DEPARTMENT *of* COMMERCE
FEDERAL CREDIT UNION

JULY 2015

EVAN'S CORNER

Hi Everyone,

Like millions of Americans our family hit the road for Memorial Day. One of the highlights of our trip was a night we spent at Santee State Park in South Carolina. We stayed in our tent in the campground. At the camp store we bought firewood and smores fixings. It was our daughter's first night in a tent and we wanted to make it memorable. It was perfect weather for camping and we slept under the stars. I had the fly for the tent in the front seat of the car just in case we needed it. We had a grand old time of it and I know we'll do lots more camping in the future.

When we first set up the tent we laid out the tent and the poles and had to figure out which clip went on which pole. It was color coded so it wasn't that hard. Don't you wish personal finance was so easy? Wouldn't it be great if whenever we had to make a tough financial decision all we had to do was put the gray clips on the gray pole and the yellow clips on the yellow pole? Unfortunately it's not that easy but we want to help you out. It's just a matter of telling us your story. Do you need to borrow a little money for vacation? Or maybe your needs are bigger and you need a house or a car. Whatever your needs please tell us your story and we'll be glad to do what we can to help you out.

A tent, pads and sleeping bags, a headlamp, a campfire, some smores and the fly just in case. All of the elements you need for a good camping experience. Let us help you put together the financial elements of your good experience whatever it may be. We can hardly wait to hear about it..

Till Next Time,

Evan Clark
PRESIDENT AND CEO

eclark@docfcu.org | 202.808.3633

DOCFCU.org

LIVE WELL
BELOW YOUR MEANS

GET OUR **COOLEST RATES,**
ON ALL OUR **HOTTEST LOANS!**

WHAT'S YOUR STORY THIS SUMMER?

NEW CAR? **Purchase** new/used or **refinance** current **vehicles**, SUVs, trucks, boats, personal watercraft, RVs, motorcycles, etc. With our cool rates, pay less monthly and over the life of the loan.

DREAM VACATION? Our **Personal Loans** with affordable rates and up to 72 month terms are perfect for a **vacation** or any reason - even if life's unexpected happens.

PAY DOWN DEBT? **Free credit card balance transfers** to our **VISA** with low rates to save monthly and pay down debt faster.

NEW HOUSE? Mortgages, refinances, home equity loans and lines of credit — **we do it all** — check out our great rates and better terms, you could save big, now.

We're here to get you there, contact us and speak with a specialist today. Or learn more online at **DOCFCU**.org

*Restrictions apply. Approval is based on the evaluation of applicant credit. Vehicle Loan refinancing offer NOT VALID on existing DOCFCU vehicle loans, only loans from other lenders.

COOPERA. LESS FEES. LESS HASSLE. LESS RISK. GET DETAILS ONLINE

PREPAID RELOADABLE VISA® CARD

Get convenience without the worry of overdraft fees, finance charges or late fees

Insured against loss or theft

Great for students or travel

VISA® GIFT CARD

The perfect gift for any occasion

Convenience — use almost anywhere Visa is accepted and it's more secure than carrying cash

HIGHER YIELDS & LOWER RATES WHEN YOU BANK WITH US

RELATIONSHIP REWARDS

awards points for the services and balances you have with us. **POINTS ADD UP TO FREE BENEFITS** like higher yields on certificates and lower rates on loans. Points are awarded for various deposit and loan products, as well as using DOCFCU services such as:

- *VISA® Check Card*
- *Online Banking w/e-Statements*
- *Bill Pay*
- *Audio Teller*
- *Auto Loan Transfer/Refi**
- *Direct Deposit*
- *and MORE…*

LEARN MORE ONLNE

PRIMARY CHECKING ELSEWHERE?

If you have a checking account elsewhere, compare it to ours, switch and save. CLICK HERE to "Compare CHECKING" now or use the button at the top of DOCFCU.org.

SECURE DOCFCU BANKING WHEREVER LIFE TAKES YOU

Smartphone **APPS** for your iPhone® & Android™ with **MOBILE CHECK DEPOSIT** & **MOBILE BILL PAY**

Tablet **APPS** for your iPad® & Kindle Fire™

Text Message Banking, Online Internet Banking, e-Statements & Audio Teller

GET DETAILS NOW

DOCFCU.org

LIVE WELL BELOW YOUR MEANS

202.808.3600
Outside D.C.: 888.626.9845

DEPARTMENT of COMMERCE FEDERAL CREDIT UNION

Mobile Banking w/**Mobile CHECK Deposit** is HERE — download your iPhone®, Android™, iPad® or Kindle Fire™ app and get started!

App Store Google play

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

Supervisory Committee P.O. Box 841, Washington, DC 20044

Federally insured by the NCUA

ESI EQUAL HOUSING LENDER