



Hi Everyone,

Last Friday our daughter and I made piggies in a blanket. I know, they're not good for you and they definitely aren't diet food. But it was fun to watch our daughter try to wrap the piggy in the blanket and they sure were yummy.

I have to talk to you a little about the economy. Unfortunately that's neither fun nor yummy. Recently the Fed announced that they would buy more mortgages and they had no time limit on how long they would do their purchases. The Fed is concerned because consumers are not spending money. The Fed's theory is that if they get mortgage rates low enough people will refinance their current mortgage

and spend the money from the lower monthly mortgage payment

I'm all for getting the economy rolling again and mortgage rates at an all time low have certainly caused many people to refinance their mortgages. That's why I'm excited to announce a reintroduction of our mortgage loan products. Over the six months we have gone through the process of selecting a new partner for servicing our members' mortgage needs. And we think the wait has been well worth it. If you're in the market for a new home or have given some thought to refinancing your existing loan give us a call. I think you'll really like our mortgage products and rates and the service and the

turnaround time you receive during the mortgage process.

In closing let me recommend an alternative for the money that will come your way from a lower monthly mortgage payment. Instead of spending it do the patriotic thing and save it or use it to pay down other debts. That won't help the current economic situation but over the long haul higher savings and lower debt is good for America and obviously it will be good for you too.

Till Next Time,

Evan Clark PRESIDENT AND CEO

LIVE WELL
BELOW YOUR MEANS

DOCFCU.org

eclark@docfcu.org | 202.482.1082 | evanblog.com

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Forget or want to change your debit card PIN number?

It's easy to do now 24/7 simply call 866.985.CARD (2273) & follow the instructions. Make sure you call from the phone number listed on your account with DOCFCU.

LOWEST MORTGAGE RATES EVER.

- Pay off your mortgage before you retire.
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- Close in 45 days or less.
- DOCFCU will also pay Appraisal & Title Fees up to \$1,000.

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2.00%^{APR}
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AND GET **\$100**
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IMPORTANT NOTICES

- > New phone numbers coming soon. Watch for more information.
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- > Switch to eStatements & receive a FREE t-shirt!

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!



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202.482.4134
888.626.9845



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facebook.com/DOCFCU
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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, Room 9174, Silver Spring, MD 20910



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