



Hi Everyone,

What a wonderful holiday season we had at our house. There's nothing like the joy of a two-year-old's Christmas. Christmas morning I showed my daughter an empty plate with some cookie crumbs and an empty glass with a ring of milk at the bottom. Slowly it dawned on her that Santa had been to our house. She went to the front room and there was the pink ballerina she had asked Santa for in her letter. Her eyes were ablaze with joy and happiness.

Now we are in the midst of a new year. And with the new year there are new prognostications about the economy. From what I've read there are some signs of encouragement. The balance sheets of most of Corporate America are in pretty good shape. Corporations are sitting on trillions of dollars of cash wondering what to do with it. And that's the rub. Corporations can't expand as robustly as they'd like to because the demand just isn't there yet. Why? Because the financial sector, (banks and the like), is still dealing with the housing overhang and they will be dealing with it for at least two more years. Plus many consumers are no longer consuming; they're saving and paying down debt. There's also the 800-pound gorilla known as the Federal Government. Face it, we will have to have spending cuts, we will have to have tax increases. What will be interesting to see is if there are any politicians in Washington with the will to do things that are not so politically palatable.

Let me tell you a secret. I think the politicians would love to see consumers out spending more than they have. It would "solve" the economy's woes. Be a true patriot this year, don't do that. Save more money this year. Make one of your resolutions putting more money into your tax deferred savings program at work. Set up an IRA account. And please try to pay down your debt. Here at the credit union we're working on some exciting new programs that we'll be introducing throughout 2011. And as always if you need any assistance in saving or in getting your financial house in order please give us a call. Santa won't be bringing us solutions to our financial problems, but by working together we can have a very happy, prosperous new year.

Till Next Time,

Evan Clark, President and CEO

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YEAH, IT'S TAX TIME AGAIN.

Okay, the holidays are over and the New Year is upon us. But it's not too late to give yourself a late holiday present—the gift of savings. DOCFCU and TurboTax® have teamed up to find the most deductions on your taxes and get you the biggest refund. You'll be able to prepare your return quickly and easily, and with convenient e-filing, you'll get your money back where it belongs faster (may we suggest a nice DOCFCU savings product?). Look for the TurboTax® link on DOCFCU.org to get started now.



CALL US WHENEVER YOU LIKE.

Your friends at DOCFCU want you to have a very happy and prosperous New Year. And, of course, we want you to continue to “Live Well. Below Your Means.” That's why if you ever need us, you'll be able to talk to a live person anytime of the day or night.

We certainly understand that there just aren't enough hours in the “business” day and that priorities often get shifted. So we've launched our 24/7 Call Center to make it easy for you to get assistance with financial questions, account issues and transactions whenever it suits your schedule.

Just give us a call at 202.482.4134 and we'll be there.

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