



Hi Everyone,

Last fall when we were visiting Mama in Belarus we took a quick daytrip to Minsk. We caught the overnight train to Minsk and the overnight train back to Pinsk. We were beat by the time we got back to Mama's house and after a big bowl of kasha we passed out. Our daughter was still up and about and Mama was taking care of her. Mama went outside for something and in the interim our daughter took it upon herself to latch the door. Mama was locked out and as loud as she shouted and beat on the door we didn't hear her because we were sound asleep. Eventually I woke up and when I opened the door Mama and I laughed and laughed at my daughter's ingenuity.

I was supposed to be in Belarus right now but the week before we were supposed to leave a bomb went off in a metro station in Minsk senselessly killing dozens and injuring hundreds. We decided it was a wise decision not to go to Belarus until the situation stabilizes. Still, I feel locked out from a place that I really enjoy visiting.

Now let me ask you a few questions. Are you locked out of the mortgage market? Did you know that the credit union does mortgage loans? Did you know that our rates on mortgages are the market rates and rates are near their all time lows? And did you know that our closing costs are much lower than the average bank or mortgage company? In fact, I'm going to sweeten the deal for you. If you mention to Traci our mortgage loan processor that you read this I'll pay your appraisal and title search too. So give Traci a call and tell her Evan sent you. She's at extension 21924. There's never been a better time to lock in a low rate on a fixed rate mortgage and I'll help you out by paying for your appraisal and your title search.

To all the savers out there don't worry, we haven't forgotten you. Recently we raised the rates on our certificates because we want to give you the best return we can on your savings. With rates as low as they are I know every little bit can help. If you're not in the habit of saving start that habit now because there's never a better time than right now.

Till Next Time,

Evan Clark, President and CEO





**YOU NEED A NEW MORTGAGE.
WE HAVE
142
MILLION
WAYS TO MAKE THAT HAPPEN.**



We have money to lend. In fact, we have \$142 million available to lend to our members...and we're looking for opportunities to help you live well, below your means. With all of the great housing deals around, that opportunity might be through a mortgage.

Whether you're looking to finance a new home or refinance your existing one, Department of Commerce Federal Credit Union is your solution. How so? For starters, we'll help you:

- take advantage of extremely competitive fixed rates that are under 5.00% or variable rates that are as low as 3.50%.
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- benefit from closing costs that are significantly less than other lenders charge.

For more information or to get the application process started, go to docfcu.mortgagewebcenter.com.

You need a mortgage. We have \$142 million to lend. Hmmm, sounds like we can help each other. Enjoy yet another way to live well, below your means.



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INCREDIBLE
LOAN RATE FOR
YOUR NEXT
NEW OR USED
VEHICLE.**

3.50%^{APR*}

If you're looking for a new or used car, truck or motorcycle, you're in luck. That's because your DOCFCU membership unlocks your access to a great rate. Plus, we offer that same low interest rate for new and used vehicle loans.

- Rates are currently as low as 3.50%.*
- You can reduce the interest rate further (up to .25%) with our Membership Rewards Program.
- Finance up to 100% of your purchase price or automobile value.

And, if you have an automobile loan from another financial institution, refinance with us and we'll give you a \$100 bonus.**

For more info, go to drivewell-docfcu.com today. Or contact us at 202-482-4134 or 888-626-9845. We're working hard to help you live well...and drive well.

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

**Offer effective April 1, 2011 and is subject to change without notice. Existing DOCFCU auto loans that are refinanced are not eligible for this offer. Other terms and conditions may apply. Visit DOCFCU.org for more information.

**Contacting any of
our employees is
easy. Here's all you
need to do.**

Go to DOCFCU.org and click on the word "Contact" in the upper right corner of the home page. Scroll through our staff directory to find the person you'd like to reach. Our employees are available by phone from 8:00 AM to 4:00 PM. After hours, you can use our 24/7 call center.

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