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Hi Everyone,

Take a look at these two pictures. Go ahead; take a close look. Now let me ask you a question. Are these two related? If you said yes, you're correct. You know one of these two. The other one is my great-great-grandfather Mads Olsen. Mads immigrated from Denmark in the 1870's with his wife Agneta and two children. They settled in south central Kansas where they had a farm and eventually a big family. I know all of this information because of the genealogy research I've done. I've spent countless hours tracking down my ancestors. I've enjoyed this research, and I've learned a lot about my family and myself.

I'm very happy that the squinty eyes and a big sloping forehead aren't the only things I inherited from Mads. I was taught to save and be thrifty and live below my means. I'm sure it's a lesson that was passed down generation to generation.

What are the lessons you're passing on to your children and grandchildren? Are you teaching them to live below their means? Are they learning to pay themselves first and save a little every month? Or are they seeing another example? Are you teaching them to spend money they don't have? It's a new year now, 2008. Isn't it time to teach your children the lessons of our forefathers? Lessons of thrift and saving.

Come into the credit union and open up an account for them. You can open a child's account with as little as \$5.00. While you're at it, open up an IRA for yourself. We have a money market IRA account with a great rate that you can open with as little as \$100. And then start teaching your children a lesson that can be passed down from generation to generation. My wish for each of you in 2008 is that you are healthy and prosperous and thrifty.

Till Next Time,

Evan Clark, President/CEO

## BIG DREAMS?

We offer a Jumbo Mortgage that's specially designed for mortgages over \$417,000.

For more information, give us a call at (202) 482-1924 or visit our online mortgage center.



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

## NEED MONEY QUICKLY?

Apply online for a Personal Loan at [www.docfcu.org](http://www.docfcu.org). It's a great deal with rates as low as **12.0% APR\***.

## Start saving with our IRAs.

The new year is a great time to get a fresh start on your long-term savings goals. Make plans with a high-yield Department of Commerce Federal Credit Union Traditional IRA, Roth IRA, or Education IRA.

### IRA Money Market Account

- High yields
- Open your account with as little as \$100

### IRA Share Certificate

- Enjoy great rates and higher returns
- Terms range from 12 to 60 months

Open or contribute to your IRA before April 15th, and you may enjoy certain tax advantages—including tax-deductible contributions. (Check with your tax advisor for details.) Do you have a TSP account? We can roll your TSP into a high-yielding IRA tax free.

To open your IRA account, go online to [www.docfcu.org](http://www.docfcu.org) or give us a call at 202.482.4134.

## Fight holiday debt with a DOCFCU Visa® Card.

The holidays have come and gone—but the holiday bills are just beginning to arrive. Why not make a resolution to consolidate your debt with a low-rate Department of Commerce FCU Visa® Card?

The benefits are easy to see:

- No annual fee
- No-fee cash advances and balance transfers—at the same low rate
- Accepted at millions of locations worldwide
- Convenience checks available upon request
- 25-day grace period on all purchases

**Fixed rate  
as low as  
8.0% APR\***

Plus, you get 24-hour online access to your accounts. Give us a call at 800-837-2645 or apply online at [www.docfcu.org](http://www.docfcu.org) today.

\*APR=Annual Percentage Rate. Rates subject to change.

## Go Green with FREE e-Services!

Why not make 2008 the year you make a real effort to cut down on your environmental impact? Sign up for our FREE e-Services and start banking green!

Use no paper with:

- **Free Bill Pay**
- **Free e-Statements**
- **Free electronic notices**

Use no paper, no gas and no mileage with:

- **Free Home Banking**
- **Free Direct Deposit**
- **Free funds transfers between accounts**

Access your accounts easily 24/7. Sign up for DOCFCU's e-Services today at [www.docfcu.org](http://www.docfcu.org).

## Holiday Closings.

MARTIN LUTHER KING DAY . . . January 21

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