



Hi Everyone,

This is the scene from our front porch at the height of the big snow storm in January. What struck me about this storm was how all of the models our friends at NOAA use all pointed towards this being a very big storm that would be a direct hit on Washington, DC. Because of those models we were all warned a good solid week before the storm actually hit.

Wouldn't it be handy if all of the storms of our lives were as predictable as this winter storm? Unfortunately that's not how things work most of the time. Something breaks around the house. The car won't start. We need to visit

a loved one who becomes sick. Examples of things happening that we just can't predict.

That's one of the reasons it's so important to have some kind of financial cushion. It can take many forms. You could have money in the now very volatile stock market. If stocks are what you interested in that's up to you to decide. But if want a place to start a savings program come back home to the credit union. Our certificate rates continue to be outstanding and you can open them for any term from six to 84 months. And we have credit cards and lines of credit and home equity lines of credit too. This

month in the Corner we tell you what to expect when applying for a home equity line of credit. It's an easy process and the equity in your home could be just the answer for the financial cushion question.

One correction from last month's print version of Evan's Corner. The White House Credit Union merger will be completed on April 1st, 2016. I had stated next year by mistake. My apologies for any confusion this may have caused. I look forward to having the White House members and staff join our credit union family.

Till Next Time,  
**Evan Clark**  
**PRESIDENT AND CEO**

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\*APY = Annual Percentage Rate

## IMPORTANT NOTICES



### ANNUAL MEETING

Join us Wednesday, **March 30<sup>th</sup>**  
For details, call or see website.



### WE'RE GROWING

**April 1<sup>st</sup>**, White House Federal Credit Union is **MERGING** with DOCFCU. Visit News & Updates on our NEW website for details.

### ALL NEW WEBSITE



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**Branch Locations** Herbert C. Hoover Building, Room B0038A, Washington, DC 20230  
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**Supervisory Committee** P.O. Box 841, Washington, DC 20044

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