

Hi Everyone,

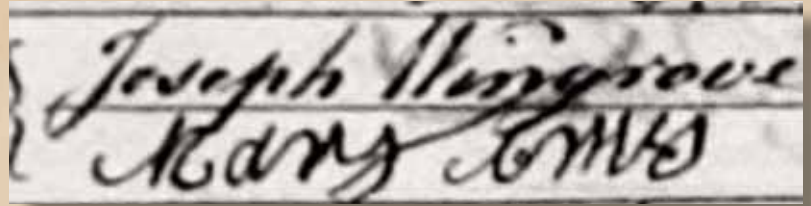
As you may know I do genealogy research as a hobby. Recently while tracing back ancestors in eighteenth century London I came upon four documents with signatures by Joseph Wingrove who may or may not be one of my ancestors. After looking closely at these four signatures I feel pretty confident that they are all by the same person and that indeed, he is one of my ancestors. His daughter, Frances Sarah, married William Clark and they came to America in the early 1800's. What I didn't tell you about one of these signatures is that it was produced 19 years after the other three. And yet, there is still some semblance of similarity there.

Let me tell you something about personal finances. They don't have to be like your signature. If you have been in the habit of living beyond your means you can change your ways. It's not easy but at the same time it's not impossible. You just have to do it step by step. Start a savings program. If your workplace has a tax advantaged savings plan please, by all means, participate in it to the fullest of your abilities. A great way to save is with certificates of deposit and here at the credit union the rates just can't be beat. It only takes \$500 to open up a certificate of deposit. And believe me, it won't take 19 years to make a difference in your life if you just start today. Also be on the lookout for our new high yield checking account. It's a great way to earn more on more of your money and will be available soon.

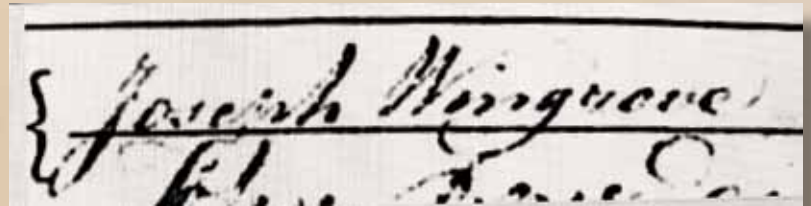
Till Next Time,

Evan Clark

PRESIDENT AND CEO



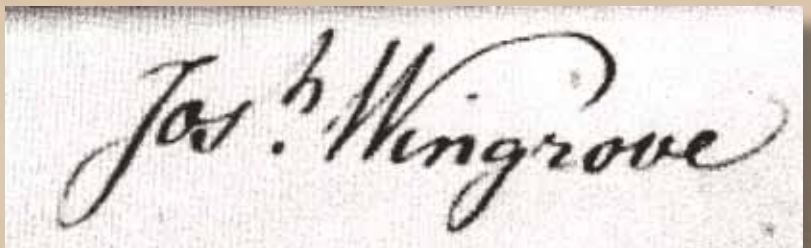
Joseph Wingrove
Mary MMS



Joseph Wingrove
Frances Sarah



Jos: Wingrove



Jos: Wingrove

High Yield Checking

COMING SOON...
DOCFCU High Yield Checking, so you can **earn more** on more of your money!

DOCFCU mobile banking

- ➔ 24-hour banking convenience
- ➔ deposit checks with your phone or tablet, quick and safe – tap, snap, deposit – it's that easy
- ➔ pay bills and more
- ➔ download our app today



“ **Easy [check] deposit!** Didn't have to leave work, find parking space and use up my lunch hour. I did it at my desk. D.D.

“ **Best [credit union] app ever.** Often CUs lag behind banks on tech. Not so here. This is awesome. **Check deposit!** Yeah. J.H

Relationship Rewards

Relationship Rewards

awards you points for the services and balances you use at the credit union. And you get free benefits like lower loan rates and higher certificate of deposit rates.

Find out how you can take advantage of this great member benefit by going on line at docfcu.org/about-us/relationship-rewards or call us at 202-808-3600.

Earn Yours!

Earn points for using great member products and services like:

- Certificates of deposit (the **best rates** in the country)
- Auto loans & Credit Cards
- Home equity lines of credit
- Mortgage loans & more...

Home renovations?

You make the tough decisions.

Call Octavia, she makes Home Equity easy, 202.808.3624

New home/Refi? School district? Neighborhood?

You focus on what matters.

Call Mike, he makes mortgages easy, 202.808.3628

DOCFCU.org

LIVE WELL
BELOW YOUR MEANS

202.808.3600

Outside D.C.: 888.626.9845



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

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



Branch Locations Herbert C. Hoover Building, Room B0038-A, Washington, DC 20230
1325 East West Highway, Metro II Building, Silver Spring, MD 20910
1724 F Street, NW, Washington, DC 20505

Mailing Address P.O. Box 14720, Washington, DC 20044-4720

Supervisory Committee P.O. Box 841, Washington, DC 20044

Federally insured by the **NCUA**

