



Hi Everyone,

Last weekend my family and I went to the Outer Banks in North Carolina. The highlights of the trip for me were building sandcastles with my daughter and visiting Kill Devil Hills where the Wright brothers flew the first airplane. I truly enjoyed the experience of sharing sandcastles with my daughter. She had as much fun knocking them down as she did building them. The story of the Wright brothers is one I've always enjoyed and appreciated. On December 17th, 1903 Orville Wright flew the first plane for a mere 12 seconds and only for 120 feet. From those humble beginnings look where we've gone with flight.

Our trip to the Outer Banks reminded me so much of the economic times we are in and the effect it has had on all of us. Along those lines I have some questions for you. Are these economic times like my daughter and sandcastles? Are you being knocked down by your economic circumstances? The Wright brothers needed the headwinds of the Outer Banks to give their airplane lift. Are you like them? Have these economic times lifted your awareness of your personal financial situation? Have these economic times forced you to make the adjustments needed to live below your means?

No matter how you answered these questions the credit union can probably help you out. If you're in the sandcastle crowd give us a call. Let us help you assess your financial situation. We have credit cards that have no hidden fees, free balance transfers and rates that start as low as 8%. If you've been stung by the high rates and crazy fees of other credit cards then our credit card might be just what you need to start building a financial program that's more substantial than just sand.

And if you're like the Wright brothers keep up the good work and keep saving. Put away money in your tax-advantaged savings plan at work if you have one. Open an IRA account here at the credit union if you qualify. And always remember that saving even in this lousy rate environment is better than the alternative.

Sandcastles and the Wright brothers, a fun way to spend a weekend. And a good reminder of how we should be spending and saving.

Till Next Time,

Evan Clark, President and CEO

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IT'S TIME FOR A BETTER VISA®

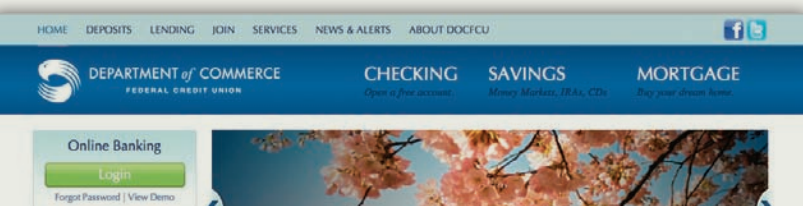
If you're making monthly credit card payments, but just never seem to make progress paying down the balances, it's time to switch to something better. Like a DOCFCU Visa® Credit Card. You'll enjoy:

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

For even greater convenience, you can apply online at www.DOCFCU.org (our Visa® cards are listed under the "Lending" tab).

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

YOU'RE GOING TO LIKE WHAT YOU SEE.

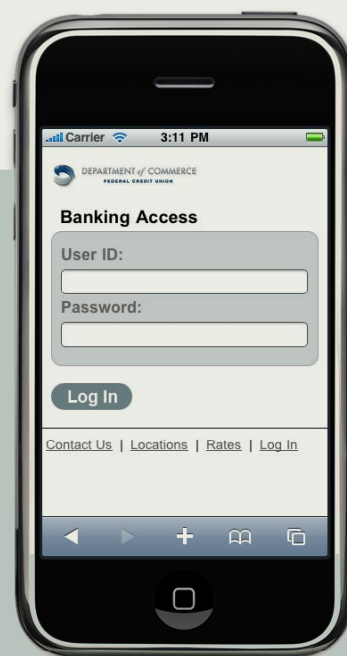


You've been hearing from us that our new and improved website will be up and running soon. And now it's time to make good on that promise. The new site will be ready for its reveal in early September. We invite you to take a look and check out the fresh new look, the ease of navigation and the additional information we've added to improve your online experience with us. The new site is still available at www.DOCFCU.org, so stop in and "Live Well. Below Your Means."

GIVE US A CALL, WHENEVER YOU LIKE.

Do questions about your finances sometimes keep you awake at night? Put your concerns to rest with our new 24/7 call center. Call us whenever you like—early mornings, late at night, even on the weekends—and you'll always reach a live person who can answer your questions and put your mind at ease. So stop losing sleep—call us at 202-482-4134 (or toll-free at 888-626-9845) and we'll be there for you.

202-482-4134
888-626-9845



NO MATTER WHERE YOU GO, THERE WE ARE.

That is, if you've used our mobile banking app by visiting www.DOCFCU.org with your smart phone or PDA. Even on the go, you're be able to:

- **View** your account info
- **Contact** us
- **Find** DOCFCU locations
- **Review** our current rates

Best of all, it's free. So check it out today and put convenience in the palm of your hand.

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