DECEMBER 2020

Evan's Corner



Hi Everyone,

2020 has been the year of the unexpected. Every year for the past few years my Mom has come to Washington and spent the winter with us. This year, because of the pandemic, we decided it wasn't such a good idea for her to be traveling. So, me and one of my brothers are taking turns spending time with Mom in Montana. I'm in Montana now and I'm writing from Mom's basement. I converted a piece of it into an office. I got here in late October and in keeping with the theme of the unexpected it snowed heavily the first weekend I was here, more snow in October than they've seen for decades here in Montana. But what did I expect from 2020?

FEDERAL CREDIT UNION

All of you have been faced with the unexpected this year as well. I'm sure 2021 will be equally filled with surprises for all of us. Please know that as the new year begins, we'll be here for you with great products like our Performance Checking. You can earn up to \$402 a year using it. And we've got a wide array of mortgage products if you decide that its time to refinance your current mortgage or move to a new home. Whatever needs you might have financially give us a call. We'll be happy to assist you.

As we close out this year, I want to send along holiday greetings to all of you. Perhaps the unexpected events of 2021 won't be quite as challenging as those of this year.

Till Next Time, Evan Clark PRESIDENT AND CEO

BELOW YOUR MEANS

DOCFCU.org/evans-corner





*APR=Annual Percentage Rate of 6.99% for 24 months, with min. loan amount \$500 up to \$4,000. Holiday Loan Special Rate ENDS 1/29/21. Applicant must be an existing DOCFCU member for 3+ months and approval based on evaluation of credit. No Relationship Rewards interest rate discounts apply. Existing DOCFCU loans/debts are NOT eligible for special rate. Other restrictions may apply, contact us for details.

You're just a TAP or **<u>CLICK</u>** away from managing your **FINANCES!**

ELECTRONIC SERVICES

That's right, no need to call or visit a branch, enjoy easier, more convenient banking, 24/7 anywhere/anytime, right from your phone, tablet or laptop.

- ✓Monitor all your activity Mobile Check Deposits ✓Online Bill Pay
- ✓ and more... download the APP or visit DOCFCU.org

Google pla





Our Performance CHECKING is everything you need in a checking account - and more! It PAYS YOU a **MONTHLY** dividend* rate higher than a five year CD and you have instant access to all of your funds!

No monthly maintenance fee or minimum balance ✓ Insured by the NCUA up to \$250,000 for all accounts

GIVE US A CALL or go online

App Store

annually*? It can, PERFORMANCE CHECKING!

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

HAPPY HOME FOR YOUR HOLIDAYS!

MORTGAGE LOANS, LOWER THAN EVER!

✓ Buying your first **HOME** ✓ Moving into your next **HOME**

Refinancing your existing HOME

WE'LL HELP YOU FIT YOUR NEEDS & YOUR BUDGET - CONTACT US or go online

MOBILE BANKing in a snAPP

w/MOBILE Check DEPOSIT is easy - download your iPhone®, Android[™], iPad[®] or Kindle Fire[™] app and get started!

```
App Store
```

Google⁻play

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: 1325 East West Highway, Metro II Bldg Silver Spring, MD 20910

SUPERVISORY COMMITTEE: P.O. Box 841, Washington, DC 20044



DOCFCU.ora



