



Hi Everyone,

Last summer after a rainy night I awoke to these beautiful flowers in our garden. I'm sharing them with you in hopes that they bring some brightness to your winter day. As you enjoy them I'm going to talk about some important themes that may affect you.

First, interest rates are going to remain low for the foreseeable future. The Fed now says they won't raise rates until the unemployment rate is below 6.5%. That could mean rates as low as they are for as much as four more years. And the Fed is now buying billions and billions of dollars worth of Treasuries and mortgages every month in the hopes that this will stimulate the economy. These actions could affect you in two ways. If you are a saver the rates are already low and they will probably be going down even more before they begin to increase. I don't like this any more than you do. It always

seems like the savers, the folks doing the right thing, living below their means, are the ones that are asked to bear the greatest burden whenever the economy is in the doldrums.

There is a flip side to this coin. The low interest rates do benefit borrowers. If you have a mortgage you should be looking at whether you can refinance into a lower rate. We have an outstanding mortgage program with very competitive rates and fees. Give us a call to discuss your mortgage or if you are considering buying a home give us a call to discuss financing. There has never been a better time to be borrowing for a home.

The final theme I want to discuss is mobile banking. If you have an iPhone or an Android™ phone we have a mobile banking app. It's absolutely free and it does all sorts of cool things. You can check your balances and transactions, you can find surcharge free ATM's, and now

you can use it to deposit checks. I've used my iPhone to deposit some checks and it works great. Think about how convenient that is. You don't have to use a branch or the mail to deposit a check anymore. Give it a try. I know you'll love it.

In closing the world is still full of big challenges for all of us. Low interest rates are here to stay for a long, long time. That's why it's so important to continue living below your means and find wonderful things in your life that don't cost much, like the sight of beautiful flowers after a rainstorm.

Till Next Time,

Evan Clark PRESIDENT AND CEO

"I REFINANCED MY MORTGAGE AND NOW I'M SAVING **\$531 PER MONTH ON MY PAYMENTS—IT'S LIKE I JUST GOT A RAISE!**" —MEMBER SINCE 2011

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Take advantage of our new remote deposit service. Scan checks into your account via your mobile device, save time and transportation costs!

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Pay bills, transfer funds, check balances and history, all from your smart phone.

2 BEST MEMBER VALUES

1 TAKE IN BIG SAVINGS

if you have any credit card balances on credit cards with other financial institutions, transfer those balances to a DOCFCU VISA and SAVE on your monthly payments.

2 STILL AS LOW AS 2.00% APR*



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Buy or refinance a new or used vehicle with us and we'll give you \$100

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