



Hi Everyone,

Sometimes in our lives we get moments we will never forget. I had one of those moments last weekend. My daughter turned three and I got her a tricycle for her birthday. I put it together for her and she immediately jumped on. She was a little befuddled on how to ride it and said, "Papa, I don't know how." I told her to push her feet down and then showed her how. Slowly she's learning how to ride her trike. But those first few moments I spent with her, teaching her to push down with her feet, those are moments I will never forget.

I have to tell you something; my daughter is not the only one befuddled in our house. I'm befuddled by all of the gyrations that are going on in the world. I leave it to you to form your own opinions as to what's going on in the Middle East, but I wonder what impact it will have on our economy. Will the jump in oil and gas prices put a damper on our slowly recovering economy? When will those who have been buying our debt say, "enough"? And when will the politicians of all stripes here in Washington finally realize that they have to make tough, unpopular choices to get the government's fiscal house in order. Lots of questions and not many answers.

How about you? Are you feeling a little befuddled by the questions in your life? Remember last month I told you about a lifestyle change I went through? I'm now down over 30 pounds because of it. How about you? Have you started to change your lifestyle? How about your finances? Have you paid down debts? Are you saving more into your retirement plan at work? Don't worry if your answers to these questions aren't what you want them to be. Every journey, even on a tricycle, starts with one pedal stroke. Here at the credit union we want to assist you in taking that first ride to a better life by giving you a little push financially. Give us a call. We'll probably be able to help you out. And always, always, remember to take time to savor those moments that come around only so often, like the first ride of a little girl on a trike.

Till Next Time,

Evan Clark, President and CEO





Good, rich compost is created with the fruit bits and veggie scraps we toss onto it. But just like your financial plan, it shouldn't just sit there; it needs to be tended, firmly turned to get things cooking.

At DOCFCU, we can help members like you take what looks like a mess and turn it into a rich source of growth. We're always thinking about ways to help you save money, whether it's by raising garden-fresh tomatoes or arranging for a smart auto loan. Why? We believe that when you manage your money better, you can live better.

One way to use your money wisely is to take advantage of great rates. Our competitive auto loan rates will save you money, plus our new car buying service will help you find the wheels you want and negotiate the best deal for you. We can also pre-approve you in as little as 24 hours so you'll be shopping like you have cash in your pocket.

Our mission is simply this: to help you make the most of your money through smart spending, wise borrowing and consistent investing practices. In other words, to "Live Well. Below Your Means."

We can show you how to tend the rich soil of your financial plan and, at the same time, get you behind the wheel of a new car or truck. Apply online now at DriveWell.DOCFCU.org and the air could soon be filled with that new car smell.



[DriveWell.DOCFCU.org]

 Take out an auto loan or refinance your existing one, and we'll give you \$100**

If you have questions about any of this or want to learn more, please feel free to stop by the DOCFCU office convenient for you, or call us at 202-482-4134 (toll-free at 888-626-9845).

*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 applicable for this offer. Other terms and conditions may apply. Visit DOCFCU.org for more information.

REMEMBERING GARLEN TENNEY

It is with great sadness that we report the passing of Garlen Tenney. He will be sincerely missed by many, including all of us here at Department of Commerce Federal Credit Union.

For years, Garlen served this credit union voluntarily and tirelessly as a member of both our Board of Directors and Supervisory Committee. He was a staunch and loyal supporter of DOCFCU, and we will remember him for his kindness and generosity.

Our thoughts go out to Garlen's family and friends at this sad time.

CATCH US IF YOU CAN.

The DOCFCU Annual Meeting is coming up on April 13th at noon in Room 4830 at HCHB. We plan to bring you up to date on all that occurred in the past year, and more importantly, what's in store for 2011 and beyond. But most of all, we'd love to see you there. Please mark the date on your calendar and make plans to join us.

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

