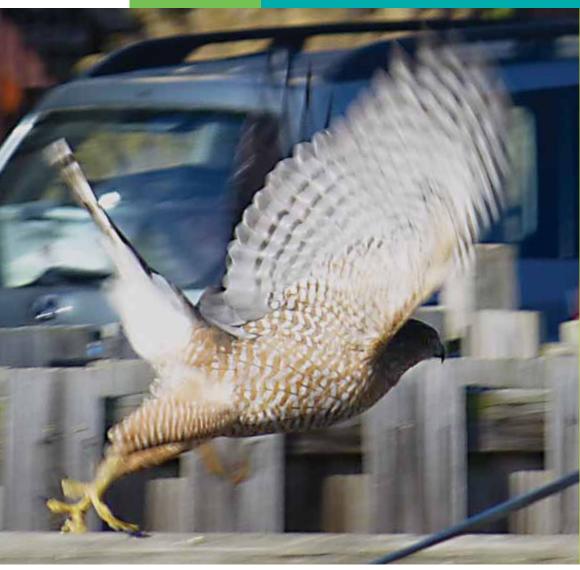


EVAN'S CORNER



Hi Everyone,

We feed the birds in our backyard every winter. We get visits from blue jays, cardinals, finches, squirrels and pigeons. But mostly sparrows visit our back yard. At times there are over 150 sparrows in our backyard. When they take flight as a group you can feel the energy of their collective wings. There's a big drama unfolding in our backyard. A raptor is now visiting as well. I wasn't sure what type it was so I looked it up in my Audubon bird book. It's an American kestrel or sparrow hawk. The sparrow hawk has adapted to life in the big city because its major food source is sparrows. I am in awe of this whole process. We feed the sparrows.

The sparrows are food for the sparrow hawk. Mother Nature at work.

Debt is a lot like the sparrows and the sparrow hawk. If you have a little debt that's probably okay, particularly if you can control it. It's like a few sparrows in the backyard. But if you start piling up too much debt it can cause a problem and one bad event in your life can cause the financial sparrow hawk to swoop down on you.

In the spring we stop feeding the birds as we prepare to sow our summer crops. (Sweet potatoes, kale, greens, and corn this year.) The sparrows and the sparrow hawk leave us until next winter. That's

another thing that makes sparrows and debt so much alike. If you keep feeding debt, just like sparrows they'll stick around and maybe someday the sparrow hawk will attack you. Bad things happen to good people. That's part of life and we understand that here at the credit union. If the financial sparrow hawk has attacked you we may be able to help you get your life back in order. Please tell us your story.

Till Next Time,

Evan Clark
PRESIDENT AND CEO





IT'S FREE TO CHECK OUT OUR GREAT RATES & BETTER TERMS — YOU COULD BE **SAVING BIG!**

MORTGAGES&HOME EQUITY

FIRST MORTGAGES - our competitive fixed or adjustable rates and flexible terms can help save you monthly and over the life of your mortgage.

MORTGAGE REFINANCING - paying too much elsewhere — consider refinancing with us at rates and terms to fit your needs and to help you pay off your home faster and own it sooner.

HOME EQUITY LOANS & LINES OF CREDIT - we can help you choose which is best. A low, fixed-rate loan you pay over time or a line of credit you can tap into over and over, as your borrowing needs change.

SAVE TIME, APPLY ONLINE - DOCFCU.org, or call our Mortgage Department direct at 202.808.3628 and speak with a specialist to get started.

DOCFCU mortgage loans are NOT eligible for refinancing, only loans from other lenders. No investment properties.

DOCFCU VISA CREDIT CARD



BALANCE TRANSFER FEES

PAY OFF YOUR CREDIT CARDS FASTER.

Consolidate all of your credit cards into one credit line with the DOCFCU VISA Credit Card. You'll pay no balance transfer fees, while lowering your monthly payments and reducing interest rates - giving you the opportunity to save money while paying off your debts faster!

Great as a "Gift Card"

PREPAID RELOADABLE



LESS FEES. Get convenience without the worry of overdraft fees,

finance charges or late fees LESS RISK. Insured against loss or theft

Great for students or travel

LESS HASSLE. Budgeting tool - reload to the exact amount you want to spend

CONTACT US to get or give a prepaid, reloadable Coopera VISA Card today

LEARN MORE, get yours



GOODBYE

GO GREEN WITH **ECO-FRIENDLY**



GREAT, LOW RATES • NO CASH ADVANCE FEES • NO ANNUAL FEES • NO BALANCE TRANSFER FEES



Deposit checks fast. Learn more or try it today - visit DOCFCU.org/mobilebanking.html

SHARE SAVINGS CERTIFICATES

Great Yields with terms up to 84 months

Open with \$25,000 or more & earn an additional **0.10**% APY*

Reward Members can earn bonus dividends up to 0.25% APY* more



Easily open now, online *APY = Annual Percentage Yield

COMPARE Have a checking account elsewhere? OUR FREE Click here to "Compare CHECKING"

CHECKING to ours online, switch and save now.

VEHICLE LOANS! BUY/REFI NEW/USED



APPLY ONLINE GREAT, LOW RATES & FLEXIBLE TERMS.



Existing DOCFCU vehicle loans are not eligible for refinancing, only loans from other lenders.



Mobile Banking is HERE — download your iPhone®, Android™, iPad® or Kindle Fire™ app and get started!





202.808.3600 888.626.9845



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

Supervisory Committee P.O. Box 841, Washington, DC 20044

