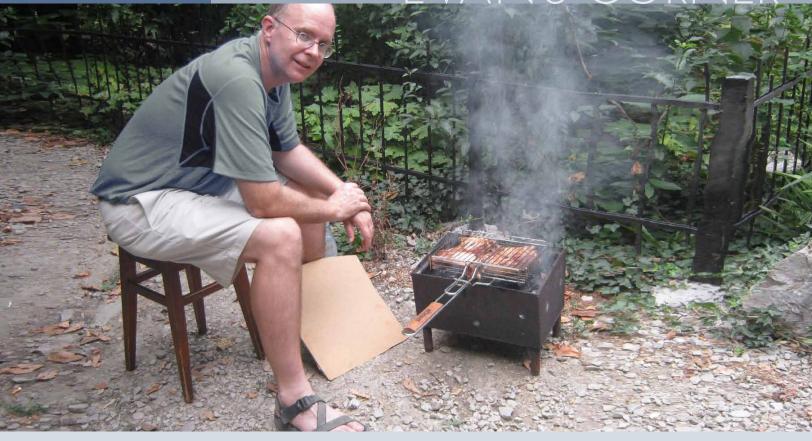
OCTOBER 2011

FVAN'S CORNER



Hi Everyone,

My family and I just got back from a trip to the Crimea. We stayed in Yalta and although we had lots of great fun with my wife's family and touring and seeing the sights of this beautiful part of the world the highlight for me was shashlik. Shashlik is Russian barbeque. The landlord of the flat we rented had a shashlik grill so I decided to give it a go. We went to the open air meat market and bought pork and spices and marinated the meat in mineral water and the spices. Then I lit charcoal and soon had the meat on the grill cooking. I can proudly say that I was responsible for two of the very best meals we had on the trip.

As the shashlik was cooking I couldn't help but think of a topic I've discussed before with you and I think it's worth discussing again, cooking your own food versus going out for food. We rented a flat with a kitchen so that we could do our own cooking. My wife's family made delightful Russian food and I cooked shashlik. My wife and I had a ball going to the open air fruit and vegetable market and by the end of our trip we knew many of the vendors quite well. And in the process we saved a bundle of cash over if we had gone out for our meals.

Now let me ask you a question. How often do you go out to eat? I'm asking this question because doing your own cooking is such a better option for a least two reasons.

First, it will save you lots of money. And I'm even talking about lunch. I'm still eating borscht every day for lunch at work. The pot of borscht my wife cooks for me costs a fraction of what buying lunch every day would cost. I've heard some members tell me that they make two meals out of the lunch or dinner they buy out. Two meals? The cost of that meal out would probably buy a week's worth of groceries if you cooked your own food. There's one more big plus to cooking versus going out. You know what's in the food you cook and you can cut back the salt and sugar, two things I know I'm addicted to.

The world is in economic turmoil and it looks like it will stay that way for an extended period of time. The jobs report out this morning was weaker than the already low expectations. The Fed announced after their last meeting that they will not raise rates through the middle of 2013. When the Fed makes such a statement it means they are worried about the economy and they are a lot smarter on these things than I am. All the more reason to cook it yourself.

Till Next Time,

Evan Clark, President and CEO







SAVE BIG REFI WITH DOCFCU

П

REFINANCE YOUR AUTO WITH US \$100

Refinance your auto loan from another financial institution with us and we'll lower your monthly payment. You'll save money monthly and over the life of the loan - and you'll get \$100 cash.

2

MORTGAGE REFINANCE APPRAISAL AND TITLE \$1,000 ON THE HOUSE

You already know that when you finance anything through DOCFCU, you get lower rates and better terms, but we also offer to pay up to \$1,000 of appraisal and title fees on all mortgages and refinances – except for refinances of mortgages already held by DOCFCU, of course.

DORMANT ACCOUNTS

If you received a letter from us notifying you that one or more of your accounts is in dormant status, please call us or email us to re-activate your account(s).

CHANGES IN TERMS

Relationship Rewards, Funds Availability Schedule, and Fee Schedule Changes as seen in the Account Changes in Terms letter are effective October 1, 2011.





202.482.4134 888.626.9845





