



Hi Everyone,

Every year when I go fishing to Alaska one of the highlights is fishing at the Neck. It's a challenging place to fish. We try to get there early in the morning and oftentimes there are others fishing there, namely black bears. They fish on one bank and we fish on the other and we all get what we want...salmon.

The volatility in the stock market since last fall had me thinking about the bears at the Neck. The bears there don't ever bother us. Wouldn't it be nice if the bears of the market were so kind to your investments? The reason I'm even mentioning this is because I want to compare the stock market with one more thing. Certificates of deposit at your credit union. You can be assured of very competitive rates at the credit union. The rates aren't as good as the dividends that you can get on some stocks but there's one more thing you need to know about credit union certificates. The principal is guaranteed to \$500,000. As you've probably discovered, in the stock market there are no such guarantees on the principal.

Take a good hard look at your stock portfolio. How has the performance been since last fall? If you feel like a salmon in a bear's mouth maybe it's time to come home to the credit union.

Till Next Time,

Evan Clark
President and CEO



LIVE WELL
BELOW YOUR MEANS



New House/Fixer Upper?
 Refinance?
 Down payment?
 Monthly payments?
 Bedrooms/bathrooms?
 Schools?
 City or Suburbs?

**You focus on
 what matters.
 We'll take care of the mortgage.**

Stop by, call us or visit
DOCFCU.org to learn more.



April 11-15 only!

**1040 Loan
 Special**

10.40% APR*
 \$10,400 maximum loan amount
 1040 day term (up to 34 months)
 limited time - April 11-15 only

*APR = Annual Percentage Rate. Limited time, 10.40% APR loan special is available April 11-15, 2016 only.

April 18 only!

**one
 day only**
 Auto Loan Special

0.99%^{APR*} **less than one percent!** up to 36 month term
 48-60 month term **1.25%**^{APR*}

**new & used vehicles 2013 and newer
 online applications only - click here**
 also available: refinance from other lenders

*APR = Annual Percentage Rate. Special Rates available for Monday, April 18, 2016 ONLY and members must apply using the online loan application at DOCFCU.org. DOCFCU vehicle loans are not eligible for refinancing, only loans from other financial institutions.

Are the
**bears of the
 stock market
 chewing**
 on your retirement
 account?

come home



**Get great rates
 on certificates!**
 And we never eat away
 your principal.

- » Great yields with terms from six months up to 84 months
- » Open with \$25,000 or more & earn an additional **0.10%** APY*
- » Reward Members can earn bonus dividends up to **0.25%** APY*
- » Easily open online and with as little as **\$500**, start earning big today

*APY = Annual Percentage Yield

All new DOCFCU.org — Check it out today — it's easy to use and has lots of financial tools, tips and resources for you.



**LIVE WELL
 BELOW YOUR MEANS**

202.808.3600
 Outside D.C.: 888.626.9845



Mobile Banking w/**Mobile CHECK Deposit** is
 HERE — download your iPhone®, Android™,
 iPad® or Kindle Fire™ app and get started!



Mailing Address P.O. Box 14720, Washington, DC 20044-4720
Branch Locations Herbert C. Hoover Building, Room B0038-A, Washington, DC 20230
 1325 East West Highway, Metro II Building, Silver Spring, MD 20910
Supervisory Committee P.O. Box 841, Washington, DC 20044

