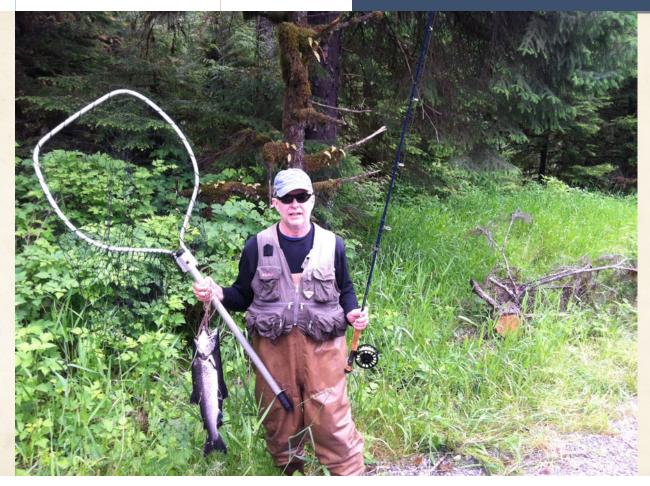


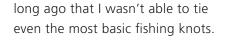
EVAN'S CORNER



Hi Everyone,

Earlier this summer I went on my annual fishing trip to Alaska. The part of the trip that was most rewarding for me was fly fishing in the rivers. We fish one river in particular called the Neck. It's very challenging to fish there and for years I didn't like fishing it that much. But over the years I've become a much better fisherman. Now I love casting the fly and flossing the fish as they swim by and of course catching them. And this year I actually tied all the flies we used in Alaska. It wasn't that

BELOW YOUR MEANS



Fishing in Alaska is like anything else in life that's worth doing, it takes time and there are all sorts of ups and downs. Look closely at this picture and you'll see that I'm pretty wet. It's because I fell when I was fishing. But it didn't slow me down. I got back up and just kept fishing. How many times have you fallen down and gotten wet in some endeavor in your life? Is it a savings program that you can't get off the ground because you're always falling down? Or maybe you've always wanted to pay down debt but circumstances seem to always be knocking you down. Don't use that as an excuse. Pick yourself up and get things going. And as always call us because we may be able to assist you in picking yourself up.

Every year I get a little better at fishing and this year was no exception. Makes me want to go back for more next year. I can hardly wait.

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



eclark@docfcu.org | 202.482.1082 | evanblog.com

DOCFCU.org

DON'T MAAIT ANY LONGER. REFINANCE YOUR HOME LOAN NOW!

The wait has paid off! Rates are the lowest they've been since the 70s, but there's no guarantee they'll stay that way for long! Refinance your mortgage with us and we'll pay up to \$1,000 of appraisal and title fees. **Contact us for more details and see how easy this can be!**

PRIMARY CHECKING ELSEWHERE?

If so, you should compare to our FREE Checking. Go to DOCFCU.org and click on the "Compare CHECKING" button at the top!

Give yourself a raise today! If you have a vehicle loan with another financial institution refinance that loan with us and receive a lower rate and lowering your monthly payments AND receive \$100 CASH BACK!

"DOCFCU saved me time by their communication and professionalism. I was shocked to see how fast the process went. DOCFCU saved me money by giving me a lower rate on my car note. My previous rate was 12.75%" MEMBER SINCE 2012

Another way to extend your monthly budget. We can consolidate all your credit cards into one card with a lower APR. You'll save money and lower your monthly payments!

"DOCFU lowered my APR when I consolidated several credit cards. I saved about \$1000.00 a month. The service is fast and friendly too!"

MEMBER SINCE 1972

DOCFCU.org

LIVE WELL BELOW YOUR MEANS 202.482.4134 888.626.9845

DEPARTMENT of COMMERCE





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, Room 9174, Silver Spring, MD 20910



IMPORTANT NOTICES

- New phone numbers coming soon.
 Watch for more information.
- New online banking platform now live.
 Go to DOCFCU.org to view demo
- Switch to eStatements & receive a FREE t-shirt!

