

39



Hi Everyone,

My niece got accepted into the honors journalism program at the University of Texas and will be attending in the fall. My whole family is very proud of her but I'm not surprised that she got accepted. She's a truly remarkable writer. She recently sent this t-shirt to her cousin, (my daughter), to celebrate. My daughter is growing up fast. She now has a head full of curls and a head full of her own opinions. She doesn't understand how to say "don't," so when she doesn't want something she'll say, "I want to sit down, no, no, no." "I want a nap, no, no, no." "I want a bath, no, no, no."

Unfortunately for our country and for a lot of people, they don't understand how to say "don't." A lot of folks don't even know how to say "no, no, no." What is the result? Our economy is very weak right now. And from what I read and the people I talk to who are a lot smarter than me, there's a good chance that the economy will go into a double dip recession. What's the solution? Well, here in Washington the overspending of the past decades has had broad bipartisan support. I'm afraid that the pain that will come with paying back the overspending must have broad bipartisan suffering. Taxes will have to be raised and spending will have to be cut and guess what? It can do nothing but cut into the lifestyle that we've all enjoyed through the spend too much era.

What does all of this mean for you? I think you already know my answer. Now is the time to cut back your spending if you haven't been forced to already. Now is the time to start saving more even though the savings rates are really lousy. And if you really think you want something, learn the language of my daughter. "I want to buy something, no, no, no."

Till Next Time,

Evan Clark, President and CEO



DRIVE WELL. BELOW YOUR MEANS.
AND TAKE ADVANTAGE OF A GREAT 4.50% APR*
ON USED VEHICLES TOO!

Looking for a great value from your next vehicle?

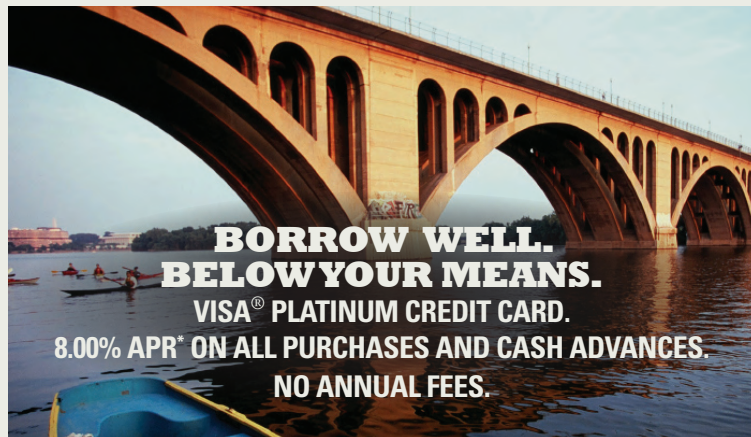
Consider the benefits of a used vehicle:

- Less expensive to buy
- Cheaper to insure
- They don't depreciate 20% when you drive them off the lot

Plus, with dealer certification programs you can be sure you "new" car or truck is super reliable. Let us help you get behind the wheel with:

- A low 4.50% APR* loan
- Up to 100% financing
- Fast approvals

*APR = Annual Percentage Rate.
Rate subject to change without notice.



**BORROW WELL.
BELOW YOUR MEANS.**

VISA® PLATINUM CREDIT CARD.

**8.00% APR* ON ALL PURCHASES AND CASH ADVANCES.
NO ANNUAL FEES.**

A better rate on a better credit card.

Compare your current card with ours:

- 8.00% APR* on our VISA® Platinum card
- Same low rate for purchases AND cash advances
- No annual fees
- No balance transfer fees

Is your card still looking good? If not, it's time for a change.

*APR = Annual Percentage Rate. Rate subject to change without notice.

**Applying For Any
of These Terrific Loan Products is Easy.
Online at DOCFCU.org
or call us: 202.482.4134
or 888.626.9845**



LIVE WELL. BELOW YOUR MEANS.

**TAKE ADVANTAGE OF A LOW RATE
HOME EQUITY LINE OF CREDIT.
NO CLOSING COSTS. PRIME + 0%.**

Tear down debts and build your future.

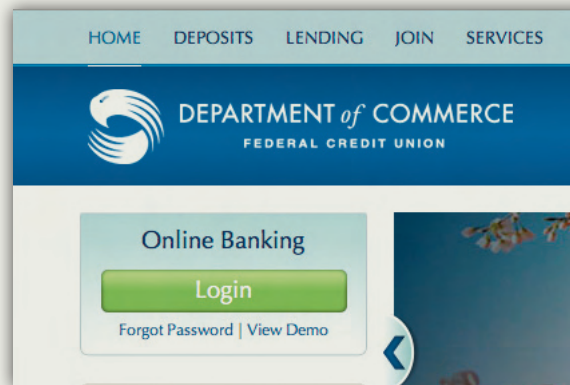
With a Home Equity Line of Credit from DOCFCU, you can get an incredible rate of Prime + 0% (currently 3.25% APR*) with no closing costs on an initial withdrawal of \$10,000 or more. Use that money to consolidate your high-interest credit card and/or other loans, or to make energy-saving home improvements that'll save you even more in the long run.

*APR = Annual Percentage Rate. The maximum rate is 18.0% APR. Homeowner's insurance is required. Closing costs generally range between \$400 and \$1200. Wall Street Journal Prime Rate as published on the last day of the month. Rate subject to change without notice.

THE NEW DOCFCU.ORG

As technology marches on, we're staying in stride with it. To keep up with the ever-changing needs of our members, we're in the process of redesigning our website—to give it a fresh new look while adding more of the information you've been looking for. We're also making that information easier to find through better navigation.

The new site should be ready to launch in early fall (you'll still get to it via docfcu.org). In the meantime, the current website will remain live, so you can continue to check out our products and rates, use our convenient online banking services and "Live Well. Below Your Means."



Mailing Address P.O. Box 14720, Washington, DC 20044-4720

Branch Locations Herbert C. Hoover Building, Room B-818, Washington, DC 20230
1325 East West Highway, Metro II Building, Room 9174, Silver Spring, MD 20910



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION