



Hi Everyone,

We're taking ice skating lessons again this year. When we got on the ice after about a year without skating I found out something. I hadn't forgotten as much as I thought I would have. I'm still not skating well yet but I'm getting there. And my daughter, *(in the background of the picture)*, is skating like a pro. She's been on skates for several years and she's fearless.

The recent performance of the stock market reminds me so much of skating. Throughout 2013 it performed so well. The S&P 500 a broad based measure of the stock market was up 30% for the year. Yet just like ice skating no matter how careful you are in the stock market it can fall and so far in 2014 is a perfect example of that. As I write this the S&P 500 is down about 5%. That's why if you know nothing about the stock market it's probably not a safe place for you because your investments are never guaranteed. Open savings certificates at the credit union. You can lock in a rate. It's not 30% but it's not a negative 5% either. And your deposits are insured up to \$500,000 at the credit union. Don't be charmed by the allure of big returns on the stock market. Put your money where it's safe.

There's big news from here at the credit union. We are changing our phone system and our phone numbers. Thanks to all of you who have reached out to me and other members of staff about the problems with our phone system. We heard you. Now it should be much easier to reach us by phone. We've simplified the phone menu. There are now only three options. And if you can't get us here at the credit union your call will be forwarded to our 24/7 call center immediately. Unfortunately for those of you in HCHB you will no longer be able to call us with just an extension. We will include a copy of the new phone numbers with this newsletter and if you get the newsletter electronically you can get the new list at **[www.DOCFCU.org/contact](http://www.DOCFCU.org/contact)** . My new phone number is **202-808-3633**. If I'm at my desk I will pick up the phone. And if you call in on our main number and you want to talk to me just press 7 for Evan and you'll get me. Please let me know about your experiences with our new phone system.

Till Next Time,  
**Evan Clark**  
**PRESIDENT AND CEO**

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



*NEW!*

**ATTENTION:** The DOCFCU **ANNUAL MEETING** will be held Wednesday, **APRIL 9<sup>th</sup>**. For details call or go online.



# NEW TELEPHONE NUMBERS!

We've changed our phone system and phone numbers. It should be much easier to reach us by phone. The updated telephone directory is available online

Click here – [DOCFCU.org/contact](http://DOCFCU.org/contact) ➔

Main Office - 24/7 Call Center

**202.808.3600**

President/CEO - Evan Clark

**202.808.3633**

Mortgage Department

**202.808.3628**

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*NEW!*

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DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION

[facebook.com/DOCFCU](https://facebook.com/DOCFCU)

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1325 East West Highway, Metro II Building, Silver Spring, MD 20910

\*APR = Annual Percentage Rate. DOCFCU vehicle & mortgage loans are not eligible for refinancing, only loans from other financial institutions.

