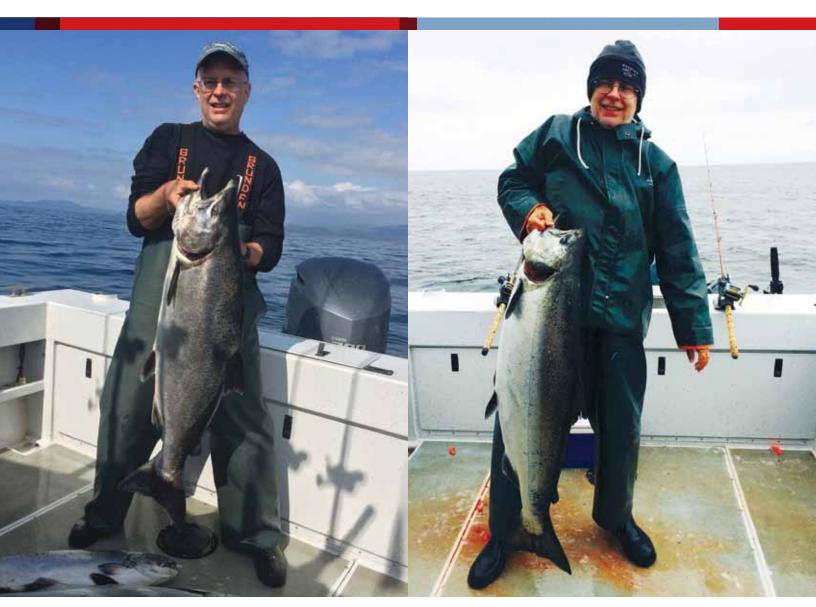
SEPTEMBER 2015

EVAN'S CORNER



Hi Everyone,

I just got back from my fishing trip to Alaska. It was a special trip this year because one day I hooked a 42 pound king salmon, the fish of a lifetime. The next day I caught a 47 pounder. How incredible is that? One of the most important concepts I've learned from my years of fishing is loading up. When you get a fish on the line the natural tendency is to yank the pole. All that does is lose the fish most of the time. Instead you have to crank before you yank. Crank the reel until you can't reel anymore. That's called loading up the fish and that's when you yank the rod because then you will set the hooks and bring the fish in.

As I thought about loading up I couldn't help but wonder about personal finances. What are you loading up on? Is it credit card debt? That's a lot like yanking the rod before you set the hooks. You have the thrill of getting bit but you never land a fish. You may get the thrill of whatever you bought on credit but over time all that will really be left is the debt you have to continually pay down. Or are you loading up with savings and investing because you understand that with patience that will bring you your big fish, whatever that may be for you?

We want to hear about what you're loading up on. Tell us about the credit card debt you accumulated. We may be able to help you pay it down more quickly. If you want to start a savings program tell us about it. We have very competitive certificate rates to help you reach the goals of your savings program. We want to help you catch your fish of a lifetime.

Till Next Time,

Evan Clark
PRESIDENT AND CEO





GET OUR **Great rates.** ON ALL OUR **BEST LOANS!**

WHAT'S YOURSTORY FOR SEPTEMBER?



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.

VACATION, SCHOOL?

Our **Personal Loans** with affordable rates and up to 72 month terms are perfect for a vacation, school tuition/needs, upcoming holidays or any reason - even when life's unexpected happens.

CONSOLIDATE CREDIT CARD DEBT?

Free credit card balance transfers to our VISA with low rates to save monthly, consolidate debt and pay it down 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, contact us today.

We're here to get you there, contact us and speak with a specialist today. Or learn more about our, great rates and loans 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.

PREPAID, **RELOADABLE**



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

Insured against loss/theft AND a 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 6

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
- Bill Pay & E-statements
- Auto Loan Refi from elsewhere
- and MORE...
- Online Banking
- Audio Teller
- Direct Deposit

MOBILE BANKING &

COMPARE OUR CHECKING

Have a primary checking account elsewhere? Why? Compare it to ours, switch and save. Click here to

"Compare CHECKING"

at DOCFCU.org now

Download your free our website for Mobile



iPhone®, iPad, Android™ or KindleFire™ apps! Visit Check Deposit tips.





202.808.3600

Outside D.C.: 888.626.9845



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





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

