



Hi Everyone,

Our little daughter is turning two in February. And for those of you who don't know, the terrible twos are a reality. Most of the time our daughter is the joy of our lives. The other day we were in the refrigerator and she pointed at a jar and said, "Pickle." Where she picked that up I don't know but she is a big fan of dill pickles. She used to say bobby over and over again in the fridge and I couldn't figure out what it was. Now I know. It's peanut butter. We like eating ours right from the knife. She doesn't walk anymore, she runs. And her laugh and smile melt my heart. But there are moments when she starts fussing and there's no telling what has caused the problem. She'll cry uncontrollably for a few minutes and then everything is fine. And "no" is without question her favorite word.

I'm very hopeful in this current economic climate that your favorite word when it comes to buying things you don't need is no. In case you haven't heard we're still in very dismal economic times. Unemployment isn't rising as fast as it was but it's still rising. Foreclosures are still pushing through the system and I recently read that there are millions of foreclosures yet to come. And commercial real estate, although the problem is only a few hundred billion, will provide a drag on the economy. Soon enough the government will be taking off lots of the training wheels so we'll see if the economy can continue to heal on its own.

If you've had a hard time with no in the past it's time to get with the program. Call us and we may be able to help you sort things out. We do all sorts of loans including debt consolidation. If your car is in need of replacement check out our great car loan rates. And it is never too late to start saving. Yeah, I know, the rates are real low right now but that shouldn't be an excuse to say no to your savings program. And if you have a tax preferred savings program at work make sure you increase your contribution.

Living with a two year old can be quite a challenge. But it's a challenge filled with joys and surprises. Make your life less challenging and more full of joys and surprises in the months to come. Learn to say no to overspending and yes to living below your means.

Till Next Time,

Evan Clark, President and CEO



MARK YOUR CALENDAR

DOCFCU's Annual Meeting will be held on Wednesday, April 14, 2010. Time and location will be announced soon, so please set the date aside and make plans to attend.

ON THE MOVE

Our D.C. branch in the Herbert C. Hoover Building at 14th Street and Constitution will be relocating. Details will follow but don't worry. We'll give you plenty of notice.



APRIL 15TH WILL BE HERE BEFORE YOU KNOW IT

But don't sweat it—DOCFCU is teaming up with TurboTax® once again to make filing as easy as possible and to provide you with the biggest refund available. TurboTax® has a number of popular programs to choose from for everything from simple returns to more complex business packages. TurboTax® is easy to access, simple to use and you can even file online to get your return back as quickly as possible. And you'll find it all by visiting www.docfcu.org today.



A BENEFIT OF MEMBERSHIP: BALANCE TRACK PERSONAL FINANCE EDUCATION CENTER

Each person's financial choices and decisions are as unique as the circumstances that surround them...living paycheck to paycheck...never being able to pay more than the minimum on credit cards...feeling trapped in a cycle of high interest rates and fees...wanting to buy a home or establish a savings plan.

As a benefit of membership in DOCFCU, you have access to the BALANCE financial fitness program. Call the toll free hotline for free and confidential guidance through your financial challenges. Let us help you reach your goals.

Call 888.456.2227 or visit docfcu.org to find your financial solution.



DOCFCU.ORG

New site launching soon. | Watch for it!

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