



Hi Everyone,

I had one of the happiest days of my life the other day when we harvested beets. We actually harvested beets and got about 20 pounds. This is a big deal for me for a couple reasons. We use beets every week when my wife makes borscht for me. I eat borscht every day for lunch. The other reason I'm so happy is that for many years I've tried to raise a crop of beets. I finally figured out this year that you need lots of compost, lime and water to get a good beet crop. We're set for the winter for beets, and with the chill in the air this morning I'm very happy.

We haven't seen the happiest days in the economy yet. The Fed is trying everything they can to get things rolling. They're pumping billions more into the economy. But there's still that overhang of lots of bad mortgage loans. Nobody's really spending because they're trying to clean up their personal balance sheets. There's still high unemployment. And now the news from Europe about sovereign debt in some of the weaker Euro countries truly sounds ominous.

What does all this mean for you and me? It means we should be happy and thankful for the small things like a good harvest of beets. It means we should be contributing to the Fed's woes by repairing our own balance sheets. That means spending less and saving more. Here at the credit union we may be able to help you out. Call us if you have a balance sheet in need of repair. We do consolidation loans to help you clean up a debt mess. And even though the rates on savings are lousy, the time has never been better to start your savings program. And please, if you have a tax advantaged savings program at work make the most of it. As you begin your tax preparation, also remember to look at opening up an IRA account here at the credit union.

In a few short weeks I'm going to begin the gardening process all over again. I'll be planting beets again and with a little compost, lime and water things will work out well again this year. I only wish it were that easy for the economy.

Till Next Time,

Evan Clark, President and CEO

BURN RUBBER, NOT MONEY.

3.50%^{APR*}



To “Live Well. Below Your Means.” doesn’t mean that you have to be anchored in one place all the time. It simply suggests you need to make smart decisions along the way. So if you’re in the market for a new vehicle, DOCFCU can help you get where you’re going with a low, competitive rate of 3.50% APR* for qualified buyers on that new car or truck of your dreams.

*APR=Annual Percentage Rate. Your rate is based on credit worthiness. Other rates and terms are available. Rates are subject to change without notice. Member eligibility is required.

If you’re a Gold Relationship Rewards Member, your auto loan rate drops to 3.25%.

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And our New Car Buying Service will assist you in locating the perfect car or truck (because who isn’t busy enough as it is these days), AND our agents will help you negotiate the best deal to save you even more money.

With payment terms as long as 60 months and up to 100% financing, DOCFCU can get you into the vehicle you need without putting a huge strain on your budget. You can apply easily at any DOCFCU branch, by phone at 202.482.4134 or online at DOCFCU.org. Your loan could be approved in as little as 24 hours so you’ll be on the road in record time without sacrificing your pledge to “Live Well. Below Your Means.”



TAKE THE COMPLEXITY OUT OF TAX TIME.

Saving you time and money is the very basis of our philosophy to “Live Well. Below Your Means.”

DOCFCU is making it easy for you to do both again this tax season through our partnership with TurboTax®—the fastest and most convenient way to prepare your tax return. TurboTax® will walk you through every step of the way to help you identify the most deductions and get you the best refund. And with e-filing, you’ll get your money quickly (which we will gladly help you re-invest). Look for the TurboTax® link on our new website at DOCFCU.org.

YOU’RE GOING TO LOVE OUR NEW WEBSITE.

We cordially invite you to stop in for a visit, walk through the website and discover all the exciting features we have to offer. The new site is easier to navigate so you can find what you’re looking for quickly and it provides you will all the information you need about DOCFCU products and services. Of course, you’ll still find us at DOCFCU.org, so stop in today and check it out.

HELP AROUND THE CLOCK.

We know our members lead extremely busy lives, and amidst all that hustle and bustle, you don’t always have time during the business day to call us when you need us.

That’s why DOCFCU is pleased to introduce you to our 24/7 Telephone Call Center where our Reps are now available every day of the week at any time of the day to assist you with your financial questions and account transactions when it suits your schedule.

So whether you’re an early riser, a night owl or even a weekend warrior, just call us at our regular phone number (202.482.4134), and we’ll be right here for you.

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