

**NEW
SATURDAY
HOURS...**

We are pleased to announce that beginning on Saturday, January 3, 2004, DOCO Regional FCU will be opening on Saturdays to better accommodate the schedules of our members. Our drive-through teller lines at both Albany locations will be open on Saturdays from 9:00 AM to 1:00 PM.

OUR SERVICES:

- Regular Share/
Savings Accounts
- Life Savings
Insurance
- Share Draft/
Checking Accounts
- VISA Check Cards
- VISA Credit Cards
- ATM's
- Consumer Loans
- Guaranteed
Student Loans
- Home Mortgages
- Share Certificates
- IRA's
- Preferred Money
Market Accounts
- Christmas Club
Accounts
- Online Banking
- Financial
Consulting
- Travelers Checks
- Free Notary Service
- Payroll Deductions
- Safe Deposit Boxes
- Night Depository

Common "Interest"

January - March 2004



2004 ANNUAL MEETING...

Thurs., March 4; 4:00 PM; Merry Acres

Don't miss your opportunity to experience the value of membership at this year's Annual Meeting. The Annual Meeting gives us an opportunity to share with you the highlights of our progress over the past year as well as our plans for better serving you in the future.

PRESIDENT'S MESSAGE...

This year DOCO Regional Federal Credit Union celebrates it's 45th year of providing financial services to our members. We are very proud of our growth over the years as well as our plans for the future and will continue to strive to provide the highest level of excellence in financial services and education aimed at improving our members' financial well-being. That being said, I would like to share with you our plans for improvements during the first quarter of 2004.

We are excited to announce plans to introduce a new method of overdraft protection called Courtesy Pay. We also plan to install an optical filing system, which in conjunction with the recently installed automated lending system will continue to shorten the turn-around time on loan decisions. In addition, we will be installing cash dispense machines that will greatly speed up our teller lines. We are introducing a new program called CU Succeed for our teen members ages 13 - 17 to help them learn to manage their money. And, through January 31, we are continuing our first annual Skip-A-Payment promotion, which has been a tremendous success. All fees collected from the promotion will be redistributed to local non-profit organizations. As a side-note, I would especially like to thank our members for contributions made during our November and December Children's Miracle Network fundraiser. It was also a huge success raising more than \$1,500 for kids at Phoebe Putney Memorial Hospital.

2003 was a year of milestones that positioned DOCO Regional Federal Credit Union as a leading financial institution. We added several new services including VISA Check Cards and Home Mortgages. By installing new technology we have streamlined business processes enabling us to more efficiently serve our members. Our new Lending Navigator system has significantly enhanced the turnaround time of processing loans. Renovations at our Americus branch included the addition of a 4-lane drive-through and ATM, not to mention a new exterior facade. We also began much needed renovations to our main office to provide a more secure and efficient environment.

I am very optimistic about the future of DOCO Regional Federal Credit Union! I urge each of our members to join us at this year's Annual Meeting on Thursday, March 4, to learn more about our plans for 2004.

In closing, I would like to thank all of our members for making our progress possible over the last 45 years. We hope our progress has been evident through friendly and professional service, higher quality services, and solid financial returns. As always, please feel free to contact me with any questions or concerns you may have regarding DOCO Regional Federal Credit Union.

Sincere Regards,

Barry O. Heape



BARRY O. HEAPE
President/CEO

"People Helping People" since 1959.



COURTESY PAY...



Some of us just don't do so well at keeping up with our accounts, and mis-

takes can happen. That's why we've got your accounts covered with **Courtesy Pay**. Courtesy Pay offers you the peace of mind of knowing you will avoid the embarrassment of an NSF (non-sufficient funds) when a check, ATM or VISA Check Card withdrawal, or automatic payment overdrafts your account. With Courtesy Pay, the overdraft amount is automatically paid up to \$500 for a small service fee. There is no charge for Courtesy Pay until an overdraft occurs and only applies after Overdraft Protection (if applicable) is exhausted. You automatically enjoy the convenience of Courtesy Pay if you have a Share Draft/Checking Account. If you prefer not to receive the Courtesy Pay service, please contact us immediately. Or if you have any questions regarding Courtesy Pay, please contact a Member Service Representative for more information.

PARDON OUR DUST...

What a great job our builders are doing with the renovations at our Main Office! Please continue to excuse our progress as we complete our remodeling project. Sorry for any inconvenience!



