



Hi Everyone,

The other day we had some unexpected guests in our backyard, a pair of cardinals. I showed my daughter how the male cardinal is always bright red to draw attention away from the female that is brown so that she can fit into the background colors better. Cardinals are interesting birds in that they mate for life and they stay together year round. That's why we were fortunate enough to see both a male

and female at the same time. There's something that truly mystifies me about some people. They are like the male cardinal and like to be real flashy and draw lots of attention to themselves. And just like cardinals they seem to be mated to their debt for life. Are you like a cardinal? Are you mated to your debt for life? If you fit that category I have one final question for you. Why? Maybe it's time to end your relationship with your debt. There's no reason

for you to be mated to your debt for your entire life. Give us a call here at the credit union. We may be able to help you consolidate your debt and get it under control. The economy is beginning to show signs of a very slow recovery. There are still lots of pitfalls but things are looking up a bit. What better time to tell your debt you want a divorce.

Till Next Time,

Evan Clark PRESIDENT AND CEO

LIVE WELL
BELOW YOUR MEANS



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MORTGAGE REFINANCE APPRAISAL AND TITLE FEES

UP TO **\$1,000**

When you finance anything through DOCFCU, you get market rates and better terms than anywhere else, but we also offer to pay up to \$1,000 of appraisal and title fees on all mortgages and refinances – except for refinances of mortgages already held by DOCFCU.



SAVE MONEY & LOWER MONTHLY PAYMENTS!

\$100 CASH BACK

Refinance your vehicle loan from another financial institution with us and you'll lower monthly payment, saving you money monthly and over the life of the loan - not to mention, for a limited time we'll also give you \$100 CASH BACK! Also, if you're in the

market for a new or used car, truck, or motorcycle, or even a boat, trailer or RV – we offer excellent rates and terms for just about anything you can drive or ride.

ZERO BALANCE TRANSFER FEES
DOCFCU VISA®

PAY OFF YOUR CREDIT CARDS FASTER.

Consolidate all of your credit cards into one credit line with us. You'll pay no balance transfer fees while lowering your monthly payments and reducing interest – giving you the opportunity to save money while paying off your debts faster!

NO BALANCE TRANSFER FEES • NO CASH ADVANCE FEES • NO ANNUAL FEES • LOW, FIXED INTEREST RATES

VARIABLE TERM CERTIFICATE

- Pick your term between 6 and 84 months
- Gold Members receive a bonus Dividend
- Contact us for details.

ANNUAL MEETING

Wednesday, April 11th.
Check online for details.

CLOSING DATE

Memorial Day,
Monday
May 28th.

HOME EQUITY LOAN PRIME

{NOT PRIME PLUS}

CURRENTLY

3.25% APR*

ZERO POINTS

Commercial banks may charge one point – if one borrows \$50,000, that equates to an additional \$500 dollars collected by commercial bank.

NO CLOSING COSTS

If you borrow \$10,000 or more at the time of settlement, DOCFCU will pay ALL closing costs associated with the loan, including: property appraisal, credit report, title bring-down, tax stamps, attorney fees, etc. You just "show up" and sign.

NO EARLY INTEREST CHARGES

You may qualify for a line of credit up to \$100,000. No interest paid until funds are disbursed. Excellent tool for contractor/home improvement loan or short term bridge loan.

REVOLVING

Once loan is paid back, balance is still available and may be accessed immediately.

*APR: Annual Percentage Rate.



**LIVE WELL
BELOW YOUR MEANS**

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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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