



Hi Everyone,

We got our first frost this year in early December. The same day we got that frost I was surprised to see these beautiful holdover flowers from summer and fall.

I have a surprise for you. A couple newsletters ago I promised a new website. That went up in December. I also promised we'd be continuously adding new content to our site. This month we're adding everything you want to know about getting a car loan. Why wonder about the borrowing

process when you can now go to our website and find out how it works before you even apply? And we'll also give you a pointer or two for when you're looking at that new set of wheels even if it's a used set of wheels. And speaking of used cars we have a really cool free service for you. It's called Autocheck. Get the VIN number of the used car you're looking at and then give us a call. We'll run the car through Autocheck and it will tell you all about the car. Things like whether

it's ever been in an accident, has the regularly scheduled maintenance been done on it, has it ever been repossessed or stolen. We want to make sure you're getting what you think you're getting before you buy the car.

Sometimes in life there can be really good surprises like the early December flowers in my yard. Make sure that car you're thinking about buying is an equally good surprise.

Till Next Time,  
**Evan Clark**  
**PRESIDENT AND CEO**

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

**DOCFCU.org**

eclark@docfcu.org | 202.808.3633

Holiday Loan Special...

# LAST CHANCE OFFER ENDS JANUARY 15!

Your affordable option if there was a little too much jingle in your holiday spending.

- as low as 12.25% APR\*
- loans up to \$2,500
- up to 2 year terms
- easily apply online ➔



\*APR=Annual Percentage Rate. 12.25% APR special rate **ENDS January 15, 2016**. Restrictions apply. Approval is based on the evaluation of applicant credit. Borrowers must be a DOCFCU member for 3+ months, have DOCFCU Direct Deposit, must not have any loans currently delinquent. No Relationship Rewards interest rate discounts apply. Funds can be disbursed via the DOCFCU prepaid VISA card or directly into their DOCFCU account. Loan payments must be made automatically.

## NEW YEAR — NEW WEBSITE



### DOCFCU.ORG ➔

Check back often for the upcoming cleaner, fresher, easier to use website — even easier with your mobile devices, like smartphones.

Consolidate/refinance debt

## ...and SAVE! ➔

Let us help you **TAKE CONTROL** of your debt and finances **IN THE NEW YEAR**. Contact us today so we can help reduce loan interest rates, lower monthly payments and increase your cash flow.

## YOU COULD BE SAVING A LOT OF MONEY ON YOUR CREDIT CARD BILLS.

Pay down your credit cards faster. Transfer **(for FREE)** your high-rate credit cards to a DOCFCU VISA. Combine all your credit card debt into one easy-to-manage balance, simplify finances and you could save a lot of money. Contact us or learn more online ➔

You already know you get a **GREAT-RATE** with our **Vehicle Loans**. Now

## KNOW THE VEHICLE'S HISTORY BEFORE YOU BUY!

**WE OFFER AUTOCHECK — FREE!**

When you're shopping for a used car, ask about our free service called **Autocheck**. Get the VIN number of the used car you're looking at and then ➔ **GIVE US A CALL**. We'll run the car through **Autocheck**. You'll get the full **AutoCheck VEHICLE HISTORY REPORT** to learn if the car has been reported in an accident, branded a lemon or total loss, damaged in a flood, reported repossessed or stolen, and more. We'll help you make sure you're getting what you think you're getting **BEFORE** you buy the car.

### SECURE DOCFCU BANKING

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