



**LIVE WELL
BELOW YOUR MEANS**



Hi Everyone,

This is a picture of my fishing buddy Bert and a nice ling cod he caught using two herring heads as bait. This is the second year in a row that Bert has caught a nice ling cod using two herring heads. There's all sorts of special rods and hooks and the like that you can use to catch ling cod but Bert seems to know how to catch them with just two herring heads. Another thing about Bert. We were fishing for sea bass and Bert was consistently catching them. I'd ask him every time what depth he was at and he'd say 60 feet every time. I would be going to various depths looking for sea bass and I should have been at 60 feet every time just like Bert. And by the way, the sea bass were also caught on two herring heads.

Bert's ability to catch ling cod and sea bass can teach us some important lessons about personal finance. First, those two fish herring heads Bert fished with yielded a lot of fish. It's the same with saving. You don't need to start with much to begin yielding a lot. Take our certificates of deposit as an example. All you need is \$500 to open a certificate of deposit. We've got some of the best rates around on certificates so when you open one you can be assured of a very good yield. The second thing about Bert's fishing that is a good lesson is his consistently staying at 60 feet to catch sea bass. Consistency is also the key when you're starting or continuing a savings program. Make sure you are saving every month. There are so many reasons not to save. Those are called excuses. Get a program started today and keep at it. Our great CD rates can help you with that.

I always look forward to my fishing trip to Alaska. And now I'm already wondering what Bert will pull out of the ocean next year with his two herring heads.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

Wherever you want to live,
we can help YOU...



Contact us today,
find out more & SAVE BIG! ➔

Must be eligible for DOCFCU membership, other restrictions apply, contact us for details. NMLS #810389

As the leaves change, how will you?
Home renovation,
debt consolidation,
memorable vacation?



we can help **make your home**
WORK FOR YOU

Home Equity Line of Credit ➔
Call Octavia now, 202.808.3624

low, low, low

➔ **Vehicle Loan Rates!**

If you need one, {**buy** or **refi**}
contact us first & see how **low** your
payments could go! We'll show
you how refinancing is **easy!**



Existing DOCFCU vehicle loans are NOT ELIGIBLE for refinancing, only loans from other lenders.

transfer balances
of other credit cards

FREE & SAVE ➔

It's easy and you can pay down
your debt faster with our low rates.



DOCFCU.org

LIVE WELL
BELOW YOUR MEANS

202.808.3600

Outside D.C.: 888.626.9845



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Mobile Banking w/**Mobile CHECK Deposit** is
HERE — download your iPhone®, Android™,
iPad® or Kindle Fire™ app and get started!



Branch Locations Herbert C. Hoover Building, Room B0038-A, Washington, DC 20230
1325 East West Highway, Metro II Building, Silver Spring, MD 20910
1724 F Street, NW, Washington, DC 20505

Mailing Address P.O. Box 14720, Washington, DC 20044-4720

Supervisory Committee P.O. Box 841, Washington, DC 20044

Federally insured
by the **NCUA**



3 WAYS to EARN & EARN & EARN MORE, when you bank with us!

1

**Performance
Checking**

**YOU can EARN the
MOST on your MONEY!**

as HIGH as

3.47% APY*

Ask or go online—learn more
& **EARN MORE TODAY!** ➔



*APY = Annual Percentage
Yield **SUBJECT TO
CHANGE WITHOUT
NOTICE,**
restrictions
apply.

2

CDs

(Certificates of Deposit) ➔

With as little as \$500, open your
HIGHER EARNING, no risk savings
with terms up to 7 years.

3

**Money
Market** ➔

HIGH EARNINGS - save more, earn more
with access to your money and no fixed terms.

Choose your ways to save!

Contact us today,
call, stop by or go online, anytime.