



Hi Everyone,

This morning as I left the house this is the view I had and it reminded me to tell you about the meadow in our front yard. A few years back I told you I was in the process of putting in a meadow. Fast forward to the present and here it is. It took lots of work to get it to this beautiful stage, always guarding against and removing invasive plants. But now we get to enjoy the beautiful transitions in the meadow. Blooming sedges and grasses in the spring, blooming flowers in the summer and the beautiful browns of the fall and winter.

The meadow reminds me of so many topics. First, it's yet another example of the need for patience and hard work on a long term project. Personal finances are the same way. If you have a mountain of debt it's not going to be paid off overnight. It takes an extra payment here, an extra payment there to get all the way out of debt. And yes there will be setbacks but that overall goal has to always be top of mind.

Here at the credit union we are in the process of several transitions I need to tell you about. First, we are changing the way you sign on to home banking. The security of your data is always our number one concern and continued strengthening of that security is why we are making this change. Secondly, we have changed the way we do mortgage processing and made it much more convenient. If you are in the market for a house or are considering refinancing your current mortgage please call us. Mortgage rates have never been lower and that means lower payments on your mortgage and big savings for you if you refinance. And finally, we are in the process of changing our phone system and will soon have new phone numbers. We'll keep you posted all of these exciting developments.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**



LIVE WELL BELOW YOUR MEANS

IT DOESN'T COST ANYTHING
TO CHECK OUT MORTGAGE
REFINANCING.

BUT YOU COULD BE SAVING BIG!

- Pay off your mortgage before you retire.
- 10 to 30-year fixed rate loans
- Close in 45 days or less.

IMPORTANT NOTICES

- > Your Log in to Internet Home Banking will change January 15, 2013. Look for instructions online and through our eLERTs
- > Remote Deposit is coming soon, watch for details. You'll be able to scan checks into your account via your mobile device!
- > New phone system will be coming soon. Watch for more information.

RAKE IN BIG SAVINGS

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.

STILL AS LOW AS 2.00%^{APR*}



**PRIMARY CHECKING
ELSEWHERE?**

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

CASH BACK*

*Offer does not apply to DOCFCU vehicle loans.

**Forget or want to
change your debit
card PIN number?**

It's easy to do now 24/7 simply call 866.985.CARD (2273) & follow the instructions. Make sure you call from the phone number listed on your account with DOCFCU.

DOCFCU.org

**LIVE WELL
BELOW YOUR MEANS**

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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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