



**LIVE WELL  
BELOW YOUR MEANS**

Hi Everyone,

In the middle of March a big snow storm was forecast for Washington. The day it was supposed to hit the temperature was around 40 degrees right before dawn and the rain was pouring down. I was wondering if the forecast could possibly be right. Then the temperature dropped and the snow came with a vengeance. We ended up with eight inches and lots of ice but it all melted quickly because the next day temperatures rose quickly.

The dramatic change in temperature and the resulting snow storm reminded me so much of how life can be. Sometimes life will be giving us a gentle rain that brings to mind our spring garden. And then all of the sudden things will turn and we've forgotten the garden because we're shoveling snow. I think you understand the allusion I am making. Bad things happen to good people all the time. And most of the time it seems like the bad times happen at the worst possible moment. Have you had bad times happen to you recently? Maybe too much debt or a car that's not working quite right? Give us a call here at the credit union and tell us about it. We may be able to help you shovel through your financial problems. Please tell us your story.

Till Next Time,

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

# FREE BALANCE TRANSFERS.

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When LIFE HAPPENS, it doesn't ask...

## CAN YOU AFFORD IT?

You never know when you might need a little extra money to replace your refrigerator, pay for unexpected medical bills or anything. That's why we offer **PERSONAL LOANS**, borrow exactly what you need when it's needed, with the terms that fit your budget and your time frame.

A **PERSONAL LOAN** can get you the money you need with:

- Affordable, low interest rates
- Terms up to 72 months
- An easy online application process



**CLICK HERE & SEE HOW DOCFCU PERSONAL LOANS CAN HELP YOU!**



# FINANCE a new/used vehicle, or... REFINANCE a loan from another lender, and... SAVE MONEY NOW! ➔

DOCFCU vehicle loans are not eligible for refinancing, only loans from other financial institutions.



## EQUITY. Get the MONEY you need...

**HOME EQUITY LOANS** - perfect when you're looking for a simple loan with a low, fixed rate and payments that you pay back over time.

**HOME EQUITY LINES OF CREDIT** - your solution when you're looking for a revolving loan to tap into over and over, as your borrowing needs change.

With flexible terms, no closing cost options\* and a fast processing time, **IT'S EASY... CONTACT US OR CLICK HERE TO LEARN MORE** ➔

\*For NO CLOSING COSTS option, member must reimburse DOCFCU for all processing & closing costs if the HELOC is closed within 36 months of closing. Costs include credit report, appraisal, title charges & taxes. Members paying their closing costs may terminate their line at any time. ONLY primary residences in DC, MD or VA eligible. Remember, we do EVERYTHING MORTGAGE.



## YOU CAN EARN HIGHER YIELDS!

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Earn higher yields without sacrificing flexibility. As your savings start to grow, you can enjoy even higher yields with balances starting at just \$2,500. Need to access your cash? You can take up to six withdrawals a month (three by paper check).

Plus the security of being insured up to \$350,000!

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888.626.9845



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**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

**Supervisory Committee** P.O. Box 841, Washington, DC 20044

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