



Hi Everyone,

Summer is one of my favorite times of the year because our garden is so productive. This year we've had an outstanding crop of tomatoes and cucumbers. One tomato I recently picked weighed a pound and a half. My wife and I have made batches of tomato sauce, pickles and relish. One evening my wife and I were working in the garden. She went inside because the mosquitoes like her more than me. After I finished working in the garden, I just stood there with the plants and enjoyed the quiet and the happiness from producing this bountiful harvest. My garden is a source of great joy that I couldn't buy with all the money in the world.

Normally about now I'd be asking you a question. Something like: Why are you constantly out buying the newest, biggest, brightest, fastest thing to find your joy when you know that shortly it will be the oldest, smallest, dullest, slowest thing?

But these are not normal times. I've read quite a bit about the issues surrounding sub-prime mortgages. I'm very concerned on several fronts. But before I express my concerns, let me assure you that your credit union has never offered sub-prime mortgages and never will. Call us if you're in the market for a mortgage.

My concerns revolve around the potential problems for the economy that sub-prime mortgages may have and the impact that could have on you. The potential is certainly there to substantially weaken our economy over the next 12 to 18 months. In my opinion, living below your means has never been more important. If you're planning a major purchase, consider postponing it for awhile. Start putting aside a little of your paycheck every pay period to have an emergency fund just in case the worst does happen.

These are things you should be doing anyway, but in my mind they are absolute imperatives because, as I said, these are not normal times.

Til Next Time,

Evan Clark, President and CEO

Financial Freedom

Financial Freedom means saving today for tomorrow. That is our goal for you here at DOCFCU. We want you to enjoy life and have peace of mind. Now is a good time to start planning for the future by SAVING. The future could be saving for a vacation, a down payment on a home or your retirement. We have great savings products that offer high paying yields to help you save for those things and more.

We offer a money market account that pays a high interest rate on balances of \$2,500 and an even higher rate on balances of \$20,000.

Check out our share certificate rates that you can open for as little as \$500 with terms from 6 months to 60 months.

For your long-term goals, we offer Traditional and Roth IRAs. Our investment options are IRA money markets and IRA Share Certificates that pay an even higher yield for terms of 12 months to 60 months.

Don't think about it, just do it today. Simply call us at (202) 482-4134 for more information and to start you on your way to Financial Freedom.

Earn More Money With a DOCFCU Money Market Account.

3.60% APY*

for balances from \$2,500 to \$19,999

4.10% APY*

for balances greater than \$20,000

Unlimited deposits

Up to 6 withdrawals per month (3 by paper check)

Insured up to \$350,000

Choose a Certificate And Earn Even More.

5.39% APY*

24-Month Term

5.29% APY*

12-Month Term

Open a Share Certificate with as little as \$500

Terms from 6 months to 60 months

Insured up to \$350,000

*APY=Annual Percentage Yield. Rates as of 06.13.07. Rates subject to change. Based on comparison to the areas largest banks. Example shown for \$2500 MMA. Example shown for \$1000 1 year Share Certificate.

HOME SWEET HOME

Is this how you feel about your home? Maybe not—if you have an adjustable rate mortgage. Your mortgage payment could be going up to an amount that you are not able to afford. Come talk to us about getting a fixed rate mortgage now while rates are low, even if your adjustable rate change is a few years away. We could refinance your mortgage, provide a second mortgage or a home equity loan.

Whatever your situation; call us at (202) 482-1924 to see if we can help. Or visit our online mortgage center at www.docfcu.org.



<http://docfcu.mortgagewebcenter.com/>

Need a Car?

Now is a great time for a car loan. We offer rates as low as 5.50% APR.* We also have great deals on new and used vehicles, and our easy online application process can provide you with a response within hours.

DOCFCU now offers Extended Terms up to 84 months for new cars and up to 72 months for used cars.

*Annual Percentage Rate subject to change. Rates quoted are "as low as" and may vary depending upon the individual applicant's creditworthiness. Certain restrictions apply.

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