



Hi Everyone,

As I write it's very cold here in Washington, DC. I decided to brighten up our cold day with a beautiful hibiscus from last summer. I planted wild hibiscus along one of our fence lines many years ago. Every summer for several weeks we get to see gorgeous flowers in several colors. It took a lot of effort to get these plants started but now we reap the benefit every year.

Personal finance is so much like my planting of the hibiscus. It takes a lot of effort to get it right.

Every paycheck you should have money going into your employer's retirement program if your employer has one. And if there is a match by your employer you should be putting at least the amount of the match into the retirement program. Don't stop your savings there. Think about opening up certificates of deposit here at the credit union. It only takes \$500 to open up a CD. You can have a maturity date from six months to 84 months. And you will be getting some of the best

rates in the entire country on your money. Over time you will be reaping the benefit of your money working for you.

What about your debt? Do you have too much? If so, now is the time to start paying it down. Start chipping away at it and soon you could be debt free. What a feeling that would be. It would be sort of like coming out your front door every morning and seeing a beautiful hibiscus.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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*APY = Annual Percentage Yield as of 1/15/18. Rates subject to change without notice. Visit DOCFCU.org or contact us for current rates, complete details & min. qualifications to earn monthly. Other restrictions apply.



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