



Hi Everyone,

New Year's Day I ate hoppin' john till I was stuffed. Then on January 2nd I began a lifestyle change that has had truly remarkable results. In the past month I have lost 23 pounds. Last night when I got home I took off my jeans without unbuttoning them. My wife rolled her eyes and then went to the basement and found jeans and other pants I had in sacks ready to give to charity because I thought I'd never fit into them again. They fit great now. How did I accomplish this kind of weight loss? I measure the food I eat and write down the calories. I drink four to six quarts of water every day. I walk at least 13,000 steps every day. And I weigh myself every day so there's no denial. I discovered something too. I've got an addiction to sodium and sugar. Since January 2nd I haven't eaten any processed sugar and the foods I eat are all low sodium. For my definition of low sodium, look on the label. If the mg's of sodium are more than the calories per serving, then it's high sodium. I've still got a ways to go. I've gone from being obese to just fat. But I'm confident that I'll make it to my long term goal because I feel so good.

Now let me ask you a tough question. Are you addicted to sugar or sodium? Do you reach for the salt shaker when you're cooking or eating without tasting the food? How much sugar is in the cereal you eat every morning or how much do you put in it? Maybe it's time for you to get off the sodium, sugar addiction too. It's unusual for me to be talking about such things, but let me tell you a benefit you may not have thought of. Over the past month my grocery bill has plummeted because I know exactly how much of everything I'm eating and therefore I don't buy too much. Trust me, it's a terrible feeling to unhook from a sodium, sugar addiction. I took a lot of ibuprofen the first week I unhooked. But the benefits are enormous. Plus there's one more thing. I believe that if everyone in America lost 23 pounds we'd go a long way towards solving our healthcare issues. I'll keep you posted on my progress but please join me. You'll never regret it.

Here at the credit union, we are once again doing fixed rate 30 year mortgages at the market rate. Check out our rates on our website. Compare our rates and closing costs with other lenders and I think you'll see we're very competitive. Also, there are big changes coming to our home banking website. It will still be very user friendly but there will be much more functionality as well.

In closing there are lots of reasons to end the addiction to sugar and sodium. Mine is pretty simple. I want my daughter to have a Papa around for a long, long time.

Till Next Time,

Evan Clark, President and CEO

# A LEAN, MEAN DRIVING MACHINE.

Cutting back on processed sugar and reducing sodium from your diet isn't the only advice Evan has to keep you feeling energized. He also believes you should "Live Well. Below Your Means." Translation? You can have everything you need in life without having to spend more money than you can afford.

Case in point: If you need a new vehicle, DOCFCU can give you a rate as low as 3.50% APR\* to get you behind the wheel of a new car or truck without busting your budget. And with our New Car Buying Service, we'll assist you in finding the car or truck you want so you don't have to spend a lot of time running around all over town. Our agents will even negotiate the best deal for you to save you even more money... and time.

With terms up to 60 months and 100% financing available, you just can't go wrong. Stop by any DOCFCU branch, call us at 202.482.4134 or visit us online at DOCFCU.org and we'll approve your loan in as little as 24 hours. Now that's a lot to feel energized about.

\*APR=Annual Percentage Rate. 3.50% applies to new cars or trucks only. Your actual rate is based on credit worthiness. Other rates and terms are available. Rates are subject to change without notice. Member eligibility is required.

## 3.50% APR\*



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If the economy has been pushing you to tighten your financial belt, push back with our competitive 30-year fixed rate mortgage. You can use it for a new purchase or to refinance a higher-interest loan. By getting a DOCFCU mortgage now, you can still take advantage of historically low rates that will help you breathe easier and potentially put hundreds of dollars in your pocket each month.



[docfcu.mortgagewebcenter.com](http://docfcu.mortgagewebcenter.com)

If you're not sure where to begin, our Mortgage Web Center shows you our current rates and provides you with everything you need to know about the mortgage process, including refinancing. You can find it at [DOCFCU.mortgagewebcenter.com](http://DOCFCU.mortgagewebcenter.com) or by going to [DOCFCU.org](http://DOCFCU.org) and clicking on the "Mortgages" tab, then on "View Current Rates." Of course, if you'd feel more comfortable talking through everything with one of our Mortgage Specialists, feel free to stop by any branch or give us a call at 202.482.1924.

## DOES THE PHRASE "APRIL 15TH" GIVE YOU A HEADACHE?



We've got just the remedy. Visit [DOCFCU.org](http://DOCFCU.org), login to your online banking account from our homepage, then click on the "My TurboTax<sup>®</sup>" button. TurboTax<sup>®</sup> will take you step-by-step through your tax return to help you find the most deductions for the biggest possible refund. You can even file online to get your money faster. Now that should definitely chase away your tax-time headaches.

**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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