



Hi Everyone,

Let's talk saffron. Saffron is a strong spice that is used in the cuisines of many countries. It is the stigma of the saffron crocus, a flower that comes out in the autumn. Because there are so few stigma in each crocus and they have to be collected by hand it is the most expensive spice in the world. In cooking you only need a few strands of saffron to season a dish. On my birthday I gave paella a go because I enjoyed it so much in Spain. Most of my cooking is low or no salt and I make up for it by using one and a half times the other seasonings the recipe calls for. I thought the same would be true for paella and saffron. The recipe called for four strands of saffron for this big

dish of paella. I used six. The paella was yummy but it would have tasted better if I'd stuck to the recipe and used only four strands of saffron.

Debt is like saffron in many ways. There are legitimate reasons for taking on debt. If you want to buy a house a home mortgage makes a lot of sense. In many instances a car loan can make a car affordable and we all know how important a car can be. But how about debt for something we don't really need? You know what that's like? It's like the fifth and sixth strands of saffron in my paella. It's just too much. Do you have a bunch of unsecured debt? That's your fifth and sixth strands. And there's one more way that debt is like saffron. Like saffron, debt is

very expensive and too much of it can totally overwhelm your life. If you are living life with the fifth and sixth strands please stop. Live below your means. Get your debt under control and please start saving more. Give us a call at the credit union and we'll be glad to talk to you about your situation.

Next time I cook paella I will do some experimenting with other seasonings. Yes, the four strands of saffron will be included but nothing more. When you are budgeting and spending and saving remember to only spend your four strands but nothing more.

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

**LIVE WELL**  
BELOW YOUR MEANS

**DOCFCU.org**

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LET US  
HELP YOU  
LIGHTEN  
YOUR  
DEBT  
LOAD!

## MORTGAGE REFINANCE APPRAISAL AND TITLE FEES

UP  
TO **\$1,000**

When you finance anything through DOCFCU, you get market rates and better terms than anywhere else, but we also offer to pay up to \$1,000 of appraisal and title fees on all mortgages and refinances – except for refinances of mortgages already held by DOCFCU.

## VARIABLE TERM CERTIFICATE

- Pick your term between 6 and 84 months
- Gold Members receive a bonus Dividend

Contact us for details and park that money where it can do you some good!

## SAVE MONEY & LOWER MONTHLY PAYMENTS!

**\$100 CASH BACK**

Refinance your vehicle loan from another financial institution with us and you'll lower monthly payment, saving you money monthly and over the life of the loan - not to mention, for a limited time we'll also give you \$100 CASH BACK! Also, if you're in the

market for a new or used car, truck, or motorcycle, or even a boat, trailer or RV – we offer excellent rates and terms for just about anything you can drive or ride.

## ZERO ~~0~~ BALANCE TRANSFER FEES DOCFCU VISA®

### PAY OFF YOUR CREDIT CARDS FASTER.

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

NO BALANCE TRANSFER FEES • NO CASH ADVANCE FEES • NO ANNUAL FEES • LOW, FIXED INTEREST RATES

## CLOSING DATE

Memorial Day,  
Monday  
May 28th.

## HOME EQUITY LOAN PRIME

{NOT PRIME PLUS}

CURRENTLY

**3.25% APR\***

### ZERO POINTS

Commercial banks may charge one point – if one borrows \$50,000, that equates to an additional \$500 dollars collected by commercial bank.

### NO CLOSING COSTS

If you borrow \$10,000 or more at the time of settlement, DOCFCU will pay ALL closing costs associated with the loan, including: property appraisal, credit report, title bring-down, tax stamps, attorney fees, etc. You just "show up" and sign.

### NO EARLY INTEREST CHARGES

You may qualify for a line of credit up to \$100,000. No interest paid until funds are disbursed. Excellent tool for contractor/home improvement loan or short term bridge loan.

### REVOLVING

Once loan is paid back, balance is still available and may be accessed immediately.

\*APR: Annual Percentage Rate.



**LIVE WELL  
BELOW YOUR MEANS**

202.482.4134  
888.626.9845



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

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