



Hi Everyone,

This is a picture of our daughter driving my sister around my sister's property in Texas. We visited her and her family there at Thanksgiving. I want to share a very important thought that my sister shared with me. 2018 was a very challenging year for me. Several people very close to me had serious medical issues and several passed away.

The economy and the yield curve have made things most interesting at the credit union as we try to continue to give our depositors good deposit rates and give our borrowers good rates to borrow at. My sister visited us on the Fourth of July and she gave me a delightful phrase. She said that no matter what difficulties she faces in her life

she always looks for nanoseconds of happiness. For most of my life I've done just exactly that but now I have a phrase that encapsulates that way of living. I hope you're off to a good start in 2019 and I hope you fill this year with lots of nanoseconds of happiness.

Till Next Time,
Evan Clark
PRESIDENT AND CEO



LIVE WELL
BELOW YOUR MEANS



DOCFCU.org

eclark@docfcu.org | 202.808.3633

Your **NEW YEAR'S** checklist with 3 easy ways to


 **consolidate** loans & debt you have elsewhere, to a convenient low-rate lifestyle loan. 

 **transfer** high-rate credit card balances to our VISA and pay down debt faster. 

 **refinance** vehicles loans from other lenders, at our great rates and better terms. 

SAVE MONEY!

Pay less monthly,

get details – go online or contact us now 

Existing DOCFCU loans and credit cards are NOT ELIGIBLE for refinancing or balance transfers, only loans and credit cards from other financial institutions.

Performance Checking

YOU can EARN the MOST on your MONEY!

as high as **3.57%** APY*

Ask us or **go online**  learn more, open yours and **EARN MORE TODAY** with **Performance Checking!**

*APY = Annual Percentage Yield **SUBJECT TO CHANGE WITHOUT NOTICE**, restrictions apply.

Wherever you want to live, we can help YOU... 

we do MORTGAGES in all 50 states & Washington, D.C.!

Go online now  or contact us to find out more & **SAVE BIG!**

Must be eligible for DOCFCU membership, other restrictions apply, contact us for details. NMLS #810389

Get ALL that you deserve, get rewarded!

Relationship Rewards

Earn reward 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...

Click here for details  DOCfcu.org/about-us/relationship-rewards



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**

