



Hi Everyone,

Earlier this month I went on my annual fishing trip to Alaska. When fishing for king salmon you can either mooch or troll. For the many years I've been going to Alaska we've always mooched. That's dropping a herring in the water and then bringing it back up waiting for a bite along the way. This year there weren't many salmon so we did something new, trolling. You use a downrigger to do that. It has a heavy lead ball that keeps the herring at a constant depth. A big flasher also draws the attention of the fish because they think it might be a ball of bait. The trolling worked great and we got our limits of salmon the three days we fished in the ocean.

Here's a question for you. Are you mooching or are you trolling when it comes to your financial circumstances? If you're mooching it could mean that you don't have a plan for your financial future. You're just riding the financial herring of life up and down hoping you get what you need. If you're trolling you probably have a solid plan for what you're doing. You have a savings and an investment program and you understand a lot of the variables that you need to consider when doing financial planning.

Let me share some good news with you. Every day we fished we started out mooching and when it didn't net us any fish we turned to trolling. You can do the same thing. It's never too late to start putting together a financial plan. Here at the credit union we have many products to help you with that plan. You'll get rates on certificates of deposit that can't be beat. If you need a mortgage give Mike a call. His phone number is 202-808-3628. And if your plan includes some remodeling talk to Octavia about your home equity line of credit. Her phone number is 202-808-3624.

When trolling the poll starting to jerk up and down is the time for action and getting a fish brought in. Now is the time for action to get your financial planning brought in.

Till Next Time,

**Evan Clark**  
President and CEO

**DOCFCU debit card holders.**

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\*APR=Annual Percentage Rate. Limited time, 8.75% APR Personal Back to School Loan, ends 9/30/2016.



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