



Hi Everyone,

The other day our daughter got her first bicycle. The most important feature for her was the fact that it was pink and it has white flowers on it. One of the first lessons she learned was about momentum. When she goes up a rise she has to be pedaling and build up momentum before the rise or she won't make it to the top and she might go backwards or fall down.

Isn't life a lot like learning how to ride a bicycle? How many times have you

gone backwards or fallen down because of a lack of momentum? Oftentimes momentum is about keeping the pedals of life moving. All of these concepts are particularly true in our financial lives. We can be rolling along with a good savings program or a plan to reduce our debt and along comes a little bump to slow us up. Do you let the bumps slow you up or do you keep on pedaling? I hope you keep on pedaling.

The other day my wife and I took our daughter to school for her first day. She was riding her new bicycle and whenever we came to a little rise we'd shout out big mo and she'd build up her momentum and away she'd go. I hope your momentum continues to take you over all of life's little rises.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

WE ARE OPENING A NEW STREET LEVEL ACCESS BRANCH AT SILVER SPRING!

- This means no security to enter
- A MORE convenient location to BETTER serve you
- Address: **Silver Spring, MD Branch**
1325 East West Hwy., Silver Spring, MD 20910
Phone: 301.588.4722
Hours: Monday through Friday, 8:30AM – 3:30PM
Branch office closes at 2:30PM every 2nd Tuesday of the month

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.

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** 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.

EVERYTHING ABOUT MOBILE BANKING WITH REMOTE DEPOSIT OF CHECKS

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

Remote Banking is simple, convenient, & safe. You'll have 24/7/365 access, a secure environment, & easy access via **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**



IN THE MARKET FOR A NEW NEST?

If you're looking to **PURCHASE A HOME**, check with us **FIRST** for your mortgage.

• We offer great 5- to 30-year variable & fixed rate mortgage loan products

- FAST closing process**



Call DOCFCU Member Services at **202.482.4134** or toll free at **888.626.9845** to speak with one of our mortgage loan specialists. You can also apply online at **docfcu.org** or stop by any branch to see what we can do to service your needs. **Remember, we may be able to refinance your existing mortgage** at a better rate & term to fit your needs.

DOCFCU.org

LIVE WELL
BELOW YOUR MEANS

202.482.4134
888.626.9845



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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



ESI OCT13