

Hi Everyone,

My family is taking an art appreciation class. Every month or so we study a new artist or new style of painting. Recently we were at the National Gallery of Art studying the paintings of a Dutch artist named Pieter De Hooch. De Hooch was famous for his paintings of people doing everyday things. Like this group in a courtyard. One of the things we learned about De Hooch is that he used many of the same elements over and over in his paintings. The little girl in this painting is mirrored in other paintings of his as an example.

When it comes to our personal finances we should be a little like Pieter De Hooch. There are some elements of personal finance we need to do over and over again. As an example let's look at savings. Do you have a savings program you've set up for yourself? Every month do you set aside a little of your paycheck? Does your company have a company retirement program that is tax deferred? Do they have an employer match? Do you put enough into the savings program to at least get the employer match? If you're not answering each of these

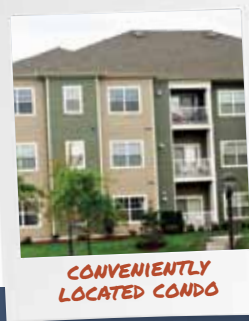


questions in the affirmative maybe it's time to go back to your financial palette and use a new set of colors. Because ultimately you want your finances to look like this beautiful masterpiece.

Till Next Time,
Evan Clark
PRESIDENT AND CEO

New home/Refi? School district?
Neighborhood? The commute? Parking?

**You focus
on what
matters.**



➔ Call **Mike**, he makes **mortgages** easy, 202.808.3628



Kitchen renovations with marble or granite? Any home improvement?



**You make
the tough
decisions.**



➔ Call **Octavia** for your **Home Equity Line of Credit**, that's the easy part. 202.808.3624

Time to save!

Buy new, used or refinance your vehicle loan to save money monthly!



Refinance offer is for vehicle loans from other lenders only, existing DOCFCU loans are not eligible.

Earn BIG
with some of the
best CD rates
in the country!

Get started today, it takes **as little as \$500** to open yours!

- » Great yields & flexible monthly terms, up to 84 months
- » Dividends can be applied directly to the certificate, or transferred to your savings or checking account
- » Insured up to \$500,000
- » Open with \$25,000 or more and **earn an additional 0.10%** Annual Percentage Yield
- » Reward Members can **earn bonus dividends** up to **0.25%** Annual Percentage Yield
- » Easily **open online** or contact us for risk-free earnings ➔

watch for details



Coming soon, DOCFCU **"Performance Checking"**
Earn a five year CD rate on your checking account.



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**

