



Hi Everyone,

Over the holidays my family and I went to El Paso to visit my aunt and her family. This is a picture of some of the cactus just outside the natural entrance to Carlsbad Caverns. Although I've gone down into the caverns numerous times each time I do it's still a very special walk. As I was traveling around west Texas and New Mexico there was lots of cactus and other desert plants and they got me to thinking about something. They don't need a lot of water.

Cacti remind me so much of personal finance. Here's the connection. How long could you survive a financial drought? What if something like a job loss or a major health issue happened to you? I'm hopeful that such things never do happen to you but I'm also not so naïve to believe that they won't. Every time you get a paycheck do you set aside a few nickels just in case? A good way to do that is with a ladder of CD's. It's so easy to do. Every month you could have a CD coming due and that way if a financial drought hits you'll always have something to fall back on. And here at the credit union you can open a CD for as little as \$500.

Call us anytime and we'll be glad to assist you in building up your financial drought tolerance. Hopefully you'll never be in the desert financially but it's always a good idea to be prepared for life's financial dry spells.


Till Next Time,

Evan Clark **PRESIDENT AND CEO**

NEW!



ON FEBRUARY 18 WE HAVE NEW TELEPHONE NUMBERS!

Our new main number is **202.808.3600**. **CLICK HERE**  for our complete updated telephone directory, available online at **DOCFCU.org/contact**

"I SAVED \$297 PER MONTH IN PAYMENTS BY CONSOLIDATING DEBT FROM OTHER LENDERS & CREDIT CARD COMPANIES."

—MEMBER SINCE 1999

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.



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
Silver Spring, MD 20910

NEW!

LIVE WELL **202.808.3600**
BELOW YOUR MEANS 888.626.9845

DOCFCU.org



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— Member since 2008

*Offer does not apply to DOCFCU vehicle loans.

WE DO EVERYTHING MORTGAGE!

Find the house of your dreams? Call to speak with one of our mortgage loan specialists and we'll take care of the mortgage for you, because we do everything mortgage. Our mortgage department's **NEW** direct phone number is **202.808.3628** or call toll free at 888.626.9845.

You can also apply online at **docfcu.org** or stop by any branch to see what we can do to service your needs. And, we may be able to **refinance your existing mortgage** at a better rate and term to fit your needs.

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