

Hi Everyone,

Back in early January there were two days here in Washington, D.C. when the high temperatures were in the 60's. I took advantage of the gorgeous days and went for a bike ride along the **Anacostia River**. What wonderful rides they were.

Those bicycle rides reminded me of an important, sometimes overlooked part of personal finance. Some of the most wonderful things we do are completely free like my bike ride. I can think of lots of other things we can do that are completely free. Here's just one. How about picking up the phone and talking to someone you care about and maybe haven't talked to recently. Completely free and maybe a conversation you'll remember. So often you hear from me about the other components of personal finance but don't forget that you don't have to spend lots and lots of money to find happiness. Sometimes it's just a matter of jumping on your bike or picking up the phone.

One more thing. If you do need some assistance on the personal finance side of your life, pick up the phone and call us or drop us a line . We're here for you and want to assist you in any way we can.

Till Next Time, Evan Clark, PRESIDENT AND CEO eclark@DOCFCU.org

**ENDS APRIL 30** 

# 1040 TAX LOAN SPECIAL

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\*\$700 earned based on an average monthly balance of \$20,000 at 3.5% APY (Annual Percentage Yield). **SUBJECT TO CHANGE WITHOUT NOTICE**, restrictions apply. DOCFCU membership required and is open to all U.S. citizens & residents aliens, it's easy membership nationwide.

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\*No closing cost on amortized Home Equity Products. HELOC minimum initial advance \$20,000. Borrow up to 90% of your home's value (minus your first mortgage balance) up to \$250,000 must be eligible for DOCFCU membership. Other restrictions may apply, contact us for details. NMLS #810389

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#### EMAIL: service@DOCFCU.org

**CALL:** 202-808-3600 or Outside D.C. 888-626-9845

MAIL: P.O. Box 14720, Washington, DC 20044-4720

**BRANCH:** Herbert C. Hoover Bldg, 1401 Constitution Ave, NW, B0038-A, Washington, DC 20230 Monday - Friday 8:30am - 3:30pm

#### **SUPERVISORY COMMITTEE:**

P.O. Box 841, Washington, DC 20044









