



Hi Everyone,

I just got back from my fishing trip to Alaska. It was a special trip this year because one day I hooked a 42 pound king salmon, the fish of a lifetime. The next day I caught a 47 pounder. How incredible is that? One of the most important concepts I've learned from my years of fishing is loading up. When you get a fish on the line the natural tendency is to yank the pole. All that does is lose the fish most of the time. Instead you have to crank before you yank. Crank the reel until you can't reel anymore. That's called loading up the fish and that's when you yank the rod because then you will set the hooks and bring the fish in.

As I thought about loading up I couldn't help but wonder about personal finances. What are you loading up on? Is it credit card debt? That's a lot like yanking the rod before you set the hooks. You have the thrill of getting bit but you never land a fish. You may get the thrill of whatever you bought on credit but over time all that will really be left is the debt you have to continually pay down. Or are you loading up with savings and investing because you understand that with patience that will bring you your big fish, whatever that may be for you?

We want to hear about what you're loading up on. Tell us about the credit card debt you accumulated. We may be able to help you pay it down more quickly. If you want to start a savings program tell us about it. We have very competitive certificate rates to help you reach the goals of your savings program. We want to help you catch your fish of a lifetime.

Till Next Time,  
**Evan Clark**  
**PRESIDENT AND CEO**



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## CONSOLIDATE CREDIT CARD DEBT?

**Free credit card balance transfers** to our **VISA** with low rates to save monthly, consolidate debt and pay it down faster.

## NEW HOUSE?

Mortgages, refinances, home equity loans and lines of credit — **we do it all** — check out our great rates and better terms, you could save big, contact us today.

**We're here to get you there**, contact us and speak with a specialist today. Or learn more about our great rates and loans online at **DOCFCU.org** 

\*Restrictions apply. Approval is based on the evaluation of applicant credit. Vehicle Loan refinancing offer NOT VALID on existing DOCFCU vehicle loans, only loans from other lenders.

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