



**TELL
TRACI
EVAN
SENT YOU.**

Hi Everyone,

Recently we went to a birthday party for one of my daughter's friends. The highlight for the kids was the merry-go-round in the park we were in. My daughter was all smiles as she went round and round. I stood by my daughter, as did all the parents, to make sure nothing happened. And as I took pictures of her, my head was spinning as I looked through the shutter of the camera. The world we live in has sure become a merry-go-round.

Economic difficulties in Greece and throughout much of Europe. Difficult decisions having to be made here in the United States about the Federal budget. Continued high unemployment that is becoming more structural in its nature with each passing month. The overhang of unsold houses with more coming to market via foreclosure every day. It's all enough to make your head spin.

What about you? How are your circumstances? Are you on a financial merry-go-round that leaves your head spinning? Let me tell you something; you have it within you to get off that financial merry-go-round. As I always stress, these are the times to be much more financially conservative. Continue to increase your contributions to your tax advantaged retirement program at work if you have one. If you want to lower the costs on your checking account, consider moving it to the credit union. We don't have monthly service fees on ours like so many financial institutions. If you need a safe investment with a good return, consider savings certificates here at the credit union. Our rates right now are some of the best in the entire country.

If you have a car loan at another financial institution, bring your loan to the credit union and we'll pay you \$100. If you have a mortgage at another financial institution or you are in the market for a house, consider a mortgage with the credit union. Our closing costs are extremely low and mortgage rates are at historically low levels as well. And as a kicker we'll pay up to \$1,000 of your appraisal and title search fees. Just tell Traci Evan sent you.

I have some sad news to share with you. One of our employees Sara Burns-Jones passed away on June 22nd. Sara worked at the credit union for 22 years and was a genuinely wonderful person. She will be missed.

This sure is a head spinning world we're living in now. And where it stops nobody knows...

Till Next Time,

Evan Clark, President and CEO

GET A

BETTER MORTGAGE WITHOUT THE RUN-AROUND.



To learn more or to get the application process started, go to docfcu.mortgagewebcenter.com. Get off the merry-go-round with a responsible mortgage partner who wants to help you live well, below your means.

docfcu.mortgagewebcenter.com

Wow! Lower rates, a smoother process, less cost, and no running in circles... what's not to like? We'll even pay up to \$1,000 for your appraisal and title search.* It comes down to this: we have money to lend and we want your business.

Offering you a better mortgage is a powerful way we can help you live well, below your means. Check it out.

New mortgage for a new home? Refinancing your current home? Department of Commerce Federal Credit Union is your go-to resource. Here's what we can help you do:

- take advantage of extremely competitive fixed rates, or variable rates that are currently as low as 3.50%.**
- potentially lower your monthly payment if you refinance to a lower rate.
- benefit from closing costs that are some of the lowest around.

* DOCFCU will pay up to \$1,000 towards the appraisal and the title search only for non-DOCFCU existing mortgages.

**Rates effective as of May 10, 2011 and are subject to change without notice. Your rate will vary based on personal credit history, final loan amount and finance charges.

We'll pay up to \$1,000 for your appraisal and title search!

Call 202-482-1082, ext. 21924

AND

TELL TRACI EVAN SENT YOU

COULD YOU USE AN EXTRA \$100 IN GAS/SHOES/BILL/MAD MONEY?

Just bring us your vehicle loan from another financial institution.*

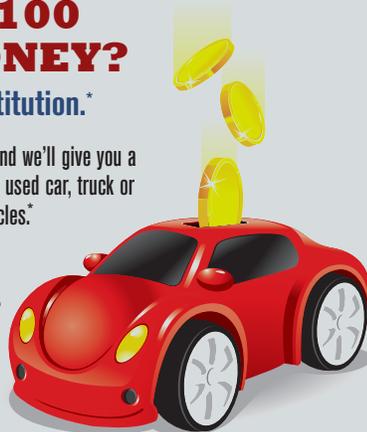
That's right. If you have a vehicle loan from another financial institution, refinance with us and we'll give you a \$100 bonus. Your DOCFCU membership gives you access to a low-rate loan for your new or used car, truck or motorcycle. And you heard right; we offer that same low interest rate for new and used vehicles.*

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

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.



Rates as low as

3.50% APR**

*\$100 Offer effective does not apply to existing DOCFCU vehicle loans that are refinanced. Offer is subject to change without notice. Other terms and conditions may apply. Visit DOCFCU.org for more information.

**APR = Annual Percentage Rate. Rates effective May 10, 2011 and are subject to change without notice. Your rate will vary based on your personal credit history.

Let's talk!

Reaching any one of us at the credit union could not be simpler. Just 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, our 24/7 call center is always available. And, of course, you can always contact us via our Email addresses.

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, Room 9174, Silver Spring, MD 20910



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

