

Hi Everyone,

Here in Washington, DC we got an early spring snowstorm. It kind of caught us by surprise being this late in the season. The day it snowed my Mom was scheduled to head back home to Montana with my brother. Fortunately they were on a very early morning flight before the snowflakes started falling and Mom is now happily back home in Montana.

The early spring snow is so much like the rest of life. We are often caught by surprise by the happenings in our life. Someone gets gravely ill. Our car breaks down. A drain in a bathroom gets clogged and it's more than Drano can solve. The air conditioning breaks down. The bread is moldy. It can be life and death matters or it can be the day to day but there always seems to be surprises. You might think there's not much you can do about surprises but there's actually quite a bit you can do. How much money do you have in your checking account right now that's sitting there as just in case money? Do you have a little money stashed somewhere in the house just in case your debit card or credit card don't work? These little things can go a long ways towards making those surprises a little more tolerable. Here at the credit union we have a product that can help you with your planning for surprises. It's performance checking. It's a free checking account that can earn you big interest. Give us a call and ask about this really great product.

And don't forget to have some sourdough starter in the fridge to start the next batch of bread in case you're current bread goes moldy on you.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**

[eclark@docfcu.org](mailto:eclark@docfcu.org) | 202.808.3633



**LIVE WELL**  
**BELOW YOUR MEANS**



# Summer Camp loan special

borrow **\$500 to \$5,000**  
as low as  
**9.99%**

convenient 3 to 12 month terms

**Apply & make the summer unforgettable!**

Make the summer unforgettable, take advantage of this limited time Summer Camp Loan Special. Learn more online at anytime or call 202.808.3600 or outside of D.C. call toll-free at 888.626.9845 and speak with a specialist to apply.

\*APR=Annual Percentage Rate, limited time offer **ENDS 8/31/18**. Restrictions apply, contact us for details.

New Home, Fixer Upper, Refinance...

## Do you need a Mortgage?

Learn more about low rates and all your mortgage options. **Call Mike**, he'll

**guide**  
you and  
**make it easy!**

Call Mike at 202.808.3628



Home remodel / improvements, pay college tuition, finance a wedding day, update your landscape & more...

## a great-rate Home Equity

Line of Credit

can do a lot for you and so can **Octavia**,  
call her at 202.808.3624

to get the most out of your home's equity, easy.

**MAY 21-25 ONLY 1.75% APR\***  
**vehicle loans as low as**  
**FLASH SALE**



Finance or refinance your vehicle with us, at great terms, from 48 to 84 months. **May 21 to 25 ONLY, don't miss out!**

\*APR=Annual Percentage Rate. Special Rate available for **5/21/18 - 5/25/18 ONLY** and members must apply using the online loan application at DOCFCU.org. Existing DOCFCU vehicle loans are NOT ELIGIBLE for refinancing, only loans from other lenders. New/used vehicles 2015 or newer may qualify for rate special with a minimum loan amount of \$10,000. Additional terms and rates available. Offer may be withdrawn without notice. Restrictions apply, contact us for details.

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**

