



**PRESS RELEASE
FOR IMMEDIATE RELEASE
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DOCOCU Members Reach New Christmas Club Savings Record – Again!

Albany, GA – Despite the distressed economy, members of DOCOCU Regional Federal Credit Union reached a new Christmas Club savings record of nearly \$1,260,000. President and CEO, Barry O. Heape indicated the increase in Christmas Club savings over last year is one of several encouraging signs its members are surviving financial hardships, which often times escalate during economic struggles. There is also more good news. The entire \$1.26 million in Christmas Club savings is now readily available for members to spend, which will likely have some stimulating effects on our local economy this holiday season. Heape praised the credit union's Christmas Club savers stating, "I am very proud of our members for preparing themselves in advance for holiday spending – especially given the tough times we are all facing."

Heape emphasized that credit unions around the world – not just DOCOCU – exist to promote thrift. "We have invested much time and thought in developing beneficial products and services for our membership," explained Heape. "Club savings accounts have grown in popularity the last few years, but they are just one of the ways the credit union helps foster financial preparedness." Heape noted other types of accounts including youth savings programs, dividend-paying checking accounts, money market accounts and low-rate loan options are designed with cost-saving benefits to the credit union's membership.

Now is the perfect time of year, Heape advised, to renew or start a Christmas Club savings account in order to maximize savings potential for next year's holiday season. Deposits can be made to the account as often as desired and balances earn dividends at the same rate as regular share savings. While there is no cost to open or maintain a Christmas Club account, a minimal early withdrawal fee encourages members to resist the temptation to dip into savings before the holiday season. The bottom line according to Heape is, "Regardless of whether saving is accomplished via Christmas Club account or a more



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traditional savings account, everyone should set a goal to save something each month. Over time even the smallest contributions add up.”

DOCOC Regional Federal Credit Union is a full-service financial institution committed to providing the highest level of excellence in financial services and education aimed at improving its members' financial well-beings. DOCOC Regional FCU currently operates six offices in southwest Georgia located in Albany, Americus, Lee County, Pelham and Tifton; two offices in north Georgia located in Toccoa and Eastanollee; and one office in Marion, North Carolina. For more information about credit union membership eligibility or any of its products or services, please call (229) 435-1715 or (800) 227-9180 or visit www.docofcu.com.