



Hi Everyone,

This is a wild petunia. When wild petunias go to seed they shoot their seeds all over and it's quite possible to see them anywhere. I planted two of these several years ago and now they are all over the meadow at home and this time of year they are in full bloom.

I wanted to share this picture because it is just so vibrant. But the message this month is very different than I normally share with you because there is a big change coming here at the credit union. The security of your funds and the security of your information are our number one priority. We use state of the art technology and security to safeguard both. To stay on top of security in home

banking we are changing our log on procedures effective August 13th. You'll have to change your member number and your password. Don't worry. We'll be sending lots more notice of it. We're putting a notice with this month's statement. We'll be sending out e-mail notices. And don't worry. The change is very easy to do. I did it the other day and it took just a minute or two. And mostly, don't worry when your funds are with your credit union because the security of your funds and your information is our number one priority. If you're not using home banking and for that matter, mobile banking, I have to ask you one question, why not? They are a great, easy way to track what's going on in your account.

If you have questions about home banking or mobile banking or the new sign in procedures please call us anytime.

Now do me a favor. Next time you leave your house or are walking down the street look at a flower. Actually stop and look at it and enjoy its beauty. Sometimes as we rush through our busy modern day lives we don't stop and enjoy the flowers enough. And while you're at it enjoy the rest of your summer too. Till Next Time,

Evan Clark **PRESIDENT AND CEO**

# ATTENTION MEMBERS: ONLINE ACCOUNT UPGRADES

We are pleased to announce a security upgrade to your Online Banking account starting **August 13, 2013**. This upgrade is based on new government guidelines for safe and strong user IDs and passwords to make online banking even more secure. Watch for more information on our website homepage banner, through eAlerts, and inside your Online Banking account.

## EXPLORE YOUR OPTIONS: HOME/REMOTE BANKING

Internet Home Banking  
Bill Pay • Mobile Banking  
Remote Deposit • eStatements  
Download Our **FREE App**



Home/Remote Banking is simple, convenient, & safe. You'll have 24/7/365 access, a secure environment, & easy access via **PC or mobile devices**. Deposit checks anytime, anywhere using our **FREE app**. Pay bills, transfer funds, & more, all from your **smart phone**. **eStatements** are more secure than mailing statements, are better for the environment, and eliminate paper clutter. Try out all these services today. Visit us online at [www.DOCFCU.org](http://www.DOCFCU.org)

## PAY OFF YOUR MORTGAGE BEFORE YOU RETIRE.

- Pay off your mortgage before you retire
- 10 to 30-year fixed rate loans
- FAST closing process

What are you waiting for? Contact us today to find out how you could **save big on your mortgage!**

**"I REFINANCED MY MORTGAGE AND NOW I'M SAVING \$531 PER MONTH ON MY PAYMENTS - IT'S LIKE I JUST GOT A RAISE!"**

—MEMBER SINCE 2011

## RAKE IN BIG SAVINGS

If you have any **credit card balances** on credit cards with other financial institutions, transfer those balances to a **DOCFCU VISA** and **SAVE on your monthly payments**.

## PRIMARY CHECKING ELSEWHERE?

If so, you should compare to our **FREE Checking**. Go to [DOCFCU.org](http://DOCFCU.org) and click on the "Compare CHECKING" button at the top!

## A NOTE ON SECURITY

While we have the best online security available, we still urge members to **check your online banking accounts regularly**. It's always smart to be aware of any suspicious or fraudulent activity.

## STILL AS LOW AS **2.00%** APR\*

Buy or refinance a new or used vehicle with us and **we'll give you \$100**



## CASH BACK\*

\*Offer does not apply to DOCFCU vehicle loans.



**LIVE WELL  
BELOW YOUR MEANS**

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DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

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