



Hi Everyone,

It's the holiday season and at our house that includes a letter to Santa. It's so special to see the holidays through the eyes of a seven year old. But wow, they sure grow up fast.

It's the holiday season alright and what does that mean? It means the end of another year. It means maybe time for a little reflection on what's happened over the past year. What's happened with you? Have you had a good year financially? Have you made some prudent savings and investing decisions? Have you got your debt under control? Or was it a tough year for you financially? Bad things happen to good people all the time. Either way I hope that you take some time over the holidays to reflect on what's been going on. If we can be of assistance please contact us. We love to hear your story and we want to help if we can.

Happy Holidays,

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

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



eclark@docfcu.org | 202.808.3633

Get our **BEST RATES,**  
on our **BEST LOANS.**

## What's your story this holiday season?

### >> new car?

**Purchase** new/used or **refinance** current **vehicles**, SUVs, trucks, boats, personal watercraft, RVs, motorcycles, etc. With our cool rates, pay less monthly and over the life of the loan.

### >> Shopping, vacation, school?

Our **Personal Loans** with affordable rates and up to 72 month terms are perfect for a **vacation, school tuition/** needs, **holidays** or even when life's unexpected happens.

### >> Consolidate credit cards?

**Free credit card balance transfers** to our **VISA** with low rates to save monthly and pay down debt faster.

### >> new house or kitchen remodel?

Mortgages, refinances, home equity loans and lines of credit — **we do it all** — check out our great rates and better terms, you could save big, now.

Tell us your story, we'll help you get there for less.

Restrictions apply. Approval is based on the evaluation of applicant credit. Vehicle Loan refinancing offer NOT VALID on existing DOCFCU vehicle loans, only loans from other lenders.

COMING SOON!!!  
NEW WEBSITE



DOCFCU.ORG

## YES, WE'RE GETTING AN ALL NEW LOOK!

Cleaner, fresher, easier to use — even with your mobile devices, like your smartphones. Plus enhancements will continue with more in-depth financial education to help DOCFCU members learn more about the world of personal finances.



## OUR VISA® GIFT CARD

It's like giving a gift of choice and it's the perfect gift for the **HOLIDAYS** or any occasion.

- Available in a variety of amounts\*
- Convenient — use where Visa is accepted
- More secure than carrying cash — can be replaced if lost or stolen\*

\*Fees and restrictions apply, contact us for complete details.

Limited time only...

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- > 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.



**LIVE WELL**  
BELOW YOUR MEANS

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

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