



Hi Everyone,

Recently our daughter and I washed the car. It was the first time she had ever washed a car. We hadn't washed our car for quite some time so there was lots of accumulated dirt and grime and it took lots of scrubbing.

Washing a car is a lot like personal finance. Instead of accumulated dirt and grime we can accumulate too much debt when we don't live below our means. What does your personal balance sheet look like? Do you have a lot of debt that is for items you purchased in the past or do you have a program in place to pay down debt and save for the future? It's so easy to do if we're not fully aware of what we're doing. And during the holiday season that can be particularly difficult. If you are having difficulties with your debt give us a call. We may be able to help you put your personal finances through the carwash.

There's nothing like a freshly washed car. Get your finances in order and you'll have a similar feeling.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**

eclark@docfcu.org | 202.808.3633

**LIVE WELL**  
**BELOW YOUR MEANS**



Limited Time!

We'll help you skate through the season, with our...

# Holiday Loan Special


as low as **8.49%** APR\* borrow up to \$5,000 with up to 24 month terms 

Contact us or apply online today and we'll help make your holidays a little financially easier with our limited time\* Holiday Loan Special.

\*APR=Annual Percentage Rate. Holiday Loan ends 1/19/18. Approval is based on the evaluation of applicant credit. Other restrictions apply.

Vehicles - Buy or Refi


*"Refinancing my truck loan from another lender really **saved me** money. It gives me much needed financial relief with my payments, like **\$195 a month!**"*  
member since 2006

Have a vehicle loan elsewhere or shopping for a new/used vehicle? Talk to us about financing/refinancing at great rates and terms to help save you money monthly. 

## Your dream NFL season could come true



▶ **LAST CHANCE** to pay with your Visa® through **December 31, 2017** for a chance **TO WIN** incredible prizes this season.

Don't have our Visa® Credit Card? Contact us to get yours, use it, save and have a chance to win. 

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2017 NFL SWEEPSTAKES. See Official Rules at DOCFCU.org for more details.

This holiday, we have **one way** to give yourself the gift of earning money on your checking, with our

## Interest BEARing Checking!



### Performance Checking

All the features of our checking account - all while **bearing** as much interest as a 5-year CD\*.

Ready to start earning more on checking? **Contact us now!** 

\*APY = Annual Percentage Yield current as of 11/14/17, rates subject to change without notice. Minimum qualifications to earn monthly, contact us or visit DOCFCU.org for details. Other restrictions apply.

**ATTENTION MEMBERS:** The Credit Union Family Service Center (CUFSC) shared branch location at 9001 Central Avenue in Capitol Heights will **CLOSE January 31, 2018**. **CLICK HERE**  use our shared branch/ATM locator to find many other branches and ATMs nearby.



**LIVE WELL**  
BELOW YOUR MEANS

**202.808.3600**  
Outside D.C.: 888.626.9845



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



**Branch Locations** Herbert C. Hoover Building, Room B0038-A, Washington, DC 20230  
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Federally insured by the **NCUA**

