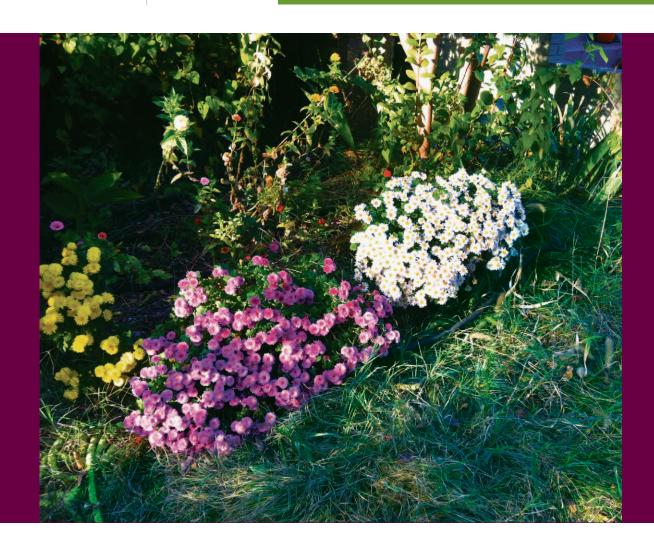


DEC 2013

EVAN'S CORNER



Hi Everyone,

Last winter when it got really cold my wife and I put heavy plastic over our mums to protect them from the cold. Because we covered them we had gorgeous mums brightening our yard this fall.

These beautiful flowers and this story reminded me of the government shutdown and the impact it had on some of our members. We did loan extensions for members and we gave them short term furlough loans. I was very happy that we could offer these services to our members but at the same time it left me wondering. Why do some people have absolutely no reserves to fall back on when something unexpected happens? I guess I just don't understand that mentality.

If what I've just written applies to you please reconsider the way you're doing things financially. Hopefully the government shutdown was a onetime occurrence. But there will always be things happening in our lives that have a negative impact on us financially. Make sure that when those events happen you are prepared for them. Save a little money. We actually raised some of our certificate rates

DOCFCU.org

recently and you can open one for as little as \$500. And once you've saved up some money please don't touch it. Make it seem as though it's not even your money. Because for current use it shouldn't be your money.

This winter if another cold spell hits we'll cover our mums again so we have a beautiful fall next year. If a cold spell hits you in life make sure you're covered as well.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**



ANNOUNCEMENT: OUR NEW SILVER SPRING BRANCH IS NOW OPEN!

Our NEW Street Level SILVER SPRING BRANCH

NOAA Building #2

1325 East West Highway • Silver Spring, MD 20910 Phone: 301.588.4722

Hours: Monday - Friday, 8:30 AM to 3:30 PM Branch office closes at 2:30 PM every 2nd Tuesday of the month

STILL AS LOW AS 2.00% APR*

Buy or refinance a new or used vehicle with us & we'll give you **\$100** LVC



*Offer does not apply to DOCFCU vehicle loans.

"I REFINANCED MY CAR LOAN I HAD WITH A BANK BY THE DEALERSHIP AND NOW I'M SAVING \$200 A MONTH IN PAYMENTS."

-MEMBER SINCE 2011

LIVE WELL **BELOW YOUR MEANS**

202.482.4134 888.626.9845



DEPARTMENT of COMMERCE FEDERAL CREDIT UNION



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



EVERY

Find the house of your dreams? Call us and we'll take care of the mortgage for you because we do everything mortgage. Our mortgage department's phone number is 202.482.1924.

Call our mortgage department directly at 202.482.1924 or toll free at 888.626.9845 to speak with one of our mortgage loan specialists. You can also apply online at **docfcu.org** or stop by any branch to see what we can do to service your needs. Remember, we may be able to refinance your existing mortgage at a better rate and term to fit your needs.

THE ADVANTAGES OF **INTERNET & ONLINE HOME BANKING**

- Convenience 24/7/365 Globally
 FREE, FAST, NO Lines & Secure
 Check your balances, transfer deposits,
- or Pay Bills whenever you want

Visit us today at **www.DOCFCU.org**



If you have any credit card balances on credit cards with other financial institutions, transfer those balances to a DOCFCU VISA and SAVE

on your monthly payments.

PRIMARY CHECKING **ELSEWHERE?**

If so, you should compare to our FREE Checking. Go to DOCFCU.org and click on the "Compare CHECKING" button at the top!

A NOTE ON SECURITY

While we have the best online security available, we still urge members to check your online banking accounts regularly. It's always smart to be aware of any suspicious or fraudulent activity.