



Hi Everyone,

**Patience, persistence, timing and knowledge.** These are four key ingredients for success as a fisherman. I just returned from my annual fishing trip to Alaska, and this year the fishing wasn't as good as in years past. But I learned a lot about the aforementioned ingredients.

While we were fishing, the Sockeye Salmon (reds) were spawning. We were told about a specific creek where they were spawning. We went to the mouth of the creek, and lo and behold, the reds were schooling at the mouth. As we looked into the lake where the creek flowed, the water was boiling with waves of fish as they headed towards that creek. We caught our limits very easily. We returned to that same creek two days later, and there were no fish at the mouth of the creek. I'm not sure why, but it became clear to me that we had timed our first visit to the mouth of the creek perfectly to catch fish.

On the final trip to this creek, I was fishing in a deep hole. I could see that there were salmon in the hole but couldn't get to them with my line. I studied the hole and finally figured out how much weight I needed to add to my line to get my fly to the depth of the fish. And I caught the last fish of our trip to Alaska. It taught me that patience, persistence and knowledge are often needed when you're fishing.

In our personal finance, patience, persistence, timing and knowledge play an equally important role. How often have you used patience to save for something you really wanted to buy rather than going into debt to buy it right now? Have you been persistent in your savings for retirement or for a new house? If not, why? Timing is very important for responsible stewardship of our personal finances. I'll tell you that right now is the best time to take personal responsibility for your finances. The final of these four, knowledge, may be the most important of all. Knowledge about your personal goals and how to finance them is critical to success. Here at the credit union we can help you by showing you ways to do just that. Please give us a call anytime.

Next year we're going fishing to Alaska about ten days later than we did this year because more fish should be spawning. Will we catch more fish? With a little patience and persistence and some good timing we should. Can you say the same about your personal finances?

Til Next Time,

Evan Clark, President and CEO

**SAVE!  
SAVE!  
SAVE!  
SAVE!**

Saving money for a rainy day cannot be stressed enough. Make saving a top priority in your life today. It's a great feeling to look no further than your own account with DOCFCU when money is needed right away.

We can help you set up a systematic savings plan so each month you are putting a predetermined amount into a DOCFCU money market account. It's a stress-free way to save while giving you peace of mind.

We offer competitive yields that can help you save more. Give us a call at (202) 482-4134 so we can start you on your way towards saving for a brighter day.

**Earn More Money With a  
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to \$19,999

**4.10%** APY\*  
for balances greater  
than \$20,000

Unlimited deposits

Up to 6 withdrawals per month (3 by paper check)

Insured up to \$350,000

**Choose a Certificate  
And Earn Even More.**

**5.39%** APY\*  
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Terms from 6 months to 60 months

Insured up to \$350,000

\*APY=Annual Percentage Yield. Rates as of 06.13.07 Rates subject to change. Based on comparison to the areas largest banks. Example shown for \$2500 MMA. Example shown for \$1000 1 year CD.

## We Do Mortgages.

DOCFCU is in the mortgage business. Now is a great time to buy. It's a buyer's market. Real estate inventory is strong, so chances are you will have better negotiating power. Before you talk with your realtor, make sure you talk with us. We'll let you know about your financing options and work with you to best determine affordability.

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<http://docfcu.mortgagewebcenter.com/>

## Retiring Soon?

If your answer is yes, Congratulations! Retirement is a wonderful time in life. Let us take care of your TSP or pension funds while you enjoy a round of golf or visit with the grandkids. It's easy to transfer or rollover the funds into a Traditional IRA at DOCFCU. Call or visit our website [www.docfcu.org](http://www.docfcu.org) to checkout our high yield IRA Money Market or CDs with terms from 12 months to 60 months.

If your answer is no, now is the time to start saving for your retirement. Statistics show we are living longer now after retirement. So it's better to start saving early so your money has more time to earn dividends. Putting money away for retirement is a habit we can all live with. Remember... **Saving Matters!**

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