

Hi Everyone,

The other day as I was walking home I saw this incredible view. I was overwhelmed by how calm the water of the reflecting pool was.

Much of the time our lives are like the water of the reflecting pool, very calm. These are the times when we should be taking a little time to prepare. Because we all know that life isn't always calm and still. There are sorts of ups and downs. Job losses, health issues, relationship issues, car issues, problems with your house... whew... the list can go on and on. The key

question is are you prepared for the issues that can come along in life. We're entering a new year. One of your resolutions should be to use the calm times of your life to prepare for the times when the water is a little choppy. Pay down debt. Save a little more. Maximize the amount you save in your workplace's taxed advantaged savings program. Plan ahead for your vacations and your major expenditures so that you can be looking for bargains when they come up. Because we all know the calm doesn't last forever.

Till Next Time,
Evan Clark, PRESIDENT AND CEO



Get a fresh start this year...

consolidate & celebrate!

Too many bills? Combine all your debts into one low monthly payment with our personal Consolidation Loan.

You'll reduce interest payments and increase your monthly cash flow. **Find out more** →

36 MONTHS up to \$40,000 as low as 10.25%^{APR*}

Additional rates & terms available, **ask** what's best for you.

*APR = Annual Percentage Rate. 10.25% APR Personal Loan with 36 month terms is based on your credit worthiness. Existing DOCFCU loans and credit cards are not eligible for consolidation offer, only loans and credit cards from other financial institutions. Other restrictions apply. Ask us about other rates and terms.

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Earn Yours!

Earn points for using great member products and services like:

- Certificates of deposit (the **BEST RATES** in the country)
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docfcu.org/about-us/relationship-rewards

We're here for you with our always great-rate → **vehicle loans & refinancing**

Save money monthly & over the life of your loan. Let's talk, contact us and see how much.



Refinance offer only for loans from other lenders.

ONE WAY to earn on your checking, with our Performance Checking →

All the features of our checking account — all while, **earning** as much as... **2.86%**^{APY*}

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

*APY = Annual Percentage Yield, 2.86% APY current as of 12/22/17, rates subject to change without notice. Minimum qualifications to earn monthly, contact us or visit DOCFCU.org for details. Other restrictions apply.

It's a new year, don't let that HOLIDAY SPENDING snowball

TRANSFER credit card balances AND SAVE!

- > no balance transfer fees - that's right, it's **free!**
- > no annual fees
- > enjoy **better rates**
- > get your finances back on track, pay down debt faster

FIND OUT MORE →



Existing DOCFCU credit card balances are NOT eligible for balance transfer offers, only credit cards or from other financial institutions, credit unions or retail cards. Other restriction apply.

Need a Home Equity Loan or Line of Credit?

Call **Octavia**, at **202.808.3624**, she'll help you through the process & make it easy!



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