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Hi Everyone,

My niece got accepted into the honors journalism program at the University of Texas and will be attending in the fall. My whole family is very proud of her but I'm not surprised that she got accepted. She's a truly remarkable writer. She recently sent this t-shirt to her cousin, (my daughter), to celebrate. My daughter is growing up fast. She now has a head full of curls and a head full of her own opinions. She doesn't understand how to say "don't," so when she doesn't want something she'll say, "I want to sit down, no, no, no." "I want a nap, no, no, no, no." "I want a bath, no, no, no."

Unfortunately for our country and for a lot of people, they don't understand how to say "don't." A lot of folks don't even know how to say "no, no, no." What is the result? Our economy is very weak right now. And from what I read and the people I talk to who are a lot smarter than me, there's a good chance that the economy will go into a double dip recession. What's the solution? Well, here in Washington the overspending of the past decades has had broad bipartisan support. I'm afraid that the pain that will come with paying back the overspending must have broad bipartisan suffering. Taxes will have to be raised and spending will have to be cut and guess what? It can do nothing but cut into the lifestyle that we've all enjoyed through the spend too much era.

What does all of this mean for you? I think you already know my answer. Now is the time to cut back your spending if you haven't been forced to already. Now is the time to start saving more even though the savings rates are really lousy. And if you really think you want something, learn the language of my daughter. "I want to buy something, no, no, no."

Till Next Time,

Evan Clark, President and CEO





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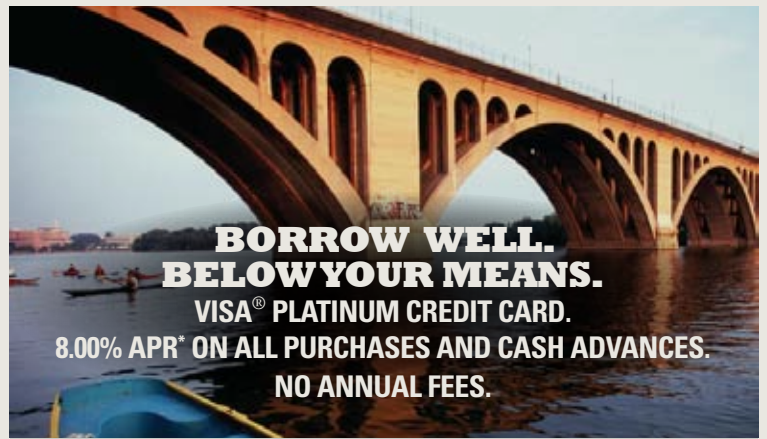
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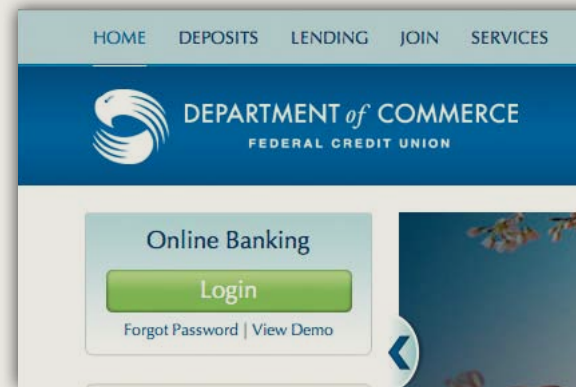
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The new site should be ready to launch in early fall (you'll still get to it via [docfcu.org](http://docfcu.org)). In the meantime, the current website will remain live, so you can continue to check out our products and rates, use our convenient online banking services and "Live Well. Below Your Means."



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