



Hi Everyone,

I just got back from a trip to Montana. I spent time with my family who live there and we had loads of fun visiting and catching up. I grew up in Montana and invariably whenever I'm there I think about past events and how they impacted where I'm at today. One of the other things I thought about when I was in Montana is how important it is to come back to where we started if we want to do something new. It's important because where we started is often the source of our success but it can also be a source of our problems as well.

This is particularly important in the financial realm. If you're having trouble getting your debts paid off or if that savings program you know you should be working on never seems to get off the ground maybe it's time to start looking at how you got to where you are financially. Maybe there are a few minor points that need a little adjusting but you haven't taken the time to look carefully at those points to see what is causing the problem and what needs to be adjusted.

Here at the credit union we're always here to help you out. Give us a call and we'll talk through with you what you

need to do to reduce your debt and increase your savings. Ultimately the person in charge of such things is you and maybe it's time to go back to where you came from financially to get to where you want to be.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

## PRIMARY CHECKING ELSEWHERE?

If so, you should compare to our FREE Checking. Go to [DOCFCU.org](http://DOCFCU.org) and click on the "Compare CHECKING" button at the top!

"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

What are you waiting for? Contact us today to find out how you could **save big on your mortgage!**

STILL AS LOW AS **2.00% APR\***

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

\*Offer does not apply to DOCFCU vehicle loans.



RAKE 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.**

A NOTE ON **SECURITY**

While we have the best online security available, we still urge members to **check your online banking accounts regularly.** It's always smart to be aware of any suspicious or fraudulent activity.

EXPLORE YOUR OPTIONS: **HOME/REMOTE BANKING**

**Internet Home Banking • Bill Pay  
Mobile Banking • Remote Deposit  
eStatements • Download Our FREE App**

Home/Remote Banking is simple, convenient, & safe. You'll have 24/7/365 access, a secure environment, and easy access via **PC or mobile devices.** Deposit checks anytime, anywhere using our **FREE app.** Pay bills, transfer funds, & more, all from your **smart phone.** **eStatements** are more secure than mailing statements, are better for the environment, and eliminate paper clutter.

Try out all these services today. Visit us online at [www.DOCFCU.org](http://www.DOCFCU.org)



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If so, **"like" our page** & gain valuable, up-to-date information. Visit [facebook.com/DOCFCU](http://facebook.com/DOCFCU) and "Like" us today because we are **YOUR** credit union!

**Forget or want to change your debit card PIN number?**

It's easy to do now 24/7 simply call **866.985.CARD** (2273) & follow the instructions. Make sure you call from the phone number listed on your account with DOCFCU.



**LIVE WELL  
BELOW YOUR MEANS**

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