



Hi Everyone,

Earlier this spring, this beautiful crocus came up in our yard. What made its beauty all the more stunning was the fact that it was the very first one to bloom. A bit of vibrant color in a yard of brown.

Slowly, just like the early spring crocus, the country's economic numbers are starting to brighten up some. We've still got a long way to go, but slowly things are picking up.

Here at the credit union we espouse living below your means. It's the underlying thought behind everything we do. And lots of our members do just that; they live below their means and they save here at the credit union. Because of their saving, we now have \$142 million in investments that we'd like to lend to members.

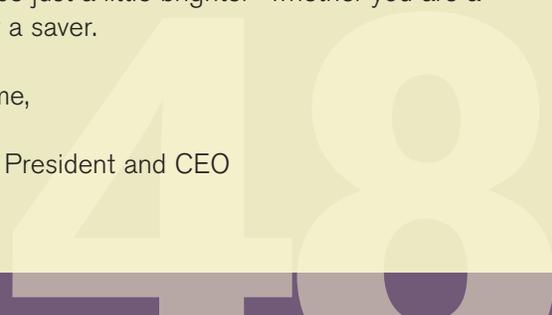
Recently we've helped quite a few members who have fallen on hard times. Bad things happen to good people. If that's the case for you, give us a call. We may be able to help. We also have great rates on new car loans. And we've lowered our used car loan rate to the same rate as new car loans. If you bring your car loan to the credit union from another financial institution, we'll pay you \$100. Our rates on mortgages are very low right now and we have very low closing costs too. Our credit card rates start as low as 8%, and we have no fees for balance transfers or cash advances. And if you miss a payment, our rate doesn't go up astronomically. It stays low. If you're tired of the run around you get at the banks and you don't like all of their fees, come to the credit union. We have 142 million reasons why you should.

And we haven't forgotten the savers. We've recently raised our rates on certificates. We want to reward you for your decision to save with us. And tell your family and friends they can join the credit union too. If you refer someone and they sign up for checking and home banking and have their paycheck direct deposited with us, we'll pay you \$75.00.

In the yard of brown that is our current economic environment, you can depend on the credit union to help your world be just a little brighter—whether you are a borrower or a saver.

Till Next Time,

Evan Clark, President and CEO





# WHAT DOES A NEW CROCUS HAVE TO DO WITH OWNING YOUR OWN HOME?

In these drab days of economic uncertainty, it looks like things are starting to open up. There are hopeful signs the economy is finally, slowly moving forward—just like a spring crocus breaking through the winter soil.

The opportunities around us include some great deals on houses. If you're in the market or it makes sense to refinance, take a look at the Department of Commerce Federal Credit Union's extremely competitive mortgages. In fact, they're priced at the market rate, which is still historically low right now. We also have no junk fees. Then consider our closing costs, which are very low compared to other mortgage finance options, and you have an unbeatable deal.

We also have a terrific mortgage web center that will help you with answers to all kinds of housing and mortgage questions, and walks you through the application process. Of course, you're always welcome to contact one of our knowledgeable Loan Advisors at any time.

Check it out at [docfcu.mortgagewebcenter.com](http://docfcu.mortgagewebcenter.com).

Don't make a mistake. Look into a competitive mortgage and the guidance you have available to you at [docfcu.mortgagewebcenter.com](http://docfcu.mortgagewebcenter.com). And see how you can live well, below your means.



[docfcu.mortgagewebcenter.com](http://docfcu.mortgagewebcenter.com)

## SPRING INTO A NEW OR USED VEHICLE WITH THESE INCREDIBLE LOAN RATES.

Picture it. A beautiful spring day, the windows down, and you're rolling along a curvy road in your new car. Ahhhhh. Of course, that vehicle doesn't have to be brand new, just new to you. And since we've lowered our used car loan rates to match our new car loan rates at an unbelievable 3.50% APR\*, why not? Here at the Credit Union, we also offer up to 100% financing and fast approvals.

**3.50% APR\***

There are lots of benefits to buying a used vehicle. Probably the most obvious is it's less expensive. It's also cheaper to insure. It won't depreciate 20% the minute you drive it off the lot. Plus, with dealer certification programs, you'll know your "new" car or truck is reliable.

**There's more. Bring us your auto loan from another financial institution, and you'll not only save money with our low rates, we'll give you \$100\*\*. Use it to fill up the fuel tank, go out to dinner, or pay off a bill.**

For more info, go to [drivewell.docfcu.org](http://drivewell.docfcu.org) today. Or contact us at 202-482-4134 or 888-626-9845. And drive away in your "new" vehicle.

\*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](http://DOCFCU.org) for more information.

## YOU LIKE US, YOU REALLY LIKE US!

Prove it! Go to your favorite social media page and "like" DOCFCU on Facebook or follow us on Twitter. Or do both! You'll learn about special offers and be able to keep up with all we're doing to help you live well, below your means.