We've updated our website. Check it out at www.docofcu.com.

SKIP-A-PAYMENT... Did Holiday Spending Put A Dent In Your Pockets?

If so, be sure to take advantage of our **Skip-A-Payment** promotion, which allows you to skip a payment on any of your DOCO Regional FCU loans (excluding mortgages and home equity loans) for a small fee of \$25 per loan. Contact one of our loan officers today for more details on rules and restrictions. Offer ends January 31, 2004. All proceeds will be donated to local non-profit organizations.

VISA CHECK CARDS...

If you have received or applied for our new VISA Check Card, please be sure to activate your card as soon as you receive it:

1-866-333-9337 (Toll-Free Activation #)

HOLIDAY CLOSINGS:

- ★ Monday, January 19
- ★ Monday, February 16

TIME OUT...

Can you unscramble the names of the following Disney movies?

- 1.) Hot King Line
- 2.) Jet Blunge Hook
- 3.) Lacelinder
- 4.) Minsters Con.

ANSWERS...
1.) The Lion King, 2.) The Jungle Book, 3.) Cinderella, 4.) Monsters Inc.

CU SUCCEED FOR TEENS...



DOCO Regional Federal Credit Union is proud to introduce a new program designed with our teen members in mind. **CU Succeed** is a FREE financial network created for teens ages 13 - 17 to help them learn to manage their finances. All of our teen members will receive free quarterly CU Succeed newsletters and have access to the CU Succeed website where they can



obtain information on topics such as buying their first car, balancing a checkbook, or managing a budget.

FINANCIAL REPORT...

(As of 9/30/03)

- Members:** 19,459
- Assets:** \$53,563,151
- Deposits:** \$48,580,173
- Loans:** \$25,346,737



Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U. S. Government Agency.

ALBANY MAIN OFFICE

107 N. Westover Boulevard (31707)
P.O. Box 71389
Albany, GA 31708-1389

Toll-Free: (800) 227-9180
Phone: (229) 435-1715
Fax: (229) 420-8264

Hours: Monday - Tuesday, 9AM - 5PM
Wednesday, 9:30AM - 5:00PM
Thursday - Friday, 9AM - 5PM
Saturday, 9AM - 1PM

EAST ALBANY BRANCH

2101 Rosebrier Avenue (31705)
P.O. Box 71389
Albany, GA 31708-1389

Toll-Free: (800) 227-9180
Phone: (229) 420-8280
Fax: (229) 432-8283

Hours: Monday - Friday, 9AM - 5PM
Saturday, 9AM - 1PM

TIFTON BRANCH

1004 Love Avenue
P.O. Box 124
Tifton, GA 31793

Phone: (229) 386-8859
Fax: (229) 387-0005
Hours: Monday - Friday, 9AM - 5PM

AMERICUS BRANCH

602 Tripp Street
Americus, GA 31709

Phone: (229) 924-5475
Fax: (229) 924-5325
Hours: Monday - Friday, 9AM - 5PM

TELEPHONE TELLER 24-HOUR AUDIO RESPONSE SYSTEM

Local: (229) 432-8268
Out-of-Town: (800) 227-9180 (press 1)

ATM's (AUTOMATIC TELLER MACHINES)

- Main Branch** - 107 N. Westover Blvd.
- East Albany Branch** - 2101 Rosebrier Ave.
- Leesburg Hardee's** - 258 U.S. 19 South
- Americus Branch** - 602 Tripp Street

ONLINE ACCESS

Our exciting, interactive website at www.docofcu.com grants you 24-hour access to your accounts.

BOARD OF DIRECTORS

- Chairman:** J.W. Flowers
- Vice Chairman:** J. Derryl Quinn
- Treasurer:** Seaborn Jackson
- Secretary:** Janice Simmons
- Other Members:** Wilhelmina D. Hall, Robert Youngblood, Jack Clay

SUPERVISORY COMMITTEE

Chairman: Kermit Henderson; Dave Parker

MANAGEMENT TEAM

- President/CEO:** Barry Heape
- Executive VP/CFO:** Cathy Crosby
- Operations Center Director:** Allene Warren
- MIS Director:** David Rouse
- Marketing Director:** Fran Crittenden
- Branch Operations Director:** Lisa Lawson
- Americus Office Manager:** Brenda Tyson
- E. Albany Office Manager:** Debby Newberry
- Tifton Office Manager:** Mary Smith