



Hi Everyone,

This spring there was a great surprise in our front yard. This beautiful crown lily came up and bloomed. I didn't even remember that I'd planted it because it was planted two or three years ago.

This beautiful flower got me to thinking about how a good savings program should work. A good savings program should be like me and this crown lily. I had planted it but I had forgotten it. With your savings program you should save the money and then forget that you've saved it. Why? Because then

you won't be tempted every time you think you need money to dip into your nest egg. And the result? As beautiful as a crown lily in the springtime.

Rates being paid on savings right now are just plain lousy. And guess what? They aren't getting better anytime soon. The most recent economic data has been good but certainly not great and in some instances it hasn't even been that good. In spite of the low rates you should be saving because it's not what you earn on the money but the consistency of saving every month

that is the key factor in the success of your savings program. So start saving right now, do it every month, and then forget about it.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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DOCFCU is here to help you if you are furloughed because of sequestration. Go to **DOCFCU.org** for contact information to call any of us direct.

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.

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