



LIVE WELL
BELOW YOUR MEANS

Hi Everyone,

In the middle of March a big snow storm was forecast for Washington. The day it was supposed to hit the temperature was around 40 degrees right before dawn and the rain was pouring down. I was wondering if the forecast could possibly be right. Then the temperature dropped and the snow came with a vengeance. We ended up with eight inches and lots of ice but it all melted quickly because the next day temperatures rose quickly.

The dramatic change in temperature and the resulting snow storm reminded me so much of how life can be. Sometimes life will be giving us a gentle rain that brings to mind our spring garden. And then all of the sudden things will turn and we've forgotten the garden because we're shoveling snow. I think you understand the allusion I am making. Bad things happen to good people all the time. And most of the time it seems like the bad times happen at the worst possible moment. Have you had bad times happen to you recently? Maybe too much debt or a car that's not working quite right? Give us a call here at the credit union and tell us about it. We may be able to help you shovel through your financial problems. Please tell us your story.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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When LIFE HAPPENS, it doesn't ask...

CAN YOU AFFORD IT?

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A **PERSONAL LOAN** can get you the money you need with:

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- Terms up to 72 months
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a new/used vehicle, or...

a loan from another lender, and...

DOCFCU vehicle loans are not eligible for refinancing, only loans from other financial institutions.



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With flexible terms, no closing cost options* and a fast processing time,
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*For NO CLOSING COSTS option, member must reimburse DOCFCU for all processing & closing costs if the HELOC is closed within 36 months of closing. Costs include credit report, appraisal, title charges & taxes. Members paying their closing costs may terminate their line at any time. ONLY primary residences in DC, MD or VA eligible. Remember, we do EVERYTHING MORTGAGE.



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