



Hi Everyone,

The other day our daughter made me a mask and I obligingly put it on for her. Then she used my iPhone to take this picture of me. With a little one in our lives there's always something interesting going on. When I put that mask on it reminded me of the whole meaning of masks. Masks are meant to hide something. So often in this life we use possessions to hide some very important questions. Two of the most important questions we often hide are financial questions. When I see someone with lots of goodies and toys I feel like asking them, so you've got all these goodies and toys and it's obvious you spent time and money acquiring them. I assume

you've also taken the time and money to plan for a secure retirement. I'm always looking for good retirement ideas. What are your plans for retirement? Second question, (much more direct and blunt), how much credit card debt do you have? I often wonder why we don't talk about these two very important questions more in our society. Why is it we can talk about virtually any topic under the sun with those we are closest to but we run and hide whenever it comes to talking about our finances? I just don't get it.

Okay, you knew it was coming. Now I need to ask you those same two important questions. What are your plans for retirement? If you don't have any maybe it's time to get with the program.

Saving a few nickels at the credit union would be a good place to start. Second question, how much credit card debt do you have? If your answer is more than zero then you have too much and again it's time to get with the program. And here at the credit union we'd love to help you with that problem so give us a call.

Masks can be lots of fun if they're the gift of a child to you. Just don't use possessions to mask the answers to important financial questions in your life.

Till Next Time,

**Evan Clark** **PRESIDENT AND CEO**

"I REFINANCED MY MORTGAGE AND NOW I'M SAVING **\$531 PER MONTH** ON MY PAYMENTS—IT'S LIKE I JUST GOT A RAISE!" —MEMBER SINCE 2011

What are you waiting for? Contact us today to find out how you could save big on your mortgage!

## ANNUAL MEETING APRIL 17<sup>TH</sup>

The DOCFCU Annual Meeting will be held Wednesday, April 17th, 2013. Look for details on our website or give us a call.



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### 2 BEST MEMBER VALUES

## 1 TAKE 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.

## 2 STILL AS LOW AS 2.00%<sup>APR\*</sup>

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.

## PRIMARY CHECKING ELSEWHERE?

If so, you should compare to our FREE Checking. Go to [DOCFCU.org](http://DOCFCU.org) and click on the "Compare CHECKING" button at the top!

## MOBILE BANKING IT'S HERE!

Pay bills, transfer funds, check balances and history, all from your smart phone.

## 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](http://DOCFCU.org)

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BELOW YOUR MEANS

202.482.4134  
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DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

Check out the cool postings on our Facebook page. We've got something really amazing brewing on that front: [facebook.com/DOCFCU](http://facebook.com/DOCFCU)

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