



Evan's Corner



Hi Everyone,

I'm trying something new at my house and it's turning out really yummy. I'm growing sprouts. It's super easy to do. You soak some seeds for twelve hours. Then you drain them and then rinse them every twelve hours. For three days you leave them in the dark. Then for two or three days you put them in the sun to get a little green to them. The result is nothing short of wonderful. I love the taste of sprouts. I put them in salads and any sandwich naturally gets a mountain of sprouts on it.

Growing sprouts is so much like personal finance.

Just like growing sprouts, savings can grow as well. But it can only grow if you are setting aside some money to grow. The best way to do that is to use your employer's retirement program. If you have one at work, I hope you're using it to the maximum extent possible. Then you should also be saving on the side as well. And you know what? That rinsing of the sprouts every 12 hours. That's a lot like getting rid of debt. You have to rinse that debt residue away to really make any progress towards growing your savings. Your money should be working for you, not you working to pay for money you've borrowed from someone else. One more thing. If you need some help with designing a savings program or with paying down debt please drop us a line. We're here to help you and we pride ourselves in always having competitive savings rates.

Like sprouts a good savings program can be wonderful. It just needs a little seeding from you to get it started.

Till Next Time,

Evan Clark, *Retired President and CEO & your DOCFCU Management Team*

2023 ANNUAL MEETING

September 6th

Look for details & updates at DOCFCU.org!

DOCFCU.org/evans-corner

LIVE WELL
BELOW YOUR MEANS

DOCFCU.org

AUG 7 – SEPT 29 ONLY!

Back-to-School Loan

borrow up to **\$2,500** as low as **9%** APR*

with an up to 12 month repayment term!

Get our limited time, low-rate personal loan special for school supplies and expenses or anything you may need to fund this school season and beyond!

 Hurry, get started – **APPLY!** Contact us or go online 24/7!

*APR = Annual Percentage Rate, as low as 9.0% Back To School/Personal Loan is 8/7-9/29/23 only. Rate based on your credit worthiness. Borrow \$500 - \$2,500 with 6 - 12 month terms. Other rates and terms available. Other restrictions apply, for details, contact us or go online. No other discounts apply.

IF YOU CAN DRIVE IT...

WE CAN HELP YOU BUY/REFINANCE* IT AT GREAT RATES & BETTER TERMS!

Don't pay too much, contact us and give us a chance to **save you money on your monthly payments** and the life of your new/used, financed, refinanced* **vehicle loan**.

- great rates and better terms, up to 96 months (*new*) & 72 months (*used*)
- easy, convenient online application and fast approvals
- **learn more, contact us or go online now** 

*DOCFCU existing vehicle loans not eligible for refinancing, only loans from other lenders. Restrictions apply, go online or contact us for details.

WHY PAY TOO MUCH MONTHLY?**LOWER YOUR PAYMENTS**WE'RE YOUR KEY TO **BIG SAVINGS ON NATIONWIDE...**

MORTGAGES & HOME EQUITY LOANS & LINES OF CREDIT

Buy, borrow or refinance with us and we'll help you save! We offer competitive low rates, flexible terms with a comprehensive range of mortgage and home equity products. Contact us and we'll help you find the best solutions to fit your needs and budget. Ask about equity no closing cost options*.

 email HELOCDepartment@DOCfcu.org for **EQUITY** optionsCall our **MORTGAGE** experts at **877-755-1607** today 

*No closing costs on a min initial adv of \$20,000. Borrow up to 90% of home's value (less 1st mort bal) up to \$350,000. Home Equity Restrictions apply, currently serving AZ, SC, ME, CO, MD, VA, DC, WV, DE, NC, PA, FL, CA, GA, OH. Mortgage offered nationwide, restrictions apply, contact us for complete details. NMLS #810389

MOBILE BANKING

w/**MOBILE Check DEPOSIT** is easy – **download**  your iPhone®, Android™ or iPad® **app** and get started!**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 20044DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION**DOCFCU.org** 

NMLS #810389

Federally insured
by the **NCUA**