



Hi Everyone,

Once in awhile little surprises come into our lives that brighten our day. These three pictures did that for me. These are pictures of me when I was 18 months old. My Mom gave them to me and I didn't even know they existed. I can't begin to explain to you the wonderful emotions seeing these pictures brought to me.

Unfortunately this is a world filled with too many little surprises and lots of those surprises aren't as nice as the pictures of me when I was very young. If you've been following the developments in Europe it was a surprise when the various governments reached a deal on Greece the other day but when you dig into the details you can see there are lots of unknowns. I believe we are years from knowing how all the problems in Europe, and for that matter, here in the United States play out.

What about you? Have you had any surprises in your life of late? Hopefully they have been good ones. And hopefully for those surprises that aren't so great you've been prepared as you possibly can be. Financial surprises are one of the areas of life where planning can make a big difference. Here at the credit union we can assist you with that planning in a variety of ways. We have share certificates at rates that can't be beat and now you can name your term to make your planning more precise. Planning for a new home? We can help along those lines too. Mortgage rates are excellent right now and we'll pay the first \$1,000 of your appraisal and title search.

As I look at these three pictures I can't help but smile at all that has transpired over the years since they were taken. Hopefully the surprises in your life will give you the same reaction.

Till Next Time,

Evan Clark, President and CEO

LIVE WELL
BELOW YOUR MEANS



eclark@docfcu.org | 202.482.1082 | evanblog.com





DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

**MORTGAGE
RATES AT
HISTORIC
LOWS.
REFI &
SAVE!**

TRANSFER BALANCES & SAVE, WITH
ZERO
BALANCE TRANSFER FEES

DOCFCU
VISA[®]

- > NO BALANCE TRANSFER FEES
- > NO CASH ADVANCE FEES
- > NO ANNUAL FEES
- > LOW, FIXED INTEREST RATES

*APR = Annual Percentage Rate. Certain restrictions may apply please contact us for details. Your actual rate may vary based on applicants past and present credit performance. Don't forget DOCFCU can refinance any vehicle loan you have financed by another financial institution and may save you money monthly on your payments, it's easy JUST ASK US.

let us refi your vehicle loan
from another bank

GET-\$**100**CASH
BACK

Refinance your vehicle loan with us and you'll lower monthly payment, saving you money monthly and over the life of the loan - not to mention, for a limited time we'll also give you \$100 CASH BACK! Also, if you're in the market for a new or used car, truck, or motorcycle, or even a boat, trailer or RV - we offer excellent rates and terms for just about anything you can drive or ride.

- > **RATES AS LOW AS 3.50% APR*** with up to 100% financing
- > **QUICK APPROVALS** (usually within 24 hours)
- > **CAR BUYING SERVICE** to assist you in locating the perfect vehicle and then negotiating the best deal

*APR = Annual Percentage Rate. Certain restrictions may apply please contact us for details. Your actual rate may vary based on applicants past and present credit performance. Don't forget DOCFCU can refinance any vehicle loan you have financed by another financial institution and may save you money monthly on your payments, it's easy JUST ASK US.

**VARIABLE
TERM
CERTIFICATE**

Pick your term between
6 and 84 months

Gold Members receive
a bonus Dividend

Apply online at docfcu.org or
stop by any branch to get the
process started.

Call DOCFCU Member Services
at **202.482.4134** or toll free at
888.626.9845 to speak with a
loan specialist.

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 market 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're closed
Monday, December
26th and Monday,
January 2nd.



LIVE WELL
BELOW YOUR MEANS

202.482.4134
888.626.9845

facebook.com/DOCFCU
twitter.com/DOCFCU



Mailing Address P.O. Box 14720, Washington, DC 20044-4720
Branch Locations Herbert C. Hoover Building, Room B-841A, Washington, DC 20230
1325 East West Highway, Metro II Building, Room 9174, Silver Spring, MD 20910

