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Hi Everyone,

Chuda is the Russian word for miracle, and this week I witnessed a miracle, the birth of my daughter Irina Vera. I was with my wife through the whole delivery process. When Irina's head popped out, it left me speechless and in awe. Cutting her cord is something I will never forget.

Obviously my life has changed with this little miracle. I now know what sleep deprivation is all about. I can change a diaper in less than a minute. I can wrap a baby in a blanket so that she's both safe and warm. I can heat a baby bottle using a cup of water and a microwave oven. (Cup of water goes in the microwave, and after a minute and a half, the bottle goes in the very warm water.) I can mix up a batch of muffins while holding a sleeping baby. And we're slowly adapting to having three people in the house instead of just two.

My thinking about the future has changed. I've set up an education fund for Irina, and my calculations for the future include all of her needs. Well, all that I can think of.

When Irina was born it reminded me of another miracle. The miracle of compound interest. Compound interest is a two-way miracle. If you have discipline in your financial life, then you are saving. The miracle of compound interest is working for you, and your money is working for you. If you are undisciplined in your financial life, then compound interest is working against you. And all of the companies you're paying interest and finance charges to are happy you're letting the miracle of compound interest work for them. Which direction is the miracle of compound interest working in your life?

In closing, a new baby is not only a miracle, but it is a joy. Even when she's crying and even when I've changed her diaper for the tenth time in a day, I'm filled with joy from having little Irina in my life. Love your children without reserve for they are a joy and a miracle.

Till Next Time,

Evan Clark, President and CEO

Home is where the heart is.

A true saying and an accurate sentiment. Unfortunately, navigating the process of buying a home can be confusing and frustrating.

Your credit union is here to help.

Department of Commerce FCU does mortgages.

Our rates and terms are very competitive. We will walk you through the process from start to finish. We will explain all of your options so you can make informed decisions.

We will help you determine how much home you can comfortably afford.

We do mortgages, but we also do much more. Call us today at 202.482.1924 or visit our online mortgage center.



<http://docfcu.mortgagewebcenter.com/>

In the market for a new set of wheels?

Spring is a great time to put yourself behind the wheel of a new car. Whether you're looking for a new model or one that is gently used, we offer great rates and terms on auto loans:

Rates as low as **5.00%***

Terms up to 84 months

Streamlined online application process provides you with a response within hours

Go ahead—picture yourself cruising down the highway in a new set of wheels. Cruise to www.docfcu.org first, or call us at 202.482.4134.

*APR = Annual Percentage Rate. Rates are subject to change. Rates quoted are "as low as" and may vary depending on individual applicant's creditworthiness. Certain restrictions apply. Member eligibility required.

Are you ready for April Showers?

The philosophy of saving money for a rainy day is an important one for us. We cannot stress enough the necessity of making your savings plan a top priority.

Department of Commerce FCU offers a variety of savings options. One of the most convenient is our Share Certificate. You can open one for as little as \$500, with terms from 6 to 60 months. Yields are extremely competitive, and dividends earned are posted monthly. And, unlike some other types of investments, Share Certificates are insured up to \$350,000.

Weather any storm that comes your way with a savings plan that includes DOCFCU Share Certificates.

Call us at 202.482.4134 or toll-free at 888.626.9845 to open yours today!

Celebrate Earth Day by going green.

Tuesday, April 22nd is Earth Day. Do your part by taking advantage of Department of Commerce FCU's e-Services. Sign up for our FREE Online Home Banking:

- Free Bill Payer
- Free e-Statements
- Free Direct Deposit
- Free funds transfers between accounts
- Free electronic alerts and notices

Save yourself time by having 24/7 access to all of your DOCFCU accounts.

And, it's easy to sign up. Go to www.docfcu.org today and make a decision that is both eco-conscious and efficient!

The privilege of membership.

As a member-owner of Department of Commerce FCU, you are cordially invited (and encouraged) to attend our 2008 Annual Meeting to be held at noon on Thursday, April 17th in the Herbert C. Hoover Building. For details, email enicholson@docfcu.org. We look forward to sharing the state of the (credit) union with you, our valued member.

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