENTS.** 

*new/used/refi car, truck, motorcycle, boat, RV – loans for almost anything you can drive or ride*

Finance/refinance\* your vehicle loan with us and you'll get great rates as low as **1.75% APR\*** to help save you money on monthly payments and over the life of your loan.

**APPLY TODAY** while rates are at an all time low!

\*APR = Annual Percentage Rate. 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**  
now as low as **1.75% APR\***



# LOWER RATES HELP TO PAY OFF DEBT

Consolidate your higher-rate credit cards into one credit line with our VISA Credit Card. Lower your monthly payments and reduce interest with free balance transfers, giving you the opportunity to pay off your credit card debt faster! **CLICK HERE** 



SIGN UP THROUGH ONLINE BANKING

# GOODBYE CLUTTER.

go green now.  
**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)*

# STABLE. SECURE. SUPERIOR RETURNS.

## DOCFCU SHARE CERTIFICATES OF DEPOSIT

- ✓ Great Yields and any monthly term you want from 6 to 84 months
- ✓ Choose where your monthly dividends are deposited
- ✓ Insured up to \$500,000
- ✓ Open with \$25,000 or more and earn an **ADDITIONAL 0.10% APY\***
- ✓ Call for details or Click to **LEARN MORE** 

**REWARD MEMBERS CAN EARN UP TO AN ADDITIONAL 0.25% APY\***

\*APY = Annual Percentage Yield

# YOUR KEY TO MONEY-SAVING HOME LOANS



- Home Equity Loans & Lines of Credit
- New home purchases - we lend in 50 states
- Mortgage too high elsewhere? Bring it to us and you could save big - it's free to ask
- Great rates & terms to help pay it off sooner


WE DO **EVERYTHING MORTGAGE** - REFINANCES, PURCHASES, EQUITY & MORE.

# DO YOU USE CHECKING ELSEWHERE?

**WHY?** If you have a checking account elsewhere, compare it to our **FREE CHECKING**, switch and save.

**"Compare CHECKING"**   
simply click here

# NEW TELEPHONE NUMBERS!

As of **June 30**, only our **NEW** telephone numbers are active. Please note the changes to ensure you can easily contact us. Click to view & download updated telephone directory online at **DOCFCU.org/contact**. 

DOCFCU.org

**LIVE WELL BELOW YOUR MEANS**

*NEW!*  
**202.808.3600**  
**888.626.9845**



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

facebook.com/DOCFCU 

**Mailing Address** P.O. Box 14720, Washington, DC 20044-4720

**Branch Locations** Herbert C. Hoover Building, Room B-841A, Washington, DC 20230  
1325 East West Highway, Metro II Building, Silver Spring, MD 20910

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