

Hi Everyone,

This is a picture of my great-great-grandfather, Benjamin Clark. His father William and mother Frances were the first Clark's in my family to come to America. They came to America with six kids. Benjamin was one of the first born in southeast Ohio, where they eventually settled. Benjamin migrated to western Ohio where he had a farm. He was very tall for his times, six feet, two inches in his stocking feet. My great aunt told me in the corners of their corral they had these unusual plants with red fruits that no one ate because they thought they were poisonous. The red fruits were tomatoes. One of my hobbies is genealogy and the reason I like it is because of the stories. The stories of my ancestors and the stories of how I find out information about them.

I can't help but be reminded of all the stories we hear on a daily basis at the credit union about members' financial circumstances. Some members are very good savers and they want to know a way that's safe to invest their money and earn a little bit on it. Some members have been down on their luck because as we all know bad things happen to good people. We listen to all of the stories and give assistance where we can. All of this talk about stories leaves me wanting to know one more thing. What's your story?

In closing I need to share some sad news with you. Long time volunteer Al Gunter passed away recently. Al served the credit union for over 50 years in various capacities on the credit committee and the Board. Among his many rolls he was a past chairman of the Board. I will miss Al a lot. He was a dear friend and colleague. Please keep his wife and family in your thoughts and prayers.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**



**LIVE WELL**  
**BELOW YOUR MEANS**

**ATTENTION:** The DOCFCU **ANNUAL MEETING** is Wednesday, **APRIL 15<sup>th</sup>**. For details call or go online.

## GOODBYE CLUTTER. ➡

GO GREEN WITH  
ECO-FRIENDLY  
**e-Statements!**

That's right, eco-friendly,  
safe, fast, convenient, access  
anytime, 24/7/365 and  
easy to sign up for, click here  
and log into Online Banking  
at DOCFCU.org now.

## MORTGAGES & HOME EQUITY

- » **FIRST MORTGAGES** - our competitive fixed or adjustable rates and flexible terms can help save you monthly and over the life of your mortgage.
- » **MORTGAGE REFINANCING** - paying too much elsewhere — consider refinancing with us at rates and terms to fit your needs and to help you pay off your home faster and own it sooner.
- » **HOME EQUITY LOANS & LINES OF CREDIT** - we can help you choose which is best. A low, fixed-rate loan you pay over time or a line of credit you can tap into over and over, as your borrowing needs change.

DOCFCU mortgage loans are NOT eligible for refinancing, only loans from other lenders.

**CONTACT US OR GO ONLINE ➡ TO LEARN HOW YOU CAN SAVE CASH.**

**VEHICLE LOANS** — BUY/REFI, NEW/USED

# SAVE BIG!



GET GREAT, LOW RATES  
AND FLEXIBLE TERMS.

**CLICK TO APPLY NOW! ➡**

DOCFCU vehicle loans are not eligible for refinancing, only loans from other lenders. Restrictions may apply.

**PAY OFF YOUR  
CREDIT CARDS**

# FASTER!



Consolidate higher-rate credit cards with our VISA Credit Card. Our low rates mean lower monthly payments and give you the opportunity to pay off your credit card debt faster!

**NO BALANCE TRANSFER FEES, ➡**  
no annual fees and no cash advance fees - click to save now.

Existing DOCFCU Visa credit cards are not eligible for transfer offer. Restrictions apply.

COMPARE OUR  
**FREE  
CHECKING**

Have a primary checking  
account elsewhere? **Why?**  
Compare it to ours, switch  
and save. Click here ➡  
"Compare CHECKING"  
and switch now.

**PREPAID  
RELOADABLE ➡  
VISA® CARD**  
Less Fees, Hassle & Risk.

Get convenience without the  
worry of overdraft fees, finance  
charges or late fees  
Insured against loss or theft  
Great for students or travel  
Budgeting tool - reload to the  
exact amount you want to spend  
**Great as a "Gift Card" too.**



**SHARE SAVINGS  
CERTIFICATES**

- ✓ Great Yields with terms  
up to 84 months
- ✓ Open with \$25,000  
or more & earn an  
additional **0.10% APY\***
- ✓ Reward Members can  
earn bonus dividends up  
to **0.25% APY\*** more
- ✓ Lock in your rate —  
click to open online ➡

\*APY = Annual Percentage Yield

MOBILE BANKING &  
**MOBILECHECK  
DEPOSIT  
IS HERE. ➡**



Download your free  
iPhone®, iPad, Android™  
or Kindle Fire™ apps! Visit  
our website for Mobile  
Check Deposit tips.



Mobile Banking is HERE — download  
your iPhone®, Android™, iPad® or  
Kindle Fire™ app and get started!



**LIVE WELL  
BELOW YOUR MEANS**

202.808.3600  
888.626.9845



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

**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

Federally insured  
by the **NCUA**

