



Hi Everyone,

Every winter we feed the birds in our backyard. We get all sorts of birds visiting us. One cold winter day I looked on our back stairs and here were these three pigeons. It reminded me of the Bob Marley song, "Three Little Birds."

One of the lines of that beautiful song is, "Don't worry about a thing, 'cause every little thing is gonna be alright." Does that line apply to you? Have you done enough of the right things financially so that you don't have to worry about a thing? What does that mean? For me it means paying down debt if you have it, having a solid savings program and planning for the big purchases in the future. Those big purchases are typically houses and cars for most people. If you are planning to buy a house in the near future call Mike for your mortgage needs. His direct line is 202-808-3628 and he'll answer all your questions about mortgages

and get you started on the path to home ownership. And if you decide, after your planning, that staying put in your current house is what you want to do but you want to spruce things up a bit then maybe a Home Equity Line of Credit (HELOC) is what you need. Give Octavia a call for all your HELOC needs and she can get you rolling with the plans to get your place looking great. Her direct line is 202-808-3624. For car loans you can't beat our car loan rates or our friendly, helpful loan department staff.

If you've planned properly the big things will take care of themselves. Then like Brother Bob says, "every little thing is gonna be alright."

Till Next Time,
Evan Clark
PRESIDENT AND CEO

LIVE WELL
BELOW YOUR MEANS

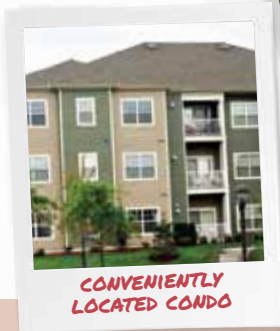


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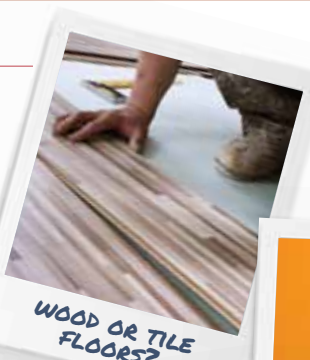
High earnings without risk, **contact us!**

*APY=Annual Percentage Yield

Kitchen renovations with marble or granite? Any home improvement?

You make the tough decisions.

→ Call **Octavia** for your **Home Equity Line of Credit**, that's the easy part. 202.808.3624



ANNUAL

Wednesday, April 19

Watch DOCFCU.org
for time, location
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