

Hi Everyone,

This is our daughter's water bottle. Every once in a while she'll forget it at school. It's easy enough to do at the end of the day when everyone is packing up and excited to get ready to go home or do a playdate or do other after school activities. Fortunately we have a backup water bottle she can use when she forgets hers at school.

The reason I'm writing about our daughter's water bottle is that it reminds me so much of the dilemma we can all face if we're not careful with our personal finances. As we go through our day to day life it's so easy to get caught up in the moment that sometimes we can forget things a lot more important than a water bottle. Things like keeping track of our debt. Do you ever monitor if your debt is going up or going down? You should be doing it monthly. Or how about a savings program. If your employer has a tax deferred savings program are you taking full advantage? Especially if there is an employer match. And how about your own personal savings program? Does a piece of your paycheck every month go to a place where you can't get to it very easily? Certificates of deposit at the credit union are a great way to set some money aside because they are so easy to set up and you can open one for as little as \$500. And you'll get one of the best rates in the entire country on your certificate. That personal savings program is a lot like our daughter's backup water bottle.

As you're bustling through life especially during the holidays slow down a little bit, enjoy time with your loved ones and don't forget your water bottle.

Till Next Time,  
**Evan Clark**  
President and CEO

[eclark@docfcu.org](mailto:eclark@docfcu.org) | [202.808.3633](tel:202.808.3633) | [evanblog.com](http://evanblog.com)



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



limited time only — 11/14/2016 until 1/20/2017



An easy way you can get some **extra momentum** this season, with our...

*Holiday Loan Special* »  
\$500 min. & up to **\$4,000** as low as **8.99%** APR\* **24 month term**

You can save money on financing your holiday vacation, festivities or even shopping during holiday sales with our low-rate **Holiday Loan Special starting November 14**. Contact us or apply online, special **ends January 20, 2017**.

\*APR=Annual Percentage Rate. Holiday Loan Special begins **11/14/2016** & ends **1/20/2017**. Approval is based on the evaluation of applicant credit. Other restrictions apply.

# ATTENTION White House Members.

Exclusive savings offer...

Get the lowest rates ever seen on a White House FCU credit card. »



as low as **7.50%** fixed APR\*

- » NO Annual Fee
- » NO Cash Advance Fees
- » NO Balance Transfer Fees
- » EMV Chip Enabled for Extra Security

- » Choose a Classic, Gold or Platinum Visa Credit Card.
- » Our low-rate Platinum Visa offers limits up to \$30,000.
- » Get the convenience of authorized users – great for parents to give to their students going back to school.

\*APR=Annual Percentage Rate. Visa Platinum as low as 7.50% APR based on your credit worthiness. Existing DOCFCU credit cards are NOT eligible for balance transfer offers, only WHFCU credit cards or from other financial institutions.

Paint or Wallpaper?  
Marble or Granite?  
Wood or Tile?

## You make the tough decisions.

**Octavia will make Home Equity easy – 202.808.3624**

New Home?  
Fixer Upper?  
Refinance?

## You focus on what matters.

**Call Mike for your mortgage. 202.808.3628**

We're here for you with our always great-rate **vehicle loans & refinancing.** »

**Save money** monthly & over the life of your loan. Let's talk, contact us & see how much.



Refinance offer only for loans from other lenders.



**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**

