



Hi Everyone,

In early April a buddy and I ran the Cherry Blossom ten mile run. As we were doing the run I couldn't help but think about how personal finance is a lot like a ten mile run.

Maybe some of you are like my buddy. He's a marathoner so for him a 10 mile run was like doing a warm up. A marathoner has to have a good training program going to get ready for a marathon. Maybe you have a great savings program going and you understand how you're going to get together your resources for retirement and everything is all set.

For me I felt comfortable the whole run but it was more a trudge than a run. Maybe your personal finances are like my running style, you're just trudging along. Let me give you some hope. Although my training wasn't nearly as rigorous I did train for the run and it helped me complete the whole 10 miles. Personal finance is so similar. Whether you are training for a marathon or to trudge through a 10 mile race the key point is that you have to start the training. In personal finance you have to start paying down debt. You have to start a savings program.

Ten miles is a long ways to run. I know because I ran it in early April. And afterwards I had this high from doing the run, a very happy, I did something really cool, feeling. Every time you pay off a credit card you'll get a similar feeling. But don't trust me on that one, do just exactly that and see how it makes you feel.

Till Next Time,

Evan Clark
PRESIDENT AND CEO



SIGN UP THROUGH ONLINE BANKING

GOODBYE CLUTTER.

go green now.
e-Statements! →

- > **ECO-FRIENDLY** (only print what you need)
- > **SAFE** (enhanced security protects your data)
- > **FAST** (available sooner than mailed copies)
- > **CONVENIENT** (you're emailed when ready)
- > **EASY ACCESS** (view anywhere with internet)

EASY SAVINGS. LOWER YOUR RATE, LOWER YOUR MONTHLY PAYMENT.

VEHICLE LOANS & REFINANCING AS LOW AS

1.50%^{APR} AND \$100 CASH BACK

click & apply online →



*APR = Annual Percentage Rate. DOCFCU vehicle loans are not eligible for refinancing, only loans from other financial institutions. Cash back offer applies to vehicle refinances of amounts greater than \$10,000. Certain restrictions may apply – ask us for details.

HOMELOANS

WE DO EVERYTHING **MORTGAGE**,
UNDER ONE ROOF!

Found your home, find your **HOME LOAN** with a DOCFCU mortgage. It's easy, simply go online, DOCFCU.org, call our Mortgage Specialists or stop by any branch to see what we can do to save you money with our great credit union rates and terms to fit your needs.

IS YOUR MORTGAGE RATE FROM ELSEWHERE TOO HIGH? BRING IT TO US, IT'S FREE TO SEE HOW LOW IT CAN GO.

click here to learn more →

DOCFCU SAVINGS CERTIFICATES **LOCK** → **IN A RATE!**

Terms from 6 to 84 months

Choose where your monthly dividends are deposited

Insured up to \$500,000

Open with \$25,000 or more and **earn an additional 0.10% APY***

Call us for details!

*APY = Annual Percentage Yield

REWARD MEMBERS
CAN EARN UP TO
AN ADDITIONAL
0.25% APY*

START SAVING NOW

SECURE DOCFCU BANKING WHEREVER LIFE TAKES YOU

Smartphone apps for your iPhone® & Android™ with **MOBILE CHECK DEPOSIT** & **MOBILE BILL PAY**

Tablet apps for your iPad® & Kindle Fire™
DOWNLOAD HERE →

Text Message Banking, Online Banking via the internet & Audio Teller

PRIMARY CHECKING ELSEWHERE?

If you have a checking account elsewhere, compare it to our free checking, switch & save.

Click **HERE** → to **"Compare CHECKING"** now & see savings.

A WAY YOU CAN START TO **PAY OFF DEBT**



Consolidate your high-rate credit cards into one credit line with our VISA Credit Card. Pay zero balance transfer fees while lowering your monthly payments and reducing interest – giving you the opportunity to pay off your credit card debt faster! Click and transfer now →



NEW TELEPHONE NUMBERS!

Main Office - Call Center: **202.808.3600** | Mortgage Department: **202.808.3628**

Get the complete, updated telephone directory online, **DOCFCU.org/contact** →

DOCFCU.org

LIVE WELL
BELOW YOUR MEANS

202.808.3600
888.626.9845



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

facebook.com/DOCFCU

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, Silver Spring, MD 20910

Federally insured by the **NCUA**

