

MARCH 2022

Evan's Corner



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Hi Everyone,

In early January Washington, DC got a lot of snow, about eight inches. For other parts of the country that might not seem like a lot but it was early for DC and it was very heavy wet snow. It brought down many trees and branches. This is a picture of my backyard as I got ready to shovel the walk.

As I shoveled this heavy early winter snow, I couldn't help but think how much it is like personal finance and for that matter, life. Once in awhile life can really dump on us. That's how life is. But there's a way to deal with the things life dumps on you. Just like you use a shovel to shovel out after a snowstorm you can use proper financial planning to shovel out of life's dilemmas when they happen. Do you have a savings program started? Are you paying down the debt you have? And how about that tax advantaged retirement program at work? Are you taking full advantage of it? If you aren't answering all of these questions in the affirmative, then it's time to get with the program.

Please **drop us a line** or call us anytime if you want a little assistance in digging out of whatever life happens to be dumping on you. We'd love to help you get that shoveling started.

Till Next Time,

Evan Clark, PRESIDENT AND CEO



E. eclark@DOCFCU.org | T. 202.808.3633

DOCFCU.org/evans-corner



LIVE WELL
BELOW YOUR MEANS

ENDS APRIL 30

1040 TAX LOAN SPECIAL

you can borrow up to

\$10,400

for any reason.

- ✓ as low as **10.40%*** Annual Percentage Rate
- ✓ repay in **1,040** days — up to 35 month terms

APPLY TODAY — CONTACT US or go online now ➔

*APR = Annual Percentage Rate. Personal Loan special as low as 10.40% APR is **3/7/22-4/30/22 ONLY**. Rate is based on your credit worthiness. Borrow as little as \$500 and up to \$10,400 with terms from 6-35 months. Other restrictions may apply. Contact us or apply online.

YOUR MONEY — SECURE.

Our **CDs** have some of the
highest
rates*
in the USA!

Start your savings program
with just \$500.

SAVE BIG now and beyond,
plus get your **BEST**
EARNINGS too!

contact us or go online
save & **GROW!** ➔

*Membership required. Early withdrawal penalty may be assessed for CDs. Other restrictions may apply.

WANT TO EARN
up to **\$402****
annually on your **CHECKING?**
you're in luck...
get our Performance Checking

Yes, GET PAID to bank — earning more than a 5 year certificate of deposit, plus keep access to your fund!

SWITCH TO PERFORMANCE CHECKING ➔
contact us or go online today!

\$402 earned based on an average monthly balance of \$20,000 at 2.01% APY (Annual Percentage Yield) **SUBJECT TO CHANGE WITHOUT NOTICE, restrictions apply.

NEW! LIVE NOW!

Stay up to date &
secure with your
FREE Credit
Score.

LOG in to your
Online Banking



We're your MORTGAGE resource, NATIONWIDE!

Buy or refinance your home with confidence at DOCFCU!
We're here for you with all your affordable mortgage products.

LEARN MORE — CONTACT US or go online now ➔

*Must be eligible for DOCFCU membership, other restrictions apply, contact us. NMLS #810389. Existing DOCFCU loans not eligible for refinance offers.

MOBILE BANKING

w/**MOBILE Check DEPOSIT**
is easy — download your iPhone®,
Android™, iPad® or Kindle Fire™
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 20044



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

DOCFCU.org

Federally insured
by the **NCUA**

