

Hi Everyone,

On our way home from vacation this summer we overnighted in Paris. We toured Paris for six hours. It was my first trip to Paris and I was very impressed. We saw some of the famous sites like Notre Dame and the Arc de Triomphe and the Eiffel Tower. We had yummy sandwiches and pastries for lunch in the lovely Luxembourg Gardens. Our tour guide and all the people we interacted with in Paris were warm and friendly. I will definitely visit Paris for a longer stay sometime in the near future.

The reason I mention our time in Paris is because like everyone else I'm following the developments in Europe with great concern. It's looking more and more like things could fall apart in Europe. If that happens, it will have negative consequences for our economy because the US does so much business with Europe.

What does all of this mean for all of us? It means that being careful with our personal finances has never been more important. Here at the credit union we've got a new twist on a long time product to assist you with your finances. We will now let you decide the maturity of your share certificates. You can choose any maturity from six months to 84 months. And if you are a gold member we'll give you an extra basis point for every month you extend the maturity of your certificate. For example, if you decide on a 27 month certificate you'll get the stated rate of a 24 month certificate of 1.63%. If you're a gold member you'll not only get the 25 basis point bump because you are a gold member but we'll give you an additional three basis points, a basis point for each month over 24 months. That means your rate would be 1.91% for a 27 month certificate if you are a gold member. Not a gold member? Call us and we'll explain ways you can become a gold member. There are lots of other great benefits from being gold.

The times are difficult and it looks like they could get even worse before they get better. Be careful with your finances. Pay down your debt. Save in the tax advantaged savings program at work. And above all else live below your means. It's more important now than it ever has been.

Till Next Time,

Evan Clark, President and CEO



LIVE WELL
BELOW YOUR MEANS



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Refinance your auto loan from another financial institution with us and we'll lower your monthly payment. You'll save money monthly and over the life of the loan - and you'll get \$100 cash.

**\$100
CASH
WHEN YOU
REFI WITH US**

MOBILE BANKING

Ready to go, whenever and wherever you are. With our FREE Mobile Banking Application, you can check your account balance while standing in line for coffee or make balance transfers from your seat on the Metro. Simply login in to docfcu.org on your smart phone and you'll be automatically directed to our Mobile Banking sign in page. With FREE Mobile Banking from DOCFCU, you'll be able to:

- view your account info
- find branches and ATMs
- review current rates
- contact us

HIGHER YIELDS & LOWER RATES WHEN YOU BANK WITH US

Relationship Rewards awards points for the services and balances you have with us. Points add up to free benefits like higher yields on certificates and lower rates on loans. Points are awarded for various deposit and loan products, as well as using DOCFCU services such as:

- Visa® Check Card
- Online Banking
- Bill Pay
- Audio Teller
- Auto Loan Transfer
- Direct Deposit
- E-statements and more...

VARIABLE TERM CERTIFICATE

- Pick your term between 6 and 84 months
- Gold Members receive a bonus Dividend

Contact us for details and park that money where it can do you some good!

MORTGAGE REFINANCE APPRAISAL AND TITLE FEES UP TO \$1,000 ON THE HOUSE

You already know that when you finance anything through DOCFCU, you get lower rates and better terms, but we also offer to pay up to \$1,000 of appraisal and title fees on all mortgages and refinances – except for refinances of mortgages already held by DOCFCU, of course.

CLOSING DATES

We will be closed
Veteran's Day,
Thanksgiving
and the Friday after
Thanksgiving



**LIVE WELL
BELOW YOUR MEANS**

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